



Cynon Taf

Grŵp Cartrefi Cymunedol
Community Housing Group

Annual Report 2025-26



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Foreword – Chair



John Chown Group Chair

As we reflect on the past year, the first of Cynon Taf Community Housing Group's (CTCHG) new strategy, we are pleased to see significant progress, both in terms of the crucial services we are providing to our tenants and in the ongoing financial stability of the Group.

This has been achieved against a background of compounding challenges. The cost of living crisis continues to put pressure on people's ability to afford the basics, repeated energy shocks are further driving up costs, and we are already starting to see the challenges of wetter winters and hotter summers as climate change impacts us all in Wales.

In the face of these troubling headwinds for our organisation, colleagues and tenants, it is more important than ever that we show a clear and coherent strategic direction for the Group, based on a deep, embedded understanding of what people need, the challenges in their communities and how we can best provide support.

We have been pleased this year to have strengthened our board through recruitment, bringing in new expertise in key areas as we support Cynon Taf Community Housing, Cwm Taf Care & Repair and Down to Zero to achieve their missions.

The three parts of the Group, working individually and together, are providing quality homes for current and future generations, helping older people live independently and supporting community-led environmental activities to tackle climate change.

None of this would be possible without a people-first approach to understanding what communities need, communicating effectively with our tenants and co-creating the solutions we offer.

Our success in this was underscored this year by our highest possible grading in our regulatory judgement. The board congratulates the whole team on this achievement – a testament to effective teamworking, knowing our tenants and communities well and listening to what they have to say, and addressing our risks and challenges effectively.

On behalf of the board, I want to thank every single member of our teams across the three organisations in our Group. We are seeing the successes from strong strategic direction, effective recruitment and restructuring, and teams who live the values of their organisations, day in and day out.

We are pleased to play our part in supporting them as a board and wish them every success for the coming year.

Foreword – CEO



Auriol Miller Chief Executive

If there were one word to sum up this year, it would be 'alignment'. Our focus has been on reshaping our resources – our people, our finances, our policies and our structures – to support the delivery of our new strategy.

With a new leadership team structure already in place as we started this financial year, we have recruited into our new Executive Team during the year, with input from our tenants in that process. Our new colleagues have settled in well and are making great progress against their directorate's delivery plans under the new strategy.

Investing in that new team, and giving them the resources they need to deliver, has brought together a mix of teams that is now also better aligned to deliver against the opportunities and challenges identified in our plans.

Those teams have been working to build strong foundations for the next stage of our development with key pieces of work including a new People and Culture Strategy, Digital

Transformation Strategy and Growth Strategy.

This year we have also worked to align our strategic risk register to our new strategic plan and taken our board through a risk appetite exercise as part of the process of shaping our ambition for growth.

This means that everyone across the organisation has a clearer sense of where we are going and how decisions are made. This was also reinforced by the substantial assurance provided by our internal audit of the roll out and implementation of our new strategic plan.

Underpinning all of this work to align with the new strategy, is our financial stability and viability. This year, we have continued the significant work to refinance the organisation. Making the most of our financial resources now, will enable us to deliver better outcomes for tenants and communities over the long term. It gives us the ability to plan for the future, while also flexing to reflect present opportunities or challenges, where necessary.

Ensuring these fundamental elements are strengthened, sits at the heart of the 'Our Foundations' objective of our strategy. A highlight of the year was achieving the highest possible grading in Welsh Government's regulatory judgement – external recognition that our strategy is on track and aligned with the needs of our tenants and communities.

As you will see from this report, we are also well underway with delivery against our other two key objectives: Our Homes and Our Communities.

This year, our work to refinance the organisation has enabled us to make continued substantial investments to ensure we are offering high quality, warmer and more affordable homes. Using the opportunity provided under WHQS and the Optimised Refit Programme, as well as our own initiatives, we are investing millions of pounds into improvements which are positively impacting the health, well-being and finances of our tenants.

We have also set out an ambition to double the number of new homes we are developing, and this year were delighted to welcome the first residents to their new homes in our Trem y Cwm community.

With our communities, we launched a new, co-created Customer Commitment, our biggest tenant listening programme of the year, clearly setting out how the voices of tenants influence our organisational practice.

The deeply embedded work our teams do in the communities they serve is clearly recognised and valued by our tenants, and we've been pleased to see more than 350 engaged with our community events. Beyond that, the team is delivering tangible benefits to tenants, with our income maximisation figure for the year well in excess of £0.5 million.

As part of the wider group, this year Cwm Taf Care & Repair celebrated its tenth anniversary. In the face of growing challenges faced by its clients, the team increased the number of visits it made this year by nearly a fifth, delivering over £2m of work.

Alongside this vital work, the team has worked with partners on income maximisation for clients, more than trebling the number of people supported - helping 282 older people to increase their income by a total of £1.39m in the year.

Down to Zero increased its engagement with people through events, training and volunteering in nature this year, providing the opportunity to improve both skills and well-being. The team's work to improve food security has continued to expand, with the Llysh Bocs locally-grown veg box scheme providing a weekly source of fresh food for people who need it. This year, the team has also secured new funding to bring Cwmbach Community Wetlands into the National Forest for Wales network, providing increased access to green spaces for our tenants.

We are hugely grateful to our board for the support they have given as we continue to evolve and grow as an organisation. This year we have invested in our board to ensure we have a broad mix of skills and experiences, aligned to our strategic mission, so that the board has the strength and depth to challenge and support us even more effectively.

I would like to thank all of our board members, our partners and every single member of the teams throughout our Group for their commitment, dedication and hard work as progress towards our shared Group vision of healthy valleys communities where everyone feels connected, supported and hopeful about the future.

Our Strategy

Everything we do is aligned to the delivery of our Mission, which is to:

Provide quality homes for current and future generations and be an inspiring, trusted community partner and employer.

This is what we aim to do every day and what we want to be held accountable for.

Our three strategic objectives set out our ambition to deliver for our tenants, colleagues and communities:

- 1. Our Homes:** We will provide high quality, safe, warm and affordable homes for current and future generations
- 2. Our Communities:** We will be known as an inspiring and trusted partner in our valleys communities
- 3. Our Foundations:** As a trusted community employer, we will add value in all that we do, by using our resources wisely for maximum impact.



To achieve those objectives, we have seven strategic priorities:

1. Improve our current homes
2. Grow our supply of homes
3. Support our tenants to live the lives they want
4. Strengthen our communities' health, well-being & skills
5. Be a greener business
6. Develop the workforce of the future
7. Be a future-focused business.

To achieve those objectives, we have seven strategic priorities:

1. We aim to work in line with the Wellbeing of Future Generations approach, using the five ways of working (Collaboration, Integration, Involvement, Long-term, Prevention)
2. We listen carefully to what tenants, clients and customers say, and we respond effectively, recognising the strength of working in partnership with those whom we serve
3. We adopt an assets-based approach to Community Development, recognising the strengths and expertise of people with lived experience
4. We aim to use our data, evidence, experience and judgement to learn and improve our work, sharing our successes with others.

Our Year at a Glance

£531,368

income maximisation
for our tenants in
2025-26

**£2.8+
million**

invested in improving the energy
efficiency of our homes, part-funded
from the Welsh Government's
Optimised Retrofit Programme (ORP)

**9.14 out
of 10**

average satisfaction
score for our
Optimised Retrofit
Programme (ORP)
improvements

£2m+

invested in improving
our homes'
bathrooms, kitchens,
windows, doors,
roofs, up from £1.1m
last year

57% of homes now at
EPC C or above

15 new homes
completed in Porth

10

homes purchased in the Cynon Valley
to help people find a permanent home



Rowan Tree Close



New tenant at Rowan Tree Close

83%

tenant satisfaction
(STAR survey)
- up from 82%
in the previous
survey

359

tenants engaged with
us over the year in
community events

170

tenants are now signed
up to our newsletter

1,314

well-being interventions
and activities with
tenants

400

tenants engaged with
us on jobs, training and
volunteering opportunities

£229,250

social value impact
from funded
projects: Sole
Mates, Posh Eats,
Why Not Aberdare,
and Why Not
Hirwaun

3,858

residents were
supported by our
Customer Services
Team with day-to-day
housing enquiries
and tenancy
sustainment

1,314

tenants and
community
members engaged
with our well-being
interventions

Our Homes

Driven by our commitment to providing high quality, safe, warm and affordable homes for current and future generations, this year we have continued our significant investment in improving and upgrading our homes.



Rowan Tree Close

This work is improving the quality, sustainability and efficiency of tenants' homes.

We are also working to increase the number of homes we provide. Our board approved a new Growth Strategy in March 2026, which includes an ambition to double the number of homes we develop each year.

Director of Assets, Decarbonisation and Growth, Owain Roberts is leading the team which is delivering the OUR HOMES strategy.

Priority 1: Improve our current homes

Warmer, more affordable homes

The ongoing improvement of our homes is also providing an opportunity to future-proof them, improving the insulation to make them warmer in winter and cooler in summer, and installing a range of sustainable technologies to make them more affordable to run.

We fund this work through the Social Housing Grant, Transitional Accommodation Capital Programme (TACP) from Welsh Government and private sector finance.

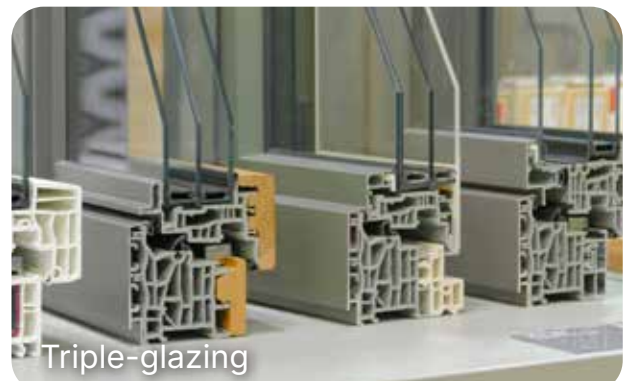
This year, we used Transitional Accommodation Capital Programme (TACP) and loan funding to refurbish a long-term void property using bio-based materials as part of a partnership with Cardiff Metropolitan University. This innovative approach made the home more energy efficient and sustainable and demonstrated the technology for further roll-out, to the benefit of tenant well-being.

We also secured more than £1.9m through Welsh Government's Optimised Retrofit Programme (ORP) which we boosted to £2.2m from a Welsh Government loan. This enabled us to deliver sustainability-focused improvements which make houses more comfortable and affordable to run.

This included:

- Triple-glazing
- Mechanical ventilation
- Heating systems and TMVs
- Internal wall insulation (IWI)
- Loft insulation
- Solar panels (PVs)
- iBoost (hot water via PV)
- Low energy lighting

Tenants have responded very positively to the improvements delivered under the ORP giving us an average satisfaction score of 9.14 out of 10 with 88% of respondents positively rating the quality of the service received. As an important measure of our success, we are committed to capturing meaningful tenant data that will help us continue to provide the best service possible.

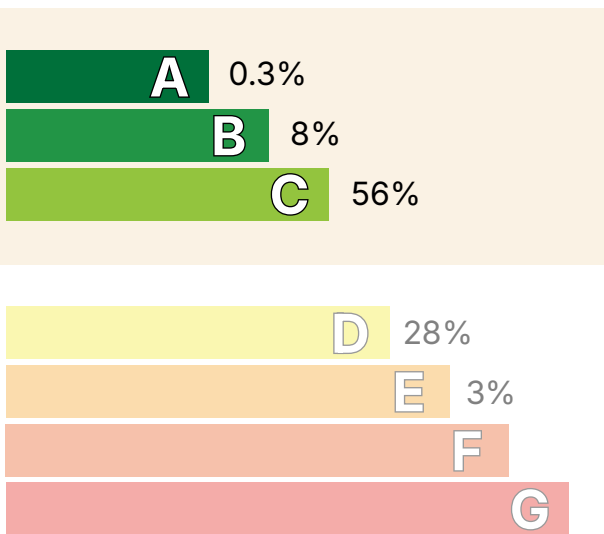


Delivering The Welsh Housing Quality Standard

As part of our ongoing commitment to delivering the updated Welsh Housing Quality Standard (WHQS), this year we have invested in our capital programmes and re-procured our kitchen and bathroom contracts.

We are also investing in collecting additional detailed information on all of our homes. Welsh Government now requires all housing associations to hold more than 100 pieces of data per home and, as a sector, we are working to collect this data accurately and securely. We will continue to work on gathering this data for each of our homes during the coming year, ultimately allowing us to make even better investment decisions which benefit our tenants.

Under WHQS, we are continuing to improve the EPC ratings of our homes as we carry out improvements and install new technology. The majority of our homes are now in EPC band C and we will see this data continue to improve as new EPCs are delivered through our decarbonisation programmes.



Our Assets team has procured two major contracts with local firms to deliver energy improvement works to our homes. Over the next five years we will invest more than £8 million to make our homes more energy efficient.

Investing in our homes

The health and safety of our tenants is always a top priority for us and landlord compliance remains strong as we continue to invest in improving our homes.

This year, we have invested over £2m in improving our homes’ bathrooms, kitchens, windows, doors and roofs.

This year we have completed:

Component Replacements	2024-25	2025-26
Boilers	59	96
Doors	102	77
Rewires	2	5
Roofs	23	13
Windows (full properties)	19	49
Kitchens	63	80
Bathrooms	33	38

We have also implemented a new procurement policy which aims to support local small and medium-sized enterprises in the delivery of our compliance and repairs services.

Priority 2: Grow our supply of new homes

A new strategy to drive growth

We developed a new Growth Strategy this year, which was approved in March 2026. This secures our commitment to growing our supply of new homes for the future and doubles our ambition for the number of homes we develop each year. It will also see us start to bring other affordable housing products into our portfolio.

We are always working to grow our development pipeline and are in the process of purchasing land and buildings which will expand our property portfolio in the coming year.

Partnerships are vital to our growth ambitions. We continue to work with local developers and suppliers to create new projects which will help us to increase our supply of homes. We also work closely with the local authority to deliver affordable housing, and schemes which address specific housing requirements, such as accommodation for young people and people with special needs.

New homes provided this year

We were delighted to welcome new residents into our new development of houses and apartments at Trem y Cwm in Porth, who moved in at the end of 2025. All of the tenants who responded to a survey after moving in told us they rated the new homes 5/5.

In addition to the 15 new homes at Trem y Cwm this year, we also bought ten properties to assist people living in temporary accommodation to find a permanent home.

New sustainable homes at Trem y Cwm

Our new Trem y Cwm project was completed in time for residents to move in for Christmas 2025. The project has created 15 high-quality homes, six two-bedroom houses and nine one-bedroom apartments, all built to Welsh Design Quality Requirements and achieving EPC A ratings.

The homes feature air source heat pumps and solar panels, creating a fully electric, non-fossil fuel scheme. A comprehensive Sustainable Urban Drainage System has also been incorporated to support environmental resilience.

This development was made possible through strong partnership working under the RCT Housing Strategy with Rhondda Cynon Taf County Borough Council, funding from the Welsh Government Social Housing Grant Programme and the Land and Buildings Development Fund, alongside Cynon Taf's private finance.



Trem y Cwm before construction

Our Communities

Our ambition is to be known as an inspiring and trusted partner in our valleys communities. It is driven by supporting our tenants to live the lives they want, and working to strengthen the health, wellbeing and skills of our communities.

This year our priority has been to get closer to our tenants, and to align how we work around a shared, co-designed Customer Commitment. It has meant reshaping our team to introduce hyper-local officers and to refocus existing services under the new THRIVE banner. This is improving how people in our communities access support and making sure we can provide help sooner, more locally, and in ways that better reflect their needs.

The strength of our tenant satisfaction survey results shows the positive impact this is already having and the valuable feedback and insights they share will shape our priorities over the coming year as we continue to improve the consistency and capabilities of our tenant-led services.

Angharad Rogers, Director of Housing and Communities, leads the team which delivers the OUR COMMUNITIES strategy.

Priority 3: Support our tenants to live the lives they want

Customer Services helping tenants

16,786 calls to our customer services centre last year

200

contacts managed by our Customer Services Team for our Community Development and THRIVE teams, reflecting strong engagement with preventative and community-focused support

3,858

tenancy-related calls handled by Customer Services, supporting residents with day-to-day housing enquiries and tenancy sustainment

329

calls relating to anti-social behaviour (ASB), responded to by our Customer Services Team, ensuring concerns were captured early and directed to the appropriate teams

Co-produced Customer Commitment



Our new Customer Commitment now guides every service area and is a key example of how tenant voice influences our organisational practice. It has been the biggest example of co-production for us this year, designed with tenants through focus groups, surveys, workshops and away day engagement. Tenants shaped the language of the Commitment and the standards and behaviours they expect from us.

Putting our tenants' voices at the heart of everything we deliver can also be seen through:

Tenant Involvement in Service Reviews

Tenants have taken an active role in Anti-Social Behaviour (ASB) service reviews, using their experiences to work alongside colleagues to assess what works, what needs to improve, and what matters most to those affected by ASB. This ensures services reflect the realities tenants face.

Involvement in Recruitment

Tenants regularly sit on interview panels, helping us to select colleagues who share their values and expectations. Their input helps ensure we recruit colleagues who are people-focused, empathetic, and aligned with our culture.

Consultation on Policy and Service Changes

Tenants are routinely consulted on changes that impact them. These include:

- policy updates
- service redesign
- new ways of working
- customer information and communication materials.

We use a mix of online surveys, text-based surveys, phone calls, and face-to-face conversations to make involvement as accessible as possible.



Tenant Away Days and Community Focus Groups

Our annual Tenant Away Day and year-round focus groups enable tenants to give honest feedback in relaxed, informal settings. This year our away days created space for deeper conversations about their homes and communities, experiences with our repairs and services, and their well-being and safety.



Using Tenant Voice in Budget and Investment Decisions

We have strengthened how tenants' voices feed into budget-setting and investment priorities. Tenants' views shape what we invest in and how we allocate resources, ensuring budgets reflect real needs and lived experience. This year a tenant "influencer" took part in our budget-setting sessions and had the opportunity to listen and scrutinise every directorate's budget.

More Inclusive and Accessible Communications

This year, we have worked on the production of accessible versions of documents, including easy-read versions to ensure everyone can understand and use our communications. Tenants informed the choice of language used and told us what was most important to them in our service delivery.



Sharing Tenant Voice Across the Organisation

We make sure tenant feedback is visible and used across our organisation. We share the issues and insights they raise to our leadership teams and board. We use feedback from tenants to inform internal training and our colleague interactions. We also share regular 'you said, we did' updates with tenants to show how we are acting on what they tell us. This transparency reinforces trust and ensures tenants can see the impact of their involvement.

Listening to tenant voices

During the year we have engaged with tenants on several hot topics, including our annual Rent and Service Charge Consultation.

This year, 68% of tenants told us they thought their rent was fair and some tenants told us that it is a more affordable option than the private rented sector. The cost of living continues to impact our tenants and 16% told us rent was only just affordable, with 50% of respondents relying on Universal Credit and other benefits to support their outgoings.

Work is ongoing to continue to improve our homes, and we also received positive feedback on the retrofitting of solar panels which have been lowering some utility costs in some of our homes.

This feedback has been shared directly with our board and will be used to make decisions on budgets and rent-setting.



Before



After

Community and Tenant Feedback

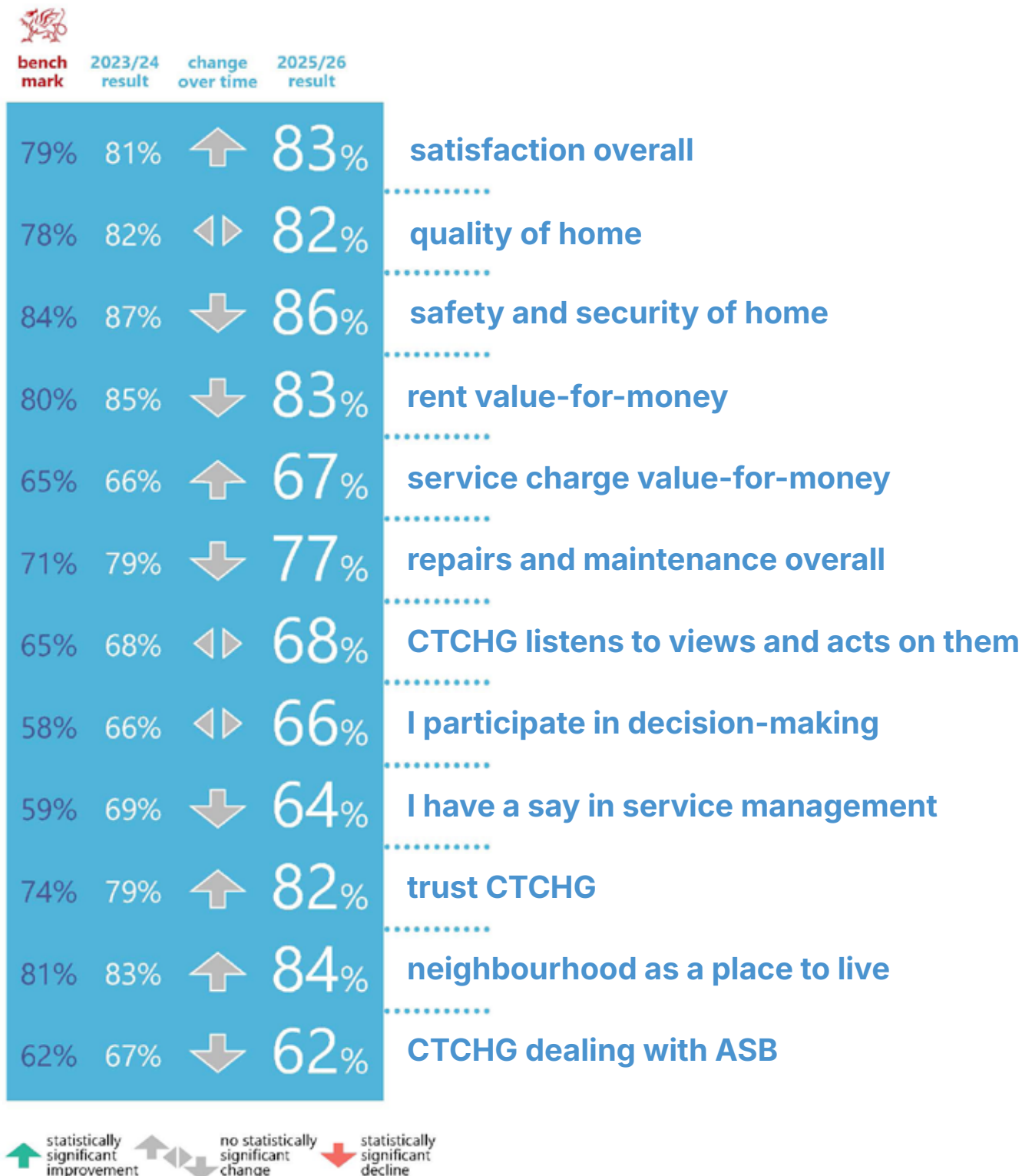
Through continued engagement and by creating regular opportunities for tenants to speak with us, a consistent message has come through: our tenants trust us, feel listened to, and value that we work with them rather than making decisions for them.

Tenants have told us that:

- they appreciate having genuine opportunities to be heard
- they can see that their feedback directly shapes services, standards, and decisions
- they feel respected and included in conversations that affect their homes and communities
- the co-designed approach gives them confidence that we are committed to partnership, transparency, and doing things the right way.

Our biennial STAR survey results reinforce the strength of this relationship between our teams and our tenants.

STAR Tenant Survey 2025-26



Stronger Engagement Through Positive, Social Approaches

Activities like wreath-making, cultural events, and community sessions help us to engage with tenants in relaxed, enjoyable settings. This builds trust, encourages honest conversations, and allows tenants to talk openly about the support or services they need.

Wreath-Making Workshops

These sessions draw directly on an asset-based approach by recognising and valuing tenants' own creativity, skills, and cultural traditions. By working with Purple Shoots for all these sessions and in a supported space, we have enabled tenants to share talents with each other, build confidence, and connect socially.



Tenant wreath-making



Tenants enjoying St David's Day

St David's Day Community Activities

Hosting cultural events such as St David's Day celebrations reinforces community identity and supports emotional well-being. These sessions help tenants feel part of something collective, give them an opportunity to use and enjoy the Welsh language in their communities, and strengthen their connection with our team and their wider neighbourhood.

Using Community Spaces to Build Social Well-being

We continue to invest in community spaces which enable tenants to gather, share experiences and participate in positive activities. These have included engagement sessions at community hubs in Penrhiwceiber, Hirwaun, Ynysybwl and Abercwmboi, including our "tenant voices on tour"; craft and well-being workshops; and intergenerational school holiday activities.



Tenant with Peter Day, Tenant Engagement Officer, at Book Club

Improving sustainment of tenancies

This year we have strengthened our approach to tenancy sustainment with a focus on early intervention, local knowledge, and personalised support. Our model helps us to prevent crises, build tenant confidence, and ensure people have the right support at the right time:

Tenancy Coach - Intensive Support, Personalised Prevention Work

Our Tenancy Coach provides one-to-one support for tenants who need more focused, longer-term intervention. This role is essential for preventing tenancy breakdown and improving well-being.

A package of support includes:

- Improving property conditions to create healthier, safer living environments and improving access to carry out safety compliance work
- Developing routines, life skills and confidence
- Addressing underlying mental health and financial issues
- Coordinating referrals into specialist support services via a multi-agency approach
- Preventing evictions by tackling problems early.

This intensive, relational approach means problems are resolved before they escalate, reducing crisis interventions and helping tenants sustain their homes.

Hyper-Local Patch Model - Housing Officers Embedded in Communities

We have redesigned our Housing Officer patches to be hyper-local. This enables our teams to work in more focused areas, building strong relationships and local knowledge.

This shift brings Housing Officers much closer to the community, helping them to spot emerging issues - such as anti-social behaviour, financial difficulties, safeguarding concerns, or vulnerabilities - with time to act before they escalate.

Rebranded and Strengthened our Thrive Team

Our Thrive Team has been reshaped and rebranded to reflect its proactive focus on providing early tenant support with money management, benefits, grants and hardship support, well-being, confidence and resilience.

The rebrand has helped shift perceptions of this support from "crisis financial help" to a more holistic, empowering, preventative service. Thrive now works in partnership with Housing Officers, Customer Services and external agencies to prevent tenancies from reaching a point of instability.

Joined-Up Early Help Across Teams

By linking our front-facing services, Customer Services, Thrive team, and hyper-local Housing Officers, we have created a seamless early-intervention pathway. This ensures issues are identified early, referrals are swift and appropriate, and support is coordinated.

Working together for a safer home

We're committed to supporting tenants to live safely and comfortably in their homes. Recently, we worked with Maria (not her real name) after a routine gas service visit highlighted some safety concerns, and together, we achieved a fantastic outcome.

Our contractor contacted us when they were unable to access Maria's gas meter because the garden had become overgrown. To make sure the property stayed safe, it was important that the area was cleared for the survey. When we visited Maria, we explained why the gas service was so important and how it helps keep her home safe. Maria understood the importance of the issue and asked her sons to help clear the space within the week.

During the visit, we also noticed that the kitchen had become cluttered, which can increase the risk of fire. We gently discussed the situation with Maria, who worked hard over the next two weeks to clear the kitchen.

Thanks to the work Maria and her family put in:

- The gas meter was cleared and the service successfully completed
- The kitchen is free from clutter and the fire risk reduced
- Maria told us she feels happier and more in control, now that her home environment is more organised
- The family can feel safer knowing the home meets essential safety standards.

This is a great example of how small changes can make a big impact, and how working together helps us to keep our homes safe and our communities strong.





Built for Zero Partnership

We are an active member of the Built for Zero working group, focused on preventing homelessness among high-risk groups, including prison-leavers.

The partnership shares frontline insight on prevention and tenancy sustainment and highlights gaps in local pathways. We work with partners to improve move-on options and reduce repeat homelessness.

Our involvement helps ensure local solutions are practical, coordinated, and grounded in real-world experience.

Housing Support Grant (HSG) Regional Board

We are members of the RCT Housing Support Grant Regional Board, enabling us to directly influence:

- commissioning decisions
- homelessness prevention models
- supported housing pathways.

This ensures the perspective of a social landlord is embedded in regional planning and that funding decisions reflect the realities of housing need across Rhondda Cynon Taf.

Priority 4: Strengthen our communities' health, well-being and skills

Strengthening health and well-being outcomes for tenants

Our Tenancy Coach provides tailored, one-to-one support to individuals with more complex needs. They work directly with tenants towards a range of health and well-being goals, including:

- Supporting people to create a safer, healthier and more comfortable home environment. This includes tackling issues such as clutter, cleanliness, and home management skills, which has a direct impact on physical and mental well-being.
- Helping tenants develop routines, life skills and coping strategies that promote stability and build confidence, support independence and improve overall quality of life.
- Reducing stress and improving mental well-being by offering personalised support. Reducing the pressure tenants can feel around managing their home, money or day-to-day responsibilities.
- Strengthening tenancy sustainability by addressing the root causes of challenges early. This prevents crisis points, reduces avoidable repairs, and supports tenants to maintain their homes long-term.
- A multi-agency-approach, including health, mental health, financial support, community services and Thrive, to give tenants the right help at the right time.



Investing in tenant well-being

This year we have engaged with 1,314 tenants and community members through our well-being interventions. This has included providing direct well-being support, helping people with form-filling and applications, and supporting access to more intensive in-house support where needed. We have also helped individuals connect with specialist services, such as Mind and food pantries.

Walking Group – Encouraging Regular, Gentle Physical Activity

Sole Mates is one of our most successful well-being initiatives, designed to help tenants improve their physical health, reduce isolation, and build confidence through low-impact, accessible outdoor activity. The Sole Mates walking group offers a friendly, welcoming space for tenants to enjoy regular walks together.



Sole Mates at Cwmbach Wetlands



One of our tenants making a wreath

Wreath-Making - reducing social isolation and improving mental health

We engaged 74 tenants and community members in a series of wreath-making sessions delivered through established community hubs - welcoming and familiar spaces that encouraged participation and connection. This activity was specifically designed to reduce social isolation and support mental health and well-being, around and enjoyable shared activity.

With just over £2,200 invested, the sessions generated a social return of £50.59 for every £1 spent, translating into an estimated £112,000 of net social impact.

Healthy eating and access to food - tackling food insecurity

36 people this year attended our Posh Eats programme, improving their cooking skills and learning new recipes to try at home.

We also supported tenants who are facing food insecurity with 57 food bank vouchers and 16 Tesco food vouchers.



Cooking at Gower Davies Court

Delivering social impact through our community Activities

Between May and December 2025, we delivered a programme of externally funded community activities across four projects: Sole Mates, Posh Eats, Why Not Aberdare, and Why Not Hirwaun. Funded through the RCT Community Grant, a total investment of £9,520 supported five sessions within each programme.

Across all activities, 125 individuals participated, engaging in opportunities designed to reduce isolation, improve well-being, and strengthen community connections.

The programme delivered exceptional value-for-money, achieving a Social Return on Investment (SROI) of £23.89 a total impact of £229,250.

This highlights the significant impact that relatively small-scale community investment can have in improving well-being, strengthening social connections, and supporting sustainable communities.

The success of these activities is not only measured in numbers, but in the strength of connections built, confidence regained, and the sense of belonging created across our communities. These sessions helped reduce social isolation, encouraged people to become more active, and created spaces where residents could build meaningful relationships and support one another.



Creating volunteering opportunities and supporting employment for our tenants



More than 400 tenants have engaged with us on jobs, training, skills-building and volunteering opportunities. Our support has included providing employment advice and helping people to access volunteering opportunities. We have also helped 92 tenants to build their digital skills.

This year, we have also used Time Credits to recognise and reward tenants who took part in our community clean-ups. In partnership with Tempo, who helped us to recognise, record, and encourage volunteering activity, we have strengthened our volunteering offer.

As a result, volunteering hours have increased, with 30 hours credited through an initial cohort. This marks an important step in embedding a volunteering culture and provides a strong platform to expand participation in the year ahead.



Litter-picking at Perthcelyn

Cwm Taf Care & Repair

The demand for Care & Repair services continues to grow.

Compared to last year, our officers have visited 18% more clients. We delivered £2.17 million of works and delivered 10% of additional value, while completing 4% more jobs than in 2024-25.

Working in partnership with local authorities and focusing on ensuring clients receiving services at home is key to our approach, enabling people to age well while alleviating their need to join waiting lists.

Our biggest achievement this year is our success with income maximisation, delivered in partnership with Cwm Taf Morgannwg University Health Board and other local public health and third sector organisations.

Over the past two years we have more than tripled (+216%) the number of clients being supported with this, helping release over 200% more income from entitlements. This year, 282 older people increased their income by a total of £1.39 million thanks to our support.

Preventing people falling at home continues to be a major priority. This year 82% of the work we completed reduced their falling risk - a 6% increase on 2024-25 - and 86% of our work prevented a possible hospital admission - a 4% increase on last year.

We were also pleased this year to launch our first apprenticeship programme. This will both support our own succession planning and provide future generations with vital skills and employment opportunities.





Down to Zero

This year we have engaged people in our community and Cynon Taf Community Housing Group tenants in climate action and have improved access to green community spaces across RCT.

Year on year, engagement has increased with at least 183 people benefiting through a variety of events, training and volunteering activities, providing a platform for local people to improve their skills and well-being.

We have built upon solid foundations to improve Llysh Bocs, our local and lovingly-grown veg box subscription service. Through this initiative we have been able to grow and provide nutritious, affordable and sustainable food boxes to local people on a weekly basis throughout the year.

We continue to provide support for organisations such as Cwmbach Community Wetlands, Men's Shed Pontyclun and Think Creatively. Together, they have enabled local people to improve their skills and well-being and spend time in nature.

We have secured £22,024 to further develop our Cwmbach Community Wetlands site and bring it into the National Forest for Wales network. This will provide increased access to green spaces for local people, in an area which is home to a large number of Cynon Taf Community Housing tenants.

Our commitment to partnership has also continued to deliver impact throughout the year. We have contributed to the RCT Climate Action Network and RCT Food, the local food partnership, both of which help to shape better services and provide opportunities to local people in our communities.





Our Foundations

As a trusted community employer, we seek to add value in all that we do, by using our resources wisely for maximum impact.

This means that we focus on our foundations - on how we systematically improve our business, on how we support our people to achieve their potential, on maintaining stable, sustainable finances, and on building a more sustainable organisation.

Director of Organisational Development & Business Improvement, Emma Brute, and Group Director of Finance, Alison Williams, are responsible for the Our Foundations strategy.

Priority 5: Develop the workforce of the future

Several large projects came to completion this year for the People and Culture team.

The first was the development and roll-out of our new People and Culture Strategy. This wide-ranging piece of work underpins our business strategy ensuring we can:

- recruit and retain the best talent
- manage performance to agreed frameworks throughout the organisation
- invest in learning & development for all colleagues, and create new routes to entry through our apprenticeship and graduate schemes
- use a data-informed approach to diversity, under a new EDI strategy.

Within that strategy were also two major pieces of work: the creation and implementation of a new EDI Strategy for the organisation and the roll-out of a new performance management framework reflecting our new strategy, values and behaviours.

In August 2025 we were proud to be the first housing association to successfully reaccredit with Tai Pawb's prestigious Quality in Equality and Diversity (QED) mark. The award recognises our commitment to embedding equality, diversity, and inclusion (EDI) across all areas of the organisation, building a more inclusive culture where everyone feels valued, involved and respected.

This year also saw a significant restructuring of our executive and senior leadership teams in line with our new strategy, all supported by the People and Culture team to make a smooth transition into the business.

Our team well-being survey, conducted in July, has given us a clear picture of how our team is feeling about their work and the organisation. Just over 75% of those who responded said they would recommend us as a good place to work and the survey highlighted some areas where we need to focus to ensure colleagues continue to feel happy, fulfilled and supported.

Our team at a glance



81

Total headcount



79.8

FTE number



4

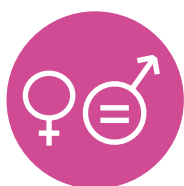
Temps



7.5

years

Average tenure



0.83%

Gender pay gap



1.69%

Turnover

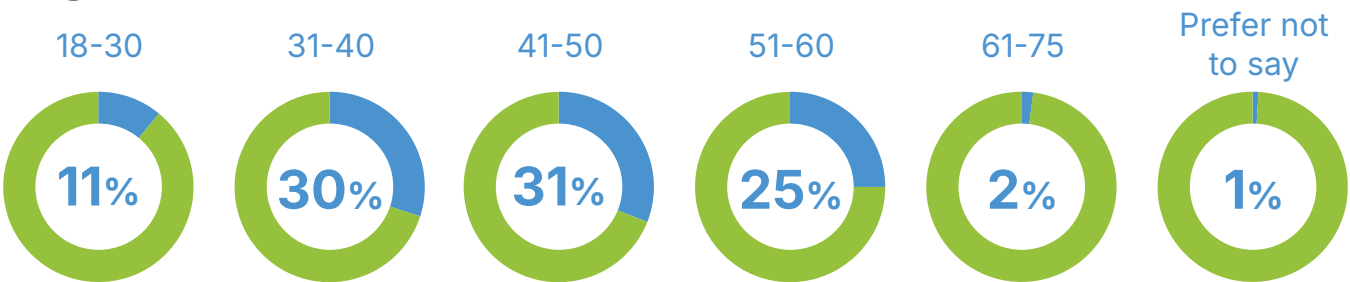


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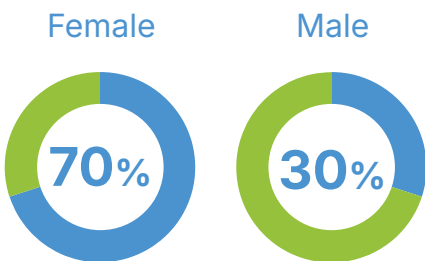
Internal promotions,
including to
director level

Our team profiles

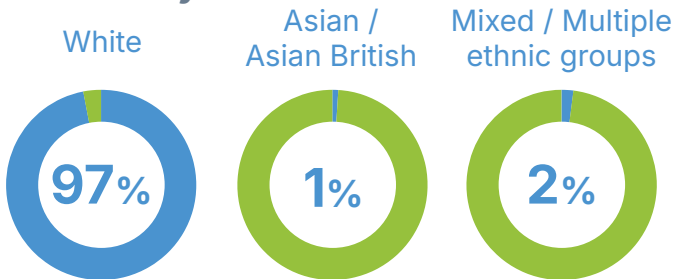
Age



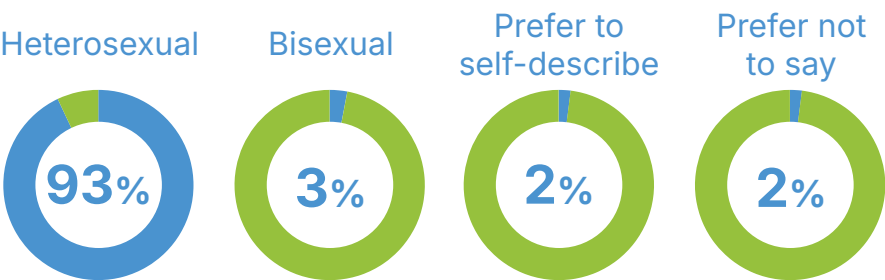
Gender



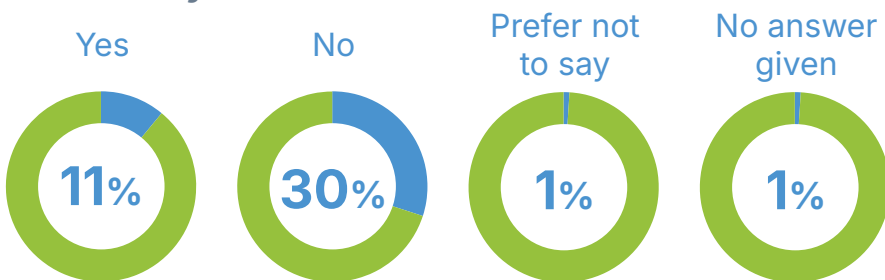
Ethnicity



Sexual orientation



Disability



Priority 6: Be a future-focused business



Our Business Improvement

This year saw the creation of our new Business Improvement Team.

In building a new function for the organisation, the team has come together to create a new culture of curiosity and openness, building trust with colleagues and working to put insights from tenants at the centre of decision-making.

In its first year, the team has already:

- reviewed 23 live projects and 115 improvement ideas and agreed six priority improvement programmes aligned to strategic objectives;
- signed off a Business Improvement Framework and Steering Group to provide consistent decision-making, reduce siloed working, and improve delivery for new projects and improvement ideas;
- developed a single 'front door' for ideas with a standard template to improve the quality of proposals and speeding up triage;
- introduced a monthly focus group to drive internal audit action to completion, halving the number of open actions and strengthening delivery against agreed improvement dates;
- delivered work including complaints deep-dive/process mapping, end-to-end voids review, policy mapping and governance, and delivery support for key programmes such as digital switchover;
- secured Board approval for our Digital Transformation Strategy, with data treated as a core asset to support better services for tenants.

Our Communications

During the year, we strengthened how we communicate with tenants, colleagues and partners by expanding our channels and improving the quality and consistency of information.

Key improvements included the launch of our new tenant newsletter Community Connects Us, completing an intranet update programme to ensure colleagues can easily access accurate and up-to-date information, and starting a full brand refresh to improve clarity, accessibility and consistency across all communications.

We increased our reach and engagement through a mix of print and digital media and strengthened our team with additional multimedia support to enable us to create more video and engaging content.

This additional resource has also enabled us to spend more time with teams, tenants and communities to understand what they want from our communications, build relationships and to share more personal, relatable stories.



Our IT and Systems

A major evaluation of all systems has been completed this year, culminating in the development of a new three-year Digital Transformation Strategy. This will see improvements to key systems which support the organisation, including:

- IT infrastructure monitoring
- New Housing and Finance systems
- Data integrity and reporting.

This has been a significant piece of work for the IT team in working across the organisation to understand all of the areas for potential investment and improvement.

Ongoing investments in IT

Infrastructure and equipment this year have also included new conferencing equipment and screens in four meeting rooms, a programme of tablet replacement and the rollout of 26 new laptops.

Our Finances

Stable, long-term financial security fundamentally underpins our ability to invest in providing comfortable, warm and affordable homes for people in our communities.

This year our team has completed a programme of refinancing and restructuring covenants with lenders to give us the financial flexibility we need to continue the investment into our current homes and new developments.

As a result of that work, we will be able to invest an additional £8m into our homes, both existing and new, and will soon secure an additional lending facility to unlock £3m for investment into decarbonisation.

Internally, a major focus for us has been setting up treasury teams and the associated training required. This remains a key piece of work for us as we seek to build the team, and implement improved treasury structures, systems and processes.

This year, we also celebrated with two of our finance team who successfully completed levels 5 and 3 of the Institute of Leadership and Management qualification.

Financial Performance 2025-26

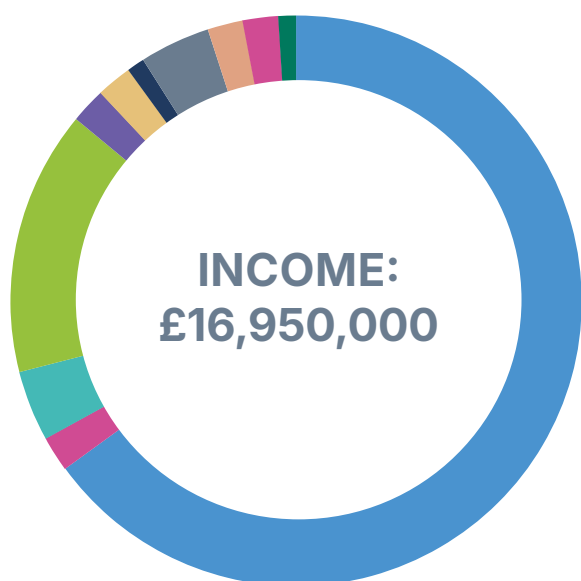
The Group made an overall surplus of £349k for the year ended 31st March 2026. The association saw many changes during the year with the organisational restructure which increased resources within the Executive Team to support the delivery of the strategic plan 2025-29.

We were again successful in achieving Optimised Retrofit Programme (ORP) and Transitional Capital Programme (TACP) grant funding, which was used to acquire four homes, alongside a programme of capital component works.

We underwent a Welsh Government financial regulatory judgement in 25-26, which resulted in us being awarded the highest possible grading.

Cwm Taf Care & Repair reported a deficit of £70k prior to pension adjustment for the financial year 2025-26.

In the year CTCHG has been supportive by investing £80k in Down to Zero.

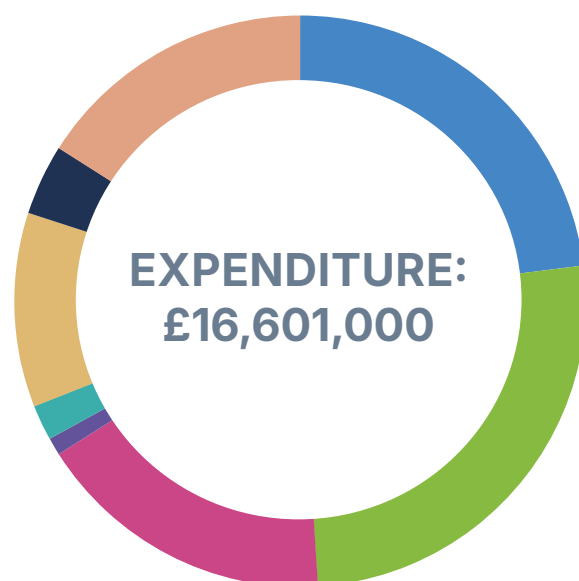


Income

2025-26

■ Rents & services	£11,920	70%
■ Other grant income	£91	1%
■ Amortisation of grants	£597	4%
■ Care & Repair	£2,802	17%
■ Down to Zero	£163	1%
■ Physical Adaptation Grants (PAG)	£245	1%
■ Interest receivable	£1	0%
■ Optimised Retrofit Programme (ORP)	£724	4%
■ Other income	£212	1%
■ Pension gain adjustment	£128	1%
■ Inter company trading	£67	0%

TOTAL **£16,950,000**



Expenditure

2025-26

■ Management & services	£3,717	22%
■ Repairs	£4,466	27%
■ Care & Repair	£2,944	18%
■ Down to Zero	£228	1%
■ Other costs	£315	2%
■ Interest & financing costs	£1,759	11%
■ Optimised Retrofit Programme	£678	
■ Depreciation & impairment of housing properties	£2,562	15%
□ Pension loss adjustment	-	0%
□ Inter company trading	-£67	0%

TOTAL **£16,601,000**

Our Assets & Liabilities

2025-26

Assets	£127,311,038
Liabilities	£102,977,576
Share Capital and Reserves	£24,333,462

Our Governance

Following the latest Regulatory Judgement by the Welsh Government (April 2026) we have been rated green for Governance and Service Delivery and green for Financial Viability confirming that we fully meet regulatory requirements.

The Regulatory Team recognised our clear understanding of our business and operating environment, as well as our openness, transparency, and constructive approach throughout the process.

This is a significant achievement and reflects the strength of our organisation, our people, and the communities we serve. This result was made possible by the collective efforts of our board, executive team, colleagues, and tenants. It has been achieved through maintaining strong governance, ensuring high-quality data and records, embedding best practice, and, most importantly, listening to tenants and shaping services around their needs.

For our stakeholders, this rating provides assurance that we are a well-governed, financially resilient organisation, committed to delivering quality homes and services for current and future generations, and to being a trusted community partner.

Our report outlined a couple of areas where we need to make improvements, and we are already working on these.

We also completed a full governance review, supported by Altair Ltd, which reported to the Governance Committee in November 2025. The review's recommendations are being worked through as part of the ongoing process to clarify roles, responsibilities and processes.

We will review our progress against the review's recommendations in autumn 2026, to make sure we remain on track.

Our next update on the Community Housing Cymru (CHC) Code of Governance will take place early in 2026-27.

Our Board

We ran a successful recruitment process for new board members over the summer of 2025, attracting highly qualified new members with skills in development, finance, tenant involvement and Cymraeg, who have all gone through a comprehensive induction.

Our board is now further strengthened to support us to deliver against the ambition of our new strategic plan and we are pleased to welcome a new observer to our governance committee too.



John Chown
Chair



Lindsay Murphy
Vice-Chair



Dr Jenifer Baxter



Tony Clark



Huw Davies



Dr Brendan D'Cruz



John Evans



Elizabeth Howard



David Jaques



Ena Lloyd



Richard Tallamy



Claire Tristham



Peter Tyndall

Welsh Language

We have begun to prepare for compliance with the new Welsh Language Standards for housing associations, recognising that much of this work will take place in 2026-27. In line with the expectations of the Welsh Language Commissioner, we will be taking a 'reasonable and proportionate' approach to compliance.

This year, we have increased the number of employees in the organisation with Welsh language skills to seven. Of the jobs we recruited to last year, one required 'essential' Welsh language skills and the remaining 36 list them as 'desirable'.

Priority 7: Be a greener business

As outlined above in Our Homes, we are committed to ensuring our tenants' homes are warm, energy-efficient and affordable to run. We are transforming our existing homes and building our new developments to be better insulated, more efficient to heat and light, and to generate their own green energy, wherever possible.

This is a once-in-a-generation investment in making our homes more sustainable, and in improving our tenants' comfort and quality of life.

Alongside that investment, we originally set ourselves an objective to create a Sustainability Strategy. This year, our board has decided that, rather than creating a standalone strategy, sustainability should be considered as part of our review into making a public commitment to a recognised Environmental, Sustainability and Governance (ESG) reporting standard, most likely in summer 2027. This would also enable us to assess the impact of our new Digital Transformation Strategy's data requirements once they're in place.

Initiatives to improve the environmental performance of the business continue however, and, this year, we rolled out our Cycle to Work scheme, offering colleagues an incentive to consider commuting by bike.



Thank you to

Our partners:

2Wish
Barcud Shared Services
Bevan and Buckland
Bryncynon Strategy
Carbon Literacy Consortium
Cardiff Metropolitan University
Community Housing Cymru
Cwm Taf Morgannwg University Health Board
Cwmbach Community Wetlands
Innovate UK
HACT (Housing Associations Charitable Trust)
Merthyr Tydfil County Borough Council
Mind Cymru
Purple Shoots
Rhondda Cynon Taf County Borough Council
RCT Climate Action
RCT's Sustainable Food Network
South Wales Police
Tai Pawb
Tenant Participation Advisory Service
Wales & West Utilities
Welsh Refugee Council

LENS Partnership: Newydd Housing Association, Hafod Housing, Bron Afon Community Housing, Beacon Cymru Group, Cadwyn Housing Association, Vale Homes, Valleys to Coast (V2C), Cardiff Community Housing Association (CCHA), and Trivallis.

Our subsidiaries:

Cwm Taf Care & Repair
Down to Zero

Our lenders and funders:

Barclays
Nationwide
Good Things Foundation
Innovate UK
Merthyr Tydfil County Borough Council (C&R)
The National Lottery Community Fund (DtZ)
The National Lottery Heritage Fund (DtZ)
Orchardbrook
Pen y Cymoedd Community Fund (DtZ)
Principality
Rhondda Cynon Taf County Borough Council
Triodos
Unity Bank
Welsh Government

Our grateful thanks to Matt Appleby and Annabel Lloyd for their support in producing this report.



A large, stylized tree graphic in a lighter shade of blue, positioned in the background of the page. The tree has a thick trunk and several branches with teardrop-shaped leaves.

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