

Grŵp Cynefin  
Self-Evaluation  
Executive  
Summary  
Background



Grŵp Cynefin

Mwy na thai • More than housing



# Grŵp Cynefin Self-Evaluation Executive Summary Background

Housing Associations are regulated by the Welsh Government’s Regulatory Framework to protect tenants and investment. Regulatory Framework is built upon the principle of co-regulation. Co-regulation means the Regulator and housing associations taking responsibility together for ensuring that the sector and individual organisations are well regulated.

Housing Associations are required, at least once a year, to produce and submit a self-evaluation of how they are performing against the Regulatory Standards, of which there are 9, published as part of the Regulatory Framework. The Welsh Government Housing Regulator then uses this as a basis for a regulatory judgement. (angen cynnwys link i’r Fframwaith sydd ar dudalen LIC)

In May this year, our regulatory judgment was revised by the Regulator, returning it to compliance. We are now compliant yellow for Governance and Tenant Services, and compliant yellow for Financial Viability. The judgement had been downgraded last year, following an internal review of some parts of the business, and a self-referral to the Regulator. More details here [dolen I ddatganiad ar y wefan]

Following the downgrading, we worked closely with the Regulator to develop a plan and make changes to our processes. This involved wide consultation with and input from tenant groups, Board Members and staff.

We are now implementing a continuous improvement plan, with tenants remaining at the heart of what we do and how we do it.

The below is the regulation judgement received by Grŵp Cynefin on May 2024 . Being compliant yellow means that we partially meet the regulatory standards, and has potential to be able to achieve the required improvements with increased regulatory oversight.

Governance and Tenant Services		
Compliant	<b>Yellow</b>	The Association partially meets the regulatory standards and has the potential to be able to achieve the required improvements with increased regulatory oversight.
Financial Viability		
Compliant	<b>Yellow</b>	The Association partially meets the regulatory standards and has the potential to be able to achieve the required improvements with increased regulatory oversight.

The following is a snapshot of our key messages from our self-evaluation. Where a Standard is shown as green, we have self-assessed that we are fully compliant with the Standard. Orange is where we feel we partially meet the Standard, with more work to do. For more details, please get in touch.

# OVERALL EVALUATION OF STANDARDS

Meets the Standard
  Partially Meets

RS1: The organisation has effective strategic leadership and Governance arrangements which enable it to achieve its purpose and objectives	RS1a	RS1b	RS1c	RS1d	RS1e	RS1f	RS1g
RS2: Robust Risk Management and assurance arrangements are in place	RS2a		RS2b		RS2c		
RS3: High Quality Services are delivered to tenants	RS3a	RS3b	RS3c		RS3d		
RS4: Tenants are empowered and supported to influence the design and delivery of services	RS4a	RS4b	RS4c	RS4d			
RS5: Rents and Service charges are affordable for current and future tenants	RS5a						
RS6: The organisation has a strategic approach to value for money which informs all its plans and activities	RS6a			RS6b			
RS7: Financial Planning and management is robust and effective	RS7a	RS7b	RS7c	RS7d	RS7e		
RS8: Assets and liabilities are well managed	RS8a	RS8b		RS8c			
RS9: The organisation provides high quality accommodation	RS9a						



## RS 1.0 GOVERNANCE

Grŵp Cynefin has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives

**a) Grŵp Cynefin 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**



We will be working towards developing a new Corporate Strategy for 2025-29 during the year, considering co-designs principles. This strategy will include our vision for the future, which will be developed by working closely with tenants, staff and Board members. The new strategy will be launched April 2025.

**b) Grŵp Cynefin complies with its own governing documents and meets the requirements of an appropriate Code of Governance**



We mostly comply (82%) with the requirements of the Code of Governance to ensure the best practices in how the organization is run. We have identified improvements to be actioned during 2024, mostly around simplifying our governance structure, and strengthening governance arrangements and practices.

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



We are committed to ensuring equality, diversity and inclusion across all of our services, and we can demonstrate that commitment through numerous activities, promotions and reporting across the group. We have established a new Equality, Diversity and Inclusion (EDI) Strategy and Action Plan, and an EDI Group which tenants sit on. Moving forward, we have further work to do to better understand the make-up of our tenants to improve our understanding of your Service needs. A comprehensive tenant's profiling exercise will be undertaken during 2024/25.



## RS 1.0 GOVERNANCE

Grŵp Cynefin has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives

**d) Grŵp Cynefin has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective.**



Over the past 12 months, we have seen some changes to the Board, and brought in some additional skills and knowledge. We continually work towards have a diverse Board, and we have increased the number of Welsh speaking members on the Board, and will further target under-represented characteristics and skills as we continually review our Board Succession Plan. Whilst we also aim to have a Board which reflects the communities in which we work, more needs to be done around this, and we will be able to do this as more Census data becomes available.

**e) Grŵp Cynefin makes logical decisions based on clear, good quality information which includes assessment of risk and, where appropriate, the views of tenants**



Our Board and Committees are provided with good quality information, including the views of tenants where appropriate, which enables well-informed debate. However, we aim to further increase the views of tenants at Board and the revised Tenant Engagement Strategy has taken this into consideration. During the year, there will be a series of Roadshows and Workshops bringing Board and tenants closer.

**f) Grŵp Cynefin enables and supports tenants to influence strategic decision making**



As mentioned, our Tenant Engagement Strategy provides a clear focus to ensure that our tenants play a key role within the culture of Grŵp Cynefin. The strategy was revised alongside staff and tenants and provides support and a range of ways in which the tenants can participate at different levels of influence and challenge, thus firmly putting tenants at the heart of all our work.

However, we want to continue to do more, and to be able to confidentially demonstrate that all our tenants voices are heard across all areas of the group, providing positive outcomes for tenants. This will be addressed by providing opportunities for closer working between Board and tenants.



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**g) Grŵp Cynefin 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**



Since March 2023, we have been working closely with the Regulator to become compliant with regulatory requirements, and to ensure we have the right data to comply with landlord health and safety.

In May this year, our regulatory judgment was revised by the Regulator, returning it to compliant (Yellow) for Governance and Tenant Services, and compliant (Yellow) for Financial Viability. 'Compliant Yellow' means we partially met the regulatory standards and have the potential to be able to achieve the required improvements with increased regulatory oversight.





## RS 2.0 RISK

Robust risk management and assurance arrangements in place

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



Throughout the year, we have strengthened the way in which we identify and manage risk and other controls to provide assurances to Board, but we have further work to do. This included commissioning external companies to review various parts of the business, and we are currently developing a Board Assurance Framework which will enhance this further to ensure we are able to deliver our priorities and our strategy moving forward.

**b) Grŵp Cynefin does not put social housing assets or tenants at undue risk**



Since March 2023, significant investment has been made in surveying, inspecting and undertaking remedial works to ensure Grŵp Cynefin's properties comply with health and safety regulations and guidelines. This has been supported by the improvements in the way the organisation collects and manages its stock data investment which provides assurance that tenants are safe in their homes.

**c) Grŵp Cynefin maintains accessible and up-to-date business continuity, contingency and disaster recovery plans**



We maintain up-to-date business continuity, contingency and disaster recovery plans with secured access to relevant staff. Grŵp Cynefin's Major Incident Plans and Major Incident Policy were developed with the support of an external consultant and included conducting business impact assessments across all teams.

When we first entered the revised regulatory judgement stage, the Board developed and implemented a Business Continuity Plan in response to this, which was consulted on with the Regulator regarding its content. The Plan was reviewed by the Audit and Risk Committee in May 2024.



## RS 3.0 HIGH QUALITY SERVICES

High quality services are delivered to tenants by Grŵp Cynefin

### a) Grŵp Cynefin keeps tenants safe in their homes and promptly identifies and corrects any under-performance or non-compliance on landlord health and safety matters

We believe we meet this standard due to the investment made and improvement of our compliance data and skills over the past 12 months especially, to have reliance that tenants are kept safe in their homes.

As mentioned, we have held comprehensive surveys to tenant's homes which will form the basis of a stock Investment plan, a priority for 2024. As the surveys were being undertaken, any health and safety concerns were dealt with immediately.

We have provided tenants with health and safety leaflets, which were developed by tenants, and we have changed the way in which we report compliance performance to the Customer and Communities Committee (made up mostly of tenants), the Board and to the Regulator.

Gorwel and subsidiary companies Canllaw and Denbighsire and Conwy Care and Repair also contribute to this standard by ensuring tenants are supported and are being kept safe in their own homes.



### b) Grŵp Cynefin delivers services which meet the diverse needs of tenants

We have a vast range of services which meet the diverse needs of tenants and other service users. We also have a range of housing options available, such as social housing, sheltered accommodation, extra care schemes, and affordable homes with various shared equity options including the Homebuy scheme. It also offers a range of tenant-support services, such as the Housing Team and Welfare Team to support tenants to maintain their tenancy, and our Gorwel services who delivers domestic abuse and homelessness support services. Our Tenant Engagement Strategy and Skills and Employment Strategy also provide additional services to our tenants and the wider community, such as the Energy Wardens to obtain the best practices and prices on energy costs and use, and specific community regeneration projects under our 'More than Housing' strap-line.

Our subsidiary companies, being Care and Repair agencies, also provide housing services and practical solutions when responding to the housing needs of local and older or vulnerable people and attempt to reduce their social disadvantages. Gorwel offers a cross-section of schemes in terms of supporting children, young people, adults and older people. Domestic Abuse services support victims and also provide provision for perpetrators of domestic abuse thus meeting the diverse needs of its service users.

However, a target for 2024 will be to undertake a comprehensive tenant's profiling exercise to ensure we have current and complete data to ensure the services are tailored to their needs.







## RS 3.0 HIGH QUALITY SERVICES

High quality services are delivered to tenants by Grŵp Cynefin

### c) Grŵp Cynefin achieves and maintains high levels of tenant satisfaction with services



Although we can evidence high levels of tenant satisfaction across our services, having a clear planned maintenance programme, well communicated to both tenants and front-line staff, should drive satisfaction further, and reduce complaints. Such a plan will be drawn-up from the stock condition surveys information.

We will undertake a comprehensive satisfaction survey during 2025/26 (being every 2 years) and will continue to collect tenant's satisfaction through a variety of ways to understand how satisfied our tenants and service users are, based on the most recent information available.

### d) Grŵp Cynefin makes landlord performance information available to tenants



We provide detailed quarterly performance information to the Customer and Communities Committee, and other performance is presented to the various tenant participation groups and forums, and information is circulated within the tenant's magazine 'Calon'. An annual report which includes performance information is included onto the website for the 'wider' tenant audience but agrees that more information could be provided as to ensure transparency.





## RS 4.0 VOICE OF THE TENANT

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

### a) Grŵp Cynefin creates a culture which values and promotes tenant involvement

We believe that we have the right culture which values and promotes tenant involvement.



A Staff Culture Questionnaire was completed in February 2024 which showed that 98 % of the staff agreed that we have a culture which appreciates and promotes tenant participation, and almost 80 % are aware of how to help tenants who would like to get involved in the associations work, and to provide their input.

In the Tenant Satisfaction Survey report 84 % of tenants said that they trusted Grŵp Cynefin as a landlord, and this compares well against the average satisfaction score of 77.6 % when compared to other housing associations. Tenants were involved with the process of recruiting a new Chair for the Management Board, also recently in appointing the permanent CEO.

Our Annual Report is full of examples and outcomes of tenant and community involvement - link Adroddiad Blynyddol GC 2022 Saesneg ([fiphtml5.com](https://www.fiphtml5.com))

### b) Grŵp Cynefin enables tenants to understand the organisation's approach to tenant involvement, how they can get involved and how the organisation will listen to and act on tenants' feedback and learns from complaints.



Despite having the right culture and which values and promotes tenant involvement, we continually strive to ensure all our tenants understand how they can get involved. We will review the information around this to new tenants and consider options to start tenant groups in our extra-care and sheltered schemes. We can also strengthen how we have listened and acted on tenant's feedback, and specifically how we learn from complaints. Moving forward, we will be reviewing our Complaints Policy and processes and will be involving tenants in discussing complaint case studies and action taken in response.



## RS 4.0 VOICE OF THE TENANT

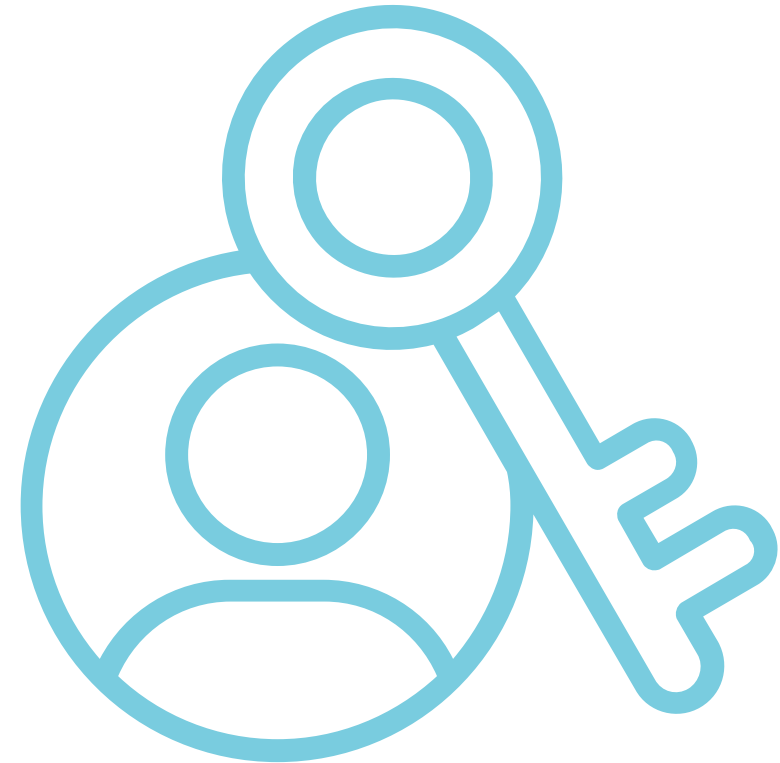
Tenants are empowered and supported to influence the design and delivery of services

**C) Grŵp Cynefin provides opportunities for tenants to be involved, can demonstrate that tenants are satisfied with them and can demonstrate the difference involvement is making.**



We have a range of ways for tenants to engage and offer different levels of influence, and this is captured within our Tenant Engagement Framework, co-produced by tenants. This includes various tenant groups, tenants being the majority members on the Customer and Communities Committee, questionnaires, texts, informal days such as Estate Walkabouts, and 'Llais Cynefin' where tenants agree to be part of a wide group of tenants to provide opinions/act as a sounding board. We also have a 'You said, we did' process in place, and a 'Tenant Approved Stamp' badge on key policies and strategies and on areas where tenants have been consulted with.

74 % of tenants, in a survey undertaken, were satisfied with the opportunities provided for them to take part, and 79 % felt that we listened to their views. However, we continually strive to improve on this, and will provide the Board of more examples of 'you said, we did (or couldn't).





## RS 4.0 VOICE OF THE TENANT

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

d) Grŵp Cynefin can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, and the response to any under-performance



We partially meet this standard as although we can demonstrate tenant's views inform Service delivery and development, we accept that a more diverse representation on the Tenant's Group would be beneficial to challenge under-performance. We will specifically target younger tenants, and longer-term tenants to participate on this Group.





## RS 5.0 RENTS AND SERVICE CHARGES

Grŵp Cynefin's rents and service charges are affordable for current and future tenants

- a) Grŵp Cynefin ensures all applicable rules and statutory guidance (including the current rent agreement) are complied with



Grŵp Cynefin's social rent levels are informed by the Welsh Government Rental Agreement, with which we comply. Our annual rent reviews take into consideration what is affordable to our tenants, whilst also ensuring the long-term financial viability of Grŵp Cynefin as a business. All rent uplifts are within the annual maximum set by Welsh Government.

90% of tenants are satisfied that their rent provides value for money. However, we will be reviewing our service charge affordability and will undertake a review to ensure value for money for our tenants, to include, but not limited to, procurement of services, best use of Resources and communal areas. We will begin with looking at service charges within our extra-care schemes before rolling out to other areas.





## RS 6.0 VALUE FOR MONEY

Grŵp Cynefin has a strategic approach to value for money which informs all its plans and activities

a) Grŵp Cynefin determines its strategic approach to value for money, ensuring the approach relates to its social purpose, and makes strategic and operational decisions in line with it



Achieving value for money continues to be a key focus for Grŵp Cynefin, and in line with the revised Efficiencies and Savings Policy approved during 2023, secured efficiencies which enabled Resources to be targeted to improve compliance and ensuring tenant safety.

During 2024 we will be reviewing our VFM Strategy, and this will involve setting up a Task and Finish Group to develop and take ownership of embedding VFM across the business, which will include tenants' input from the offset.

b) Grŵp Cynefin can demonstrate to stakeholders, including tenants, that it achieves value for money in delivering its strategy and services



A Value for Money (VFM) Statement is presented to Board, and a summary is included in the Annual Report and available on our website. Also, the Annual Financial Statements are available to all our stakeholders and tenants, but we acknowledge that more can be done to be able to demonstrate better to stakeholders and tenants how we achieve value for money, and the effect this has on tenants.





## RS 7.0 FINANCIAL PLANNING

Grŵp Cynefin has a strategic approach to value for money which informs all its plans and activities

**a) Grŵp Cynefin sets financial plans which enable it to deliver its strategy and achieve its social purpose, and there is appropriate reporting to Board against these plans**



Grŵp Cynefin has a robust Finance Strategy to support the delivery of the Business Plan and Corporate Strategic Objectives, which is regularly reviewed, and stress tested. Stress tests are based on key strategic risks. Moving forward, we will conduct a financial analysis to better understand the financial return of each business stream within the business, and their social return on Investment (i.e. how they benefit the wider communities in which we work).

**b) Grŵp Cynefin is financially viable in the short, medium and longer-term, and maintains sufficient funding and liquidity to support this.**



Grŵp Cynefin's Business Plan is robust, and it identifies the finance required to deliver it. The plan is supported by a robust Treasury Management Policy, which is reviewed on an annual basis, and an annual Treasury Strategy and Action Plan.

**c) Grŵp Cynefin monitors, reports on and complies with all covenants it has agreed with funders**



Grŵp Cynefin has worked very close with all our lenders over the past 12 months in relation to the downgrading of the regulatory judgement. However, it continues to be fully compliant with all lender covenants and regularly reports on compliance to the Board and to the Regulator.



## RS 7.0 FINANCIAL PLANNING

Grŵp Cynefin has a strategic approach to value for money which informs all its plans and activities

d) Grŵp Cynefin identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning, and use of internal thresholds



We meet this standard but will work on providing more robust reporting on stress testing mitigation actions and will include scenarios on how these could impact the business, tenants and services.

e) Grŵp Cynefin has an effective treasury management strategy and associated processes



Grŵp Cynefin's Business Plan is robust, and it identifies the finance required to deliver it. The plan is supported by a robust Treasury Management Policy, which is reviewed on an annual basis, and an annual Treasury Strategy and Action Plan.







## RS 8.0 ASSETS AND LIABILITY MANAGEMENT

Grŵp Cynefin's assets and liabilities are well managed

### a) Grŵp Cynefin has an accurate and up to date understanding of its assets and liabilities



We have an up-to-date Asset and Liabilities Register which includes comprehensive records of our homes, loans and related security. As mentioned previously, we have a high percentage of stock condition surveys completed for our properties which feeds into future financial planning arrangements. In order to maintain up to date and accurate data for our stock, we will be carrying out continuous 5-year rolling programme for surveys from 2025/26 onwards.

### b) Grŵp Cynefin maximises the use of assets to achieve its social purpose and the objectives of the organisation



Grŵp Cynefin manage a number of large community projects under the business heading of 'More than housing' including HWB Dinbych, a centre that provides educational, employment and well-being opportunities in Denbigh; Y Shed Meliden, a creative working space for local businesses and artisans with a cafe for the community as well as heritage displays.; and Congl Meinciau in Botwnnog supporting businesses in Penllyn to flourish and supporting community activities.

We have reviewed the social purpose and returns of the various projects over the last 12 months, and will commission a further review to be undertaken during 2024 to ensure the projects continue to align with the objectives of the organisation.

### c) Grŵp Cynefin uses accurate information about assets and liabilities to inform strategic and financial decisions



Grŵp Cynefin's Board uses a range of evidence including financial, risk and independent advice to inform all its decisions in relation to its assets and liabilities. This has improved due to the stock condition surveys undertaken on our properties. However, we will need to improve further our internal systems to allow better live statistical analysis of our asset data to drive key decisions. We will begin by carrying out a review to understand our current position, and what digital Support is required for the future to Support the implementation of the asset Maintenance programme moving forward.



## RS 9.0 QUALITY ACCOMMODATION

Grŵp Cynefin provides high quality accommodation

- a) Grŵp Cynefin ensures publicly funded homes meet all applicable standards, rules and statutory guidance issued in connection with quality of accommodation, including the current Welsh Housing Quality Standard



Providing high quality accommodation, meeting all required compliance and guidance is one of Grŵp Cynefin's key strategic objectives, and we have undertaken work with external consultants to review our key compliance areas during the year. We have completed new build properties during the year which have all been and will be compliant with Welsh Government 'Development Quality Requirements' and all regulatory requirements as per the Social Housing Grant guidance and Technical Review process.

We have reported to Welsh Government that we are 100% compliant with acceptable fails for the Welsh Housing Quality Standard, but as we look ahead to the introduction the new standard (Welsh Housing Quality Standard 2), we will be holding Tenant Workshops for their input into the requirements.



