

CADWYN HOUSING ASSOCIATION LTD

SELF-EVALUATION

2022

& IMPROVEMENT PLAN

INTRODUCTION



As we emerge from the challenges of the pandemic and the enormous impact this and other global and local events will have on our tenants and staff, as well as Cadwyn as an organisation, our self-evaluation provides us with the opportunity to, objectively, take stock of how we think we are performing across a comprehensive range of regulatory standards as laid down by the Welsh Government.

We then turn our focus to the future – what we can do to build on our successes and drive forward with plans to continuously improve our offering for the benefit of our tenants, future tenants, people we support and the communities in which they live. All this against a backdrop of economic impacts not seen for a generation, which must not deflect us from our vision of achieving thriving communities, by providing good quality homes and building communities through partnership and innovation.

Completed jointly by the Board and the Senior Leadership Team, this self-evaluation process has incorporated a number of stages allowing robust and healthy challenge to the assessment of each performance, ensuring that ultimately the Board are assured, and have ownership of the conclusions, as well as our plans for future continuous improvement. We have also worked with the Cadwyn Tenant Scrutiny Team (CTST) in completing this self-assessment.

Throughout this self-assessment we demonstrate and evidence how the Board gains assurance that the organisation complies with each regulatory standard including reference to key performance data.

We recognise our shortcomings and have been candid in assessing some of our performance areas as partially compliant. For each sub-section of the performance standards, we have used the following key to identify our journey so far and to highlight areas on which we need to improve.

Key



Fully
Compliant



Partially
Compliant



Non-
Compliant

Our assessment is that we have no areas of non-compliance. Our assessment of partially compliant areas indicates that, whilst we consider our performance to be good or adequate, we recognise there are some shortcomings that need improvement before we can justify a fully compliant assessment.

Our commitment to continuous improvement is demonstrated through our option of adopting a three-year Continuous Improvement Plan. This document shows areas of our performance which we consider need to be improved and how and by when we will seek to implement these improvements.

Improvements are not just focused on those areas of our business which we assess as partially compliant but, recognising that we cannot stand still as an organisation, it includes plans for improvement in performance standards we consider are currently compliant thereby ensuring that these remains so in future.

We aim to ensure that our governance is of the highest quality and have adopted the Community Housing Cymru (CHC) Code of Governance as our baseline governance standard. Our governance culture is built around behaviours and ways of working that build trust and accountability, focused on a shared endeavour across the Group.

We have assessed compliance with the Code of Governance and regularly review areas for improvement and strengthening where appropriate.

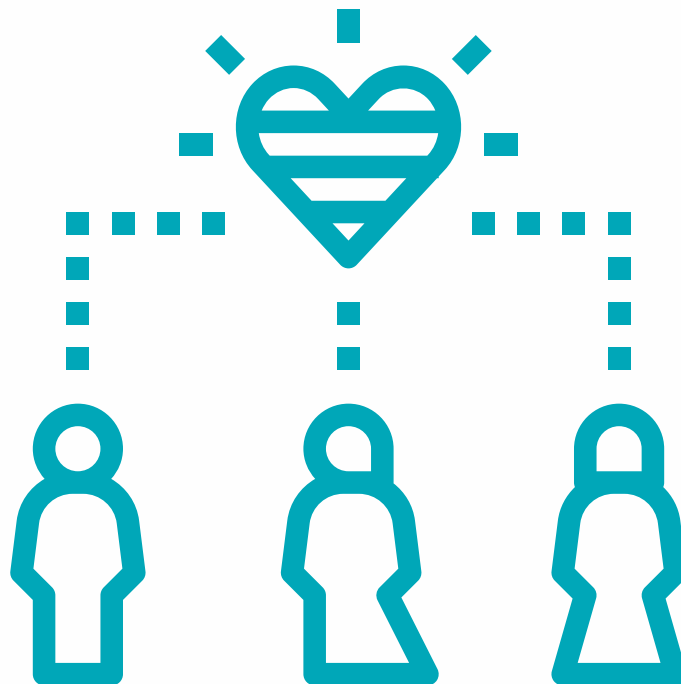
The pandemic provided an unprecedented challenge to Cadwyn, and all other social landlords, to provide continuity of service to our tenants to the best of our ability, whilst complying with the ever-changing regulations and laws. Now both the organisation and our tenants face new challenges. Cadwyn regularly assesses the risks that may deflect it from achieving its strategic aims and, where possible, instigates mitigating actions or controls to minimise or eliminate those risks.

...continued

The Board will regularly monitor the progress and implementation of the actions we have committed to in our continuous improvement plan, and how these support the delivery of our strategic objectives.

Over the coming year many of our tenants will be faced with the prospect of making difficult decisions on how they manage already stretched budgets as the cost-of-living crisis impacts. Cadwyn will be there, whenever and wherever possible, to provide support and advice to help alleviate some of these pressures. We will continue to listen to the views of our tenants as this will shape the future of Cadwyn. We will also seek new ways of engaging with and listening to our tenants utilising where possible digital technology.

Cadwyn recognises that a balanced and diverse organisation which reflects the diversity in the communities where we work is critical to our success. Cadwyn will take every opportunity to promote equality, embrace diversity and challenge discrimination.



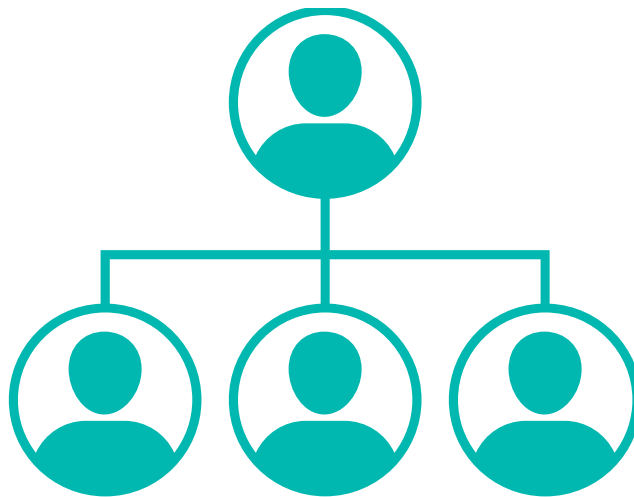
1. GROUP STRUCTURE

The Cadwyn Group comprises the parent Cadwyn Housing Association Limited and its subsidiary Igneous Limited.

Cadwyn Housing Association is a 'not for profit' organisation administered by the Board and is registered as a charitable housing association under the Co-operative and Communities Benefits Act 2014. It is registered as a social landlord with the Welsh Government.

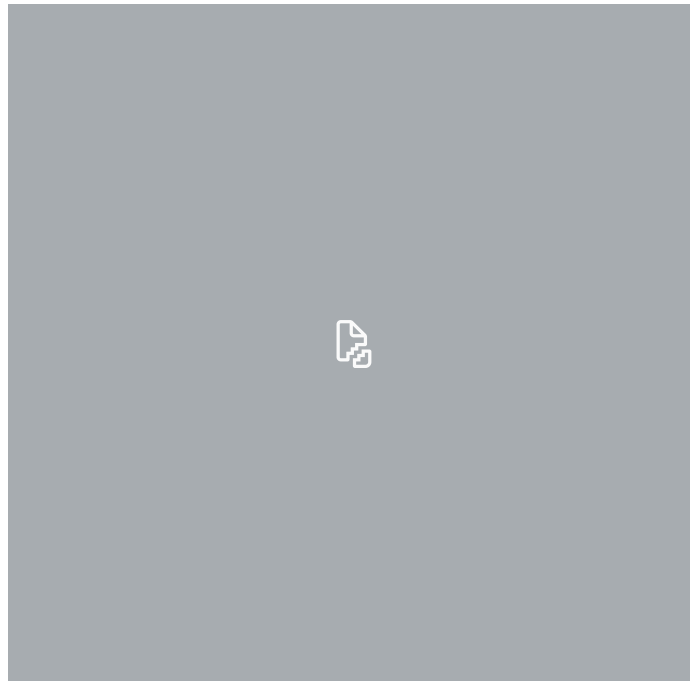
Igneous Limited is a non-charitable limited company registered under the Companies Act. Cadwyn Housing Association Limited is the sole shareholder in Igneous Limited. Igneous Limited is administered by a separate Board.

Cadwyn exercises its parental control over its subsidiary by appointing all directors on to the Board of Igneous Limited. Igneous Limited was established to develop properties for private sale, gift-aiding profits from the undertaking to the parent.



2. VALUES

Our Values were created following dialogue with our colleagues and customers. The values are Fairness, Honesty, Respect and Kindness and represent the people we are, and the way we do things. Our expectation is that these values should be demonstrated in behaviours displayed, not only by our colleagues, but also by everyone we deal with us, our tenants and our stakeholders



3. CADWYN'S APPROACH TO SELF-EVALUATION

In compiling Cadwyn's self-evaluation and arriving at our conclusions of full, partial or non-compliance we have used the following framework to challenge and support our conclusions for each sub-section within the nine regulatory standards. We have:

- included an account of how the Board knows the organisation gains assurance that Cadwyn complies with each regulatory standard including reference to key performance data, Board reports and sources of internal and external assurance. The Board has been part of the development of this self-evaluation and improvement plan from the beginning and has challenged each standard and the evidence to support the judgement. This includes the analysis of tenant and staff surveys, and the evaluation of strategies and policies.
- assessed compliance with the CHC Code of Governance that the organisation has adopted and identified any areas where improvements or changes need to be made. We have done this by continually reviewing the Code along with the Rules, Standing Orders and other key governance documents, to ensure they are fit for purpose and there are no gaps in provision.



- provided detailed evidence that we have relied on and explained how we consider that the evidence supports our conclusion on compliance with each sub-section. The evidence has been collated from a range of primary and secondary sources, from staff as well as tenants. We have closely examined our policies and strategy process, risk and assurance and how effectively we communicate and listen to our tenants. Where we have identified gaps in our evidence we have included this as an action in the CIP.
- undertaken a robust process of evaluation, involving whole board, board task and finish group, senior staff, tenant scrutiny panel as well as engagement with the regulator in seeking advice and early feedback. The robust challenge provided by this re-iterative process has resulted in some re-assessment of initial conclusions on compliance, with some fully compliant areas being changed to partially compliant.
- specifically as part of the self-evaluation process we have heard the views of tenants through our tenant scrutiny panel who reviewed the draft self-assessment, and were challenged to form a view as to whether it portrayed a picture of Cadwyn that they recognised from their experience as recipients of our services. This has already provided valuable feed-back, which has been incorporated in the continuous action plan.
- identified key strategic risks and associated controls and where applicable, linked these risks to our risk and assurance register, which details mitigating actions and control measures. This will also allow us to track the identified risks until they are closed, or effectively mitigated against.
- finally, in assessing areas in which we consider ourselves partially compliant, or in areas where we consider we are fully compliant but think we could do better, we have produced a three-year continuous improvement plan which identifies areas for improvement, the lead officer responsible for implementation, and the timescale for completion.

3. SELF-EVALUATION AGAINST STANDARDS



The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives.

RS1a - Cadwyn has a strategy which reflects its vision, culture and values and sets out how the organisation will achieve its core purpose as a social landlord.



Cadwyn's core business purpose is understood by staff, board and stakeholders. This ensures that Cadwyn can reach its ambitions and objectives outlined in its strategy. The Board, Chief Executive and Officers understand their respective roles and accountabilities. Cadwyn is well run, and officers and staff act with probity and integrity. By having governance documents in place and complying with the CHC Code of Governance, Cadwyn is a well governed organisation.

Evidence

- The Board have made swift changes to the senior leadership team and this will not impede our progress towards our strategic objectives.
- The Board have, and will continue to make decisions to ensure that the leadership of the organisation remains in strong and safe hands, and that we look forward to making the improvements we need for the benefit of our tenants.

- Vision, purpose and values were reviewed as part of our Business Strategy. Board Members, staff and tenants were involved in this process. Reviewed in March 2021 and a one-page strategy document produced.
- Inclusive culture is fostered through monthly one to ones, weekly team meetings and monthly full staff meetings where team members are encouraged to present and speak about their work and personal experiences in addition to hearing from guest speakers.
- 'Cadwyn Connects' sessions are held throughout the year where the whole Cadwyn staff team gather to discuss key matters of strategy, engage in team building exercises, and share time together with a key focus on outcomes and action planning for service improvement. The most recent event was held in May where tenants also attended and the key aims were: First Time Fix, Making Every Contact Count and 'One Cadwyn'. All there were designed to develop and nurture our tenant focussed culture.
- Our 5-year Business Strategy 'Building Homes and Opportunities' was approved by the Board in March 2022. Progress updates and performance reporting are discussed by Board regularly.
- The 30-year business plan was approved by the Board in July 2022, and is updated annually.
- Our four key aims (New Homes, Existing Homes, People, Our Business) are integrated into all reporting mechanisms such as Board Papers and Risk Management.

- New Asset Management Strategy agreed at May Board, which reflect Welsh Government Strategy, Legislation and Local Authority Strategy approach to Housing.
- Values based recruitment is being undertaken. Questions on the values are incorporated into all interviews for both staff and Board to ensure Cadwyn continues to develop the right culture with the right people.
- A People Strategy was developed and implemented with the importance of values being a thread throughout. A governance review was undertaken by Campbell Tickell in 2020 and action plan is monitored quarterly by the Board.
- The annual appraisal and monthly one to one's for staff reference our values and staff and managers discuss how they demonstrate behaviours within these meetings.
- The Competency Framework sets out clear standards of expectation of behaviour, in relation to a set of competencies, all of which are linked to our values.



RS1b - Cadwyn complies with its own governing documents and meets the requirements of an appropriate Code of Governance

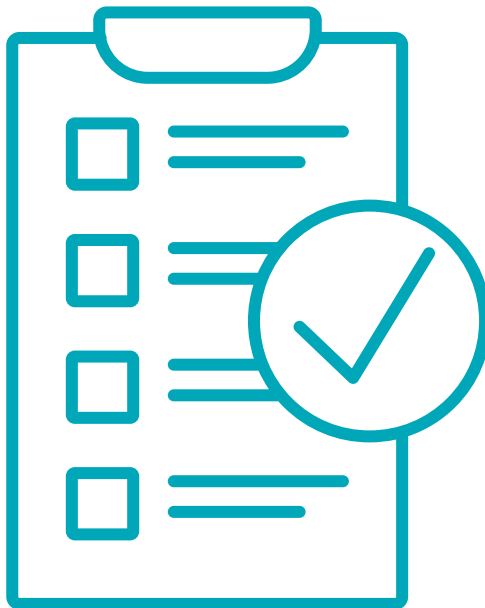


Cadwyn meets regulatory requirements, Board and staff are assured that Cadwyn is a well governed organisation through the evidence provided. Improvement actions are reviewed and reported on.

Evidence

- Governance documents (standing orders, financial regulations and SODA) were reviewed by Anthony Collins Solicitors and were approved by the Board in February 2022. They have also been sent to external auditors for comment.
- A review of Cadwyn Rules has been undertaken by Hugh James Solicitors.
- Governance documentation for Igneous (Framework Agreement, Employee and Facility Sharing Agreement and Memorandum & Articles) were reviewed by Devonshire Solicitors in June 2020.
- The Chair of the Board of Igneous is separate to the Cadwyn Board in order to achieve clear separation and accountability.
- Terms of Reference for all Committees were reviewed and approved by Board February 2022.
- Golden Thread, which details the links between risk, Board assurance and internal controls, was discussed by the Audit Committee in June 2020.

- Cadwyn adopted CHC Code of Governance, which is re-evaluated on a bi-annual basis and was most recently reviewed in 2021.
- Annual board planner in place to ensure all governance requirements are met throughout the year, including opportunity for Board discussion and learning and development.



RS1c - Cadwyn sets and delivers measurable, evidence-based commitments across all areas of its business in relation to equality, diversity and inclusion (including anti-racism and tackling hate crime) reflecting the diversity of the communities it works in and with.

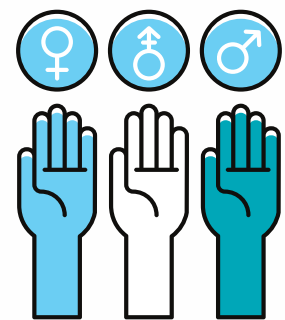


Cadwyn has undertaken significant work and progress towards EDI matters and has developed multiple approaches to ensure that every individual has equal access, opportunity and support to be able to thrive as tenant, employee or board member. Cadwyn believes in supporting thriving communities and helps many initiatives with a desire to empower and co-create opportunities for growth and development.

Evidence

- Equalities Strategy (co-produced by staff and tenants in 2021) is in place with overarching action plan that depicts actions from Equality Strategy, QED, Deeds not Words, and Tenant Scrutiny Group review of service accessibility to people identified as having disabilities
- Cadwyn achieved QED award in 2021, one year review with Tai Pawb completed in May 2022 to monitor ongoing performance against the action plan.
- We are committed to the Tai Pawb 'Deeds Not Words' pledges. An external consultant, with extensive experience on equalities, helped us to draft an Equalities Strategy and implement the pledges.

- In 2022 we committed to applying the principles of the Zero Tolerance to Racism Pledge.
- We have increased engagement and sponsorship of events with a specific focus of supporting ethnically diverse events such as Butetown Ramadan Midnight Football Events, and the Butetown Mile Race.
- We have an active Equalities Staff and Tenant Group; the group is currently working on a Heritage Project with a goal of engaging with tenants and communities within the Butetown area of Cardiff.
- Monthly EDI topics are set on an annual basis in line with CIPD Diversity Calendar and other National and local events. These topics are then explored in team meetings as well as monthly staff meeting to which all employees are invited.



- Competency Framework outlines expectations of employee performance and behaviours in line with company values and inclusion with specific EDI focus.
- Staff undertake compulsory EDI training (inc. bullying and harassment) during their induction period, and three yearly thereafter.
- Hate Crime Policy; with links to advice into other languages is published on our website: [Hate Crime - Cadwyn Housing Association](#).
- The Neighbourhood Team attended a Hate Crime Q&A with a Race Equality First consultant to develop their knowledge in this area.
- There is a Golden Thread on performance management that links to our business plan, success criteria and performance monitoring which details Equality and Inclusion.

- Updates on HR measures are provided to Board on a regular basis and an in-depth HR Report provided to Board annually.
- CanDo Contractor Code of Conduct, and Service Providers Code of Conduct is in place.
- Full Staff Survey undertaken annually – the last survey in November 2021 showed high levels of staff satisfaction in all areas. In relation to EDI, we achieved 80% staff satisfaction (in relation to the statement “Cadwyn values individuals and the differences they bring”). We also run frequent ‘pulse’ surveys; in 2021 these related to health and wellbeing and agile working.
- In June 2022 the Audit, Risk and Assurance Committee approved the implementation of new processes for the creation and review of policies and key documents, including comprehensive equality impact assessments.
- We are currently developing measures to test the effectiveness of our Equalities Strategy and Deeds not Words initiative.
- There is a policy and strategy review cycle in place which involves staff, the Senior Leadership Team and the Board, to ensure that documents take into account organisational or legislative changes. Further work to develop measurable outcomes is included in the Improvement Plan.

RS1d - Cadwyn has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective .



Board Members fully understand the mechanisms for assurance and the importance of the correct mix of skills. Board has some level of diversity; however, they are aware that greater diversity is needed to reflect the communities we serve. They are passionate about developing this and are clear of how they want to proceed. Data sources including profile information for existing and new tenants, as well as understanding local demographics in the areas in which we work, tell us that currently the Board are not representative of our diverse tenants and their communities and therefore we assess ourselves to partially compliant in this area, with an action plan in place to progress and improve in this area.

Evidence

- The Board skills matrix was reviewed as part of the Governance Review and as a result 3 board members were recruited in 2021. We have since updated the Board Recruitment and Succession Plan to include an updated skills matrix and EDI ambitions.
- We are working in collaboration with other RSL's to provide Board placements, training and development opportunities to people from BAME backgrounds via the 'Pathway to Board' programme.
- A new Board Chair has been recruited, and her election and confirmed in the at the July 2021 AGM.

- Board appraisals were carried out during June 2022 by the Chair of the Board and the Assistant Director of Strategic Planning and Governance. One common theme throughout this process was Board Members united opinion that greater Diversity was needed to reflect the communities we serve.
- There are regular Board training sessions in place including EDI training with the CEO from Tai Pawb.



RS1e - Cadwyn makes logical decisions based on clear, good quality information which includes assessment of risk and, where appropriate, the views of tenants.



The Board, Executive, senior management and frontline teams have worked considerably hard to review the quality of data information, reporting and assessment across all areas of the business. Reports produced are written with full transparency and accurate information. Where issues are identified, there is a multi-team approach to find the root cause and resolve. A learning organisation, Cadwyn strives to continually develop the relevance, quality and efficiency of its' information and aims to ensure that all customer needs are met. Tenant views are important to Cadwyn, and the Tenant Scrutiny Group are an active membership body who contribute to the review of services and information produced by the organisation.

Evidence

- Annual Board Planner allows for discussion sessions and Board development events in addition to formal meetings to develop understanding, encourage learning and challenge the information being presented from internal and external sources. E.g., Discussion at Board Away Day in January 2021 about future developments and the link to Cardiff Council's requirements and strategy, delivered by senior leader of the local authority.
- Board Planner outlines minimum standard reporting to ensure that Board are equipped to make appropriate decisions having been presented with appropriate reports.

- Board and Executive have an agreed skill set to support decision making processes and ensure holistic governance and quality assessment of presenting information.
- New positions recruited in April 2022 to support the development of Strategic Planning, Governance and Data Management across the organisation - An Assistant Director of Strategic Planning and Governance and Assistant Director of Finance & Performance. Additionally, two specific roles within the Homes Team were recruited to improve data and performance information based on tenant feedback.
- Executive and senior leadership team are fully aware of levels of delegated authority and make decisions in a collaborative manner taking into account appraisal of options, budgetary impact, evaluation of risks and mitigations available as well as impact on service delivery.
- Tenant Survey data, complaints monitoring, and Tenant Scrutiny Team outputs and recommendations are reported to Board for scrutiny, throughout the year.
- There is a three line of assurance process in place to monitor risk including at team, senior leadership and Board level.



RS1f - Cadwyn enables and supports residents to influence strategic decision making.



The tenant voice is very much taken into account in all decision making across the organisation and there is a desire to strengthen this area of our work at Board level. Currently there is a reliance on hearing this voice through sub-groups or representation and communication via Cadwyn employees. Our ambition is to strengthen the Board's direct line of sight to our tenants and service users. Our assessment of partial compliance is a recognition that our evidence shows that we are only part way along the journey of giving tenants a meaningful voice in the strategic direction of Cadwyn. The continuous action plan demonstrates our commitment to moving forward with effective Board/tenant engagement to provide the opportunity for tenants to influence strategic decision making.

Evidence

- Tenant panel attended the Cadwyn Connects team away day session in May 2022 to relay their thoughts and opinions on service delivery, representing the wider Tenant Scrutiny Team.
- Specific piece of research work has been undertaken (November 2021- April 2022) to gain greater understanding of those tenants who do not engage; to review how we can improve our ability to enable tenants to influence strategic and operational performance.
- Cadwyn Tenant Scrutiny Team have undergone a governance restructure to strengthen their position in the organisation. They have fed into policies such as Cadwyn Complaints Policy and are currently undergoing a review of formal Complaints at Cadwyn.

- We have undertaken a piece of research entitled 'Redesigning Tenant Engagement at Cadwyn' to form the foundation of the new strategy.
- Tenants are consulted on key strategic decisions such as rent setting, affordability and Board remuneration.
- Complaints monitoring is carried out on an annual basis and is included in reports to the Board.
- A long-term Tenant Engagement and Value for Money Campaign is planned for 2022/2023 with an action plan already created to establish tenant priorities.
- Tenants form part of the recruitment panels for the recruitment of strategic posts within the business, most recently the Director of Homes and Communities & Communications Manager roles.
- The most recent Tenant Engagement Audit made recommendations that have been agreed to strengthen communication between tenants and the Board by tenants having opportunities to shape strategy.



RS1g - Cadwyn complies with all relevant legislation, regulatory requirements and statutory guidance and communicates in a timely manner with the regulator, including on material issues that relate to actual or potential non-compliance.



Cadwyn has an excellent relationship with the Regulator that is open and transparent. Through understanding and complying with relevant laws and regulations, Cadwyn is a well-run organisation.

Evidence

- The Board Assurance Framework, Policy Process and Risk Register ensures that policies and procedures are reviewed in line with legislation and regulations.
- The appointment of a dedicated resource, the role of the Assistant Director of Strategic Planning and Governance, ensures that there is a robust process in place for ensuring that regulatory requirements and governance oversight is working effectively.
- Timely, consistent and open communication with the Regulator on an ongoing basis which is also supported with quarterly meetings with Chair, Chief Executive and the Welsh Government Regulation Team.
- Cadwyn's rules have been updated to most recent iteration and have been approved by the Financial Conduct Authority.
- Financial Inclusion and debt advice service is fully compliant with FCA rules.

- Our compliance calendar is now set up to ensure there are alerts and triggers around all key dates to ensure we are compliant with submitting regulatory returns.
- Internal and external audit process includes checks on compliance with law and regulation.
- Staff and Board Member training is delivered through the year to ensure that there is competency and confidence in compliance at all levels within the organisation.
- Data protection is well managed and was audited by internal auditors and provided positive assurance.
- Data Privacy Officer in place reporting to the Head of IT. The Director of Corporate Services is registered with the ICO as the Data Protection Officer
- Cadwyn participates in a consortium with six other community registered social landlords to jointly fund a project manager post and sourced a joint legal advice framework and resulting services for the implementation of Renting Homes (Wales) Act. This approach ensures that all elements of legislation, regulatory requirements and best practice are considered. Various project sub- groups and the strategic leadership group provide operational resource and ongoing strategic support to ensure readiness and compliance for RHWA implementation.
- A Procurement Manager has been appointed - a shared resource with Newydd and First Choice.
- A Health & Safety Manager and Officer in place - a shared resource with Newydd and First Choice.
- Health & Safety review completed and H&S action plan in place and approved by the Board.
- Core compliance audits carried out quarterly by Internal Auditors.



Robust risk management and assurance arrangements are in place

RS2a - Cadwyn has an effective framework for risk management, internal controls and assurance that enables it to successfully identify and manage existing and emerging risks which threaten delivery of its strategy or compliance with legislative or regulatory requirements



Board and staff complete robust assessments and reviews to make informed decisions on undertaking new business and developments. There are significant measures and controls in place to ensure effective risk management and that Cadwyn remains compliant whilst continuing work towards our strategic goals in accordance with best practice and legislation.

Evidence

- A risk management strategy is approved by Board that identifies sector risks, responsible persons and steps to take to reduce or mitigate risks.
- Cadwyn have in place a Board Assurance Framework (BAF) that identifies risks to the achievement of the Association's corporate objectives. The BAF is reviewed by the Audit, Risk and Assurance Committee and Board and is used to inform the annual internal audit programme and three-year internal audit plan.
- Risk is a standard agenda item for all meetings in the organisation and identified risks are immediately assessed and updated on the risk register.

- Any new business / development opportunity is subject to stringent financial viability and risk assessment processes.
- Stress testing is completed to evaluate a range of scenarios that present potential downside risks that may impact on the financial viability of Cadwyn and therefore its ability to provide continuity of services to tenants.
- Option appraisals are carried out and presented to Board as part of standard business decision making protocols. Multiple options are considered within papers and reports with executive recommendations, to ensure that Board are aware of the full scope of risks relative to the options being considered.
- All proposed new business opportunities include consideration of mitigating actions, break clauses or exit strategies in the event of downside risks materialising.
- The Investment Strategy contains clear parameters and assumptions on evaluating new schemes and is aligned with the Treasury Management Strategy.
- Opportunities are discussed at Board and a Task & Finish Group process is used for all major projects.
- The risk map is updated on a monthly basis and reviewed by the Senior Leadership Team. It is a standard agenda item at the quarterly Audit, Risk and Assurance Committee meetings.
- The risk register is reviewed and updated in line with the Welsh Government's periodic publication of risks facing the social housing sector.
- Independent advisors are engaged to provide the appropriate advice on specialist matters such as taxation, treasury matters and corporate legal matters.

RS2b - Cadwyn does not put social housing assets or tenants at undue risk



Cadwyn has invested heavily in Health and Safety and Compliance over recent years and consider the safety of tenants as its utmost priority. Risk management, including the safety of our homes is monitored closely through all audit, compliance and governance activity in line with our Strategic Plan and Asset Management Strategy. Through our person-centred approaches, we strive to ensure that the right people are in the right homes, and we work with all stakeholders to make sure that our core stock is fit for purpose for those on the waiting list and for future tenants.

Evidence

- Asset Management Strategy reviewed, updated and approved by Board.
- Robust Health and Safety processes are in place, with additional compliance monitoring processes to ensure that all tenants and homes are safe. These sit under different management reporting functions to ensure internal review and monitoring can be conducted between teams to further strengthen control measures.
- Teams actively involved in various groups supporting the consultative review of WHQS2023 and implementation of RHWA.
- Review of Cadwyn's response to overcrowding was presented to the Executive Team in July 2021. Overcrowding data from Cardiff City Council was utilised to support the conversation to address overcrowding in some of our properties. New build schemes offered to the local authority with the objective of reducing overcrowding and to provide move on options for eligible family members.

- Cadwyn follows an appropriate, risk assessed lettings process for all vacancies from the joint housing register, primarily to those on the Homelessness and Immediate housing lists.
- Tenants are communicated with frequently on matters of health and safety through monthly e-bulletins and bi-annual newsletters.
- Tenant satisfaction results are utilised to inform work around safe homes and health and safety.
- Cadwyn is part of the Cardiff Accessible Homes register for adapted unit lets; ensuring that tenants can be placed in the most suitable accommodation to meet their needs, keeping their safety at paramount importance. New build developments have adapted units to support this, where possible.
- We have Local Lettings Initiatives on new build schemes that are negotiated with local authority to ensure community cohesion, safety of tenants and tenancy sustainability.
- We have a 'New Tenant Coach' role to support new tenants and identify any risk issues and address needs early on to avoid later issues.
- We make use of management transfers quota to move tenants where necessary, for example, where they are at risk due to domestic abuse or cuckooing.
- In order to mitigate risk, Cadwyn seeks and takes professional advice where appropriate and works with a number of legal agents with key specialisms.
- Our risk management processes ensure we fully understand the risk of new opportunities and provide options for risk management within each report or paper for decision making. New business areas have their own risk register which considers more detailed and specific risk matters.
- Accidents, incidents and near misses are reported to the Board on a regular basis
- The Association has appropriate insurance arrangements in place.

RS2c - Cadwyn maintains accessible and up-to-date business continuity, contingency and disaster recovery plans.



Cadwyn works hard to protect all tenants, staff, homes, assets and services from harm. Business continuity and contingency planning has been tested within recent years across the sector due to the pandemic, which has provided opportunity for review and reflection and has highlighted the importance of planning for swift and effective intervention.

Evidence

- Cadwyn's Business Continuity Plan and Disaster Recovery Plan were reviewed in December 2021 and bi-annually, as a minimum standard.
- Organisational resilience demonstrated by Cadwyn's ability to modify and adapt service delivery through new ways of working including remote working and enhanced use of technology.
- The Audit, Risk and Assurance Committee has ownership and responsibility for overseeing business continuity and provide updates to Board as and when necessary.
- The Business Continuity Plan includes the most likely scenarios and plans should they occur.
- We fully test our IT disaster recovery plan in line with our testing schedule and record outcomes to inform continuous improvement.
- Cyber Security is outlined in the Digital Strategy and is tested through external review by internal audit.



High quality services are delivered to residents

RS3a - Cadwyn keeps tenants safe in their homes and promptly identifies and corrects any underperformance or non-compliance on health and safety matters.



Cadwyn's health and safety culture is such that every individual takes responsibility for identification and reporting on a 'see it, say it' basis. Health and safety are incorporated into all areas of working practice and Cadwyn complies with all relevant legislation. Keeping tenants, employees and communities safe is important to us and all parties are engaged and involved in review and planning processes to continue to foster the culture of continuous improvement in health and safety.

Evidence

- Dedicated compliance team issue weekly compliance reports to Assistant Director of Homes for monitoring. Issues or concerns are escalated to Executive.
- Welfare issues or concerns raised by tenants are escalated to the Senior Leadership Team and the Board. The housing and financial inclusion teams signpost tenants to the most appropriate source of support.
- Compliance KPI performance and Health and Safety KPI data reported to the Board on a regular basis.

- Health and Safety Policy in place. Current Policy approved by Board in September 2021
- Health and Safety action plan in place and performance against actions is reported to Board.
- Core compliance audits carried out quarterly by Internal Auditors.
- External consultants appointed as third-party accredited fire risk assessors.
- Estate inspection regime in place to proactively identify any areas of non-compliance.
- There is a shared process between homes and communities' teams in place to keep communal areas clear of obstructions and hazards.



RS3b - Cadwyn delivers services which meet the diverse needs of tenants



Cadwyn's Diversity, Inclusion and Equality of Outcomes Strategy was co-produced with staff and tenants in 2021. The resulting action plan coupled with various other important initiatives such as Tenant Scrutiny Group disabilities review, Deeds Not Words and QED award all demonstrate Cadwyn's commitments to ensuring that the needs of all tenants are met and that those tenants with additional needs are treated equally and that our services are delivered with consistency and accessibility to all.

Evidence

- Tai Pawb QED accreditation was achieved in 2021 and we have recently undergone our one-year review which demonstrated considerable progress in all areas.
- We are working towards meeting all of the Deeds Not Words pledges.
- We have Older Persons accommodation at several schemes with pipeline plans for future purpose build development programmes.
- We own and manage supported accommodation for families experiencing homelessness at two sites.
- Cadwyn own several schemes that are managed by external support providers for client groups including young people, learning disabilities, physical health, substance misuse, mental health, and people with no recourse to public funds.
- Nu Life furniture recycling project provides essential items to households (including non-Cadwyn tenants) most in need, with a specific focus on breaking the cycle of homelessness.

- Allocations are used to address BAME matters, where relevant, particularly on new build schemes.
- We work closely with the Local Authority's Adult Services to meet urgent learning disability and physical health accommodation.
- Interpretation and translation are used across customer-facing services.
- Equality & Diversity is core training for all staff.
- Customer-facing roles complete specific training e.g., hate crime, disability awareness with external providers such as Accessible Wales.
- We aim to recruit diverse staff to reflect tenant and community population.
- A website accessibility audit has been undertaken by Accessible Wales.
- Wellbeing calls to diverse tenant groups under-represented in mainstream engagement (BAME, LGBTQ+).
- The rent arrears payment portal is available in other languages and there is the facility to translate the content of the website to other languages.
- Communication to tenants on key changes (e.g., welfare reform, rent uplift, universal credit), is delivered to tenants in different languages via text and email.
- Profiling data is updated regularly on housing management systems in line with Tai Pawb's Model Categories Equal Opportunities Monitoring Form.
- We have established data dashboards within the communities' team that logs call by 'type'. This links with tenant profiles on our housing management system. This provides us insight as to who is accessing our services and who is not. This work will allow us to target engagement towards those who are not engaging with our core services.

RS3c - Cadwyn achieves and maintains high levels of tenant satisfaction with services



As a person-centred organisation, Cadwyn values tenant feedback and aims to achieve high levels of satisfaction across all areas of the business. Cadwyn seeks feedback from tenants and regularly reviews the effectiveness of services based on received comments and complaints. Recent satisfaction surveys results show overall satisfaction increased between 2020 and 2022 by 2%, but some areas require further investigation to understand falls in satisfaction levels. Whilst the last two years have impacted on service delivery across the sector, we have reflected on the results of the 2022 Tenant's Survey. In concluding partial compliance, the Board recognises that we need to establish the root cause of why some areas of service delivery are not getting as positive results as we would expect. This is picked up in the continuous action plan.

Evidence

- Our most recent STAR survey was carried out by ARP Research and sent to all tenants. We obtained a 30% response rate.
- The survey results and proposed actions are shared with tenants for their feedback via our tenant newsletters. The results will also be published on our website.
- The final tenant survey report is presented each year (June 2022 most recent) to the Board followed by discussion and Board input into the action plan.
- Customer Service team complete courtesy calls to tenants to collate data on how they rate the service received from Cadwyn.
- Work undertaken by Tenant Engagement Team with traditionally non-engaged groups, e.g., BAME, through outbound calls and increased communication.

RS3d - Cadwyn makes landlord performance information available to tenants



Cadwyn operates a culture of transparency that demonstrates its commitment to building trusting and respectful relationships with tenants. Our 2022 tenant feedback reflected this commitment in that 80% of our tenants trust Cadwyn as their housing provider. In order to achieve this positive relationship, performance information is provided to tenants on a regular basis to reflect our wider performance as an organisation outside of tenant engagement related subject matters.

Evidence

- Cadwyn's website currently displays all relevant up to date information with easy read formats available to ensure that it is accessible to all: Website: www.cadwyn.co.uk/our-performance/
- Strategic Report is published on our website which highlights overall performance.
- The Annual Financial Statement contains a strategic report outlining the performance for the year.
- Tenants are sent a monthly e-newsletter with relevant key information and business updates.
- An annual hardcopy newsletter is distributed to those tenants who may not have access to the electronic version.
- Cadwyn Tenant Scrutiny Team reviews: <https://www.cadwyn.co.uk/service-improvement-team/> are published on our website and are also promoted on our social media pages.
- We carry out tenant consultations and produce data on performance and results on issues specific to certain schemes.



Tenants are empowered and supported to influence the design and delivery of services.

RS4a - Cadwyn creates a culture which values and promotes tenant involvement.



Board Members and staff are aware of the work involved in engaging and involving tenants, which strengthens our relationship with tenants, and ensures genuine oversight arrangements and better decision making. There is an expectation that all Board and Executive papers must consider and outline how tenants have been considered in any proposal.

Evidence

- Formal tenant surveys are carried out on a two-yearly basis. The most recent survey was undertaken in early 2022 and feedback reported to Board in June 2022.
- We have a rolling tenant engagement calendar which includes all the main areas across the business where engagement is planned for the year.
- There is a Tenant Engagement Framework, which is currently being reviewed to form a new Tenant Engagement Strategy.

- A Tenant Engagement Lead is in post and works across the organisation to embed engagement and involvement so that service improvement and strategic changes are influenced by the input of the many. Cadwyn Tenant Scrutiny Team have recently undergone a governance restructure involving review of terms of reference and the appointment of a Chair and Vice Chair. They are being supported in training, digital inclusion and access to the wider tenant population so that their participation continues to be relevant to the wider tenant body.
- Tenants consulted on the Business Strategy and the review of organisational values, which resulted in major work around culture and embedding of values. Tenants' views and expectations are reflected throughout the document; these are also reiterated through our competency framework.
- Engagement with wider tenants on priority areas – Board remuneration, rent increases/affordability, the adoption of the Joseph Rowntree Foundation Living Rents Model, Impact of Universal Credit, upcoming Tenant Engagement Strategy with engaged and non-engaged tenants.
- Tenants group involved in Chair Recruitment and in the recruitment of other strategic roles within the organisation.
- Tenant Journey exercises have been completed throughout 2021/2022 to outline the key 'pinch points' and identify issues with internal processes that hinder the customer experience.
- Equality Impact Assessments undertaken for strategic policies or strategies and new projects.
- A tenant engagement audit has been undertaken by TPAS and an action plan / management response has been developed.
- The Tenant Handbook has been redesigned following the Cadwyn Tenant Scrutiny Team's Disability Review. This is provided to all new tenants and sets out how tenants can get involved.
- Tenant Panel and tenant guests involved in Cadwyn Connects staff away day.

RS4b - Cadwyn enables tenants to understand the organisation's approach to tenant involvement, how they can get involved and how the organisation will listen to and act on tenants' feedback and learns from complaints.



Cadwyn's approach to tenant involvement is multi-faceted and all employees take responsibility for hearing and recording feedback when they receive it. There are multiple ways for tenants to be involved across the organisation and Cadwyn's feedback methods and complaints policy and procedure have been designed as such to enable all tenants and our wider communities to speak into and shape our services.

Evidence

- Our website highlights how tenants are able to get involved: <https://www.cadwyn.co.uk/get-involved-at-cadwyn/>
- Consideration is being given to wider community engagement and Cadwyn's responsibility to demonstrate work with wider community and not just Cadwyn Tenants. This work including training, approaches to S106 and other community outreach approaches will be piloted at The Mill site.
- Cadwyn Tenant Scrutiny Team are concluding their Cadwyn Complaints Review.
- Complaints policy and procedure was re-written in 2021 to reflect best practice advice from Ombudsman and enables tenants to report complaints in a wider variety of ways, maximising our opportunity to learn from feedback.
- Complaints data is logged and reported against profiling data. This data is shared with Board, internal staff and Cadwyn Tenant Scrutiny Team (CTST). CTST have incorporated an equalities lens to all upcoming reviews including the Complaints Review.
- Engagement opportunities promoted via the monthly tenant newsletter and annual paper newsletter.

RS4c - Cadwyn provides opportunities for tenants to be involved, can demonstrate that tenants are satisfied with them and can demonstrate the difference involvement is making.



Cadwyn provides a number of opportunities within which tenants can be involved in making a difference to Cadwyn services. These involve formally run sessions with regular frequency in addition to ad hoc outreach approaches to gather views and opinions. Cadwyn strives to demonstrate a 'you said/ we did' person-centred culture and is committed to this through regular communication channels with tenants.

Evidence

- Our tenants are encouraged to consider volunteering opportunities across our services (where appropriate) especially within our Nu Life Furniture Project where skills from administration and customer service to warehouse operations can be developed.
- Realise Your Potential, Cadwyn's employment and training service, finds opportunities for tenants to be involved in their communities both internally within Cadwyn initiatives and externally in other suitable placements.
- Cadwyn Tenant Scrutiny Team meet on a monthly basis and all tenants are invited to attend; however, a core group of members ensure the consistency of approach and refer to a formal term of reference which feeds into various initiatives across the business.
- A monthly joint staff and Tenant Equalities Group meets to discuss the equalities programme across the organisation and the group has created an action plan with key initiatives to celebrate diversity within our Cadwyn Community.
- Tenant representatives are invited to staff away day sessions, most recently the event in May 2022 was attended by tenants who spoke at the event to give feedback on their experience of 'Home' as a Cadwyn Tenant.

- Monthly tenant e-bulletin articles ask for views/feedback on a variety of subjects or issues relevant to Cadwyn tenants.
- Cadwyn exercises a proactive engagement approach using identified tenant engagement preferences and translation approaches to conduct calls, conduct walkabouts, completing surveys, providing email feedback etc.
- Engaged tenants have a feeling of increased self-purpose and develop an understanding that Cadwyn care about their views and will make and take opportunities to involve them in decision making. Individuals feel they are treated as an asset whose views are taken seriously and acted upon where possible.
- We are increasing our scrutiny, support and social events, so that tenants feel that their involvement is valued. This approach will be measured by increased numbers of tenants engaging with the organisation as this approach is developed, particularly with traditionally difficult to engage tenants. This is a key area of our improvement plan



RS4d - Cadwyn can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, and the response to any under-performance.



Cadwyn utilises an evidence-based approach to tenant views and representation and has worked hard on this particular area of work particularly since 2020. There are multiple pieces of work in place to continue to develop this area of work and Cadwyn is committed to ensuring that all tenants have equal opportunity to thrive in their homes and this directly correlates with how we understand their expectations of our services and in turn how we plan to meet and beat those expectations through strategic and operational planning.

Evidence

- Our Tenant Survey is issued electronically and in paper version, all with easy read advice and guidance for completion.
- Tenant Survey results broken down by respondent profiling data to identify any concerns with representation of diverse groups.
- The previous tenant survey established that three groups of tenants were least likely to take part in Cadwyn's tenant engagement offer: non-white tenants, LGBTQ+ groups and tenants aged between 35-54.
- Calls to non-engaging tenants particularly LGBTQ+ and BAME and those ages between 35-54 as part of the creation of the new Tenant Engagement Strategy.
- Feedback from staff (pro-active and reactive) interaction with tenants allows us to take informed actions in sign-posting tenants to either internal or external services that can provide the right service at the right time to meet their specific needs. Internally this may result in signposting to the Financial Inclusion Team, the Realise your Potential Team or the NuLife service.

- Cadwyn Tenant Scrutiny Team formal reviews are conducted to ensure that tenant views and expectations are considered; currently reviewing complaints processes.
- Calls to engaged tenants to find out their motivations for engagement. Feedback centred on wanting to know more about how Cadwyn operates, previous volunteer experiences, and getting involved in matters that are important to them.
- Calls to the non-engaging tenant groups listed above to find out why they do not engage. Reasons included the perceived tenant/landlord power imbalance, not wanting to be viewed as problematic, too time consuming, being seen as not vulnerable enough to need social housing, and the risk of feeling disempowered if don't see any change.
- Welfare and courtesy calls are made to tenants and where possible internal language resources are maximised in addition to use of facilities such as language line to ensure that all tenants have equal access to engagement.
- Staff/Tenant Equalities Group meet on a monthly basis to discuss and develop ways to ensure that Cadwyn meets the needs of all tenants and agree initiatives/ actions whereby needs or gaps in provision are identified.
- Tracking Incoming Calls – Our Customer Services Team manually log calls by tenants by 'call type'. This work produces two work streams.

Workstream 1 involves linking the data to profiling information already held including equalities profiling, vulnerabilities profiling, area profiling etc., This allows us to analyse who is a) accessing our services, b) not accessing our services and finally c) the patterns and trends.

Workstream 2 involves the implementation of Courtesy Calls by our Customer Services Team to strengthen our understanding of how our tenants perceive our services throughout the year.



Rents and service charges are affordable for current and future tenants

RS5a - Cadwyn ensures all applicable rules and statutory guidance (including the current rent agreement) are complied with



Cadwyn complies with Welsh Government rules and guidance with regards to general needs and supported housing rents and service charges. Our rent uplift process is in line with Joseph Roundtree Foundation model as best practice. Using this approach, the Board approves rent and service charge increases after full and challenging discussion that takes into account tenant views, potential impacts and business need.

Evidence

- Certification of compliance with Welsh Government rent policy directive filed annually.
- Board presented with range of evaluated options for rent increases, in line with local rent policy, evaluating the impact on tenants whilst balancing the medium- and long-term viability of the organisation that is required to maintain the confidence of external funders.
- Affordability in tenant survey shows 76% satisfaction with rent.
- A comprehensive review of service charges is being undertaken.

- Tenancy turnover monitored via weekly data.
- A new 'Tenant Coach' appointed to promote tenancy sustainability.
- Rent arrears figures to Board in Performance Report and key updates in the Corporate Report.
- Regular monitoring of impact of Universal Credit on tenancy sustainability and arrears.
- No evictions into homelessness and no eviction for rent arrears (or any reason).
- Value for money updates provided to Board.





The organisation has a strategic approach to value for money which informs all its plans and activities

RS6a - Cadwyn determines its strategic approach to value for money, ensuring the approach relates to its social purpose, and makes strategic and operational decisions in line with it



Cadwyn acts with integrity and Board and staff are assured that appropriate advice is taken and mitigations in place to protect Cadwyn's assets and its reputation within the sector. VFM is discussed regularly at Board and Executive to ensure that decisions are made at all levels of the business that reflect our values and ethos as a community housing association.

Evidence

- The VFM strategy is considered annually by Board – this was most recently reviewed and approved by the Board in July 2022.
- A detailed value for money report included annually with the financial statements.
- Board discussions regularly consider VFM in relation to specific service areas and decisions – recent examples include rent setting, pensions, development and the decarbonisation agenda. These discussions are mindful of both financial value and social value, and how best to manage tensions and trade-offs.
- Board minutes evidence that value for money is at the heart of our decision making.

RS6b - Cadwyn can demonstrate to stakeholders, including tenants, that it achieves value for money in delivering its strategy and services



Cadwyn has a culture that recognises the value of VFM to sound business practices and ensures the services we offer to tenants provide VFM and we listen to tenants and staff to provide the best possible services. We can only comprehensively demonstrate to stakeholders that we achieve value for money once the concept is firmly embedded in everything we do, and we have measurable evidence to demonstrate this. Therefore, we have concluded partial compliance to this standard with actions detailed in the continuous action plan.

Evidence

- Value for Money workshops were held in 2021 with leadership team and Board to develop understanding and agree non-negotiable principles.
- Affordability workshop completed with Tenants.
- VFM was considered as part of the rent uplift decision.
- Local Rent Policy approved by Board.
- Application of JRF formula to rent setting.
- Rationalised and refinanced external debt of £41m.
- Igneous (subsidiary) introduced to maximise our tax efficiency.
- Stock optimisation strategy aims to optimise the efficiency of our stock.

- Procurement Manager recruited as shared service with two other social landlords.
- Procurement User Group in place.
- Procurement Strategy approved by Board July 2022.
- Procurement Manager recruited as shared service with two other social landlords, to enable efficiency and share learning.
- Procurement User Group has been established to ensure operational decisions are made in accordance with the Procurement Strategy and to deliver value for money.





Financial planning and management are robust and effective

RS7a - Cadwyn sets financial plans which enable it to deliver its strategy and achieve its social purpose, and there is appropriate reporting to the Board against these plans.



The Board and staff are assured that the information provided to them is accurate and supports the financial plans being achievable and that there are sufficient resources available to achieve the objectives set out in the Strategy and Business Plan without compromising the financial viability of the organisation.

Evidence

- Financial statements prepared annually, audited by external auditors and presented to Board for approval. Final accounts sent to Welsh Government and lenders.
- Audit Management Letter and letter of representation scrutinised by the Audit Committee prior to approval by the Board.
- Qualified Internal Auditors are appointed by the Board.
- Report on internal controls presented annually by the internal auditors to Audit, Risk and Assurance Committee and to Board.

- Internal audit program agreed in advance with internal auditors, focusing on value added investigations, key risk areas and internal controls.
- Five year and thirty-year business plans are financially evaluated with advice from treasury advisor and presented to Board for approval, and sent to lenders and Welsh Government.
- Accountable officers involved in budget setting process. Annual budget approved by the Board.
- Management accounts presented quarterly to Board, lenders and Welsh Government.
- Re-forecasting of out-turn results completed on periodic basis to monitor performance and variations to budget and presented to Board quarterly.
- Management accounts and covenant compliance are monitored internally on a monthly basis.
- Finance KPIs produced monthly.
- Performance Reporting of Key Performance Indicators prepared for Board on a bi-monthly basis.
- Stress testing carried out on annual budget, five year and thirty-year business plans. Focus is on high-risk areas particularly financial covenants.
- Recovery Plan, including mitigating actions, identified for implementation following stress testing where perfect storm breaches covenants.
- Housing management system updated to monitor the number of universal credit tenants, and those on alternative payment arrangements to analyse current and potential future impact on rental income.

RS7b - Cadwyn is financially viable in the short, medium and longer-term, and maintains sufficient funding and liquidity to support this.



The Board are assured that we are effectively managing our finances/treasury and that we have adequate liquidity and mitigations in place to achieve our business plan targets.

Evidence

- £41m Private Placement completed in 2021 to re-finance existing debt.
- Revolving Credit Facility of £x in place with Barclays to manage short term finance requirements.
- Treasury Policy approved by Board September 2020.
- Treasury Management Strategy discussed at the January 2021 Board Away Day and the strategy reviewed and updated annually.
- Treasury management is reported to Board separately from the management accounts and is submitted to Welsh Government.
- Bi-monthly performance report presented to Board which includes cashflow accuracy.
- Cash flow forecast presented as part of management accounts pack to Board quarterly.

- External treasury consultants (Centrus) engaged to advise on private placement, treasury policy & treasury management strategy as well as ad hoc advice on treasury matters.
- Investment Strategy – discussed at Board Away Day in January 2021 and contributed to the drafting of the Investment Strategy. The strategy was approved by Board in April 2021.
- Cadwyn have a successful record of bidding for social housing grant funding to support it's an ambitious development programme.



RS7c - Cadwyn monitors, reports on and complies with all covenants it has agreed with funders



The Board and lenders are assured that we are financially sound, able to achieve our plans without compromising financial viability and can meet our commitments in both the short and long term.

Evidence

- Board have set covenant and treasury management 'golden rules' with sufficient safety buffer against the most stringent external lending covenants.
- Board approval required should unexpected events result in potential breach of the golden rules.
- Financial covenants reported quarterly in management accounts and are subject to stress testing.
- Strong relationships with lenders including periodic formal and informal reviews.
- Periodic valuations of secured properties undertaken externally and reported to lenders.
- Board decision papers on new initiatives and projects include stress testing and impact on covenants.

RS7d - Cadwyn identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning and use of internal thresholds



Board and staff are able to make informed and good decisions on their plans and identify appropriate mitigations, as they are aware of the current and emerging risks and the possible impacts.

Evidence

- Stress testing to breaking point of financial plans (Business strategy, budget, thirty-year business plans) and discussion on these at relevant Audit, Risk and Assurance Committee & Board meetings.
- Recovery plan on stress testing demonstrates actions needed to bring back into compliance.
- Regular budget and performance reviews between budget holders and finance team.

RS7e - Cadwyn has an effective treasury management strategy and associated processes.



Staff and Board Members are able to assure themselves that the financial of recasts are achievable

Evidence

- Economic and operational assumptions are included in the thirty-year business plan with advice from treasury advisor and these assumptions are reviewed and approved by Audit, Risk and Assurance Committee and Board.
- Treasury advisor on retainer contract which gives us access to economic assumptions including future interest rate, CPI/RPI and other economic assumptions.
- Budget assumptions reviewed and approved by Audit, Risk and Assurance Committee and Board.
- Forward cashflow forecasts presented as part of management accounts pack to Board quarterly for approval. Also sent to lenders and Welsh Government.
- Treasury action plan updated and presented to Board quarterly.
- Budget holders involved in business plan / budget preparation.
- External sources utilised for universal credit assumptions.



Assets and liabilities are well managed.

RS8a - Cadwyn has an accurate and up to date understanding of its assets and liabilities.



The Board, Exec and Senior Leadership teams have a clear understanding of Cadwyn's assets and liabilities and are assured that if anything happened to the organisation all the information is detailed and up to date. The pandemic disrupted the stock condition surveying process which has resulted in a backlog, which is why a partially compliant response has been highlighted. However, there is a programme in place to recover the survey delay.

Evidence

- Assets and Liabilities Register maintained and updated regularly. Presented to Board annually.
- Annual Board and Audit Committee reports on assets & liabilities.
- Asset Management Strategy 2022-2027 approved by Board.
- A Homes Data and Performance Lead has been appointed to provide invaluable insight into the assets portfolio and maintenance trends to inform discussion and decision making in relation to our assets.
- Quarterly maintenance meeting on Assets & Liabilities registers with all managers and front-line staff to ensure 'on the ground' intelligence is collected.

RS8b - Cadwyn maximises the use of assets to achieve its social purpose and the objectives of the organisation.



The Board and staff are assured that they are able to make good decisions on optimising the stock and put in place an adequate budget for short- and long-term maintenance to make sure that stock is well managed and maintained. Due to the impacts of the pandemic, there has been a backlog on our voids programme which has resulted in our judgement of partial compliance for this standard.

Evidence

- Dedicated Lifespan Asset Management database system – Captures WHQS performance, compliance performance, stock profile, RdSAP, ALR, planned component replacement dates/projected costs.
- Stock condition survey programme in place with clear timeline to address Covid backlog.
- Review of the team structure to create an Assets & Decarbonisation Team with specific responsibility for key areas of works.
- Whole house surveys commenced to identify retrofit measures required, utilising new technology and multi-organisational approach to data recording and Wales wide stock information to help inform policy and funding opportunities.
- Void Policy & Procedures reviewed in 2021/22. Additional resources allocated to tackle long term voids.

RS8c - Cadwyn uses accurate information about assets and liabilities to inform strategic and financial decisions

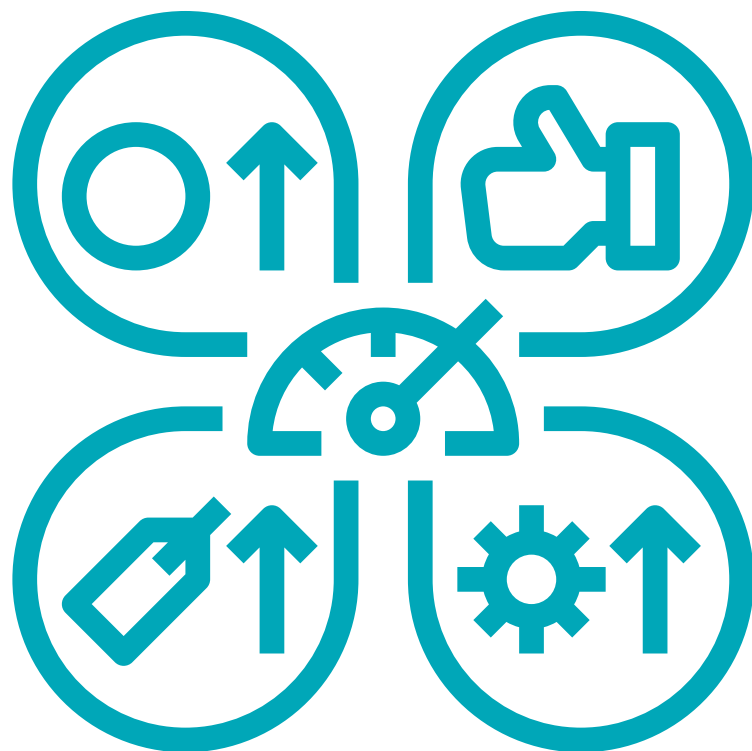


The Board and staff utilise a range of information to ensure they are satisfied that they are able to make good decisions on all areas of business, investment and optimisation in line with organisational values and the overall business objective to create homes and opportunities within which people and communities thrive.

Evidence

- Cadwyn's corporate plan 'Building Homes and Opportunities' is reviewed annually and demonstrates the agreed direction of travel within which business decisions can then be made.
- Cadwyn's Investment and Development Strategy is ambitious and outlines key objectives and opportunities and regular Board discussion sessions are held to ensure that all are satisfied with progress and aligned to Risk Mapping, Treasury Strategy/ Management and Assets Management Strategy.
- Options appraisals are undertaken and presented to Executive and Board where appropriate.
- Cadwyn develops relationships to work with expert partners such as Cardiff School of Architecture to maximise opportunities to invest in assets for rebuild/ restructure and retrofit with regards to the decarbonisation agenda to provide safe, efficient homes and place Cadwyn at the forefront of best practice zero carbon initiatives.
- Asset Management Strategy 2022 - 2027 approved by the Board.
- Review of the organisational structure to create more cohesion between housing and assets to support the development of data and business information to inform strategic decision making and associated financial decisions.

- KPIs reported to Board on a regular basis and will be reviewed this year to reflect current priorities.
- Monthly reports to Executive Team from both communities and homes teams to report on key business areas and identify issues with Empty Homes (voids) Health and Safety and Handover of new properties.
- Valuation of commercial properties conducted on an annual basis by independent valuer and of property stock in line with lenders requirement.





The organisation provides high quality accommodation

RS9a - Cadwyn ensures publicly funded homes meet all applicable standards, rules and statutory guidance issues in connection with quality of accommodation, including the current Welsh Housing Quality Standard.



Cadwyn stock is well managed and maintained and meets regulatory requirements. We take pride in ensuring that our tenants are happy in their homes which create environments within which they can thrive.

Evidence

- Asset Management strategy 2022/27 outlines key areas of work and action plan for stock optimisation in line with Building Homes and Opportunities Strategic Plan.
- Development and Investment Strategy outlines minimum home standards and all homes built to best practice standards.
- WHQS compliance annually reported to Board and Welsh Government.
- Ongoing Stock Condition Survey programme to ensure homes meet WHQS standard.
- WHQS performance audited by our Internal auditors.

- Use of in house DLO and external contractors to ensure delivery of a flexible repairs service that responds to tenants needs.
- Contracts in place with external contractors to deliver wider planned component replacement programmes in conjunction with internal resource.
- Dedicated retrofit surveyor in place to lead on optimised retrofit programme and oversee grant funding to improve energy performance of stock.
- A dedicated compliance team to ensure we are compliant with all statutory requirements in relation to gas, electrical, fire, asbestos, legionella and LOLER.
- Tenant Satisfaction results: satisfaction in the 'safety and security of the home' rose from 72% in 2020 to 76% in 2022.
- New developments have technology in communal areas to keep tenants safe, such as fob systems with restricted access.



Appendix 2 Continuous Improvement Plan (2022 - 2025)

CEO - Chief Executive Officer

ADH - Assistant Director of Homes

HIT - Head of IT

DHC - Director of Homes & Communities

ADC - Assistant Director of Communities

HHR - Head of HR

DCS - Director of Corporate Services

ADSPG - Assistant Director of Strategic Planning & Governance

Ref. No	Where	What	Who	Completion route	When	Standard
CIP1	Governance	We will review all our current Governance documents including reviewing and refreshing the Scheme of Delegated Authority, Financial Regulations and Standing Orders to ensure they are in alignment with organisational changes and reflect good practice. We will also introduce a Probity Policy for approval by the Audit, Risk and Assurance Committee.	ADSPG	New Action	Sept '22	RS1, RS7
CIP2	Governance	We will undertake full external review of Cadwyn's governance arrangements in line with our agreed review schedule.	ADSPG	Code of Governance	Dec '23	RS1
CIP3	Governance	We will Integrate our risk map with our Board assurance framework and investigate the use of the Decision Time risk module to more efficiently and effectively review and manage strategic risks.	ADSPG	New Action	Dec '22	RS1, RS2
CIP4	Governance	We will deliver a Board appraisal action plan including a Board training programme and consideration of Board succession planning.	ADSPG	New Action	Dec '22	RS1
CIP5	Governance	We will seek to increase diversity of the Board through the 'Pathway to Board' project and targeted recruitment.	ADSPG	Pathway to Board	On going	RS1
CIP6	Governance	Improvement actions from our periodic review of our compliance with the CHC Code of Governance will be implemented.	ADSPG	Governance Review	On going	RS1, RS2

Ref. No	Where	What	Who	Completion route	When	Standard
CIP7	Governance	In implementing Cadwyn's overall strategic direction we will review all supporting strategies, policies, procedures and action plans to ensure that they are all aligned to our purpose and goals and that a Golden Thread provides a clear line of sight from the strategy to all parts of the business. This review will incorporate measurable outcomes that align to our strategic aims.	CEO/DHC	New Action	Jan '23	RS1
CIP8	Governance	We will update our Welsh Language strategy and, in line with profiling data of Cadwyn tenants will also review our approach to those tenants who have English as a second language.	ADSPG	Welsh Language Strategy Review and EDI Strategy.	June '23	RS3
CIP9	Governance	We aim to gain a wider understanding of the views of our partners and key stakeholders through a stakeholder survey and feed these findings into future strategy reviews.	ADSPG	New Action	Dec '23	RS3
CIP10	Tenants	We will complete actions in our overarching Equalities Action Plan in line with the agreed timescales and will develop measures to test the effectiveness of our strategy and our Deeds Not Words initiative.	ADC	Equalities strategy and Action plan	On going	RS1, RS2, RS3
CIP11	Tenants	We will commence the implementation of our strategy for developing the services provided by NuLife enabling the service to grow and thereby playing our part reducing furniture poverty in Cardiff.	ADC	NuLife Strategy	July '23	RS3

Ref. No	Where	What	Who	Completion route	When	Standard
CIP12	Tenants	We will use The Mill development to pilot our approach to engaging with multi-tenure communities with the aspiration of developing community cohesion and integration. We will apply lessons learned in this pilot to other locations where Cadwyn has a significant presence in multi-tenure communities. This work will include training, the approach to S106 agreements as well as other community outreach initiatives.	CEO/DHC	Investment Strategy	On going	RS3, RS4
CIP13	Tenants	Cadwyn will undertake initial outreach events involving staff and Board members to strengthen relationships with tenants and obtain better insight into their needs and aspirations. This, and other initiatives, will strengthen the Board's 'line of sight' to our service users and potentially provide some in-depth understanding of the root causes of low scores being returned in the Tenant Satisfaction Survey.	ADC	New Action	Dec '22	RS3, RS4
CIP14	Tenants	In light of the results from the most recent tenant survey we will develop an action plan which will include areas referred to elsewhere in the CIP, such as under taking outreach events, reviewing service charges, digital engagement, and creating more opportunities for tenant involvement.	ADC/ADH	New Action	Sept '22	RS3, RS4
CIP15	Tenants	We will conclude our current review of Cadwyn Complaints with the Cadwyn Tenant Scrutiny Team. We will use feedback from complaints to direct and drive service improvement.	ADC	Cadwyn Complaints Review	Sept '22	RS3, RS4

Ref. No	Where	What	Who	Completion route	When	Standard
CIP16	Tenants	Review our 'Redesigning Tenant Engagement at Cadwyn' Stages 3 and 4 findings (what motivates engaged tenants; who doesn't engage; barriers to engagement) and implement a new Tenant Engagement Strategy incorporating our approach to reaching non-engaged groups, particularly those from LGBTQ+ backgrounds, minority ethnic backgrounds and people aged 35-54. We will also incorporate and implement recommendations from the TPAS tenant engagement audit action plan.	ADC	Tenant Audit Action Plan	Mar '23	RS4
CIP17	Tenants	We will implement, where possible, the improvements suggested by tenants in the 'Redesigning Tenant Engagement at Cadwyn' exercise where engaging and non-engaging tenants were contacted.	ADC	Tenant Engagement Strategy	Nov '22	RS4
CIP18	Tenants	We will investigate tenant preferences how we engage with them, taking into account changing expectations of different age groups. This will also include a review of all tenant digital engagement and other means of digital interface with tenants.	ADC/ HIT	New Action	Jan '23	RS4
CIP19	Tenants	We will conclude a comprehensive review of Cadwyn's service charges including actions in relation to tenant scrutiny and involvement in procurement.	ADC	Local rent & Service Charge Policy	Mar '23	RS3, RS4, RS5
CIP20	Tenants	We will achieve ISO9001 in Supported Housing in preparation for recommissioning.	ADC	Tenant Engagement Strategy	Nov '22	RS4

Ref. No	Where	What	Who	Completion route	When	Standard
CIP21	People	We intend to launch and embed the staff competency framework across the Association including reinforcing expected behaviours. As part of this process we will implement a robust appraisal process to ensure behaviours and culture are discussed on a more formal basis. We will increase the focus on culture in all staff surveys to understand if we are achieving our objectives.	HHR	People Strategy	Dec '22	RS1, RS3, RS4
CIP22	People	We plan to Increase tenant involvement in the recruitment process including providing appropriate training and by ensuring recruitment processes are adapted in such a way as to maximise opportunities for their involvement.	HHR	New Action	On Going	RS1, RS4
CIP23	People	We will review people processes and embed our People Strategy, focussing on growing our own talent through leadership, learning and development training opportunities. We will seek to introduce apprenticeship opportunities and graduate recruitment schemes.	HHR	People Strategy	On Going	RS1,RS3
CIP24	People	Our EDI training (including bullying and harassment) for all staff will be refreshed on a three yearly cycle. We continue to embed and implement training of staff to proliferate principles of PIE working.	HHR	People Strategy	On Going	RS1,RS3
CIP25	Risk	We will evaluate new cost sharing and partnership opportunities to increase efficiency and effectiveness thereby delivering value for money services.	DCS	New Action	Mar '23	RS6

Ref. No	Where	What	Who	Completion route	When	Standard
CIP26	Risk	We will strengthen management information with the development of a performance reporting dashboard for managers, Executive and Board incorporating KPIs.	DFR	New Action	Jan '23	RS7,RS8
CIP27	Risk	We will seek to source additional external funding to support future growth ambitions.	DFR	Treasury Strategy	On going	RS7,RS8
CIP28	Risk	We will progress our project focusing on the migration to the next generation of software systems, including data integrity checks and protocols for consistent usage across the organisation as well as an interface with stakeholders. This will provide the opportunity for delivering efficiency and value for money through better, more effective, ways of working using integrated systems.	SLT	Digital Strategy	On going	RS6, RS8
CIP29	Risk	We will obtain cyber essential plus accreditation and record assurance through independent audit.	HIT	Ongoing Action	Jan '23	RS2
CIP30	Risk	We will develop and strengthen the role of the Health and Safety Committee including integrating tenant feedback.	ADSPG	New Action	Jan '23	RS2

Ref. No	Where	What	Who	Completion route	When	Standard
CIP31	Risk	Our approach to Value for Money will be refreshed with a new strategy that will demonstrate how we will engage with tenants and incorporate their views. We will embed our strategy across the organisation and this will be supported by an action plan to be approved by the Board which will include the opportunity for tenant feedback on areas of improvement.	DCS	New Action	March '23	RS1,RS6
CIP32	Assets	We will carry out an in-depth review of the delivery of Cadwyn's reactive repairs service in conjunction with internal auditors, including a 'critical friend' review of service demands for routine repairs, against workforce skills and capacity to deliver in a timely manner.	ADH	Ongoing Action	Nov '22	RS3,RS8
CIP33	Assets	Following on from a full review of data in our asset management software 'Lifespan', we intend to work on improving our stock data and amend the system to include additional functionality, aligned to the implementation of WHQS2023. We will look to utilise PAS2035 software alongside Carbon in Homes modules within the Lifespan software. This will include implementing our plan to update our stock condition data.	ADH	Ongoing Action	Jan' 24	RS3,RS8, RS9
CIP34	Assets	We will undertake a comprehensive review of void management and KPI reporting including consideration of strategic disposal for non-viable properties.	ADH	New Action	March '22	RS6,RS8

Ref. No	Where	What	Who	Completion route	When	Standard
CIP35	Assets	Our statement of compliance with WHQS2023 will incorporate a Decarbonisation Strategy and an Environmental Strategy.	ADH	New Action	June' 23	RS3,RS8,
CIP36	Assets	We will continue to streamline and improve access to, and the content of, the contracts register and assets and liabilities register.	DCS	Ongoing Action	2025	RS9
CIP37	Assets	We will fully embed the recently approved Procurement Strategy and ensure compliance with regard to standards and behaviours we expect to be adhered to by our contractors, including EDI.	ADH/ DCS	Procurement Strategy	On going	RS6,RS8
CIP38	Assets	We will conclude the formation of a PAG Panel at Cadwyn with tenant panel members included in the structure.	ADH	New Action	June '23	RS3,RS9
CIP39	Assets	In conjunction with a comprehensive review of data capture we will adapt our methods of data collection for post repair satisfaction to ensure it accurately reflects tenants' views.	ADH	New Action	Dec '22	RS3,RS9