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Housing Association Regulatory Assessment

Taff Housing Association Ltd

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Welsh Government

Housing Association Regulatory Assessment

The Welsh Ministers have powers under the Housing Act 1996 to regulate Registered Social Landlords (RSLs) in Wales in relation to the provision of housing and matters relating to governance and financial management. Part 1 of the 1996 Act is amended by Part 2 of the Housing (Wales) Measure 2011 (“The Measure”) and provides the Welsh Ministers with enhanced regulatory and intervention powers concerning the provision of housing by registered social landlords and the enforcement action that may be taken against them. The Welsh Ministers are publishing this regulatory assessment report under section 33A of the Housing Act 1996.

The regulatory assessment work undertaken follows the risk-based approach to regulation and seeks to identify strengths and areas for improvement in meeting the “Delivery Outcomes” (standards of performance). These are set out in the Regulatory Framework for Housing Associations Registered in Wales, which is also known as “the regulatory framework”.

This report sets out the Welsh Government’s assessment and is designed to provide the RSL, its tenants, service users and other stakeholders with an understanding of how well it is performing against the “Delivery Outcomes” relating to:

- Landlord services
- Governance and Financial management



Description of Taff Housing Association Limited

Taff Housing Association Limited (Taff) was established in 1975 and is a traditional community based association providing around 1,200 homes in the Cardiff area. It is incorporated under the Industrial and Provident Societies Act and has adopted charitable rules.

As well as general needs housing, the Association provides support services to a wide range of clients, including a variety of specialist support. This includes around 240 supported housing properties and over 600 support users who live in other accommodation in South East Wales.

Over the next 2 years, the Association has committed to develop 16 supported housing and 75 general needs units. Ongoing development beyond this period is at a rate of between 20 and 40 general needs units each year.

Taff's vision is to be 'Provider, Partner and Employer of Choice'.

Overall Assessment

Summary: Landlord Services

Taff builds new homes which meet local needs to a good quality. It works with others to prevent and alleviate homelessness through support to help people sustain their tenancies and through an open and accessible lettings process. It maintains homes effectively.

Over the past few years, Taff has made significant improvements in services which are important to tenants, including dealing with anti-social behaviour and responsive repairs, which now perform well and demonstrate a high level of tenant satisfaction.

The association acknowledges it needs to build on these improvements to further enhance service delivery. In particular it needs to analyse letting data more effectively to demonstrate fairness and to assess the scope for continuing to reduce the time it takes to relet empty homes.

Summary: Governance and Financial management

Taff can demonstrate positive outcomes across the services it delivers, leading to high tenant satisfaction with individual services and the service the Association provides as a whole.

Strong leadership has helped to embed a culture across the Association, which is focussed on making a positive difference to local people and communities.

Taff values the diverse nature of the communities in which it works and knows its customers well – it uses this information to tailor its approach to individual needs. It also values its customers' views and provides a range of ways for feedback to be collected, enabling service users to influence its priorities as part of its planning process.

Taff is a financially sound business with a robust financial management framework.

The association can increase the outcomes it achieves further by enabling tenants to become more involved in designing services and scrutinising performance. It also needs to continue to develop a clearer outcome focus in its planning and performance management arrangements and to understand more clearly how well it is delivering services and initiatives in relation to equality and diversity within the communities where it works.

Future Regulatory Engagement

Taff is assessed as requiring a low level of regulatory engagement in future. This engagement will focus on the following areas:-

- Developing an outcome focus across the Association, to understand the outcomes expected when decisions are made and the impact and value for money achieved of work undertaken;
- Enhancing accountability and tenant/service user involvement in service design and scrutiny of performance;
- Analysing service delivery against equality and diversity data, to ensure fair service outcomes and to help target resources where they will have greatest impact; and
- Working with tenants to understand the improvements they wish to see, to increase their satisfaction with the value for money of service charges

Regulatory engagement will encompass a range of activities including contact with service users, senior management, operational staff and the board, observation of events and initiatives and monitoring Taff's progress against its plans for improvement.



Landlord Services

An assessment of the key strengths and areas for improvement against each delivery outcome is set out below.

1. We build and renovate homes to a good quality

The Association builds and renovates homes to a good quality to meet local needs defined by the local authority. It ensures that its new and renovated homes demonstrate financial viability and represent value for money, and that it considers all relevant risks.

2. We let homes in a fair, transparent and effective way

Taff lets its housing stock in an open and accessible way as part of the local common housing register in Cardiff. Properties are let to a standard agreed with the Association's tenants.

Taff adapts properties to meet tenants' changing needs and matches properties which are already adapted to those who need them. Homes are allocated to those in greatest priority, helping to alleviate homelessness in Cardiff. The association also provides services which help prevent homelessness or the threat of repeat homelessness, including housing support and money advice, itself and in partnership with others.

Taff acknowledges that it could improve its analysis of lettings data to more clearly demonstrate fairness in the way it lets properties. It also needs to continue to improve the time it takes to let its empty homes.

3. We manage our homes effectively

Taff uses the most secure form of tenancy.

It is highly successful in helping new tenants to convert from starter tenancies to full assured tenancies, with sign up and settling in arrangements supporting people in settling into their new homes.

Support services and supported accommodation are core features of Taff's services, meeting a range of needs and helping people to sustain tenancies and maintain independence. These services are valued highly by both service users and partners.

It has also made improvements in its management and handling of anti-social behaviour cases, resulting in tenants who have used the service reporting significant increases in satisfaction with the way in which cases have been handled.

Taff recognises the need to improve its understanding of the impact of its support work. It has taken part in development of the national outcome framework for grant funded support services and is undertaking a 'social audit' of one of its supported housing projects. It plans to consider how these impact assessment



tools can be used elsewhere in its work, such as financial inclusion and anti-social behaviour, to improve its current performance information. It is also exploring tenants' views on the value for money of its service charges, as this is an area where satisfaction was not as high as other areas in its 2011 tenants' survey.

4. We repair and maintain homes in an efficient, timely and cost effective way

Taff has developed fully costed and deliverable plans for the lifetime maintenance and improvement of its homes. The association will meet the deadline for achieving the Welsh Housing Quality Standard by March 2013.

It has made significant improvement in responsive repair performance over the past few years. This has resulted in significant increases in tenant satisfaction with the repair service, including key elements such as the speed of completion and the overall quality of work.

Taff's 2011 survey showed high tenant satisfaction with being told when repair workers would call and with the last repair tenants had undertaken. However, it also showed that tenants ranked improvements to the appointment system as a high priority and that a significant number felt they needed to follow up their last repair with the Association. This suggests that Taff can do more to fully meet tenants' expectations and to further enhance the level of repairs it carries out right first time.

The Association is working to minimise the time it takes to repair empty homes, building on work it has already undertaken to reduce these to date.

5. We provide fair and efficient services for owners

This Delivery Outcome has not been included in this assessment, due to the very small numbers of homeowners for which Taff provides services.



Governance and Financial Management

Governance

An assessment of the key strengths and areas for improvement against each delivery outcome is set out below.

1. We place the people who want to use our services at the heart of our work - putting the citizen first

Taff demonstrates a strong commitment to putting the community at the forefront of what it does. It knows its customers and has a culture which focuses on using this information to tailor services to the individual needs of diverse people within the community.

It provides its service users with a range of involvement opportunities and values its customers' and partners' views which it uses to determine its priorities and to improve its services. It also has a positive approach to using this feedback when things go wrong.

The association is easy to contact and provides good information about service arrangements to its tenants and service users.

Feedback from Taff's 2011 tenants' survey has indicated that there is a high level of tenant satisfaction with most key elements of individual services.

The Association could further improve outcomes by encouraging greater involvement of tenants in service design and performance scrutiny. It is currently reviewing its website to enhance its content and navigation.

It could also increase accountability by working with tenants interested in monitoring performance to develop outcome based information from a service user perspective. This would also be improved by the Association including more trend and comparative data, where available, in published performance reports it provides to tenants.

2. We live public sector values, by conducting our affairs with honesty and integrity and demonstrate good governance through our behaviour

Taff shares information it produces openly.

It has a strong commitment to the community as a whole and undertakes a range of initiatives to respond to the diverse needs of communities and enhance their economic, social and environmental wellbeing.

Satisfaction levels remain high when broken down by different diversity characteristics, suggesting that people from all sections of the community value the services received.



It has an approved Welsh Language Scheme in place to communicate in the Welsh Medium where that is the tenant's or service user's preference.

The Association's understanding of its impact on the community could be improved by analysing service delivery and initiatives against equality and diversity data related to the profile of the communities it works in. This would help it to target resources, should any imbalances be discovered.

3. We make sure our purpose is clear and we achieve what we set out to do - knowing who does what and why

Taff demonstrates strong leadership which drives a culture focussed on making a positive difference to local people and communities, reflecting its purpose.

The association's capacity is boosted by its investment in staff skills and the way in which staff are supported to understand their role in providing effective and responsive services, which support the Association's vision.

Taff's planning and performance management framework is aligned to its vision and partners see it as an innovative organisation which finds solutions to local issues.

The association has improved value for money through efficient procurement and investing in areas that matter most to tenants.

However, it needs to improve its understanding of the outcomes it wants to see delivered when making decisions and in measuring the impact and the overall value for money of its work. It is currently working to develop a clearer outcome based framework for measuring its performance, as part of its business planning arrangements.

Taff's capacity could be further boosted as it has not yet maximised the use of its IT systems to help it analyse its outcome data.

4. We engage with others to enhance and maximise outcomes for our service users and the community

Taff works well with its partners. It supports local authorities in delivering their strategic housing roles and works closely with a range of other partners, including other associations, voluntary agencies and community groups.

This has boosted its capacity to deliver outcomes in providing new homes, supporting vulnerable people and improving the economic and social wellbeing of local people.

Partners value the approach Taff takes and its positive relationships with them, confirmed in Taff's own stakeholder survey (2010) and feedback to us.

Financial Management

5. We are a financially sound and viable business

Taff is a financially sound business with a robust financial management framework. It has a prudent approach to identifying, appraising and managing risks. Its activities demonstrate good standards of financial probity.

In March 2012, a financial viability judgement was issued. The judgement was: "Pass - The Association has adequate resources to meet its current and forecasted future business and financial commitments".



Sources of information and regulatory activity

The following information is generally received from RSLs:

- Audited annual accounts, including the internal controls assurance statement;
- External auditors' management letter; and
- Financial forecasts.

In addition to the above, the following specific activities were carried out from December 2009 to January 2012:

- Regulatory activity, via relationship management approach to regulation, including contact with tenants and service users, senior staff, operational staff, board members and key stakeholders; and
- Review of self assessment and associated "hard" and "soft" evidence relating to the delivery outcomes.

Basis of regulatory assessment

This regulatory assessment is based on information submitted by the RSL, our accumulated knowledge and experience of the RSL, its management and the RSL sector as a whole.

In preparing this report, the Welsh Ministers have relied on the information supplied by or on behalf of the RSL. The Directors of the RSL remain responsible for the completeness and accuracy of such information.

This report has been prepared for the RSL as a regulatory assessment. It must not be relied upon by any other party or for any other purpose. Any other parties are responsible for making their own investigations or enquiries.



Key to High, Medium or Low regulatory engagement

High regulatory engagement

We will have a high level of engagement with the RSL where their profile indicates we need the most tailored, intensive or continuous relationship. This may mean engaging in a more sustained way with an organisation to develop a detailed understanding of current and potential areas of risk and their approach to managing them. Our engagement plan may involve a broader range of regulatory activities e.g. monitoring progress; attendance of Board, Senior Management and Tenant/resident meetings. We may also need a high regulatory engagement where specific risks are likely to materialise, or have materialised, and we need to support an organisation to improve its performance against the delivery outcomes.

Medium regulatory engagement.

We will have a medium level of regulatory engagement with the RSL where their profile indicates we need further assurance. For example, we may need more information or a closer engagement with the organisation's senior management and/or governing body or to monitor progress against delivery outcomes and/or improvement plans.

Low regulatory engagement

We will have low level of regulatory engagement with the RSLs where the impact of problems occurring is low and the probability of the problems occurring is low. In these cases we will plan to have limited contact with the organisation, unless other events arise. In some cases we may highlight and monitor areas for improvement, but in ways that are less intensive for medium or high engagement organisations.