

# Regulatory Self Evaluation 2026



# 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 reviewed and approved by the Association's Board in February 2026. Our last regulatory judgement 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 June 2024.

We are unique as the only faith based Registered Social Landlord in Wales, but also the smallest traditional housing association in an environment where mergers have significantly increased in recent years. Since coming under full regulation in 2017, we have been at the heart of the sector in Wales and have met the demands and challenges of adhering to the same regulatory and statutory requirements as the largest organisations.

Our approach is to have a strong focus on the delivery of exceptional core housing management and maintenance services. Our residents are primarily older people, but we are increasingly providing general needs homes to families. Our size and staff structure allows us to provide services in a highly bespoke and personal way. Clear communication, and the availability of staff at all levels to engage with residents, is central to our performance and high levels of resident satisfaction.

Since our last submission, we have continued to strengthen foundations by improving our IT infrastructure. A move to fully cloud based systems includes an integrated asset, housing management, and finance system, with an online portal for residents; and specialist software to help us understand how we can make our homes more energy efficient. We continue to grow and have purchased five more family homes to help alleviate homelessness in Neath Port Talbot. We act as a Managing Agent for three charitable organisations in Cardiff and Bridgend and are currently in active discussions with one of these organisations to merge with Aelwyd Housing to ensure the future delivery of services, and investment in homes.

We have invested in planned and compliance works and have utilised Welsh Government grant funding to play our part in decarbonising the Welsh social housing stock.

We have a good understanding of our compliance with the Welsh Housing Quality Standard and submitted data on every home we own to Welsh Government in March 2025. The data showed high levels of compliance with most of our homes already meeting regulatory energy efficiency requirements.

## Board confidence in the Self Evaluation

The Board has confidence in the evaluation outcome and process and is satisfied that the submission is a fair reflection of the Association's compliance with the Regulatory Standards. This is informed by regular reporting, audit reviews, and robust Board discussion and scrutiny of our compliance with each standard. Performance measures relating to services delivery, financial performance, and risk are reported to the Board quarterly. The Internal and External Audit programmes provide independent assurance to the Board through the Audit Committee. An in-depth Board review of the Association's compliance with the standards is held annually. A review held with the Board in December 2025 led to amendments and additions to the submission, with the final submission approved by the Board in February 2026. The Board is confident that the organisation is fully compliant with the Regulatory Standards.

## Compliance with the Code of Governance

The Association has adopted the Code of Governance and has a three year rolling programme to review compliance with the Code, carried out by our independent Internal Auditor. The rolling review ensures improvements can be identified and actioned quickly as part of the Internal Audit programme as opposed to a three yearly independent review. The Association is compliant with the Code of Governance.

## Principal evidence used in the Self Evaluation

The Association uses a wide range of controls and measures to obtain evidence in carrying out 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 and Audit Committee
- Welsh Government 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 data

## How the views of residents have been understood and considered

The Association is unique in the sector in that staff in all roles can 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 matter to them. We conduct regular resident surveys and consultations, and this influences service delivery and our strategic direction.

## Key operational and strategic risks

The Association has a Risk Assurance Framework and the Risk Assurance Register is reviewed at quarterly Board meetings. Board reports 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 to mitigate risks, which are reviewed and monitored by management, Board, and auditors.

The key operational and strategic risks for the Association are the recruitment and retention of key staff; cyber and data security; and the challenge of meeting increased sector regulation. Strategic risk is primarily related to growth and achieving this in a way which is financially viable for the organisation. There is also uncertainty about the future political climate with a Senedd election being held in May 2026. Risk is effectively mitigated through a system of controls, measures and processes.

## Material Changes

Since the Association's last published judgement in 2020, the organisation has undergone substantial transformation and improvement across all areas. The Association has strengthened the Board membership further through recruitment for specialist cyber and data protection skills. We have increased our property related staff team and are currently in merger discussions with Gwalia Rest Bay, a co-operative/RSL of 29 homes managed by the Association.

## Continuous Improvement Plan

Although the Association believes it is fully compliant with the Regulatory Standards, we want to keep improving and so a Continuous Improvement Plan is included with our submission. The Continuous Improvement Plan is a response to 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 2026

RS1		
The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives		
Requirement	Response	Evidence
<p><b>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, and ensures its workforce is competent to deliver the strategy.</b></p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has a five-year Business Plan which reflects its values and ethos, and its core purpose of <i>Providing homes and building communities with Christian care and compassion</i>. The culture of the Association is to have a <i>kindness first</i> approach to every interaction with residents and to focus on the things that matter to the individual. As the only faith based housing association in Wales, our values reflect our Christian ethos.</p> <p>The Association has a competent workforce and recruitment ensures staff have the right skills, experience, and team fit to deliver organisational objectives and legal/regulatory requirements. The Board regularly commissions independent remuneration reviews to ensure the Association remains competitive as an employer. Staff have flexibility to work and deliver services in an agile way, and the Association is a Real Living Wage employer. In 2024, the Board approved additional staffing resource to strengthen our approach to health and safety compliance and decarbonisation. We are a member of Community Housing Cymru where staff are involved in a range of sector specialist forums. Staff are supported with training and mentoring. The Chief Executive sits on the Board of Community Housing Cymru and another housing association in Wales.</p>	<ul style="list-style-type: none"> <li>• Business Plan 2025-30</li> <li>• 30 Year Planned Maintenance Programme</li> <li>• Asset Management Strategy [February 2024]</li> <li>• Remuneration Review [February 2026]</li> <li>• Support for staff to train as a Retrofit Co-ordinator</li> <li>• Professional body fees covered for staff in specialist roles</li> </ul>
<p><b>b) Complies with its own governing documents and meets the requirements of an appropriate Code of Governance.</b></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 and adopted in 2023. The Association has adopted the CHC Code of Governance and meets its requirements. A three-year rolling Governance Review is in place as part of the Internal Audit programme. A skills-based Board with significant knowledge and experience leads the Association. An annual Board Appraisal process informs our skills matrix and helps us support Board members</p>	<ul style="list-style-type: none"> <li>• Association Rules [2023]</li> <li>• Board and Audit Committee Terms of Reference</li> <li>• Standing Orders &amp; Financial Regulations [August 2025]</li> <li>• Audit Committee Annual Statement of Internal Control [August 2025]</li> </ul>

	<p>and identify required skills. The Association has an Audit Committee which reports to the Board quarterly.</p>	<ul style="list-style-type: none"> <li>• Board Recruitment and Shareholder policies</li> </ul>
<p><b>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)</b></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 sets out our approach and commitment. Our Value <i>Embracing</i> includes being welcoming and inclusive.</p> <p>Our profiling shows that Resident demographics are representative of our communities in key characteristics such as age, gender, disability, and race. The Association has Dementia Friendly accreditation. Our impact is proportionate to the size of the Association, but we can also demonstrate a commitment to EDI through a diverse staff team. We apply the Rooney Rule when recruiting, 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> <p>The Association is a member of Tai Pawb and our publications show our commitment to EDI, service delivery is tailored around the needs of the individual where possible. We carry out annual <i>What Matters</i> visits to every resident which helps us develop a bespoke approach to service delivery and EDI.</p>	<ul style="list-style-type: none"> <li>• Anti Racism Action Plan [Nov 2023]</li> <li>• Equality, Diversity, and Inclusion Strategy (Nov 2022)</li> <li>• Dementia Friendly accreditation</li> <li>• Safeguarding Policy (Dec 2025)</li> <li>• Deeds Not Words</li> <li>• Welsh speaking staff and staff learning Welsh</li> </ul>
<p><b>d) Has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective</b></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 work. An annual assessment of the skills and knowledge of the Board is carried out, and recruitment is targeted around skills needed. The Association uses social media and EDI networks to encourage diverse Board applications. Our Board reflects the demographics and diversity of the communities in which we work, and we report our Board profile data annually to Welsh Government.</p>	<ul style="list-style-type: none"> <li>• Board Recruitment policy [May 2022]</li> <li>• Board recruitment Pack [August 2022]</li> <li>• WG annual Board diversity return [October 2025]</li> </ul>
<p><b>e) Makes logical decisions based on clear, good quality information which includes assessment of risk and, seeks assurance on the accuracy and quality of data underpinning Board reporting</b></p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has a strong governance framework with Board reporting which allows the right decisions to be made based on our values, strategic objectives, and financial risk to the organisation. The Board receives quarterly performance reports on a range on housing, asset management and financial metrics. The Board also receives regular reports from the CEO and Internal Auditor on emerging issues within the sector. Board reports include an assessment of risk linked to the Risk Register. The Risk Register is also linked to the objectives of the Association and is reviewed by the Board quarterly. The Risk Management Framework includes a</p>	<ul style="list-style-type: none"> <li>• Risk Management Framework</li> <li>• Risk Register</li> <li>• Annual Budget</li> <li>• 30 Year Planned Maintenance Plan</li> <li>• Internal Audit review of Performance Management (Organisational) [August 2022]</li> </ul>

	<p>clear statement on Board risk appetite which is reviewed at Board strategic sessions.</p> <p>Our Business Plan is shaped by the issues affecting our residents and led by the Board in strategic sessions.</p>	<ul style="list-style-type: none"> <li>• Regional Grwp Golwg consulted on new policies</li> <li>• Independent Staff Remuneration Review (February 2026)</li> </ul>
<p><b>f) Can demonstrate the difference tenant involvement and feedback makes to strategic decision making</b></p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association is unique in the sector as our size allows a highly personalised and bespoke approach. In addition to regular day to day communication, we carry out annual visits to each home to find out what matters to residents on a range of issues, and where possible act on that. There are numerous examples where we have adapted or changed how we provide a service because of residents' views.</p> <p>In the Welsh Government Tenant Satisfaction Survey 2025, 92% of Aelwyd Housing residents were satisfied that we listen and act on their views, 92% feel they are involved in decision making. Satisfaction with having a say in how services are managed was 95%. 97% of residents say they trust us as their landlord. The Association is consistently in the top three of all social housing providers across all measures in the annual published Welsh Government report.</p> <p>Our resident consultation forum Grwp Golwg recognises that residents are dispersed across South Wales, so there are several groups. Grwp Golwg (<i>Opinion Group</i> in the Welsh Language) is a mechanism for residents to give their views on existing services and draft policies. Feedback from the groups influences specific policies which impact residents prior to approval by the Board. 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 following repairs, and all new residents are asked to provide feedback on satisfaction with their new home. This influences how we manage our contractor relationships.</p>	<ul style="list-style-type: none"> <li>• Satisfaction surveys for repairs, new residents, and Anti-Social Behaviour</li> <li>• Resident Involvement Policy [February 2022]</li> <li>• Welsh Government Tenant Satisfaction Survey [May 2025]</li> <li>• Regional Grwp Golwg consultation model</li> <li>• Programme of annual home visit to each resident</li> <li>• Aelwyd Housing Residents Satisfaction Survey [Feb 2026]</li> </ul>
<p><b>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</b></p>	<p>The Association has suitably qualified staff who are responsible for ensuring 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. Our Internal Audit programme ensures reviews are carried out on a wide range of areas where legal and regulatory matters apply. External Audit provides assurance to the Board that the Association's finances are managed appropriately.</p>	<ul style="list-style-type: none"> <li>• WG Quarterly Business Continuity Surveys</li> <li>• Internal and External Audit Reviews</li> <li>• Quarterly Performance Reporting to Board</li> <li>• Data Protection suite [Board approved Nov 2025]</li> </ul>

<p>We believe we are fully compliant with this requirement.</p>	<p>The Board also consists of highly qualified people with extensive knowledge and expertise in the sector who provide scrutiny and oversight. The Board receives regular reports as part of the quarterly cycle and specific reports when a matter arises relating to this regulatory standard.</p> <p>The Association is a member of Community Housing Cymru, and staff sit on several sector forums which discuss legislation, regulatory requirements, and Welsh Government guidance.</p>	
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RS2 Robust risk management and assurance arrangements are in place		
Requirement	Response	Evidence
<p><b>a) Has an effective framework for risk management, internal controls and assurance that:</b></p> <ul style="list-style-type: none"> <li>• enables the identification and management of existing and emerging risks which may threaten delivery of its strategy or compliance with legislative or regulatory requirements</li> <li>• ensures that social housing assets are not put at undue risk. This includes understanding and managing the risks posed by subsidiaries, joint ventures and other similar entities</li> </ul> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association has an effective 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 an annual session on risk. All reports to Board include an assessment of risk linked to the Risk Assurance Register. The Risk Assurance Register 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 2024/25 66% of reviews found Substantial Assurance, with 33% Reasonable Assurance. In addition, the External Auditor reports to the Audit Committee with annual closed sessions with the Auditors. 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>The Association acts as a Managing Agent for three non-profit organisations. Service Level Agreements are in place with regular meetings and review. Intercompany arrangements are in place to ensure financial risk to the Association is minimal when providing services to managed organisations.</p>	<ul style="list-style-type: none"> <li>• Risk Management Framework</li> <li>• External Audit Reports</li> <li>• Internal Audit programme</li> <li>• Information Management &amp; Data Security policy</li> <li>• Cyber Essentials Accreditation</li> <li>• Quarterly Accounts submitted to Board and Welsh Government</li> <li>• Quarterly Business Continuity Surveys</li> <li>• Audit Committee Statement of Internal Control</li> <li>• Internal Audit actions tracker report</li> <li>• Assets and Liabilities Register</li> <li>• Audit Committee Terms of Reference</li> </ul>

	<p>Our 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. To date, growth has been through the acquisition of existing properties. The Association currently has no loan covenants in place.</p>	
<p><b>b) Maintains accessible and up-to-date business continuity, disaster recovery and cyber security plans</b></p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association has an up-to-date Business Continuity Plan in place. We have invested significantly in our IT infrastructure since 2024, and this has reduced the risk of cyber-attack with ransomware by moving to completely cloud-based service delivery. We work with several established IT partners to support our business-critical functions. We use a Microsoft platform and in 2024 replaced end of life servers and our housing and asset management system. Protocols are in place with IT partners to protect our data and resume service provision within set timeframes. The Association is Cyber Essentials accredited. Staff are regularly briefed on the risk of cyber-attack, and the size of the organisation means phishing attacks are easily identified and nullified. All staff are required to read, agree, and sign our Information Management and Data Security Policy. The Association is agile and able to respond quickly to business continuity issues as demonstrated during the pandemic.</p> <p>Residents have access to an out of hours emergency repairs service, with key staff contactable 24 hours per day. Our focus on landlord health and safety compliance mitigates the risk to residents in the event of an incident at a scheme.</p>	<ul style="list-style-type: none"> <li>• Business Continuity Plan [December 2024]</li> <li>• Fire Risk Assessments</li> <li>• External Payroll partner</li> <li>• External telephony partner</li> <li>• External IT partner</li> <li>• Information and Data Security Policy [Reviewed November 2025]</li> <li>• Service Level Agreements with outsourced partners</li> <li>• Data Impact Assessments</li> </ul>

<b>RS3 High quality services are delivered</b>		
<b>Requirement</b>	<b>Response</b>	<b>Evidence</b>
<p><b>a) Delivers high quality services including (but not limited to):</b></p> <ul style="list-style-type: none"> <li>• Provision of effective repairs, maintenance and adaptations service</li> <li>• Support to sustain tenancies</li> </ul>	<p>The Association provides an exceptional repairs and maintenance service to residents with a 93% satisfaction rate, and Substantial Assurance given in an Internal Audit review of Responsive Maintenance in June 2025. Our approach to managing damp, mould and condensation is considered good practice by our Auditors, and we apply Awaabs Law timescales prior to a similar law being implemented in Wales. Our health and safety compliance performance is high and</p>	<ul style="list-style-type: none"> <li>• WG Tenant Satisfaction Survey 2025</li> <li>• Internal Audit review Responsive Maintenance [June 2025]</li> <li>• DMC Internal Audit Review June 2023 (Substantial Assurance)</li> </ul>

<ul style="list-style-type: none"> <li>• <b>Personal safety, including response to ASB, domestic abuse and hate crime</b></li> <li>• <b>Allocation of homes to meet housing need including homelessness</b></li> </ul> <p>We believe we are fully compliant with this requirement.</p>	<p>reported to Board and the Welsh Government. Repairs are carried out quickly by local contractors.</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 Board approved a budget for 2025/26 which invests significantly in upgrading fire safety measures and door entry systems. The Association is compliant with WHQS and the Associated timescales for improvements in energy efficiency. Several schemes have had planned energy efficiency works to decarbonise homes and assist residents in mitigating fuel poverty.</p> <p>As a provider of homes to primarily older people, the Association provides bespoke support and works with several organisations to ensure residents can remain in their homes for as long as possible. The main reason for tenancy end is death or a move to a care setting.</p> <p>The Association has low levels of ASB, or other areas relating to the personal safety of residents. However, we have established policies and processes in place to deal with issues when they arise.</p> <p>We operate in eleven local authorities and allocate homes through a mixture of Common Waiting Lists, and our own lists. We also work in partnership with Neath Port Talbot Council to allocate homes purchased with TACP funding. The WG Quarterly Business Continuity Returns demonstrate that a significant proportion of our homes are allocated to people experiencing homelessness.</p> <p>We receive very few complaints each year and none were upheld by the Ombudsman in 2025/26. Significant focus is on the management of data and communication with residents. The implementation of a new housing and asset management system in 2024 has brought further improvements in communication and managing performance.</p> <p>Our annual What Matters visits are invaluable in identifying issues with the property and well-being of residents or any issues which may risk tenancy sustainability. 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>	<ul style="list-style-type: none"> <li>• Internal Audit Review Fire Safety July 2024 (Substantial Assurance)</li> <li>• Public Services Ombudsman Annual Letter 2025</li> <li>• WG Quarterly Business Continuity Returns</li> <li>• Budget 2025/26</li> <li>• Internal Audit Review/ Rent Collection July 2022 (Substantial Assurance)</li> </ul>
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	<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.</p>	
<p><b>b) Achieves and maintains high levels of tenant satisfaction with services</b></p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association provides a very high standard of service to residents which is not driven by targets other than those which are a legal or regulatory requirement. This is confirmed by consistently high resident satisfaction. Our approach is highly personalised with all members of staff interacting with residents daily. Our service delivery culture is based on what matters to the resident and a 'kindness first' approach in every interaction.</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>In June 2025 we were the highest ranked traditional housing association in the Welsh Government Tenant Satisfaction Survey. The Association has maintained this position for several years.</p> <p>We have very few complaints annually and no ongoing disrepair cases.</p>	<ul style="list-style-type: none"> <li>• Welsh Government Annual Tenant Satisfaction Survey Publication</li> </ul>
<p><b>c) Ensures that services are fair and deliver equitable outcomes for tenants in response to their individual needs</b></p> <p>We believe we are fully compliant with this requirement.</p>	<p>The Association provides homes primarily to older people, many of whom have a wide range of specific individual needs. Our resident profiling data is recorded on our housing management system, and we adapt our response accordingly. We have an Equality, Diversity, and Inclusion Policy and the Board supports Deeds Not Words which aims to address racial inequality. The Association is Dementia Friendly accredited, and we carry out adaptations to homes to ensure residents can continue to live in their home for as long as possible.</p> <p>Residents can communicate with us in a way that suits them, including in the Welsh Language.</p> <p>The Association no longer manages an emergency alarm service, but provides a daily welfare call to residents where requested. Our approach to income collection and rent arrears is to have a non-standardised approach, where staff will work closely with residents to understand their needs and provide support to sustain a tenancy. This includes close partnership working with a wide range of support organisations.</p>	<ul style="list-style-type: none"> <li>• What Matters visits data</li> </ul>

<p><b>d) Makes landlord performance information available to tenants which is sufficient to enable scrutiny and challenge</b></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. This includes how we spend rent paid by residents, our repairs and income performance, Value for Money, and compliance. We also share our performance in the Residents’ newsletter and on social media. Our Regulatory Judgement is also available on our website.</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>	<ul style="list-style-type: none"> <li>• Annual Report 2024/25</li> </ul>
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<b>RS4 The organisation’s culture supports and empowers tenants to influence the design and delivery of services</b>		
<b>Requirement</b>	<b>Response</b>	<b>Evidence</b>
<p><b>a) Has an effective framework for tenant involvement that is well publicised, provides a range of opportunities for tenants to be involved and can demonstrate that tenants are satisfied with the framework</b></p> <p>We believe we are fully compliant with this requirement.</p>	<p>The demographic of our residents and our geographical spread means that many residents with health issues or support needs don’t want to take part in structured forms of engagement. 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.</p> <p>The dispersed nature of our properties means we operate in small pockets within different communities with different needs. Grwp Golwg is our localised consultation forum where residents give their view on draft policies and approaches. All residents can take part, in person or online without the need to travel to a centralised meeting. 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>The Leadership team promote a culture where resident views and feedback is highly valued, and this aligns with our Christian ethos and values. 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>	<ul style="list-style-type: none"> <li>• What Matters Survey 2026</li> <li>• Resident Feedback forms (Compliments/ Complaints/Feedback)</li> <li>• Resident Involvement Strategy</li> <li>• Grwp Golwg</li> <li>• Gardening voucher scheme for residents</li> <li>• Paint packs for new residents</li> <li>• Working with Digital Inclusion Wales to improve residents’ digital skills</li> <li>• Part of eCymru digital partnership with RSLs</li> <li>• Scheme coffee mornings</li> <li>• Internal Audit Review Recruitment and Retention July 2024 (Substantial Assurance)</li> </ul>

	<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> <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 <i>Kindness First</i> approach was developed following feedback on our Income Collection policy.</p>	
<p><b>b) Can demonstrate the difference tenant involvement is making to the design and delivery of services including listening and acting on tenants’ feedback and the lessons learned from complaints</b></p> <p>We believe we are fully compliant with this requirement.</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. In 2025, the Public Services Ombudsman upheld no complaints made about the Association. We believe our low level of complaints is directly related to our approach to communication. We respond quickly to contact from residents and we keep them informed at an individual and scheme level on the delivery of services. Resident involvement is central to planned works and consultation meetings and contact points are key to delivering projects in a way that minimises disruption.</p>	<ul style="list-style-type: none"> <li>• WG Tenant Satisfaction results 2025</li> <li>• Resident Involvement Strategy</li> <li>• Grwp Golwg meetings</li> <li>• Deeds Not Words Pledge Commitment</li> </ul>
<p><b>c) Can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, including the response of the RSL to any significant service failure</b></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 our ‘What Matters’ approach, at a scheme level through resident scheme meetings and scheme specific consultations, at a regional level through the Grwp Golwg meetings and organisational wide level through the Residents Satisfaction Survey.</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 which reflects the communities in which we operate. However, we can demonstrate we consider 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"> <li>• What Matters Resident Survey 2026</li> <li>• Resident profiling data</li> <li>• New resident satisfaction surveys</li> <li>• Planned maintenance consultation meetings</li> </ul>

<b>RS5 Rents and service charges are affordable for current and future tenants</b>		
<b>Requirement</b>	<b>Response</b>	<b>Evidence</b>
<p><b>a) Ensures all applicable rules and statutory guidance and any supplementary sector agreements are fully complied with</b></p> <p>We believe we are fully compliant with this requirement</p>	<p>Affordability for residents is a key focus. The Association provides some of the lowest social rents in Wales and adheres to the Welsh Government rent policy. We comply with all applicable rules and statutory guidance in both rents and service charges. Where we manage homes as a Managing Agent for charitable organisations, we apply the same principles of adherence to applicable rules and guidance. The Association is compliant with The Renting Homes (Wales) Act and associated guidance. Service charges are reviewed annually and residents consulted about changes in services which may impact their service charges.</p> <p>As a member of Community Housing Cymru, the Association ensures it is aware of any emerging issues in the sector and responds to requests from the Welsh Government in a timely manner.</p>	<ul style="list-style-type: none"> <li>• Internal Audit Review Rent and Service Charge Collection &amp; Arrears July 2022 (Substantial Assurance)</li> <li>• Standing Orders &amp; Financial Regulations (2025)</li> <li>• Procurement Strategy (February 2023)</li> </ul>

<b>RS6 The organisation has a strategic approach to value for money which informs all its plans and activities</b>		
<b>Requirement</b>	<b>Response</b>	<b>Evidence</b>
<p><b>a) Determines its strategic approach to value for money, and can demonstrate that it achieves value for money in delivering its strategy and services to stakeholders including tenants</b></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 in every decision. 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. Organisational restructures have resulted in staff cost savings and improved services for residents.</p> <p>Significant work has been completed on our approach to Treasury Management and ensuring the best return on investments. Internal processes and services are constantly reviewed to achieve value for money for both residents and the organisation. Examples include our Scheme Manager and cleaning services, energy contracts, IT systems, site services contracts, and vacant home works. Investment in IT systems has significantly reduced the need for paper-based processes, and more digital communication with residents has reduced postage and printing costs.</p> <p>Our decarbonisation programme aims to reduce energy costs for residents, and works are planned to ensure they coincide with other works required to a building.</p>	<ul style="list-style-type: none"> <li>• Internal Audit Value for Money review (Advisory) January 2021</li> <li>• VFM Indicators comparison data</li> <li>• Value for Money Strategy</li> <li>• Procurement Policy reviewed February 2023</li> </ul>

	The Association is a member of procurement frameworks which has brought efficiencies to the organisation.	
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RS7 Financial planning and management is robust and effective		
Requirement	Response	Evidence
<p><b>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</b></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 deliver our objectives and Business Plan. The Business Plan priorities are set and led by the Board with robust financial modelling and stress testing. The 30 Year Planned Maintenance programme is informed by the financial capacity of the organisation. Similar planned programmes are produced for the Association’s managed property clients. Since 2022 the Association has grown, with the Board approving growth based on financial viability modelled over the life of a home. The Board receives regular financial information and clear reports to enable it to make the right decisions on growth and investment in existing homes. The Board reviews and approves the annual budget. Regular engagement with the Regulator reviews the Association’s financial planning and assumptions.</p>	<ul style="list-style-type: none"> <li>• Business Plan 2025-30</li> <li>• Annual budget approved by Board in March each year</li> <li>• Quarterly accounts</li> <li>• Annual Accounts 2024/5</li> <li>• Stress testing of financial plan</li> <li>• 30 Year Planned Maintenance forecast</li> <li>• Internal Audit Review Key Financial Controls June 2024 (Substantial Assurance)</li> <li>• IA review on Funding Growth Jan 2026 (Substantial Assurance)</li> </ul>
<p><b>b) Is financially viable in the short, medium, and longer-term, and maintains sufficient funding and liquidity to support this</b></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 and investment in homes. The Association has healthy financial reserves and has reviewed its approach to Treasury Management to enable us to maintain homes and grow to provide more homes to people in housing need.</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. The Association has many unencumbered homes, so has strong borrowing capacity. Quarterly reporting on business continuity to the Welsh Government evidences sufficient liquidity.</p> <p>The number of homes the Association owns and manages has grown by almost 19% since 2022 which has increased our financial strength and resilience.</p>	<ul style="list-style-type: none"> <li>• Annual accounts 2024/25</li> <li>• Quarterly WG Business Continuity Surveys</li> <li>• Quarterly Management Accounts</li> <li>• Financial modelling for growth opportunities</li> <li>• Standing Orders &amp; Financial Regulations</li> </ul>
<p><b>c) Monitors, reports on and complies with all covenants it has agreed with funders</b></p>	<p>The Association currently has no covenants. We have a historic long-term loan with Orchardbrook with fixed repayment terms, and a low interest long term Welsh Government</p>	<ul style="list-style-type: none"> <li>• Annual Budget</li> <li>• WG Business Continuity Surveys</li> </ul>

<p>We believe we are fully compliant with this requirement</p>	<p>loan. Regular reports are provided to Welsh Government on spend progress with the low-cost loan.</p>	
<p><b>d) Identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning mitigation planning and use of internal thresholds</b></p> <p>We believe we are fully compliant with this requirement</p>	<p>Sensitivity analysis and scenario testing are carried out as part of the annual budget and business planning process. The Board effectively monitors and manages financial risk, with a clearly understood risk appetite statement. The Board’s risk appetite is ambitious for growth, but with a threshold that it should never be at the expense of existing homes and services. The Association has a Risk Framework with a risk register reviewed quarterly by the Board. Risk mitigation is included in the register along with internal controls.</p>	<ul style="list-style-type: none"> <li>• Business Plan 2025/30</li> <li>• Quarterly Management Accounts</li> <li>• Annual budget</li> </ul>
<p><b>e) Has an effective treasury management strategy and associated processes</b></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 has been developed to position the Association to grow in the future. Discussions have taken place with the Board on a strategic approach to Treasury Management and the Association has made ethical investment decisions to maximise a return on cash deposits, whilst ensuring liquidity for growth and investment in homes.</p>	<ul style="list-style-type: none"> <li>• Treasury Management Policy [Feb 2026]</li> <li>• Board meeting Minutes</li> </ul>

<h2 style="margin: 0;">RS8 Assets and liabilities are well managed</h2>		
Requirement	Response	Evidence
<p><b>a) Has an accurate and up to date understanding of its assets and liabilities and uses this to inform strategic and financial decisions and maintains complete, accurate</b></p>	<p>The Association has an accurate understanding of its assets and liabilities. The Assets and Liabilities Register holds key information on all property, loans, and other obligations. We have a complete register of all properties with component replacement dates and have a rolling five-year stock condition programme in place for all owned and managed properties.</p> <p>The implementation of the Rubixx housing and asset management system in November 2024 has improved how we record and manage stock condition data. We are progressing</p>	<ul style="list-style-type: none"> <li>• Assets and Liabilities Register</li> <li>• Property Valuations</li> <li>• Stock Condition Surveys</li> <li>• EPC/SAP data</li> <li>• WHQS Data Submission to WG [March 2025]</li> </ul>

<p><b>and up to date stock condition data</b></p> <p>We believe we are fully compliant with this requirement</p>	<p>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 at tenancy change and after an annual home visit. Our Homes are Fit for Human Habitation and comply with WHQS and The Renting Homes (Wales) Act. From 2026, the Audit Committee will regularly review and monitor the Assets and Liabilities Register.</p>	
<p><b>b) Maximises the use of assets to achieve its social purpose and the objectives of the organisation including the social and financial performance of assets</b></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 acquiring the freehold of schemes where long term leases are currently in place, thereby providing borrowing capacity and security of ownership for the future. The Association has no long term or strategic vacant homes. Vacant homes are relet quickly either through our own waiting lists or as part of a Common Waiting List in partnership with local authorities. Our standards on the appearance and cleanliness of homes and communal settings are exceptionally high and we have no difficulty to let homes.</p> <p>Board strategic discussions include options for reconfiguring or rebuilding specific schemes to ensure the asset maximises its potential. Maintenance expenditure against each scheme is regularly reviewed to identify whether planned works should be brought forward. The Association has also successfully applied for ORP funding and has been able to prioritise decarbonisation works at schemes already due for investment.</p>	<ul style="list-style-type: none"> <li>• Board strategic session on growth [November 2025]</li> </ul>
<p><b>RS9 The organisation provides high quality accommodation</b></p>		
<p><b>Requirement</b></p>	<p><b>Response</b></p>	<p><b>Evidence</b></p>
<p><b>a) Ensures publicly funded homes meet all applicable law, standards, rules and statutory guidance issued in connection with quality and safety of accommodation, and the current Welsh Housing Quality Standard</b></p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association ensures all homes it owns and manages are health and safety compliant, and this is reported to our Board. We have a comprehensive compliance cycle for all key areas of compliance which is audited by our Internal Auditors. The Association also commissions validation inspections to ensure contractors are working to the required standards. Significant investment has been made in fire safety improvements to communal buildings. In 2025, the Association appointed an additional Surveyor to give added focus to the management of compliance data and systems. All homes are compliant with Fitness for Human Habitation within The Renting Homes Act. We are compliant with the Welsh Housing Quality Standard with 73% of our homes already achieving SAP 75. It is expected that 100% of homes with the potential to meet SAP 75 will achieve this by 2030.</p> <p>Our Asset Investment Strategy was approved by the Board in 2024 and outlines how we will fully meet the Welsh Housing Quality Standard 2023.</p>	<ul style="list-style-type: none"> <li>• WHQS Annual Compliance Return</li> <li>• Quarterly Performance Reports</li> <li>• Asset Investment Strategy [February 2024]</li> </ul>

	<p>All homes acquired by the Association which receive grant funding from Welsh Government can or have the potential to meet the Welsh Housing Quality Standard.</p> <p>The Association provides management services to charitable organisations which are not required to meet the Welsh Housing Quality Standard. However, we manage their homes in the spirit of WHQS as far as possible.</p>	
<p><b>b) Keeps tenants safe in their homes and promptly identifies and corrects any underperformance or non-compliance on all landlord health and safety requirements</b></p> <p>We believe we are fully compliant with this requirement</p>	<p>The Association has a robust compliance framework in place for keeping residents safe in their homes. Welsh Government Tenant Satisfaction Survey 2025 found that 97% of our residents feel their home is safe and secure. With a primarily older demographic and communal buildings, the Association offers personalised and bespoke support to residents to ensure access for health and safety related works. The implementation of Rubixx in November 2024 has improved health and safety data and performance management and removed the need to hold compliance data on different systems. The system has also automated previous manual functions for our compliance inspections. This has ensured any non-compliance is identified immediately and rectified by management. The Association consistently achieves 100% in the key areas of compliance. Fire safety improvements are programmed with a risk-based approach used to prioritise schemes for fire safety works. A process is in place to ensure all EICR certificates are issued within 14 days. The Association submitted its compliance with WHQS in March 2025 and our homes are in good condition and meet the standard. Our health and safety performance is monitored by the Board and Audit Committee.</p>	<ul style="list-style-type: none"> <li>• Health and Safety Policy</li> <li>• Welsh Government Tenant Satisfaction Survey 2025</li> <li>• Internal Audit Reviews on Landlord Health and Safety compliance</li> <li>• Welsh Government Quarterly Business Continuity Returns</li> <li>• Quarterly Compliance dashboard performance reported to Board</li> </ul>