

# Environmental, Social, Governance and Performance Report



**2023-24**

# Table of contents



<b>INTRODUCTION</b>	<b>3</b>
Who we are	4
Our Vision, Mission and Values	5
Board Chair Introduction	6
Chief Executive Introduction	7

<b>ENVIRONMENTAL</b>	<b>8</b>
Climate Change	9
Ecology	11



<b>SOCIAL</b>	<b>12</b>
Affordability and Security	13
Number of Existing Homes	14
Damp and Mould	16
Real Stories of Support	17
Resident Voice	18
Customer Support	21
Placemaking	22



<b>GOVERNANCE</b>	<b>23</b>
Structure and Governance	25
The Board	28
Staff Wellbeing	31
Supply Chain	32
Performance Highlights 2023-2024	34
Our year in a snapshot	35
Overall Performance 2023-2024	36
Financial Statement Summary 2023-2024	39





## Introduction

This year, we're excited to present our first ESG and Performance Report, which will replace our Annual Review.

At Tai Calon, we're committed to having a positive impact on the environment, our communities, and our work. By embracing Environmental, Social, and Governance (ESG) principles, we're building a foundation for responsible and transparent actions that deliver lasting value.

In January 2024, we proudly adopted the Sustainability Reporting Standard (SRS) for Housing – a framework tailored to the housing sector. This commitment means we'll measure and share our progress annually across 12 themes and 46 criteria, aligning with local and national goals like Blaenau Gwent's vision for a greener, healthier future.

So, what is ESG all about? It's a smarter way of doing business that focuses on three key areas:

- **Environmental:** Taking action on climate change, using resources wisely, and reducing our carbon footprint.
- **Social:** Supporting our people, tenants and communities to improve lives and create opportunities.
- **Governance:** Operating ethically, transparently, and with integrity.

Why does ESG matter? It's about more than just meeting expectations. It's about managing risks, seizing opportunities, and ensuring that what we do reflects what matters most to our customers and stakeholders.

In addition to showcasing how we're making a difference through data and real-life stories, we've included a summary of our performance over the last financial year.



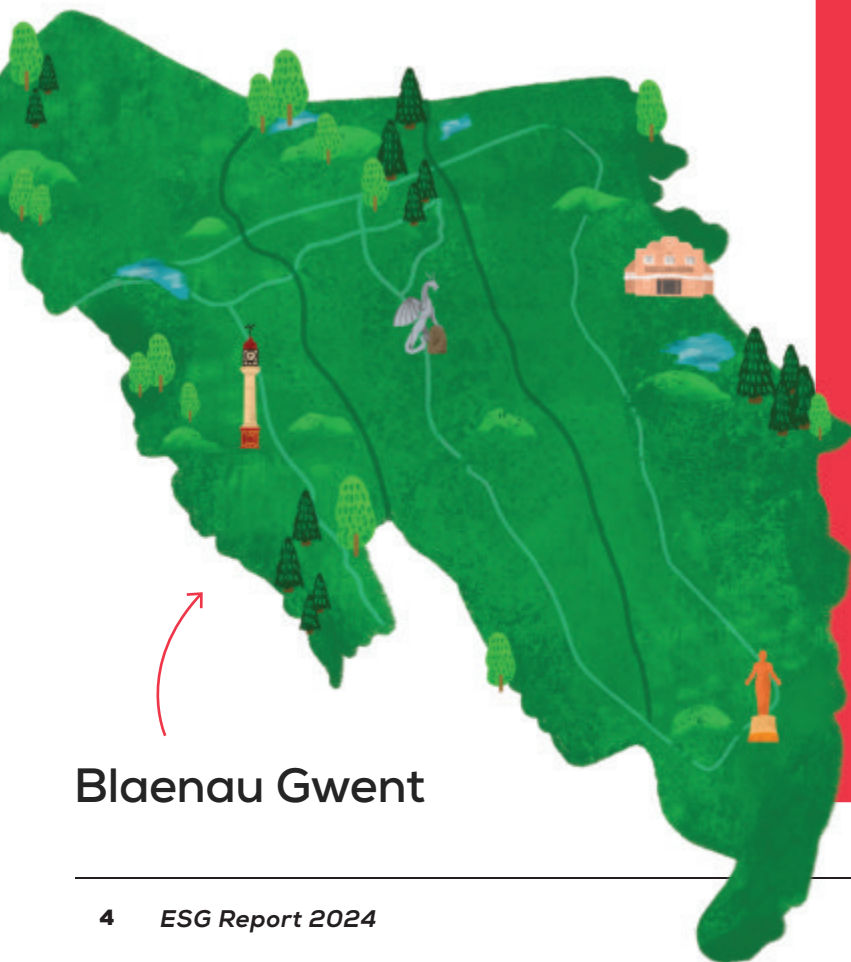
## Who we are

Tai Calon, established on July 26th, 2010, is a not-for-profit organisation and the largest provider of homes in Blaenau Gwent, managing nearly 6,000 properties. As a major local employer, with more than 280 dedicated staff, Tai Calon plays a key role in the community, collecting over £31 million in affordable rent each year to maintain and improve services.

Since 2010, Tai Calon has invested more than £243 million to ensure its homes meet and exceed the Welsh Housing Quality Standard (WHQS), reinforcing the belief that everyone deserves a safe, comfortable place to live.

Tai Calon is more than just a housing provider; it's a champion of sustainability and community growth. Tai Calon integrates environmental, social, and governance (ESG) principles into its operations, aiming to reduce its carbon footprint and contribute to the fight against climate change. Tai Calon embraces diverse voices and celebrates the contributions of its customers in shaping the future of Blaenau Gwent.

Looking ahead, Tai Calon remains committed to environmental sustainability, reducing carbon emissions, and supporting the local economy. Through strong governance and transparency, the organisation ensures that its homes not only provide a safe place to live but also contribute to a higher quality of life for everyone.



Blaenau Gwent

# Our Vision, Mission and Values

Our **vision** (why we exist), **mission** (what we will achieve) and **values** (how we will achieve it) reflect our promise to support customers, their families and the communities where they live.

## Our Vision

“Tai Calon exists to inspire its people so that they go beyond affordable housing and are driven to create vibrant communities across Blaenau Gwent.”

## Our Mission

By 2025, over 90% of Tai Calon customers will be satisfied, or very satisfied, with the overall service that they receive.

## Our CALON Values

These 5 Values drive our culture and support the achievement of the Mission. They are:



### Creative

Think differently, challenge processes where you can see improvement, and take risks.



### Ownership

Take ownership of tasks which in turn creates accountability, including learning from mistakes and trying new things.



### Authentic

Be yourself, open, honest and trustworthy, and act with integrity.



### Not on your own

We are one team, working together, with care, empathy and consideration. We can't do your jobs without each other.



### Learning

Understanding the importance of learning and updating skills and knowledge to be confident in your role.

---

# Board Chair Introduction

## Professor Sir Adrian Webb, Chair of the Tai Calon Board



At Tai Calon, we take governance seriously, as demonstrated this past year. I would like to highlight three examples.

Firstly, a key role of the Board is to set the future strategy of the organisation. During this year, the Board began crafting a new Corporate Plan, which will take Tai Calon through to 2029. That process incorporated feedback from our customers, staff, and local stakeholders. This new Corporate Plan 2029 includes setting a 95% satisfaction target, with expanded customer satisfaction measures. There is also an increased emphasis on environmental sustainability and the creation of social value.

Secondly, our Corporate Plan 2029 aims to boost our development of new affordable homes. We restructured our business to attract long-term debt funders, securing a £105 million loan from the NatWest Group, in July 2023. This funding supports those ambitious building plans to provide, quality, affordable housing, all within Blaenau Gwent.

Lastly, we have strengthened our governance by enhancing the role of the committees. The new Development Committee, and the People and Culture committee give vital additional assurance and challenge in support of the Board. These changes, together with two new board members and one new committee member with expertise in housing management and customer engagement, will help strengthen governance at Tai Calon.

Finally, I would like to note my appreciation for the dedication of the Board, committee members and staff, whose support has been crucial to our progress this year and will be going through to 2029.

**PROFESSOR SIR  
ADRIAN WEBB**  
Board Chair

---

# Chief Executive Introduction

## Howard Toplis - Chief Executive



Welcome to my final statement as Chief Executive at Tai Calon.

I have focused on the one key aspect that underpins our continued success and that is our culture.

Tai Calon continues to thrive as shown by our increasing customer satisfaction feedback and the recognition by staff that Tai Calon is a great place to work. I am immensely proud to have been a part of this organisation as it shows a strong culture, which is helping to drive our strategy of enhancing customer satisfaction.

We continually look at ways we can improve, driven by our CALON values, starting with “C” for creativity. I want to acknowledge that this drive to continually improve is not easy, and so I want to thank everyone at Tai Calon for their dedicated efforts to improve our services, knowing the outcome will result in higher customer satisfaction.

This success also reflects three other Values, of Learning, Ownership, and Not on Your Own (i.e. teamwork), all of which are essential in delivering outstanding service for our customers.

Finally, the “A” in CALON stands for authenticity. Being authentic in turn creates trust, which is a glue that holds any high-performing team together. Trust within Tai Calon, and from our customers and stakeholders, has increased steadily and I’m confident will continue to do so.

This has made my role as Chief Executive the most rewarding job I have ever had.

**HOWARD TOPLIS**  
Chief Executive

# ENVIRONMENTAL

Tai Calon provides nearly 6,000 homes in Blaenau Gwent, a region of approximately 46 square miles with a population of around 67,000.

Blaenau Gwent faces significant environmental challenges, including the legacy of coal mining, which has resulted in abandoned mine shafts and contaminated land, posing risks to public health and biodiversity.

Air quality issues, exacerbated by traffic emissions and local industry, are particularly concerning for vulnerable people, such as the elderly and those with respiratory conditions.

Additionally, climate change has intensified these challenges, leading to increased flooding and unpredictable weather patterns.

The local authority has launched a comprehensive Net Zero 2050 Framework, focusing on energy, housing, nature, and transport. Tai Calon acknowledges the environmental impact of its operations and is committed to sustainable resource management, biodiversity protection, and reducing its carbon footprint.

Our Sustainability Strategy encompasses three key themes and eleven criteria to enhance the region's environmental health.

Collaborative efforts from the local authority, community organisations, and residents are essential to tackle these challenges and create a more resilient, sustainable future for Blaenau Gwent.





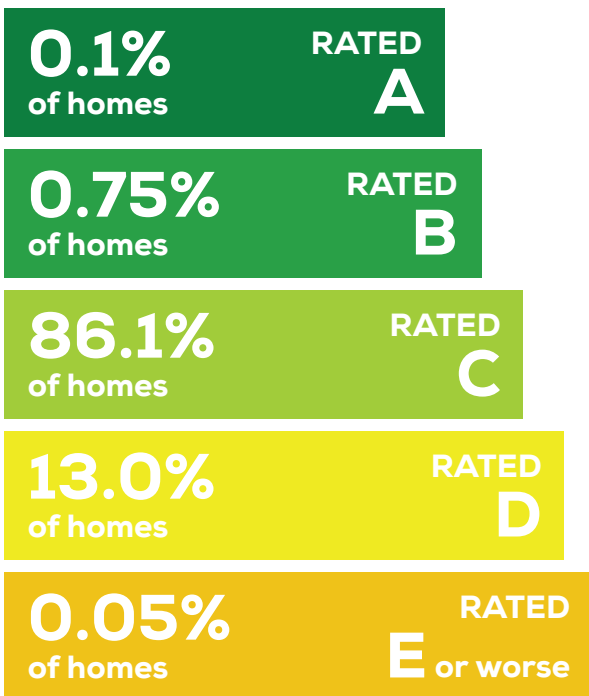
# Climate Change

Climate change is a shared challenge, and together, we can make a difference. It impacts both our planet and how we live day-to-day. That's why we're focusing on six ways to make our homes more energy efficient. We're investing in these improvements to not only protect the environment but to benefit the people in our communities.

By making our homes better, we're helping to lower living costs and create a more sustainable future for everyone.

## EPC Ratings for Existing Homes Completed Prior to the Last Financial Year

EPC rating measures a building's energy efficiency from A (best) to G (worst) for environmental impact and cost savings.



0% of homes without an EPC rating

## Our Net Zero target and Strategy

We are striving to deliver the Welsh Government's goals to achieve Net Zero for our homes by 2033 and planning when our homes will meet energy-saving goals of SAP 92 ratings.

**We are already doing a great deal to help our customers save energy. This includes:**

- Fitting external wall insulation (EWI) on the outside of homes to keep them warmer.
- Installing solar panels and battery storage to collect and store energy from the sun.
- Finding new ways to heat homes without using fossil fuels by installing heat pumps.
- Installing Intelligent Energy Systems (IES) to help customers monitor the efficiency of these installed upgrades which will inform what further improvements we can make.
- Adding more loft insulation and delivering a programme of thermal-efficient windows and doors.



Over the past year, we've improved our homes by adding external wall insulation to 82 houses and installed upgrades like EWI batteries, air-source heat pumps, and solar panels to 52 homes. These improvements help use less energy and are kinder to the environment. With support from the Welsh Government, we are ensuring that homes remain cosy, cost less to heat, and are better for the planet, both now and in the future. These enhancements not only contribute to our environmental goals but also reduce energy usage for our residents.

One satisfied customer from Garnlydan in Ebbw Vale shared their experience with the renewable upgrades, stating that the new system is incredibly easy to use and requires minimal interaction. They found the transition to the new temperature control effortless, enjoying a consistently comfortable living environment.

After these improvements, the gas and electric bills were reduced to just £136 per month combined, highlighting fantastic savings!

	No. Completions	Total capitalised cost
EWI	82	£402,590.75
ASHP	23	£333,500.00
PV PANELS & BATTERY	29	£247,738.79
<b>TOTAL</b>	<b>134</b>	<b>£983,829.54</b>



Scan the QR Code  
to see how Tai Calon got  
£1.3 million for this program!



# Ecology

Blaenau Gwent has a diverse range of habitats including upland oak woodlands, lowland meadows and heather lands which support a wide range of plants and animal species.

Theme two of the Framework considers how the business manages and promotes Green Spaces to protect biodiversity and what strategies we are adopting to reduce pollutants.

## Reducing our carbon impact by the way we print.

Over the past year, we've balanced our printing carbon footprint and been recognised with a certificate from the World Land Trust to prove it! Partnering with Resource, a carbon-balanced print company, we've offset 527kg of CO2 and protected 101m<sup>2</sup> of tropical forest. Using Forest Stewardship Council (FSC) sustainable papers, we're helping our planet stay healthy.

## Green Space & Biodiversity

At Tai Calon, we're dedicated to improving green spaces and supporting biodiversity across our communities. With valuable input from residents, we developed the "Woodland and Green Spaces Strategy".

This Strategy focuses on creating vibrant green areas, from community gardens for growing food to peaceful spaces for enjoying nature. It's designed with the future in mind, planning for the next 30 years.

To keep it sustainable, we'll explore funding opportunities and regularly review its success, using what we learn to shape future initiatives.

Together, we're building greener, healthier communities for everyone to enjoy.



# SOCIAL

Blaenau Gwent has some big challenges to face. It used to rely on coal mining and steel for jobs, but these industries have gone, leaving many people without work. It's been hard to bring new businesses into the area, and some people don't have the skills needed for modern jobs.

Many families in Blaenau Gwent struggle with money and some struggle to access good healthcare and other

services. The population is getting older, and fewer people live in the area, making it harder for schools, hospitals, and housing to keep up with demand.

To overcome these problems, Tai Calon is working with businesses, the community, and the local authority to help Blaenau Gwent grow and become a better place to live.





## Affordability and Security

Blaenau Gwent is home to around 67,000 people, many of whom face challenges like lower-than-average incomes and limited job opportunities. Affordable housing is crucial to support families and create brighter futures.

With a slightly higher female population (50.9%) and 1,595 people per square mile, we're focused on making communities feel safe and welcoming. While crime rates in some areas are a concern, we're working closely with residents to tackle antisocial behaviour.

By creating more affordable homes and supporting safer neighbourhoods, we're building stronger, more inclusive communities for everyone.

### How Does Tai Calon's Rent Compare to Private Landlords?

On average, it's about 31% less, meaning tenants pay just 68.8% of what private landlords ask for similar homes.

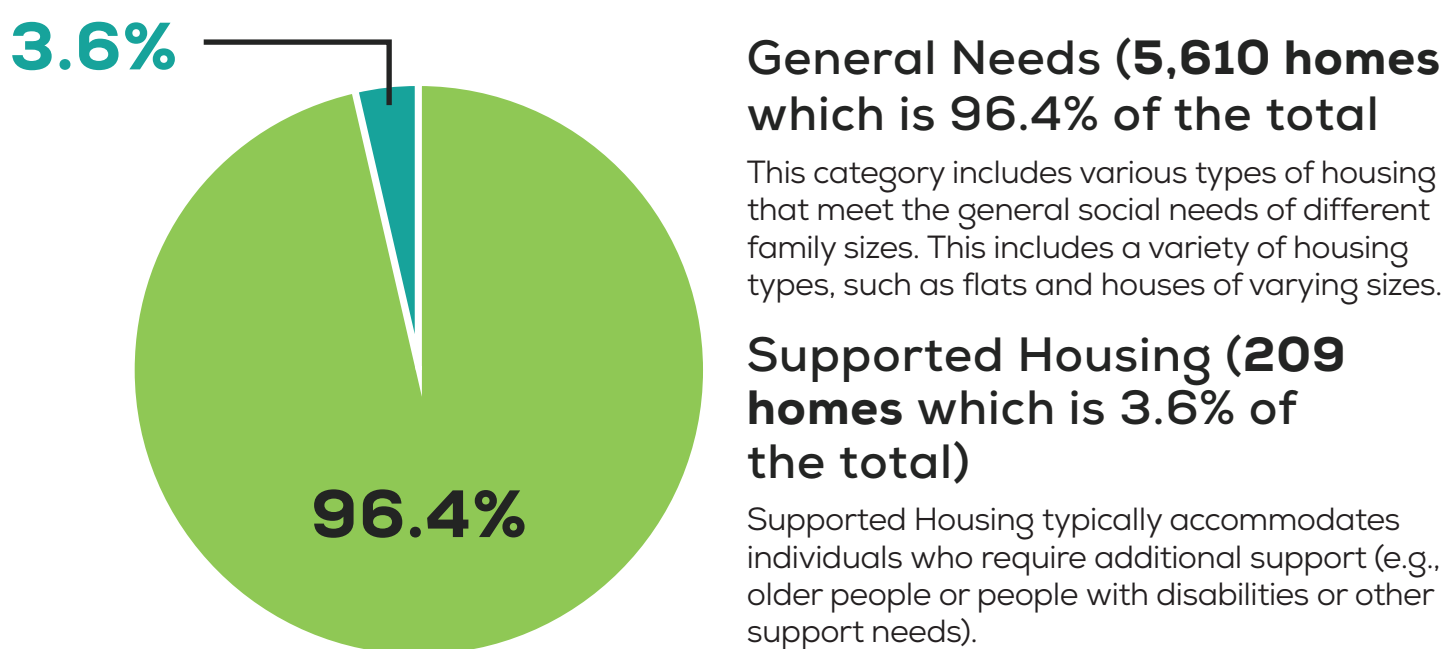
Broad Rental Market Area	Current Rates for Weekly Apr 2023 - March 2024	Private Sector	
		Median ONS	New LHA rates for Apr 2024 - Mar 2025
1 bedroom	£66.74	£96.92	£75.00
2 bedroom	£80.55	£114.69	£98.96
3 bedroom	£90.90	£130.15	£112.77
4 bedroom	£132.33	£169.85	£149.59

# Number of Existing Homes (Owned and/or Managed - Completed Before the Last Financial Year)

The types and numbers of properties owned by Tai Calon are outlined below.

Tai Calon has only recently begun developing new affordable homes, with one scheme of nine flats currently in management. However, the organisation intends to build 67 new homes by the end of 2025, with planning approval in place for an additional 133 homes.

All other properties were acquired from Blaenau Gwent County Borough Council during the transfer process. In total, Tai Calon owns 5,819 homes.



## Keeping Homes Safe and Secure for Customers

In Wales, there are two main types of rental agreements (secure and standard) to keep people secure in their homes:

### Secure Contracts

These are used by community landlords and strongly protect people living in their homes. They replace the old Secure and Assured tenancies, ensuring people have a lot of stability and security.

### Standard Contracts

These are used by private landlords and replace the old Assured Shorthold, Introductory, and Starter tenancies.



At Tai Calon, we use Secure Contracts to ensure everyone has a safe and stable home. This means that people living in our homes don't have to worry about suddenly moving out.

# Building Safety and Quality

Over the last year, our teams have worked hard to ensure all our homes are as safe as possible and follow important safety rules.

Overall, our homes are safe and secure, with only a small number needing extra attention.

Here's what we've done:



FIRE RISK ASSESSMENTS:

**100%**

Every home has a fire risk assessment, which means we follow fire safety rules to protect everyone.



GAS SAFETY CHECKS:

**96.4%**

That's almost all homes have passed gas safety checks, keeping them safe from potential gas hazards.



ELECTRICAL SAFETY CHECKS:

**99.91%**

Almost all homes (99.91%) have passed electrical safety checks, which shows we're serious about preventing electrical dangers.



**100%**

of our homes meet the Welsh Housing Quality Standard (WHQS).

## Welsh Housing Quality Standards.

Since 2010, Tai Calon has invested over £138.5 million in homes across Blaenau Gwent. This includes maintaining our high standards across 5,819 homes, supported by an annual £4.2 million dowry from the Welsh Government.



# Managing and Mitigating Damp and Mould Risks for Customers

## Addressing Damp and Mould

We are committed to quickly responding to requests for inspections related to damp and mould within 12 days, as mandated by the Welsh Government. Every home undergoes a thorough assessment to gauge the risk level, ensuring that those with serious issues receive priority treatment and are referred to our trusted contractors for prompt repairs.

## Expert and In-House Repairs

Our approach to repairs and maintenance combines the expertise of external contractors with the dedicated efforts of our Property Services Team, ensuring high-quality service across all our homes.

## Proactive Risk Assessment

To effectively manage potential risks, we use a clear colour-coded system (Red, Amber, Green) that helps us identify homes at high-risk of damp and mould. This allows us to proactively protect our customers' homes.

## Innovative Tracking System

We are excited to announce the development of an automated dashboard designed to track cases of damp, condensation, and mould from the moment they are reported until they are fully resolved. This system will ensure that issues are addressed promptly and provide a transparent view of the entire process, giving peace of mind. It will also address other housing hazards, ensuring accurate and complete reporting.

## Educational Resources for Healthy Living

We believe in empowering our customers with knowledge, so we've created a booklet with helpful **tips for maintaining a healthy home** environment. Through these initiatives, we strive to effectively manage and reduce the risk of damp and mould, significantly enhancing the living conditions for our customers.





# Real Stories of Support

## Supporting Our Veterans in Times of Need

A veteran facing mental health and financial challenges recently received crucial home repairs and assistance from the dedicated Tai Calon Team. He expressed heartfelt gratitude for our team's professionalism and kindness, which reflects our commitment to making all customers feel valued and supported.



For more details, you can read the full article by scanning the QR code

## Tailored Support to Enhance Tenant Comfort

One customer was finding it tough to keep their home warm due to rising living costs and damp issues. Our team stepped in quickly, adding insulation, replacing doors, and offering financial support for heating. This resulted in a healthy home which retains heat better and gives peace of mind for the customer.



For more details, you can read the full article by scanning the QR code



# Resident Voice

## Results of the Most Recent Tenant Satisfaction Survey and Actions Taken.

We recently asked our customers how satisfied they are with Tai Calon's services, and we're pleased to share that **79% of tenants said they're satisfied or very satisfied with what we do.** This result is consistent with 2021, showing steady progress in meeting our tenants' needs.

Even with social, economic, environmental and political challenges facing the UK, Tai Calon has kept its service levels steady, thanks

to the hard work of our team. We've made good progress in areas like trust, listening to customers, and involving them in decisions.

### We are focusing on:

- Delivering repairs that are faster, better, and more convenient.
- Resolving complaints quickly and effectively.
- Improving how we address issues like damp and mould to ensure healthier homes.



## Arrangements for Customers to Hold Management Accountable for Service.

At Tai Calon, we love hearing what our customers think about our services!

Last year, over **3,600 people** shared their ideas and suggestions with us, and we received more than **10,000 comments!** This helps us figure out what we're doing well and where we can get even better.

People shared their thoughts through surveys, special meetings, and events in the community. Nearly 400 people told us how they felt about our repairs service, website updates and even rent changes.

### Here are some examples of what we talked about last year...

- In Sirhowy (Tredgar), we went door-to-door, asking neighbours what improvements they'd like to see in their area. They talked about things like better parking, cleaning up gardens, fixing roads and pavements, making more places for children to play and suggestions on how ways antisocial behaviour should be dealt with.

- We asked for feedback on how people use foodbank vouchers through Tai Calon, and we learned that we could do more to tell people about other food groups in the community that can help.
- At our Llys-Cwm Llydhrew sheltered homes, we talked about ways to help reduce loneliness for people living there.

We also have a tool called Rant & Rave that helps us understand what our customers say. It takes all the feedback we get and turns it into helpful information. By using this, we've been able to spot things we need to improve and make sure we're fixing any problems our customers experience.



Scan the QR code to help us shape our services to suit **YOU** better!



Scan the QR code to find out more on how we enhanced customer experience

Tai Calon was recognised for listening to our customer feedback when it won the

## TPAS Cymru 2023

### Good Practice Award for Tenant Voice.



Scan the QR code to find out more



## Number of Complaints Received, How They Were Handled, and Lessons Learned

Over the past year, we've received 3,446 complaints and successfully resolved 676 of them. The Public Services Ombudsman for Wales investigated just one complaint about our services, provided a suggestion to resolve it, and we took action promptly. They also received four other complaints but determined no further investigation was needed. This is a testament to the efforts we're making to address issues effectively.



The complaints we resolved, helped us make some significant improvements:

- **Urgent Door Repairs:**  
Tai Calon needed to improve its handling urgent door repairs. We have made our communication with customers clearer about how long these repairs will take.
- **Better Complaint Information:**  
Tai Calon needs to collect more information at the start of a complaint to make the process easier for all of those involved.

Tai Calon has also made significant changes to how we handle complaints based on feedback from customers:

- There is better control and oversight of complaints.
- Special complaint coordinators help enhance communication and coordination, making everything run more smoothly.
- The systems used to handle complaints have been upgraded.

These changes are already receiving positive feedback, showing that our new ways of doing things are helping us solve problems faster and better.

Here are some examples of what customers have told us:

*"I can't open or close the door. The frame is loose, and they said I need to call again next week."*

*"They haven't come back to put the vents back on."*

*"The job wasn't finished because the worker didn't have the right tools."*

That's why we've made some great improvements to our repair service! We now ensure repairs are fully completed before we leave, aim to fix issues on our first visit, and if a follow-up is needed, we'll book the next appointment with the customer before we go.

Overall, we have made significant improvements to improve our services and meet customers' needs.



In the last two years, we've reduced the number of complaints about our services by **over 20%**

# Customer Support

## Support Services for Our Customers and Their Positive Impact

Tai Calon is dedicated to enhancing the lives of its tenants by offering a range of essential support services designed to address various needs:

### 1. Tai Calon Hardship Fund:

With a dedicated fund of **£100,000**, this initiative assists customers facing financial difficulties. The fund supports the purchase of essentials such as food, payment of bills, and rent assistance in cases of job loss or financial hardship. In the past year, **254 customers benefited from this support, including 112 who received help with rising energy costs.**

### 2. Liff Support Services:

The Liff Team focuses on helping customers live independently by providing guidance on budgeting, bill payments, and accessing benefits. Over the last financial year, **the team assisted 162 individuals, significantly improving their ability to live independently and enhancing their quality of life.**

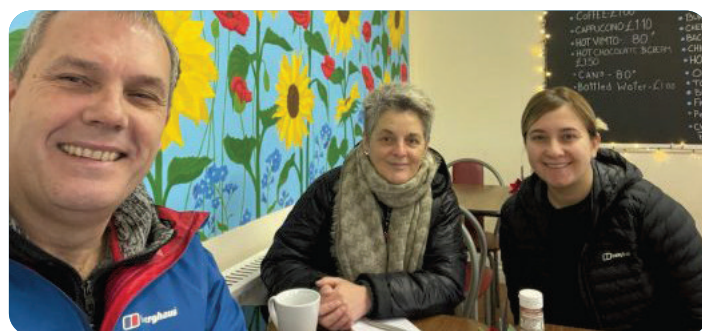


### 3. Rent Payment Support:

This service ensures customers can manage their rent payments effectively and understand rent processes. The team also connects customers with additional resources if needed. In the previous year, **support was provided to 1,877 tenants, aiding them in maintaining timely rent payments and avoiding arrears.**

### 4. Wellbeing Team:

The Wellbeing Team works to improve customer's overall health and community involvement. They assist with job searches and work experience opportunities, contributing to better well-being and community engagement.



### 5. Tenancy Management:

This system identifies customers who may require additional support, such as addressing housing issues or financial concerns. **Over 200 individuals have been supported through this system in the past year, ensuring their needs are met.**

### 6. Food Bank Support:

Tai Calon have issued **279 food bank vouchers, tackling food poverty** within the community.

These services have been effective in improving resident outcomes by providing crucial support, enhancing financial stability, and fostering independence and well-being.



# Placemaking

## Community Investment and Positive Neighbourhood Outcomes.

Tai Calon works hard to improve the lives of people living in Blaenau Gwent.

### Community Houses:

- Tai Calon has four unique houses in different areas, like Waundeg and Cefn Golau. These houses help people by running food pantries, teaching them how to grow food, and cooking healthy meals.

### Health Support:

- **Swimming Lessons:** We partnered with Aneurin Leisure Trust in Blaenau Gwent to provide free swimming lessons for 45 children from Tai Calon homes, keeping them active and healthy.
- **Dragons Gateway Project:** Working with the Dragons rugby team (based in Newport) to teach kids essential skills like teamwork, healthy habits, and confidence through play.
- **Mental Health Groups:** Tai Calon helps different groups that support people’s mental health, like Terrance Gardens and Happy Café (in Brynmawr), by giving them money to help keep these groups running.



### Improving Communities:

- Tai Calon works with people in different neighbourhoods to make plans to help the community grow and improve. These plans focus on what each area needs most.

### Job and Volunteering Opportunities:

- We support people to prepare for jobs by offering volunteer work and real-life work experience. This helps them build skills and confidence.



### Brighter Futures Fund:

- Our Brighter Futures Fund, supported by contributions from our partners and suppliers, is designed to help community groups with their projects and initiatives. So far, the fund has allocated £16,840 to support various community groups throughout Blaenau Gwent.

### Creative Projects:

- Tai Calon worked with Men’s Den and Families First on a project where six young adults made benches for the community. This project helped them learn new skills and give back to their neighbourhood.

# GOVERNANCE

An aerial photograph of a residential area, likely a council estate, featuring rows of terraced houses with grey roofs and light-colored walls. The houses are situated in a valley, with lush green hills and fields in the background under a cloudy sky. The word 'GOVERNANCE' is written vertically in large, white, bold letters on the left side of the image.

**Governance is about the rules and processes that help an organisation run fairly and honestly.**

At Tai Calon, this means making sure that decisions are made correctly and that everyone works together to achieve the best outcomes for the community.

The Tai Calon Board is a group of people who guide the organisation, making sure it provides good homes and services for its tenants. They are responsible for making decisions that help the organisation stay strong and focused on its goals.

The Community Housing Cymru's Code (CHC) of Governance sets out seven principles for Boards. Good governance is fundamental to Tai Calon achieving its objectives:



#### **ACCOUNTABILITY:**

Every member of Tai Calon, from the Board to staff, is accountable for their actions, ensuring decisions align with the organisation's goals and serve the community effectively.



#### **TRANSPARENCY:**

Tai Calon prioritises clear communication, ensuring that stakeholders understand how decisions are made and fostering an environment of openness.



#### **ETHICAL CONDUCT:**

The organisation upholds high ethical standards, promoting fairness and honesty in all interactions and decisions.



#### **STAKEHOLDER ENGAGEMENT:**

In line with CHC's principles, Tai Calon actively engages with customers', ensuring their voices are heard and considered in decision-making processes.



#### **RISK MANAGEMENT:**

Good governance involves identifying and managing risks effectively to safeguard the organisation's assets and reputation.



#### **RESOURCE STEWARDSHIP:**

Tai Calon is committed to using resources efficiently and responsibly, maximising the impact of every investment in the community.



#### **CONTINUOUS IMPROVEMENT:**

The organisation seeks to learn from experiences and feedback, striving for ongoing enhancement in governance practices and service delivery.



#### **DIVERSITY AND INCLUSION**

Tai Calon promotes a diverse and inclusive environment, recognising that varied perspectives strengthen decision-making and community support.

Good governance at Tai Calon means protecting customers' interests, managing risks, and ensuring resources are used wisely. It builds trust and ensures that the organisation can continue helping the community for the long-term.



# Structure and Governance

At Tai Calon, we encounter various challenges that we work to identify, understand, and manage effectively. The Welsh Government expects our Board to take a proactive approach in addressing these risks to ensure we continue delivering for our communities.

## Key Risks and How We Handle Them

### 1. Safety Risks

- **What Could Go Wrong:** Employees, customers, and the public might not be safe.
- **How We Manage It:** We have safety rules and checkups to keep everyone safe, and we keep learning about safety.

### 2. Governance Risks

- **What Could Go Wrong:** We might not follow the rules we're supposed to.
- **How We Manage It:** We keep the Board informed with updates and have meetings with experts to make sure we're following the rules.

### 3. Quality of Homes

- **What Could Go Wrong:** We might not keep homes up to the standards customers expect.
- **How We Manage It:** We have plans to take care of our homes and check their condition regularly.

### 4. Financial Risks

- **What Could Go Wrong:** Our money plans might not be good enough.
- **How We Manage It:** We check our business plans every year and keep an eye on costs to make sure everything is ok.

### 5. Tenant Satisfaction Risks

- **What Could Go Wrong:** Customers might not be happy with our services.
- **How We Manage It:** We listen to customers feedback and have surveys to see how we can improve.

### 6. Fraud and Technology Risks

- **What Could Go Wrong:** Problems with technology might lead to fraud, affecting our finances.
- **How We Manage It:** We have strong checks and regular reviews to prevent fraud.

### 7. Repair and Maintenance Risks

- **What Could Go Wrong:** Our repair services might not work well.
- **How We Manage It:** We have clear steps to follow and regularly check how well we're doing.

### 8. Thermal Efficiency Risks

- **What Could Go Wrong:** We might not meet our energy-saving goals by 2025.
- **How We Manage It:** We have a plan for managing our assets and are working hard to find funds for energy-saving projects.

### 9. Development Risks

- **What Could Go Wrong:** We might not build enough new homes or get the right approvals.
- **How We Manage It:** We have a clear development plan in place and a strong, collaborative partnership with Blaenau Gwent County Borough Council.

### 10. Data Security Risks

- **What Could Go Wrong:** Data breaches might harm our financial situation.
- **How We Manage It:** We have strong protections for our data and regular checks to keep it safe.

Tai Calon will keep watching and managing these risks to make sure we're following the rules, providing good services, and keeping our finances safe.

Over the last financial year, we made some changes in our committees that will help us work better to reach our goals.

**1. New Development Committee:**

This will help us plan and improve services as well as work on essential strategies.

**2. Homes & Communities Committee:**

This will help everyone stay focused on our big goals.

**3. People & Culture Committee:**

Our old Remuneration Committee is now called the People & Culture Committee. This change will focus on helping and supporting our team and creating a friendly workplace.

## Board Members (as of March 31st, 2024):



**Chair**

Professor  
Sir Adrian Webb



**Vice-Chair of the Board and Chair of the Development Committee**

Mike Santon



**Chair of People & Culture Committee**

Ian Hughes



**Chair of Audit & Risk Committee**

Neil Harries



**Chair of Homes & Communities Committee**

Shannon Williams



Gemma Badham



Abhishek Vyas



Peter Nourse



Ellen Jones



Sonia Behr

## Committee Members:

- **Audit & Risk Committee:** Neil Harries (Chair), Sonia Behr, Ian Hughes, Abhishek Vyas, Brian Pickett
- **Development Committee:** Mike Santon (Chair), Ian Hughes, Gemma Badham, Shannon Williams
- **Homes & Communities Committee:** Shannon Williams (Chair), Ellen Jones, Peter Nourse, Sian Nicholas
- **People & Culture Committee:** Ian Hughes (Chair), Peter Nourse, Abhishek Vyas
- **Schedule 1 Committee (Virtual):** Ian Hughes (Chair), Neil Harries, Sonia Behr, Abhishek Vyas

**Gemma Badham** has been chosen again as a **tenant board member for 2023-2026**. She was voted in at the AGM in 2023.

These changes will help us do better, and we look forward to seeing the great things our committees achieve.



Read more about Gemma's re-election here



## Housing Provider Registration Status

Tai Calon Community Housing Ltd is a Registered Social Landlord and is regulated by the Welsh Government. It has charitable status under the Co-operative and Community Benefit Societies Act 2014.

Purpose, Leadership, Integrity, Decision Making (including Risk and Control), Board Effectiveness, Equality, Diversity, Inclusion, and Openness (including Accountability).



Scan to read more about (CHC's) Code of Governance

## Adverse Regulatory Findings

Tai Calon has not faced any adverse regulatory findings in the past 12 months.

## Most Recent Regulatory Grading/Status

As of June 10th, 2021, Tai Calon received a positive regulatory judgement. The latest report indicates:

- Governance: **Good**
- Financial Viability: **Good**

## Not-For-Profit Status

Tai Calon is a not-for-profit organisation, registered under the Co-Operative and Community Benefit Societies Act 2014. Any surplus is reinvested into services for tenants, and no dividends are paid to shareholders.

## Management of ESG (Environmental, Social, and Governance) Risks

Tai Calon's Board manages ESG risks through various methods:

- **Future Generations Act 2015:** Procurement choices align with the Well-being of Future Generations Act 2015, considering the impact on people and the environment.
- **Sustainable Buying:** A Sustainable Procurement Statement is included in all purchases to ensure environmental and social benefits.
- **Reporting and Checking:** The Board reviews report on ESG risks to monitor and address them effectively.
- **Risk Register:** ESG risks are incorporated into the Overall Risk Management plan.



You can view the full report on Tai Calon's website.

## Code of Governance Compliance

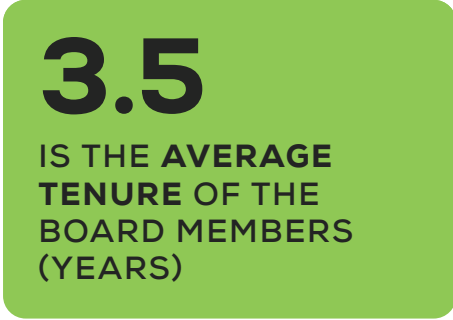
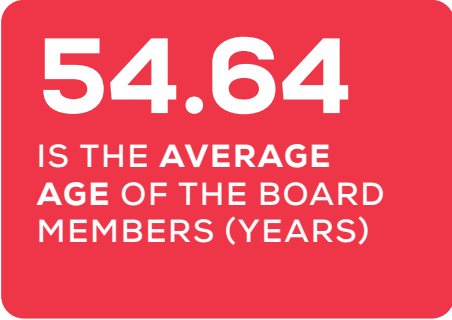
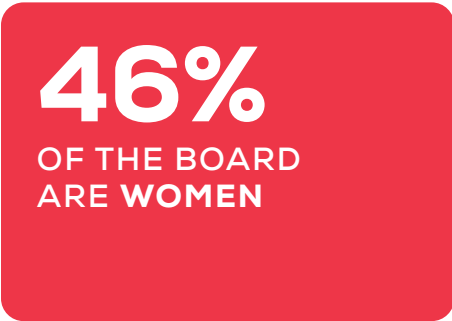
Tai Calon follows the Code of Governance (CHC) established by Community Housing Cymru. Our adherence to this Code is detailed in our annual financial accounts, which were approved by the Board in July 2023.

The review confirmed compliance with all seven principles of the Code: Organisational

# Inclusive Governance

## Through Diverse Voices

Tai Calon ensures that a diverse range of people, including customers, can share their ideas to help guide how things are run. We actively listen to what customers say and use their ideas to make improvements.





## Listening to Customers at Tai Calon

At Tai Calon, we listen to what our customers have to say. Their ideas and feedback help us make better Board and senior management decisions.

For example, when residents told us that our maintenance services needed improvement, we acted quickly. This feedback helped us respond faster and communicate better with everyone.

We use a tool called Rant & Rave to gather opinions from customers in real-time. This helps us understand what needs to be fixed and make changes right away. We also keep track of how well we listen to our customers, ensuring their voices are heard when important decisions are made.

We share reports with our board members, so they know how customers feel. Even when things go wrong, we learn from complaints and use surveys to understand

how to improve our services. The Board uses this information to make decisions that reflect what customers need and want.

There is a wide range of activity at leadership level at which reports and KPIs are shared and discussed. This activity includes a detailed customer experience report, complaints report and quarterly KPIs related to customer satisfaction. From all this activity there are three main questions we continually seek to answer at both team and organisation and board level.

- Are we working on the right things to improve the service for customers?
- Are the things we are working on still working for customers?
- If not, what might be better opportunities for improvement?

---

## Policies Incorporating Equality, Diversity, and Inclusion (EDI) into Recruitment and Selection of Board Members and Senior Management

Tai Calon makes sure that Equality, Diversity, and Inclusion (EDI) are part of how they choose board members and senior leaders.

We updated our Equality, Diversity, and Inclusion strategy in 2022. That Strategy is explicit in terms of its focus on anti-racism and tackling hate crime. It has four objectives:

### OBJECTIVE 1:

To provide excellent services that are inclusive, responsive, non-discriminatory, and seek to deliver continuous improvement.

### OBJECTIVE 2:

To deliver effective leadership and governance arrangements to scrutinise performance on diversity and make sure the Equality, Diversity, and Inclusion Strategy is delivered.

### OBJECTIVE 3:

To be an employer of choice by creating, supporting, and retaining an effective, talented, and motivated workforce that broadly reflects the communities we serve.

### OBJECTIVE 4:

To promote and encourage equality and diversity in all areas of our work.

## Number of Board Members on the Housing Provider's Audit Committee with Recent and Relevant Financial Experience

Two members of the Audit & Risk Committee are qualified accountants.

## Percentage of the Housing Provider's Board that are Non-Executive Directors

100% of our Board Members are Non-Executive Directors.

## Duration of the Current External Audit Partner's Responsibility for Auditing the Accounts

Bevan & Buckland are our External Auditors and have been for 7 years.

## Timing of the Last Independently Run Board-Effectiveness Review

The last externally facilitated board-effectiveness review was conducted in 2021, when the Board commissioned a governance review by an independent consultant, Altair.

## Handling of Conflicts of Interest at the Board

At Tai Calon, we take managing conflicts of interest seriously to ensure transparency and fairness. Board Members are reminded to disclose any interests at every meeting, and we maintain up-to-date forms to record these. Any conflicts are reported and addressed during Board or Committee meetings. All Board Members proudly sign and adhere to Tai Calon's Code of Conduct, which outlines clear expectations for responsible behavior, including managing and declaring conflicts of interest.

# Staff Wellbeing

## Real Living Wage Employer Status

Tai Calon pays everyone a fair wage called the Real Living Wage, which is more than the minimum wage set by the government. We have been recognized for this for five years in a row!

## Median Gender Pay Gap

In 2023, we found that on average, men earn about 9.1% more than women. We are continuing to take steps to improve this gap. As part of our ED&I actions, we will continue our efforts in:

- Growing our own talent
- Promoting Leadership courses for women – Women in Leadership training being rolled out in Nov 2025
- Promoting internal mentoring opportunities for employees to shadow senior leaders
- Having a fair pay and equitable and grading system
- Continually looking at our recruitment and retention strategies to encourage females into typically male dominated jobs



## Promotion of Equality, Diversity, and Inclusion (EDI)

Our EDI plan has four main goals. One of these goals is to make sure we are checking and improving how we handle diversity and inclusion. The Chief Executive and the People and Culture Director lead this Plan.

## Support for Physical and Mental Health

When someone has health concerns, we offer lots of help. This includes special health checks, mental health assessments, and safety training. We also have trained Mental Health First Aiders to support our staff. We have a new system for one-on-one talks to check in on health and offer help quickly.

## Professional Development Opportunities

Tai Calon helps people keep learning and growing in their jobs. We offer coaching, mentoring, and chances to attend events, take courses, and study. Recently, our employees have earned these qualifications:

- **ILM Level 4 Management:** This is like the first year of a degree and teaches skills for managing teams and planning.
- **BTEC Pearson Level 3 Management:** Similar to A-levels, this helps with understanding basic management skills.
- **British Sign Language – Level 6:** This is an advanced course for learning sign language and is useful for those who want to become interpreters or teachers.
- **CIPD Level 5 Associate Diploma in People Management:** This is an intermediate qualification that helps with managing people and understanding HR.

# Supply Chain

## How Tai Calon Supports Our Community and the Environment

When Tai Calon buys things, we think about how we can support our local community and make a positive difference.

### Here's what we do:



#### Buy Local:

We prefer to buy from businesses in Wales and our area. Last year, we spent **70.5% locally** in Wales (goal: 65%) and **15.7% in Blaenau Gwent** (goal: 8.5%).



#### Support Small & Medium Sized Enterprises:

Last year, **77%** of our spending went to small and medium-sized businesses, exceeding our 60% target.



#### Pay on Time:

We pay our bills quickly, usually within about a month. Last year, it took us about **32.6 days** on average, close to our target of 25-30 days.



#### Fair Wages:

For the past five years, we have been paying fair wages to **everyone** who works with us.



#### Track Community Benefits:

We track how large contracts deliver community benefits and align with the **Wellbeing of Future Generations Act 2015**.



#### Help the Community:

Last year, we raised **£16,840** for the Brighter Futures Fund and **£11,007** for families in need.

### Here's how we ensure we're doing our part:

#### Sustainable Procurement Statement:

Our statement sets eco-friendly and fair standards for all partners.

#### Reducing Carbon Emissions:

This year, we are prioritising carbon reduction by upgrading our buildings to meet specific environmental standards.





## How We Check Our Progress:

### Tracking Spending:

We keep track of how much we spend with local and small businesses.

### Community Benefits:

We check how our support helps local projects and families.

### Regular Reviews:

We review how well we're doing to make sure we keep helping our community effectively.

### Caring for the Environment:

When Tai Calon buys goods and services, we also think about how it affects the environment and people.

## How We Check if Our Purchases Are Eco-Friendly:

### Using the Sustainable Procurement Statement:

This document explains to our suppliers what we expect regarding being kind to the environment and treating people fairly.

### Working with Experts:

We get advice from groups that know a lot about sustainability to make sure we're doing things right.

### Focusing on Carbon Reduction:

We check that our suppliers help us reduce carbon emissions, following guidelines from specific programs.

### Regular Checks:

We keep an eye on how well our suppliers follow our eco-friendly rules and make sure they keep improving.



# Performance Highlights 2023-2024

How Every Penny Makes a Difference:  
Discover Where Your Rent is Spent!

**23.7%**

## Housing & Business Support Services

This portion funds essential services like customer support, administrative tasks, and other business functions that keep housing operations running smoothly.

**20.4%**

## Improvement of Homes

This covers upgrades and enhancements to existing homes, ensuring they remain safe, modern, and comfortable for customers.

**14.1%**

## Operational Spend

These funds are used for day-to-day operational costs, including staff salaries, utilities, and other essential expenses that keep housing services running.

**10.1%**

## Development of New Homes

This investment goes towards building new homes, helping to expand housing options and meet the needs of the community.

**20.3%**

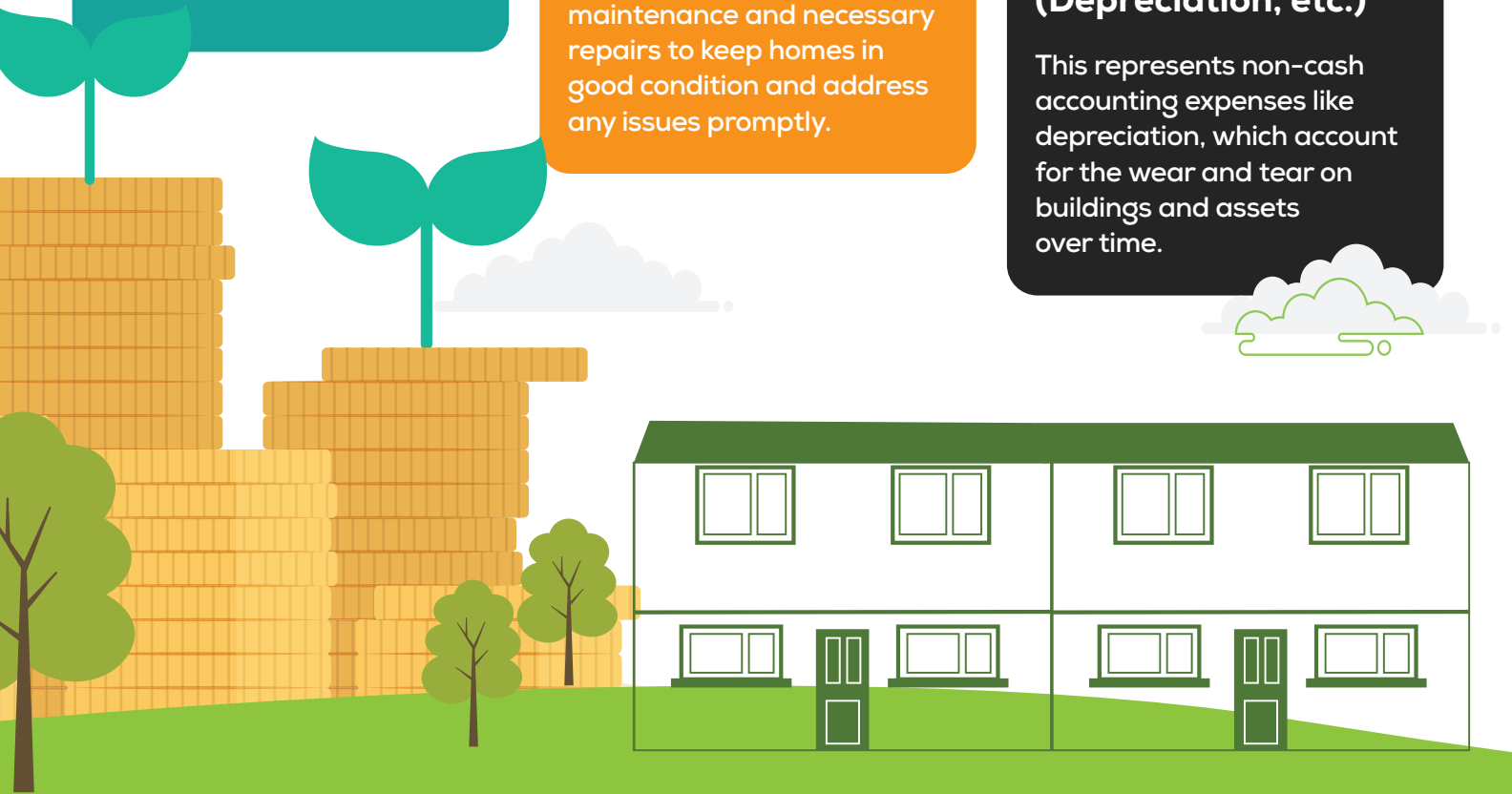
## Repairs & Maintenance:

A significant part of your rent is used for routine maintenance and necessary repairs to keep homes in good condition and address any issues promptly.

**11.4%**

## Non-Cash (Depreciation, etc.)

This represents non-cash accounting expenses like depreciation, which account for the wear and tear on buildings and assets over time.



# Our year in a snapshot

Take a moment to celebrate our achievements!

Scan the QR code to watch Our Year in a Snapshot (2023–2024) video. It's a quick and engaging look at how we've performed over the last financial year, showcasing the progress we've made and the impact we've had.



## Year in Review – Our Year in a Snapshot (2023-2024)



Tai Calon  
Community Housing

SUBSCRIBE

# Achievements and Milestones

Received the

# TPAS CYMRU

Good Practice Award in  
the Tenant Voice category

# Great Place To Work<sup>®</sup>

All staff at Tai Calon  
participated in the  
**Great Place to Work**  
survey, with a very  
positive result of an

# 80%

approval rating.



## Caru Gwenyn Bee Friendly

Welsh Government  
awarded us a **Bee  
Friendly Award** as  
recognition for the  
work we have done  
to protect the  
environment.

Secured a

# £105 MILLION

deal with NatWest Group,  
to improve affordable  
housing in Blaenau Gwent.

# Community Impact

Helped **263**  
people find a  
place to call  
home



Support & advice to nearly  
**1,877** customers  
with their rent.



Helped to support  
**254** customers With **112**  
of them receiving dedicated  
help with their energy bills.



**279**  
**FOOD BANK VOUCHERS**

*given to those impacted by the rising cost of living.*

**Lifft.**

Our Team have helped

**162** people live independently and improve their lives.

**WE CONNECTED CUSTOMERS WITH**



**WORK, PLACEMENTS, AND VOLUNTEERING OPPORTUNITIES**



**HELPED**

**13**

**COMMUNITY GROUPS GROW**

Christmas Appeal raised over

**£11,007**

for families in Blaenau Gwent.



**Dragon's Gateway Projects**

**14** Primary schools



**420** on fitness and teamwork activities

Resolved

**81 CASES**

of anti-social behaviour and helped victims of domestic abuse.

It took approximately



to prepare new homes for tenants.



**12,136 REPAIRS**  
**89% FINISHED**  
**ON TIME**

**£2,900,103**

with local businesses, helping the local economy.



# Customer Satisfaction



**88%**

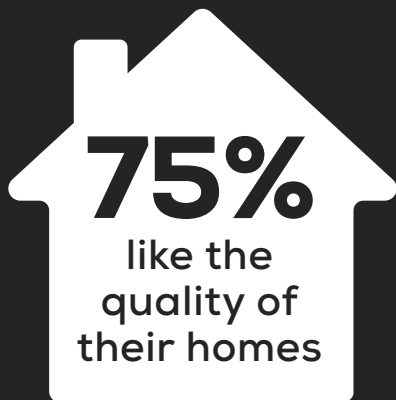
think their rent is good value for money



**71%**  
*believe we listen to and act on their feedback*



**80%**  
of customers think their neighbourhood is an excellent place to live.



**75%**  
*are happy with the service we provide*

REPAIR satisfaction



3.5 (OUT OF 5)



We handled

**50,007**

**Calls**

with an average wait time of

**54s**



**82%**  
find it easy to access our services

**3,446**  
compliments received

**676**  
complaints addressed

# Financial Statement Summary 2023-2024

## Statement of Comprehensive Income for the year ended 31st March 2024

Scan this QR  
code to read  
our Financial  
Statement for  
2023-2024.



	Notes	31st March 2024 £'000	31st March 2023 £'000
Turnover	3	33,839	29,310
Operating costs	3	(27,216)	(26,437)
Surplus on disposal of property, plant and equipment	6	0	552
<b>Operating Surplus</b>		<b>6,623</b>	<b>3,425</b>
Interest receivable		64	13
Interest payable and similar charges	12	(6,122)	(4,388)
Surplus (Deficit) on ordinary activities before taxation		565	(950)
Taxation		0	0
Surplus (Deficit) for the year after tax		565	(950)
Changes in pension past service deficit contribution liability on revaluation	25	(2,366)	19,216
<b>Total Comprehensive income (Deficit) for the year</b>		<b>(1,801)</b>	<b>18,266</b>

Tai Calon's income and spending are from ongoing activities. The costs reported in the past are the same as those shown in the Statement of Comprehensive Income above.



0300 303 1717  
talktous@taicalon.org

**FOLLOW US ON:**



Tai Calon  
Community Housing,  
Solis One,  
Rising Sun Industrial  
Estate, Blaina,  
Blaenau Gwent  
NP13 3JW

**DO YOU NEED A  
DIFFERENT FORMAT?**

If you would like this report in  
a different language please  
contact customer services