



COMPLIANCE IMPROVEMENT PLAN 2025



Caredig Compliance Improvement Plan

Improvement Plan Reference	Area of Improvement Reference	Improvement Identified	Responsibility	Timescale
RS1A/CIP/25-1	Has a strategy which reflects its vision, culture and values and sets out how the organisation will achieve its core purpose as a social landlord and ensures its workforce is competent to deliver the strategy.	► We will plan our second year review of our Caredig Objectives to conclude in December 25	CEO	December 2025
RS1A/CIP/25-2		► Review and action the outputs of the audit of staff performance and development	DCC	November 2025
RS1A/CIP/25-3		► Develop an enabling people roadmap	DPC	April 2026
RS1B/CIP/25-1	Complies with its own governing documents and meets the requirements of an appropriate Code of Governance.	► Review the Governance Assurance Framework along with the Terms of Reference Review Sept 2025	DFG	September 2025
RS1B/CIP/25-2		► Review Terms of Reference and Board Standing Orders in 2025/26 to ensure clarity and ownership across Board and Committees	DFG	September 2025
RS1B/CIP/25-3		► We will carry out an external Governance Effectiveness review during Q4 of 2025/26	DFG	September 2026

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RS1C/CIP25-1	Sets and delivers measurable, evidence based commitments across all areas of its business in relation to equality, diversity and inclusion (including anti-racism and tackling hate crime) reflecting the diversity of the communities it works in and with.	► Improve the information about who our tenants are to inform future EDI plans	DCC/DPC	March 2026
RS1C/CIP25-2		► Use Tai Pawb's recently developed Anti Racism and Hate Crime e learning for wider staff base	DCC/DPC	March 2026
RS1C/CIP25-3		► Undertake Board Diversity Mapping using an external expert.	CEO/DPC	August 2025
RS1D/CIP25-1	Has a diverse Board, reflecting the communities the RSL works in and with, and has the skills and knowledge required to be effective.	► Undertake Board Diversity Mapping using an external expert	CEO/DPC	August 2025
RS1D/CIP25-2		► Further recruitment to increase diversity and further widen Board Member representation	CEO/DPC	December 2025
RS1E/CIP25-1	Makes logical decisions based on clear, good quality information which includes assessment of risk and seeks assurance on the accuracy and quality of data underpinning Board reporting	► Continue to implement Tenant Involvement Strategy and action plan – to broaden opportunities for tenants to get involved locally and improve the way we use feedback at Board and Committees	DCC	March 2026

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RS1E/CIP25-2		▶ Improve the way we measure and use feedback from tenants, including STAR surveys	DCC	December 2025
RS1E/CIP25-3		▶ Review our complaints process and implement a new Complaints policy to comply with the Complaints Standards Authority	DCC	October 2025
RS1F/CIP25-1	Can demonstrate the difference tenant involvement and feedback makes to influence strategic decision making	▶ Continue to implement Tenant Involvement Strategy and action plan – to broaden opportunities for tenants to get involved locally and improve the way we use feedback at Board and Committees	DCC	March 2026
RS1F/CIP25-2		▶ Improve the way we measure and use feedback from tenants, including STAR surveys	DCC	December 2025
RS1G/CIP25-1	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.	▶ Focus on legislation and regulatory requirements through Caredig objective 'Safe': 'We work in ways that keep residents, staff and contractors safe'	DPA/DFG	March 2026

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RS1G/CIP25-2		▶ Partake in consultation with WG over the Building Safety Act as well as reporting of HHSRS activities following Awaab's law and we will take additional advice regarding these as the legislation is enacted to ensure full compliance with them	DPA	April 2026
RS1G/CIP25-3		▶ Create processes and procedure to ensure compliance and complete internal audits of all processes and procedures for this new legislation and cooperate with WG in any review of them	CEO/DPA	March 2026
RS2A/CIP25-1	Has an effective framework for risk management, internal controls and assurance that: • enables the identification and management of existing and emerging risks which may threaten delivery of its strategy or compliance with legislative or regulatory requirements • ensures that social housing assets are not put at undue risk. This includes understanding and managing the risks posed by subsidiaries, joint ventures and other similar entities	▶ Continuous improvement of risk register and risk appetite	DFG	March 2026

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RS2A/CIP25-2		Focus on legislation and compliance through Caredig objective 'Safe': 'We work in ways that keep residents, staff and contractors safe'	DFG	March 2026
RS2A/CIP25-3		Introduce a standing item of Red and Emerging Risks at all Board meetings	DFG	July 2025
RS2B/CIP25-1	Maintains accessible and up-to-date business continuity, contingency and disaster recovery plans.	Continue to implement the actions set out in our GDPR and Data Management action plan	DCC	March 2026
RS2B/CIP25-2		Review and test our BCP to ensure it continues to be fit for purpose	DCC	November 2025
RS3A/CIP25-1	Delivers, high quality services including (but not limited to): - Provision of effective repairs, maintenance and adaptations service. - Support to maintain tenancies. - Personal safety, including response to ASB, domestic abuse and hate crime. - Allocation of homes to meet housing need including homelessness.	Continue to implement a new Repairs software system to help manage reactive repairs and scheduling and will be implementing the planned works module in 2025/26. The system TM (Total Mobile) has built in reporting dashboards that will support the management of performance and compliance. We will continue to develop the system to support greater insight and assurance	DPA	March 2026
RS3A/CP25-2		Improve the way we measure and use feedback from tenants, including STAR surveys	DCC	December 2025

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RS3A/CIP25-3		▶ Deliver actions through 'Reliable' Caredig Objective	DCC	December 2025
RS3A/CIP25-4		▶ Work with tenants and staff to implement new service standards to set out clear levels of service delivery. Complete	DCC	November 2025
RS3B/CIP25-1	Achieves and maintains high levels of tenant satisfaction with services.	▶ Improve the information about who our tenants are to inform future EDI plans	DCC	March 2026
RS3B/CIP25-2		▶ Improve the way we measure and use feedback from tenants, including STAR surveys	DCC	December 2025
RS3B/CIP25-3		▶ Deliver actions through 'Reliable' Caredig Objective	DCC	December 2025
RS3B/CIP25-4		▶ Review our complaints process implement a new Complaints policy to comply with the Complaints Standards Authority	DCC	October 2025
RS3C/CIP25-1	Ensures that services are fair and deliver equitable outcomes for tenants in response to their individual needs.	▶ Improve the way we measure and use feedback from tenants, including STAR surveys	DCC	March 2026

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RS3C/CIP25-2		▶ Improve the information about who our tenants are to inform future EDI plans	DCC	March 2026
RS3D/CIP25-1	Makes landlord performance information available to tenants which is sufficient to enable scrutiny and challenge.	▶ Continue to implement Tenant Involvement Strategy and action plan – to broaden opportunities for tenants to get involved locally and improve the way we use feedback at Board and Committees	DCC	March 2026
RS3D/CIP25-2		▶ Develop our Tenant Involvement steering group to cover all aspects of Tenant Involvement, complaints and customer service	DCC	December 2025
RS3D/CIP25-3		▶ Improve the way we measure and use feedback from tenants, including STAR surveys	DCC	December 2025
RS4A/CIP25-1	Has an effective framework for tenant involvement that is well publicised, provides a range of opportunities for tenants to be involved and can demonstrate that tenants are satisfied with the framework.	▶ Continue to implement Tenant Involvement Strategy and action plan – to broaden opportunities for tenants to get involved locally and improve the way we use feedback at Board and Committees	DCC	March 2026
RS4A/CIP25-2		▶ Develop our Tenant Involvement steering group to cover all aspects of Tenant Involvement, complaints and customer service	DCC	December 2025

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RS4B/CIP25-1	Can demonstrate the difference tenant involvement is making to the design and delivery of services including listening and acting on tenants' feedback and the lessons learnt from complaints.	▶ Continue to implement Tenant Involvement Strategy and action plan – to broaden opportunities for tenants to get involved locally and improve the way we use feedback at Board and Committees	DCC	March 2026
RS4B/CIP25-2		▶ Develop our Tenant Involvement steering group to cover all aspects of Tenant Involvement, complaints and customer service	DCC	December 2025
RS4B/CIP25-3		▶ Review our complaints process implement a new Complaints policy to comply with the Complaints Standards Authority	DCC	October 2025
RS4B/CIP25-4		▶ Improve the way we measure and use feedback from tenants, including STAR surveys	DCC	December 2025
RS4C/CIP25-1	Can demonstrate diverse tenant views and expectations inform the development and review of housing and related services, including the response of the RSL to any significant service failure.	▶ Continue to implement Tenant Involvement Strategy and action plan – to broaden opportunities for tenants to get involved locally and improve the way we use feedback at Board and Committees	DCC	March 2026
RS4C/CIP25-2		▶ Improve the way we measure and use feedback from tenants, including STAR surveys	DCC	December 2025

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RS4C/CIP25-3		▶ Improve the information about who our tenants are to inform future EDI plans	DCC	March 2026
RS5A/CIP25-1	Ensures all applicable rules and statutory guidance (including the current rent agreement) are complied with.	▶ Consult tenants on proposals for rents and service charges in Autumn 25	DFG/DCC/DPA	December 2025
RS5A/CIP25-2		▶ Continue to develop our consultation with tenants regarding rent and service charge increases	DFG/DCC/DPA	December 2025
RS5A/CIP25-3		▶ We will implement any action that arise from the service charge internal audit from March 2025	DFG/DCC/DPA	March 2026
RS6A/CIP25-1	Determines its strategic approach to value for money, can demonstrate that it achieves value for money in delivering its strategy and services to stakeholders, including tenants.	▶ Further develop our approach to VFM by undertaking further benchmarking against similar organisations	DFG	December 2025
RS6A/CIP25-2		▶ Implement a new Community Benefits Strategy/Policy including a Social Value document	DFG	March 2026

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RS6A/CIP25-3		Continue to implement a new Repairs software system to help manage reactive repairs and scheduling and will be implementing the planned works module in 2025/26. The system TM (Total Mobile) has built in reporting dashboards that will support the management of performance and efficiency for improvements related to value for money	DPA	March 2026
RS7A/CIP25-1	Sets financial plans which enable it to deliver its strategy and achieve its social purpose, and there is appropriate reporting to the Board against these plans.	Further support financial resilience by undertaking additional financial awareness training with leadership and Board Members	DFG	March 2026
RS7B/CIP25-1	Is financially viable in the short, medium and longer-term, and maintains sufficient funding and liquidity to support this.	Review our Treasury Strategy and Policy for 2025/26	DFG	May 2025
RS7C/CIP25-1	Monitors, reports on and complies with all covenants it has agreed with funders.	Introduce an Annual Treasury Report to Board to look at the performance against the golden rules and implement the use of trigger points set above golden rules		May 2025

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RS7D/CIP25-1	Identifies and effectively manages risks to the delivery of financial plans including appropriate stress testing, scenario planning and use of internal thresholds 15 Ref Regulatory Standards.	▶ Introduce an Annual Treasury Report to Board to look at the performance against the golden rules and implement the use of trigger points set above golden rules		May 2025
RS7E/CIP25-1	Has an effective treasury management strategy and associated processes.	▶ Review our Treasury Strategy and Policy for 2025/26	DFG	May 2025
RS8A/CIP25-1	Has an accurate and up to date understanding of its assets and liabilities and uses this to inform strategic and financial decisions and maintains complete, accurate and up to date stock condition data.	▶ Map the Assets and Liabilities Register to ensure triangulation with risk register and KPIs	DFG	March 2026

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RS8A/CIP25-2		- At the end March we had completed stock condition surveys on 87% of Caredig homes within a five year cycle, following the significant delays and access issues caused by the Covid pandemic. - In 2025/26 we exceeded our annual target of 600 surveys, completing 1000 surveys (c33% of our homes) and our aim is to continue to 'catch' up at the rate of c800 surveys per year over the next two years. This means we will carry out c200 additional surveys per year, closing the backlog of c400 homes that will arise over that period	DPA	Next budget cycle Oct-25
RS8A/CIP25-3		Plan and complete WHS (Whole Home Surveys) to meet WHQS23 requirements	DPA	March 2028
RS8A/CIP25-4		Continue to bid for alternative funding including grants to support delivery of works to meet WG requirements and aspirations including delivery of decarbonisation	DPA	April 2026

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RS8A/CIP25-5		▶ Adopt a new Development Strategy and seek to deliver between 70-100 new homes per annum	DGD	November 2025
RS8B/CIP25-1	Maximises the use of assets to achieve its social purpose and the objectives of the organisation including understanding the social and financial performance of assets.	▶ Continue to review our assets through our Asset Management Strategy	DPA	Next budget cycle Oct-25
RS8B/CIP25-2		▶ Update our Development strategy	DGD	November 2025
RS8B/CIP25-3		▶ Implement a new Community Benefits Strategy/Policy	DFG	March 2026
RS8B/CIP25-4		▶ Review all new Development Projects approximately 15 months after handover	DGD	October 2025
RS8B/CIP25-5		▶ Ensure that we understand our asset lifecycle demand and invest our resources using Caredig objective 'Efficient' to guide and measure progress of delivery and are developing a rolling 5-year delivery plan to accompany the Asset Management Strategy	DPA	January 2026

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RS9A/CIP25-1	Ensures publicly funded homes meet all applicable law, standards, rules and statutory guidance issued in connection with quality of accommodation and the current Welsh Housing Quality Standard.	Plan our strategy to meet the revised WHQS standard and look for additional funding to support decarbonisation aspirations	DPA	April 2026
RS9A/CIP25-2		Continue to gather fire safety data on our buildings creating a 5-year plan to meet current standards and are reviewing this to see if it can be compressed to a 3-year plan if there are sufficient contractor resources to deliver in a reduced timeframe	DPA	October 2025
RS9A/CIP25-3		Engage with WG with any review of the HHSRS, FFHH and RHWA to resolve/improve costly and challenging administration procedures	DPA	April 2026
RS9B/CIP25-1	Keeps tenants safe in their homes and promptly identifies and corrects any underperformance or non-compliance on all landlord health and safety requirements.	Continue to ensure our tenants are safe in their homes using Caredig objective 'Safe' to guide and measure progress/delivery	DPA	January 2026

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RS9B/CIP25-2		Continue to implement a new Repairs software system to help manage reactive repairs and scheduling and will be implementing the planned works module in 2025/26. The system TM (Total Mobile) has built in reporting dashboards that will support the management of performance and compliance. We will continue to develop the system to support greater insight and assurance	DPA	March 2026
RS9B/CIP25-3		Identify a plan of fire safety works and have budgeted for delivery of these works over a rolling 5-year period with 25/26 being year 1 and we will complete all known fire and mitigated actions and to complete intrusive surveys in all remaining general needs buildings incorporating requirements into delivery plans	DPA	October 2025

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RS9B/CIP25-4		▶ HHSRS & Disrepair reports to Audit & Risk Committee have developed over the last 12 months to shape the paper to meet WG requirements of Awwab's law	DPA	March 2026
RS9B/CIP25-5		▶ We will engage with CHC & WG over further consultation on the Building safety act for frequency of Fire Risk survey requirements	DPA	October 2025

**Empowering People
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Thriving Communities**

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