

Regulatory Self Evaluation 2024





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*Providing homes and
building communities through
Christian care and compassion*

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Introduction and Supporting Statement

Aelwyd Housing is a Registered Social Landlord with a Christian ethos operating in 11 local authority areas across South Wales. This regulatory Self Evaluation was approved by the Association's Board in June 2024. Our last regulatory judgment was received in March 2020 and confirmed as an interim judgement in September 2021. Our last Self Evaluation was submitted to the Welsh Government in May 2023.

In the past year the Association has been through a time of transition and growth. We acquired nine homes in Carmarthen from the Soroptimist Housing Association and became the managing agent for a Co-operative trust in Bridgend County with 29 homes. During the year we restructured our housing management and property services functions, and set up a new Operations function to ensure we continue to provide a high standard of service to residents. It was also a time of transition in our Management Team with the retirement of the Director of Property Services, and the appointment of a new Director of Finance. The Board agreed significant investment to ensure residents remain safe in their homes, and we continued our decarbonisation journey. The Board also approved investment in our IT infrastructure which will ensure the Association is fit for the future and will strengthen our business continuity resilience. The Association aims to grow and provide more homes to people in housing need in a financially sustainable way, and we acquired a low interest Welsh Government loan during the year to facilitate manageable growth.



How the Board knows the organisation complies with each regulatory standard

The Board received a training session on the Regulatory Standards in 2022 and our Self Evaluation is reviewed, discussed and approved by the Board annually. The Board is also able to access a hub with all key documents relating to the standards, as well as an archive of all Board reports. Performance measures relating to service delivery, financial matters, and compliance which are relevant to the Self Evaluation are reported quarterly to the Board. In addition, the Board reviews the Risk Assurance Register each quarter. Evidence referenced to within the Self Evaluation includes policies and internal audit reviews, all of which are approved by and reported to the Board. The Board also receives regular Chief Executive reports regarding strategic and emerging issues, and periodically receives specific reports outside of the Board cycle as required.

Compliance with the Code of Governance

The Association has adopted the CHC Code of Governance with an internal audit review carried out in September 2023. The review found only a small number of very minor issues where partial compliance was met and gave the Board Reasonable Assurance that overall compliance with the Code was met. The review was reported to the Association's Audit Committee which receives regular updates on progress to address minor actions. The Association's Internal Auditor carries out governance reviews throughout a three yearly programme which are reported to the Audit Committee. The Board receives a quarterly update from the Chair of the Audit Committee along with meeting Minutes, and the Board have access to all Audit Committee reports.

Principal evidence relied upon in conducting the evaluation

The Association uses a wide range of measures to obtain evidence in conducting the evaluation.

- Management Team review and monitoring of performance, systems and processes
- Resident feedback on our performance and services
- Regular performance reporting to the Board, Audit Committee and Welsh Government through quarterly and annual returns
- Internal and External Audit programme
- Risk Assurance Framework
- Compliance data on landlord health and safety and WHQS
- Equality, diversity, and inclusion monitoring, data, and action plans

Demonstrating that the process of evaluation has been robust

The Association has been regulated since 2017 and has received a positive judgement ever since. The scale and size of the Association enables it to adapt quickly to ensure that compliance with the standards is met, or areas requiring continuous improvement are quickly identified. The Self Evaluation process involves staff, Management Team, the Board, and the Regulator. Meetings are held with the Regulator throughout the year to discuss compliance with the standards and progress with the Continuous Improvement Plan.

Understanding and considering the needs and views of residents as part of the Self Evaluation

The Association is unique in the sector in that staff in all roles have daily interaction with residents. Our approach is personalised and bespoke wherever possible. We have formal systems in place to capture resident feedback, but also informal methods through phone conversations and site visits. Our 'kindness first' approach means that every interaction with residents is kind and compassionate considering the things that matters to them. We conduct regular resident surveys and consultations, and this influences service delivery and our strategic direction.

Identifying key strategic risks and associated controls

The Association has a Risk Assurance Framework in place and the Risk Assurance Register is reviewed at each quarterly Board meeting. Board reports also carry an assessment of risk related to the Association's business objectives and Board receive a quarterly Chief Executive's update which includes emerging issues and risks. In addition, Board reports on specific issues and risks to the Association are produced as and when required. The Association has a robust system of associated controls in place which are reviewed and monitored by management, Board, and auditors.

Continuous Improvement Plan

The Association produces an annual Continuous Improvement Plan following the drafting of the Self Evaluation, and it is included in our submission. The Continuous Improvement Plan is generated by issues identified from the Self Evaluation process, but also through strategic and operational work taking place throughout the year.



Anne Hinchey
Chair



Sharon Lee
Chief Executive

Aelwyd Housing Regulatory Standards Self Evaluation 2024

RS1 The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives

Requirement	Response	Evidence
<p>a) 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.</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has a Business Plan which reflects its values and ethos, and its core purpose <i>Providing homes and building communities with Christian care and compassion.</i> Our corporate workplan flows from the main themes in our Business Plan. The culture of the Association is to have a kindness first approach to every interaction with residents and to focus on the things that matter to each individual.</p> <p>The Association has a robust Risk Management Framework to ensure the right strategic decisions are made by the Board. Staff have flexibility to work and deliver services in an agile way, and the Association is a Real Living Wage employer.</p>	<ul style="list-style-type: none"> • Business Plan approved by Board • Corporate Workplan aligned to Business Plan • Annual Financial planning and Forecasting process • Values set by Board and staff • Quarterly Accounts and Quarterly Performance Reports to board and Welsh Government • Top performing traditional landlord in WG Resident Satisfaction Survey (May 2023) • ‘What Matters to you’ resident survey (2024) • Strategic Board session (November 2024) • Risk reflected in all Board reports • Three year Internal Audit programme approved by Audit Committee (Feb 24) • Annual External Audit • Equality, Diversity and Inclusion Policy (Nov 2022) • Annual Report and Financial Statements (Approved August 2023) • Health and Safety policy approved June 2023 • Asset Management Strategy approved February 2024

Requirement	Response	Evidence
<p>b) Complies with its own governing documents and meets the requirements of an appropriate Code of Governance.</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association adheres to its governing documents, with its Rules reviewed by the Board in December 2022. The Association has adopted the CHC Code of Governance and meets its requirements. An internal audit review of our compliance with the Code of Governance took place during the year. A skills based Board with substantial knowledge and experience leads the Association. An annual Board Appraisal process is in place which informs our skills matrix and helps us support and develop Board members. The Association has an Audit Committee which reports to the Board.</p>	<ul style="list-style-type: none"> • Standing Orders & Financial Regulations (reviewed March 2023) • Scheme of Delegation • Audit Committee Annual Statement of Internal Controls • Code of Governance Internal Audit review September 2023 (Reasonable Assurance) • Minutes of Audit Committee presented to Board quarterly • Verbal report from Chair of Audit at Board meetings • Board Recruitment and Shareholder policies • Annual appraisal process for Board members • AGM held annually
<p>c) 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</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association is committed to equality, diversity, and inclusion (EDI) and has an EDI Strategy which clearly sets out our approach and commitment. Our Value <i>Embracing</i> includes being welcoming and inclusive. Impact is measured by annual reporting to the Board.</p> <p>Resident demographics are representative of communities in key characteristics such as age, gender, disability, and race. Our impact is proportionate to the size of the Association, but we can demonstrate commitment to EDI and in supporting others to embed EDI within the sector. As the Association grows and provides more homes, we will ensure we measure and act on the right things as we aim to reflect the communities in which we work.</p> <p>Recruitment is targeted through EDI networks to encourage a response from all communities, and we apply the Rooney Rule when shortlisting. The Association has Dementia Friendly accreditation, and the Board is committed to delivering on the Deeds Not Words pledge. We have an Anti Racism Action Plan which aligns with the Welsh Government’s Anti Racism Action Plan.</p>	<ul style="list-style-type: none"> • Anti Racism Action Plan approved November 2023 • Equality, Diversity, and Inclusion Strategy (Nov 2022) • Dementia Friendly accreditation • Dementia Champion in-house • Unconscious bias training for Board • Annual Equalities reporting to Board • Deeds Not Words Action Plan reported annually to Board. • Support to other organisations to ensure diverse interview panels • Ethnically diverse Board and staff team • Resident profiling data • Safeguarding Policy (May 2022) • Member of Tai Pawb • Welsh speaking staff and staff learning Welsh

Requirement	Response	Evidence
	<p>There is low ethnic diversity among residents, so we support an all Wales response, by releasing a senior member of staff to support other organisations in the sector with their EDI journey.</p> <p>Corporate publications show our commitment to EDI, and service delivery is tailored around the needs of the individual where possible.</p> <p>Equalities data is annually reported to the Board. We carry out Equality Impact Assessments for all new and reviewed policies and this informs how we deliver services. Our communication with residents also recognises that older people may require larger fonts in letters.</p>	
<p>d) Has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective</p> <p>We believe we are fully compliant with this requirement.</p>	<p>We have a diverse skills-based Board with a balance of age, gender, and racial diversity. Most of our Board members live or work in the communities in which we operate. An annual assessment of the skills and knowledge of the Board is carried out, and recruitment is targeted around the skills needed. The Association uses social media and EDI networks to encourage diverse Board applications. This includes Tai Pawb, and the Pathways to Board project. Our Board reflects the demographics and diversity of the communities in which we work.</p>	<ul style="list-style-type: none"> • Board Recruitment policy (May 2022) • Board recruitment process updated (August 2022) • Annual Board Skills Audit Report to Board (August 2023) • WG annual Board diversity return (October 2023) • Resident profiling data reported to Board

Requirement	Response	Evidence
<p>e) Makes logical decisions based on clear, good quality information which includes assessment of risk and, where appropriate, the views of tenants</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Board regularly reviews the performance data it receives and how this supports Board assurance. All reports to Board include an assessment of risk linked to the Risk Assurance Register. The Risk Assurance Register is also linked to the objectives of the Association and is reviewed by the Board quarterly.</p> <p>Our Business Plan is influenced by the things that matter to residents and the issues facing our communities. As a small organisation, our Management Team collaborates on all significant decisions, and every decision considers value for money, impact, and long term viability.</p>	<ul style="list-style-type: none"> • Risk Management Framework approved by Board • What Matters Survey to residents (2023) • Five year financial forecasts approved by Board annually • 30 Year Planned Maintenance Forecast • Internal Audit review of Performance Management (Organisational) August 2022 (Substantial Assurance) • Internal Audit Review of Risk Maturity (Advisory 2021) • Regional Grwp Golwg consulted on new policies • Independent Staff Remuneration Review (February 2024) • Annual Board strategy and risk sessions
<p>f) Enables and supports tenants to influence strategic decision making</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has a range of ways in which it enables and supports residents in influencing strategic decision making. Our personalised approach is to take on board feedback from each resident and to find out and act on what matters to them as individuals.</p> <p>In addition, our <i>What Matters</i> survey 2024 captured residents' priorities and influenced service delivery. Our resident consultation forum Grwp Golwg recognises that residents are dispersed across South Wales, so it has a community approach, with regional Grwp Golwg meetings. Grwp Golwg (<i>Opinion Group</i> in the Welsh Language) is a mechanism for residents to give their views on existing services and influence policy. The meetings are held regionally so they can focus on issues relevant to that scheme or community.</p> <p>Residents are consulted about their rent and service charges and this influences the services we provide. They are also asked to give feedback after every repair in their home. This influences how we manage our contractor relationships.</p>	<ul style="list-style-type: none"> • Satisfaction surveys for repairs, new residents, and Anti-Social Behaviour • Resident Involvement Policy approved (February 2022) • WG Tenant satisfaction survey published July 2024 • What Matters' Survey 2024 • Regional Grwp Golwg consultation model • Programme of annual home visit to each resident • Evidence on outcomes from What Matters survey included in RS4 • 'You said, we listened' outcomes included in Resident Newsletter

Requirement	Response	Evidence
<p data-bbox="107 156 530 459">g) 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</p> <p data-bbox="107 507 409 611">We believe we are fully compliant with this requirement.</p>	<p data-bbox="548 156 1279 339">The Board provides scrutiny and oversight and ensures the Association complies with all relevant legislation, regulatory requirements, and statutory guidance. Regular meetings are held with the Regulator, and the Association submits Welsh Government returns in a timely manner.</p> <p data-bbox="548 387 1292 499">The Board receives regular reports on compliance including on landlord health and safety, and the implementation of The Renting Homes Act (Wales).</p> <p data-bbox="548 547 1283 691">The Association is a member of Community Housing Cymru and staff sit on a number of sector forums which discuss legislation, regulatory requirements, and Welsh Government guidance.</p>	<ul data-bbox="1314 156 2134 611" style="list-style-type: none"> • WG Quarterly Business Continuity Surveys • Landlord Health and Safety compliance data reported to Board and Welsh Government • Finance information reported to WG as required • Landlord Health & Safety Internal Audit Review (May 2022) (Fire, Gas, Slips, Trips and falls) (Reasonable Assurance) • Annual Declaration of Interest records for staff and Board • Information Security and Data Management policy (January 2022) (Reasonable Assurance) • Data Controller within the organisation • Suite of policies and procedures on a three year cycle • The Renting Homes Act briefings to Board

RS2 Robust risk management and assurance arrangements are in place

Requirement	Response	Evidence
<p>a) 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</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has a robust Risk Management Framework which includes a Risk Assurance Register and defined risk appetite statement. All risks are aligned with the strategic objectives of the organisation. The Board also receives training on risk and holds at least one annual session on risk. All reports to Board include an assessment of risk linked to the Risk Assurance Register. The Risk Assurance Register is also linked to the objectives of the Association and is presented to the Board quarterly.</p> <p>The Association has a three year Internal Audit programme approved and monitored by the Audit Committee. In addition, the External Auditor reports to the Board and the Annual General Meeting. The Association has effective internal controls in place which are monitored by Management and the Audit Committee. The Board is made aware of sector risks and emerging issues throughout the year. This is done through reports from the CEO and Internal Auditor.</p> <p>Recommendations and progress on Internal Audit actions are reported to each Audit Committee on a tracker report.</p>	<ul style="list-style-type: none"> • Risk Management Framework • Reviewed Risk Register • Annual External Audit process • Internal Audit programme • Information Management & Data Security policy • Annual Risk training session for Board and Management Team • Data Protection policy • Quarterly Accounts submitted to Board and Welsh Government • Quarterly Business Continuity Surveys • Audit Committee Minutes and reports • Internal Audit actions tracker report

Requirement	Response	Evidence
<p>b) Does not put social housing assets or tenants at undue risk</p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association provides homes to people primarily over the age of 55 and many of our residents are older people. The safety of residents and their homes is paramount to the organisation. The Association ensures that its homes are safe, and our Board and Audit Committee monitor our performance. The Association consistently achieves 100% compliances in gas and electrical safety testing.</p> <p>A personalised approach means rent collection is high and vacant property loss is low. The Association has historic low borrowing, and its assets are not at risk from development of new homes. The Board has made a strategic decision to grow and provide more homes, but with a clear steer that existing homes and services to residents should not be compromised. The Association currently has no covenants to comply with.</p> <p>We know all our residents very well and are aware of their specific personal circumstances and needs. This enables us to help get the right support at the right time for them.</p>	<ul style="list-style-type: none"> • Internal Audit Landlord Health & Safety reviews • Safeguarding policy (May 2022) • Annual Accounts 2022/23 • Internal Audit Review Rent & Service Charge Collection & Arrears July 2022 (Substantial Assurance) • Low rent arrears (WG Quarterly surveys) • Fire alarm testing in schemes fitted with centralised fire alarms systems • Annual smoke and CO testing to all homes • Fire Risk Assessments for all schemes • Out of hours emergency contact centre
<p>c) Maintains accessible and up-to-date business continuity, contingency and disaster recovery plans</p> <p>We believe we are partially compliant with this requirement</p>	<p>The Association is agile and able to respond quickly to business continuity issues as demonstrated during the pandemic.</p> <p>We have a Business Continuity Plan, and Disaster Recovery Plan in place and a recent Internal Audit review found Reasonable Assurance. However these were written in 2019 and are in need of review. We have, therefore, evaluated this standard as partially compliant. The current plans will be reviewed following significant IT infrastructure improvements during 2024.</p>	<ul style="list-style-type: none"> • Quarterly Business Continuity surveys to WG • Internal Audit Review on Succession planning (August 2021 (Advisory)) • Cyber Essentials Accreditation renewal (June 2023) • Information Management and Data Security Policy (May 2022) • Out of hours (24/365) emergency call centre • IT Strategy Internal Audit review (August 2021). Advisory with no recommendations • Information Security and Data Protection Internal Audit review January 2022 (Reasonable Assurance) • Internal Audit Review Business and IT Continuity and Disaster Recovery October 2023 (Reasonable Assurance)

Requirement	Response	Evidence
	<p>Quarterly Business Continuity surveys are submitted to WG and the Board receives regular reports on emerging issues and reviews the Risk Register at each meeting. All residents have access to an out of hours emergency service, through which senior officers can be contacted immediately.</p> <p>The Association's IT systems are robust, with a long term IT partner relationship in place. The organisation holds Cyber Essentials accreditation.</p>	

RS3 High quality services are delivered to tenants

Requirement	Response	Evidence
<p>a) Keeps tenants safe in their homes and promptly identifies and corrects any under-performance or non-compliance on landlord health and safety matters</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has a wide range of systems and controls in place to keep residents safe in their homes. Our health and safety compliance performance is high and reported to Board and the Welsh Government. We also have Scheme Co-ordinators in two schemes. In addition, we visit all residents at home at least once a year. This has helped identify issues of self-neglect and poor mental health. Repairs are carried out quickly by local contractors. Resident feedback on repairs is exceptionally high.</p> <p>As a small organisation, we know our residents well, internal communication is good, and we work with several agencies to ensure residents have the support they need.</p> <p>The size of the organisation means underperformance on Landlord Health and Safety is identified quickly. A restructure in 2023 has led to improved compliance processes and a review of systems and processes to mitigate the risk of underperformance. The Board has approved a budget for 2024/25 which invests significantly in upgrading fire safety measures.</p> <p>The Association received Substantial Assurance following an Internal Auditor review into Damp, Mould, and Condensation (DMC) during the year, and was cited as good practice in our approach.</p>	<ul style="list-style-type: none"> • Health and Safety policy 2023 • Internal Audit review of Responsive Maintenance April 2023 (Substantial Assurance) • Internal Audit Review Landlord Health and Safety/Slips, Trips and Falls May 2022 (Reasonable Assurance) • Internal Audit Review Electrical Testing and Lifts November 2022 (Reasonable Assurance) • Internal Audit Review Gas Servicing April 2021 (Substantial Assurance) • Dementia Friendly accreditation • Audit Committee reporting on outstanding minor compliance actions • Repair response times reported to Board quarterly • Weekly fire alarm tests and quarterly services to five schemes with centralised fire alarm systems • WG Business Continuity Surveys • Safeguarding policy (May 2022) • WHQS Version 1 compliant • No disrepair cases • Dementia Friendly action plan (November 2022) • In house databases WRAPP/JAMM • Quarterly compliance reporting to Board • Fire door replacement programme 2024 • DMC Internal Audit Review June 2023 (Substantial Assurance) • Internal Audit review Asbestos and Legionella January 2024 (Reasonable Assurance)

Requirement	Response	Evidence
	<p>The Board receive quarterly reports on our compliance performance and scrutinise any underperformance. In addition, we have introduced more detailed reporting on compliance to our Audit Committee.</p> <p>An organisational restructure in 2023 has improved our performance on landlord health and safety. In July 2024 our Internal Auditor found Substantial Assurance on Fire Safety.</p>	<ul style="list-style-type: none"> Internal Audit Review Fire Safety July 2024 (Substantial Assurance)
<p>b) Delivers services which meet the diverse needs of tenants</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association provides a personalised approach, and residents can communicate with us in ways that suit them. We recognise that older people may prefer larger font, so all our letters ensure this. Our service delivery culture is ‘what matters to you’ and ‘kindness first’ so we have very few standard letters and adapt our approach to the individual.</p> <p>Many of our older residents also have disabilities or suffer from poor mental health. These needs are identified at sign up, through day to day contact, and more formally through our programmed home visits. This helps us identify residents who may need support or adaptations to their home so they can live independently for longer.</p> <p>We consult residents on the services we deliver and this influences our work. The Association has profiling data which identifies diverse needs, with high levels of resident satisfaction across all measures. Staff across the Association deal with calls and know residents and their diverse needs well. Every resident has a ‘what matters’ visit to their home every year in addition to day to day interaction.</p>	<ul style="list-style-type: none"> Dementia Friendly accreditation and action plan reported to Board Resident Involvement Strategy approved 2022 Deeds Not Words action plan Equality, Diversity, and Inclusion policy reviewed (November 2022) PAG bathroom installations Resident profiling data Scheme Co-ordinator service consultation What Matters survey 2024 Annual home visit programme Language Line for translation services

Requirement	Response	Evidence
	<p>We consulted residents in 2023 on the continued provision of an emergency alarm service. The service was withdrawn as most residents indicated it was not needed, and it was not value for money. Remaining residents in need of the service were supported to access the service from another provider.</p> <p>We have a diverse Board and staff team and this adds value to how we deliver services in a way that recognises diversity.</p>	
<p>c) Achieves and maintains high levels of tenant satisfaction with services</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has consistently high resident satisfaction levels with the services we provide. Our culture and approach is ‘kindness first’, which ensures a compassionate and personalised outcome for residents.</p> <p>In July 2024 we were the highest ranked traditional housing association in the Welsh Government Tenant Satisfaction Survey. The Association has maintained this position for several years. The 2024 results showed that we had improved on the already exceptional results in 2023.</p> <p>We have wide range of measures that residents can use to give feedback of performance.</p>	<ul style="list-style-type: none"> • WG Tenant Satisfaction Survey published July 2024 • New resident lettings satisfaction survey • ASB satisfaction survey • Repairs satisfaction survey • Low number of complaints • No disrepair claims • Quarterly Performance Report to Board • Grwp Golwg regional meetings • Responsive Maintenance Internal Audit Review February 2023 (Substantial Assurance)
<p>d) Makes landlord performance information available to tenants</p> <p>We believe we are fully compliant with this requirement.</p>	<p>We publish our performance data in our Annual Report which is made available on our website. We also share our performance in the Residents newsletter and on social media.</p> <p>Although we believe a proportionate approach should be taken relative to our size and capacity, we will continue to explore innovative ways to ensure performance information is more widely available to residents.</p> <p>In April 2023 we began publishing information on how we spend rent, which received positive feedback from residents.</p>	<ul style="list-style-type: none"> • Annual Report 2022/23 on website • Value for Money data published in Resident Newsletter and on website • WG Tenant Satisfaction Survey shared on social media • Previous Regulatory Judgement on website • Published information on how rent is spent

RS4 Tenants are empowered and supported to influence the design and delivery of services

Requirement	Response	Evidence
<p>a) Creates a culture which values and promotes tenant involvement</p> <p>We believe we are fully compliant with this requirement.</p>	<p>Our approach is to capture the views of each individual resident and attempt to deliver services in as bespoke a way as possible. The Association has moved away from a standardised approach to communication and the ways in which residents can be involved. The dispersed nature of our properties means we operate in many different communities with different needs. The structure of Grwp Golwg means all residents can take part, without the need to travel to a centralised forum. The size of the organisation means senior staff are very involved in day to day interaction with residents and other stakeholders, and model our approach to valuing resident involvement.</p> <p>Staff turnover is low and the culture is embedded and modelled by staff over many years.</p> <p>The Leadership team promote a culture where resident views and feedback is highly valued, and this aligns with our Christian ethos and values.</p>	<ul style="list-style-type: none"> • What Matters survey 2024 results • Resident Feedback forms (Compliments/ Complaints/Feedback) • Resident Involvement Strategy • Grwp Golwg • Gardening voucher scheme for residents • Paint packs for new residents • Bespoke emergency alarm service option • Advice to residents on security at schemes • Prioritising repairs to door entry points • Working with Digital Inclusion Wales to improve residents' digital skills • Part of eCymru digital partnership with RSLs • Scheme coffee mornings • Annual affordability review • Kindness First approach to debt. Personalised communication with no standard letters or targets • Internal Audit Review Recruitment and Retention July 2024 (Substantial Assurance)
<p>b) 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</p> <p>We believe we are fully compliant with this requirement.</p>	<p>Residents' views fed into the development of the Association's Resident Involvement Strategy.</p> <p>Residents advised that their preference is 'in person' meetings with opportunities to get involved both formally and informally.</p> <p>This saw the development of our 'You Said, We heard' engagement model. Dementia Roadshows are held across South Wales to help inform residents about the condition.</p>	<ul style="list-style-type: none"> • WG Tenant Satisfaction results 2024 • Resident Involvement Strategy • Grwp Golwg meetings • Dementia Roadshows • You Said, We Heard' model • Deeds Not Words Pledge Commitment

Requirement	Response	Evidence
	<p>There are several ways in which we inform residents about the opportunities to get involved. We publish information on getting involved in our newsletter, on our website, through letters and through text messages. Residents through Grwp Golwg influence the language we use in policies. Our Kindness First approach was developed following feedback on our Income Collection policy.</p> <p>The Association has an extremely low level of complaints. However, we take on board any feedback from residents and attempt to resolve issues quickly.</p>	
<p>c) Provides opportunities for tenants to be involved, can demonstrate that tenants are satisfied with them and can demonstrate the difference involvement is making</p> <p>We believe we are fully compliant with this requirement.</p>	<p>We have developed the Grwp Golwg meetings which provide opportunities for residents to be involved across the organisation. From reviewing scheme enhancements requests, to reviewing policies, to discussing rent setting and affordability. The outcomes of resident involvement through these meetings is reported to Board and we publish 'You said, We Heard' in our resident newsletter. Grwp Golwg influences the content of the Resident Newsletter and suggests relevant articles. We have made changes to the language within policies from resident feedback.</p> <p>The community nature of Grwp Golwg means it has influenced very specific scheme issues such as the Scheme Enhancement Budget and how we communicate with residents about staff visiting the area.</p> <p>Resident choice is in place for new lettings and refurbishment of homes.</p>	<ul style="list-style-type: none"> • Resident Satisfaction feedback priorities section • 'You Said, We Heard' in newsletter • Scheme meetings • Resident consultation opportunities, in person/ online/ written forms • All policies related to the delivery of services and taken to Grwp Golwg for views and feedback • Dementia Roadshow with residents and Lord Mayor of Cardiff May 2023

Requirement	Response	Evidence
<p>d) Can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, and the response to any under-performance</p> <p>We believe we are fully compliant with this requirement.</p>	<p>Residents are offered opportunities to get involved at an individual level through the ‘What Matters’ approach, scheme level through resident scheme meetings and scheme specific consultations, regional level through the Grwp Golwg meetings and organisational wide level through the Residents Satisfaction Survey and the previously annual Have your Say meetings.</p> <p>There are also opportunities for residents to provide feedback at the point of utilising a particular service, for example, new resident satisfaction surveys, repairs satisfaction surveys and anti-social behaviour case closure satisfaction surveys. Equality Impact Assessments are also carried out when developing new services and reviewing existing policies.</p> <p>The Association knows its resident base and has very few ethnic minority residents. This reflects the communities in which we operate. However, we are able to demonstrate we take into account diverse views through our personalised ‘What matters’ approach. An example of our approach to diverse needs and views is when a resident with mobility issues found it difficult to access a bank in person. This led to us introducing card payments over the phone.</p>	<ul style="list-style-type: none"> • What matters to you is an individualised approach • Review of the community alarm service 2023 • Resident Satisfaction feedback priorities section • Preferred method of communications utilised • Regular resident profiling undertaken • Annual Equality Data report to Board (November 2023) • Commitment to Deeds not Words • Dementia Friendly Pledge and Roadshows

RS5 Rents and service charges are affordable for current and future tenants

Requirement	Response	Evidence
<p>a) Ensures all applicable rules and statutory guidance (including the current rent agreement) are complied with</p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association provides some of the lowest social rents in Wales and adheres to the Welsh Government rent settlement. We comply with all applicable rules and statutory guidance in both rents and service charges.</p> <p>Residents were part of a comprehensive rent review in 2019 the outcome of which was a five year rent policy that sought to bring in line all basic rents for a given property size within a scheme where previously different rents were charged by floor level. The Association is currently in the final year of that five year process.</p> <p>Affordability for residents is important and any uplift in rent or service charges considers this. The Association undertakes an annual affordability review prior to rent setting which includes consulting with residents. Residents understand how their rent is spent by the Association and how their service charges are calculated. The Affordability review considers the JRF living rents model and compares the Association basic rent against other RSL's in the area as well private rented sector rents and the local housing allowance.</p> <p>We carry out a comparison of previous year's total basic rent and service charge for each resident to ensure no increase is unaffordable. The Business Plan ensures rents are set at a rate which is both affordable and financially sustainable for the Association.</p> <p>We have very low rent arrears and take a personalised approach to supporting residents with paying their rent and in seeking support from other agencies to help maximise their income.</p>	<ul style="list-style-type: none"> • Internal Audit Review Rent and Service Charge Collection & Arrears July 2022 (Substantial Assurance) • Annual rent setting consultation with residents • Procurement Strategy approved (February 2023)

RS6

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

Requirement	Response	Evidence
<p>a) 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</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has a Value for Money Strategy and a clear approach which is embedded within the organisation. Our approach is to get the maximum benefit from our resources to secure the best outcomes. We recognise our current size and capacity, so staff at all levels adhere to the value for money approach. Although we seek to procure services at the best price, this does not always mean value for money in our context, so we will do what is right for the Association and residents.</p> <p>Compared to the sector average in 2022/23, the Association compared favourably across all value for money indicators.</p> <p>An Internal Audit Value for Money Advisory Review in 2021 found <i>'a culture at Aelwyd where tenants were at the heart of decisions made'</i>.</p> <p>An organisational restructure in 2023 resulted in staffing cost savings and improved services for residents. A new Director of Finance joined the Association in March 2024 and work has begun on our approach to Treasury Management and ensuring the best return on investments.</p>	<ul style="list-style-type: none"> • Internal Audit Value for Money review (Advisory) January 2021 • VFM Indicators comparison data published on website and in residents' newsletter • Value for Money Strategy • Move to paperless processes • Cost savings from virtual meetings and home working • Procurement Policy reviewed February 2023

Requirement	Response	Evidence
<p data-bbox="107 156 530 339">b) Can demonstrate to stakeholders, including tenants, that it achieves value for money in delivering its strategy and services</p> <p data-bbox="107 389 530 456">We believe we are fully compliant with this requirement</p>	<p data-bbox="548 156 1296 496">The Association publishes its Value for Money data which demonstrates that we compare favourably with others in the sector. Our Annual Report is presented at the Associations AGM and is available to shareholders and other stakeholders. The full details of spend on Physical Adaptation Grants work is reported to Welsh Government each quarter. The Association has also received Optimised Retrofit Programme (ORP) funding and report to Welsh Government on how the funding has achieved its objective.</p> <p data-bbox="548 545 1296 651">A review of the community alarm service in 2023 led to the withdrawal of the service for residents who no longer wished to receive it, resulting in a reduction in service charges.</p>	<ul data-bbox="1314 156 2063 496" style="list-style-type: none"> • VFM data published on website and in Residents' newsletter 2023 • Service charge reviews • Rent and service charge breakdown sent to residents • Internal Audit Procurement Review November 2022 (Advisory) • Energy contract procured through Welsh Government framework 2023 • Use of small local contractors with added value

RS7 Financial planning and management is robust and effective

Requirement	Response	Evidence
<p>a) 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</p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association has a clear and structured financial planning cycle to help us deliver our objectives and Business Plan. Our five-year Business Plan is approved by the Board. The Board receive quarterly management accounts and set the budget for the coming year. The Association’s Annual Accounts are prepared each year for the Annual General meeting following Board approval.</p> <p>The Association ensures long term financial provision is made for planned maintenance and the energy efficiency of homes. When exploring opportunities for growth, robust financial modelling is carried out to ensure they are financially viable long term.</p>	<ul style="list-style-type: none"> • Five-year Business Plan • Annual budget approved by Board • Quarterly accounts to Board • Annual Accounts audited by External Auditor and approved by Board • Stress testing of financial plan • 30 Year Planned Maintenance forecast • Internal Audit Review Key Financial Controls June 2024 (Substantial Assurance) • External Audit process
<p>b) Is financially viable in the short, medium, and longer-term, and maintains sufficient funding and liquidity to support this</p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association is financially viable in the short, medium, and long term. Our Business Plan sets out how we intend to finance the Associations objectives. Comprehensive feasibility studies are carried out on all potential growth opportunities.</p> <p>The Association has healthy financial reserves and is currently reviewing our approach to Treasury Management to enable us to grow and provide more homes to people in housing need. This includes meetings with potential lenders.</p> <p>We have a strong board with significant financial experience and expertise. We have low rent arrears and vacant home loss, and have low levels of borrowing with no current financial covenants.</p>	<ul style="list-style-type: none"> • Annual accounts 2022/23 • Quarterly WG Business Continuity Surveys • Quarterly Management Accounts • Low levels of debt and borrowing • Financial modelling for growth opportunities • Annual budget process • Growth in homes and income during 2023/4

Requirement	Response	Evidence
<p>c) Monitors, reports on and complies with all covenants it has agreed with funders</p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association currently has no covenants. We have an historic long term loan with Orchardbrook with fixed repayment terms, and a low interest long term Welsh Government loan.</p>	<ul style="list-style-type: none"> • Budget and business plan • WG Business Continuity Surveys
<p>d) Identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning and use of internal thresholds</p> <p>We believe we are fully compliant with this requirement</p>	<p>Sensitivity analysis and scenario testing are carried out as part of annual budget and business planning process. Scenario testing is done to the point of breaking the Business Plan. The Board effectively monitors and manages financial risk.</p>	<ul style="list-style-type: none"> • Business Plan 2022/27 • Budget process • Financial stress testing • Quarterly Management Accounts to Board
<p>e) Has an effective treasury management strategy and associated processes</p> <p>We believe we are fully compliant with this requirement</p>	<p>Our scale and capacity means the Association has a proportionate response to Treasury Management. However, this is being developed to position the Association to grow in the future. Meetings were held in April 2024 with banks to discuss cash investment options. Discussions have taken place with the Board on a strategic approach to Treasury Management.</p>	<ul style="list-style-type: none"> • Treasury Management Update report to Board in December 2022 • Board meeting Minutes February 2024

RS8 Assets and liabilities are well managed

Requirement	Response	Evidence
<p>a) Has an accurate and up to date understanding of its assets and liabilities</p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association has a good understanding of its assets and liabilities. We have a complete register of all properties with component replacement dates. We are progressing with the decarbonisation of homes through ORP and match funding. At least 20% of our homes have a stock condition inspection annually and records are updated as necessary, at tenancy changes and after an annual home visit. In the past year we have improved our stock condition process and are working towards implementation of WHQS23</p> <p>The Association has a complete understanding of all its financial liabilities.</p>	<ul style="list-style-type: none"> • Assets and Liabilities Register • Desktop valuation of Association homes • Insurances in place • Annual programme of home welfare and property inspection visits • External Audit process • Renting Homes Act (FFHH) compliant • Stock Condition programme
<p>b) Maximises the use of assets to achieve its social purpose and the objectives of the organisation</p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Board has set a clear direction to provide more homes for people in housing need. The Association is strengthening its assets by resolving long standing leasehold issues, with an intention to acquire the freehold of some schemes with increased capacity for future loan security. In the past year, the Association has acquired the freehold of a scheme in Cardiff and grown it's number of homes by 5%. In addition, we generated an income stream by becoming the Managing Agent of a small RSL/Cooperative trust in Porthcawl. Rents are set at affordable levels with a proactive income management approach to ensure residents do not incur debts. The Association has no long term or strategic vacant homes. All vacant homes undergo voids works and are relet in a timely way.</p> <p>Our personalised approach and high resident satisfaction levels means very few residents leave the Association until they sadly pass away or need to move to a care setting. The Association is currently undergoing IT infrastructure improvements which will improve how we can monitor and report on asset management.</p>	<ul style="list-style-type: none"> • Board strategic session on growth November 2023 • Paid off historic Bank of Ireland loan • Low vacant home loss • Low arrears • Fully funded reactive maintenance void works budget • Discussions with owners of Freehold sites • IT infrastructure improvements and implementing new housing management database

Requirement	Response	Evidence
<p>c) Uses accurate information about assets and liabilities to inform strategic and financial decisions</p> <p>We believe we are fully compliant with this requirement.</p>	<p>Maintenance expenditure against each scheme is regularly reviewed to identify whether planned works should be brought forward or there are other factors involved in higher-than-expected costs. The Association has also successfully applied for ORP funding and has been able to prioritise decarbonisation works at schemes due for fabric improvements. This achieves value for money. We are also conducting scheme reviews where we take a holistic approach assessing the asset, the location, resident demographic and demand.</p> <p>The Association currently has no loan gearing covenants and has healthy cash reserves. As we consider growth, we use financial modelling to assess the long term viability of acquiring more homes. We recently acquired our first loan from WG to facilitate growth in the life of the Business Plan. The Board has given a clear steer that growth should never be at the expense of existing homes and services.</p>	<ul style="list-style-type: none"> • 30-year Asset investment programme • Scheme Reviews • Financial modelling for growth opportunities

RS9 The organisation provides high quality accommodation

Requirement	Response	Evidence
<p>a) Ensures publicly funded homes meet all applicable standards, rules and statutory guidance issued in connection with quality of accommodation, including the current Welsh Housing Quality Standard</p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association ensures all its homes are compliant, principally through annual gas safety checks and five yearly electrical condition reports, with checks repeated at tenancy change. Lifts are serviced at monthly intervals and all homes are fitted with mains powered smoke and carbon monoxide detectors. Stock condition assessments are carried out at five yearly intervals with a rolling programme.</p> <p>Fire Risk Assessments are completed every five years and reviewed annually or if there is a change at a scheme that warrants a full reassessment this will be completed.</p> <p>Visual asbestos checks are completed in communal areas monthly and individual homes annually. Full surveys are completed every five years or earlier if required due to planned works. All homes are compliant under Fitness for Human Habitation in The Renting Homes Act.</p> <p>Our Asset Investment Strategy was approved by the Board in 2024 and outlines how we will meet the latest Welsh Housing Quality Standard.</p>	<ul style="list-style-type: none"> • Former version of WHQS Compliant • Quarterly Performance Reports to board • Stock condition surveys. Progress reported to Board quarterly • Repairs completed quickly • Internal Audit Landlord Health and Safety Reviews • Fire Risk Assessments • Asbestos Surveys • Monthly Scheme Visit Checklists • Gas Safety Certificates • Electrical Safety Checks • Asset Investment Strategy (February 2024)

AELWYD HOUSING REGULATORY STANDARDS CONTINUOUS IMPROVEMENT PLAN 2024/2025

How we meet the Regulatory Standards

RS1	RS2	RS3	RS4	RS5	RS6	RS7	RS8	RS9
a	a	a	a	a	a	a	a	a
b	b	b	b		b	b	b	
c	c	c	c			c	c	
d		d	d			d		
e						e		
f								
g								

Fully compliant	Partially compliant	Not compliant
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OUR CONTINUOUS IMPROVEMENT PLAN 2024/2025

RS1 The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives

WE WILL	LEAD BY	DELIVERED BY
Embed a rolling Governance Review as part of the three year Internal Audit programme	Chief Executive	• August 2024
Deliver anti-racist training to the Board and staff team	Chief Executive	• December 2024
Work with Tai Pawb and other organisations to measure how we reflect diversity in our communities	Director of Operations	• Ongoing
Review the key themes and objectives of the Association's Business Plan	Chief Executive	• October 2024
Carry out a review of the Board Induction process	Chief Executive	• May 2025

RS2 Robust risk management and assurance arrangements are in place

WE WILL	LEAD BY	DELIVERED BY
Review our Business Continuity and Disaster Recovery plans	Chief Executive	• February 2025
Carry out a review with the Board on the assurance it receives from performance information	Chief Executive	• November 2024
Carry out improvements to our IT infrastructure to strengthen cyber and service delivery resilience	Chief Executive	• October 2024

RS3 High quality services are delivered to tenants

WE WILL	LEAD BY	DELIVERED BY
Ensure every resident has a personalised home visit at least annually	Director of Operations	• Ongoing
Continue to survey our homes and produce a Target Energy Pathway for a home in each scheme.	Director of Operations	• March 2025
Implement a new Housing Management software system	Director of Operations	• October 2024
Analyse our resident profiling data on equality, diversity, and inclusion and adapt service delivery as required	Director of Operations	• December 2024
We will involve residents in reviewing our website and carry out improvements to be more resident focused	Chief Executive	• Ongoing
Install dementia friendly and Welsh language signage in our schemes	Director of Operations	• December 2024
Carry out a review of staff Terms and Conditions to ensure we continue to attract and retain the right people to deliver services	Director of Finance	• February 2025

RS4 Tenants are empowered and supported to influence the design and delivery of services

WE WILL	LEAD BY	DELIVERED BY
Continue to support residents in communicating with us and others digitally	Director of Operations	<ul style="list-style-type: none"> Ongoing

RS5 Rents and service charges are affordable for current and future tenants

WE WILL	LEAD BY	DELIVERED BY
Work with CHC and others to explore a living rents model for sheltered accommodation considering Joseph Rowntree Foundation (JRF) guidance	Director of Operations	<ul style="list-style-type: none"> Ongoing

RS6 The organisation has a strategic approach to value for money which informs all its plans and activities

WE WILL	LEAD BY	DELIVERED BY
Carry out a review of services where residents pay a service charge to ensure they remain value for money	Director of Operations	<ul style="list-style-type: none"> June 2025
Review our Value for Money strategy whilst considering environmental and social value	Chief Executive	<ul style="list-style-type: none"> November 2024

RS7 Financial planning and management is robust and effective

WE WILL	LEAD BY	DELIVERED BY
Continue to develop our approach to Treasury Management	Director of Finance	<ul style="list-style-type: none"> Ongoing
Provide 1-1 finance and Treasury Management training to Board members	Director of Finance	<ul style="list-style-type: none"> June 2025
Carry out a review of financial processes to achieve efficiencies and identify 'fit for the future' improvements	Director of Finance	<ul style="list-style-type: none"> March 2025

RS8 Assets and liabilities are well managed

WE WILL	LEAD BY	DELIVERED BY
Implement a new housing and asset management system which will provide better reporting and monitoring of assets and financial information	Chief Executive	<ul style="list-style-type: none"> October 2024
Develop our approach to the decarbonisation of our homes	Director of Operations	<ul style="list-style-type: none"> Ongoing
Explore compliance monitoring software options for actions tracking and review cycles	Director of Operations	<ul style="list-style-type: none"> March 2025
Develop our approach to Treasury Management by making the right investments to ensure the best security and return for cash deposits	Director of Finance	<ul style="list-style-type: none"> November 2024

RS9 The organisation provides high quality accommodation

WE WILL	LEAD BY	DELIVERED BY
Seek opportunities to provide more homes and services in communities with housing need in South Wales	Chief Executive	<ul style="list-style-type: none"> ongoing

