Tai Calon
Community Housing

Environmental, Social, Governance and Performance Report

2024-25

Introduction

At Tai Calon, we are committed to creating homes, communities, and opportunities that make a real difference in people's lives. Our ESG and performance report highlights the progress we've made over the last financial year (April 2024 – March 2025) in delivering value for our customers, colleagues, and the wider community.

This report showcases how we are embedding Environmental, Social, and Governance (ESG) principles across our work—from providing high-quality, energy-efficient homes and fostering safe, welcoming neighbourhoods, to strengthening governance, transparency, and customer engagement.

Through innovative projects, strategic partnerships, and a people-centred approach, we continue to focus on sustainability, inclusion, and community wellbeing. The following pages provide a snapshot of our achievements, demonstrating the tangible impact of our efforts and our ongoing commitment to making Blaenau Gwent a better place for everyone.

We hope this report provides insight into how Tai Calon is delivering on its promises and inspiring positive change across the communities we serve.

Blaenau Gwent

Who we are

Tai Calon is proud to be the largest provider of social housing in Blaenau Gwent, managing nearly 6,000 homes across the borough. We're powered by a dedicated team of nearly 300 colleagues who care deeply about making a difference.

Our commitment goes beyond housing. We're responsible for over 100 acres of woodland, rough grassland, and shared green spaces, supporting not just local biodiversity, but also community wellbeing.

Since launching in 2010, we've invested more than £266.7 million to improve homes and services for our customers. We don't just provide places to live, we help build strong, thriving communities. We listen to what matters, act on it and work hard to ensure everyone feels safe, supported and valued.

Tai Calon was recognised as one of the Sunday Times Top 100 Not-For-Profit Companies to Work For in 2020. We have also been officially certified as a Great Place to Work for three consecutive years, a recognition based entirely on feedback from our colleagues about their experience of working at Tai Calon.

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

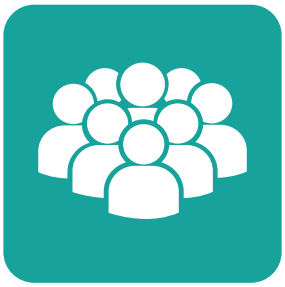
Think differently, challenge processes where you can see improvement, and take risks.

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 our jobs without each other.

Learning

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

Board Chair Introduction

Introduction by 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 2030. That process incorporated feedback from our customers, staff, and local stakeholders.

This new Corporate Plan 2030 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 2030 aims to boost our development of new affordable homes. We restructured our business to attract long-term debt funders, securing a £95 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 2030.

PROFESSOR SIR ADRIAN WEBB
Chair

Chief Executive Introduction

Report by Richard Hopkins, Chief Executive

As Chief Executive of Tai Calon, I am proud to present our ESG and Performance Report for 2024-25. This year has been one of continued progress, innovation, and collaboration, reflecting our commitment to delivering homes, services, and community initiatives that truly make a difference in the lives of our customers and the wider Blaenau Gwent community.

Our focus remains on three core pillars: Environmental, Social, and Governance. Environmentally, we continue to invest in energy-efficient homes and sustainable developments, such as the Glanffrwd Residential Development, providing accessible, low-carbon housing while supporting residents to reduce energy costs. Socially, our programmes from tenancy support and community initiatives to education and sports partnerships ensure we are actively enhancing wellbeing, inclusion, and opportunities across our communities.

On the governance front, we have strengthened leadership, transparency, and customer representation, ensuring our decision-making reflects the needs and voices of those we serve.

Over the past year, we have worked closely with customers, colleague, and partners to tackle challenges, celebrate successes, and create lasting impact. Highlights include supporting over 2,500 customers to sustain their tenancies, delivering impactful community projects, and maintaining exemplary compliance and performance standards across our services.

I would like to thank our Customers, Partners, Colleagues and Board members for their ongoing dedication. Together, we are building greener, stronger, and more inclusive

communities and this report demonstrates our commitment to continue making a positive difference in every aspect of our work.

Tai Calon continues to demonstrate its role as more than a housing provider, we are a community partner, an environmental steward, and a values-led organisation. Despite challenges such as the cost-of-living crisis and funding uncertainties, we have sustained strong customer trust, delivered measurable improvements in homes and services, and deepened our commitment to sustainability and inclusion.

Our ESG approach ensures that we remain accountable to our customers, our environment, and our communities, shaping a fairer and more sustainable Blaenau Gwent for the future.

RICHARD HOPKINS
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 – abandoned mine shafts and contaminated land pose risks to public health and biodiversity.

Air quality issues – traffic emissions and local industry contribute to poor air quality, particularly affecting vulnerable groups such as the elderly and those with respiratory conditions.

Climate change impacts – increased flooding and unpredictable weather patterns are intensifying existing challenges.

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 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 general living costs and create a more sustainable future for everyone.

Our Path to Net Zero

We're proud to play our part in tackling climate change and supporting the Welsh Government's ambition for all homes to reach Net Zero by 2033.

At Tai Calon, we've set ourselves an ambitious goal to become Carbon Neutral by 2028. This commitment is part of our Environmental Sustainability Strategy 2022–2025 and aligns with the Welsh Quality Housing Standard (WHQS) 2023, which sets out how social housing in Wales will be improved to cut carbon emissions and support the Net Zero Wales plan.

To help us get there, we're developing Target Energy Pathways across all our homes. This will identify energy-saving measures and form a costed plan to help us reach key goals, including achieving Reduced Data Standard Assessment Procedure (RdSAP) ratings of 75+ by 2030 and 92+ (where this can be achieved for different types of homes) by 2033 and onwards.

What We're Doing Now

We're already making great progress to help our customers save energy, lower bills, and reduce carbon emissions. Some of the work includes:

- External Wall Insulation (EWI) – adding insulation to keep homes warmer and more efficient.
- Solar Panels & Battery Storage – collecting and storing clean energy from the sun.
- Low-Carbon Heating – exploring new ways to heat homes without using fossil fuels, including air source heat pumps and infrared heating.
- Intelligent Energy Systems (IES) – helping customers see how their homes use energy and identify more ways to save.
- Loft Insulation & Energy-Efficient Windows and Doors – improving comfort and reducing heat loss.
- Free Energy Support – offering practical tips and support to help customers cut bills and carbon.

Supporting Nature and Wellbeing

We're committed to protecting nature and improving wellbeing in our communities. Across Blaenau Gwent, we're helping people connect with green spaces and act for the environment:

- Gardening and Pollinator Projects – from community food-growing gardens to wildflower planting, we're creating spaces that support bees, butterflies, and biodiversity.
- New Community Gardens – with help from the Local Places for Nature scheme (Heritage Lottery), we're developing gardens at Hilltop, Cefni Golau, and Coedcae Community House to grow fresh produce and strengthen community ties.

- Working with Schools – up to eight local schools will be part of our food-growing strategy, giving young people hands-on skills and environmental awareness.
- Wildlife-Friendly Design – from hedgehog highways to native planting, we're bringing nature into the heart of our homes and estates.

Supporting People and Skills

Our environmental work goes hand in hand with supporting people to thrive:

Wellbeing and Employment Support – our Wellbeing Team helps residents build skills, gain confidence, and move closer to work.

Active Travel Champions – encouraging walking, cycling, and greener ways to get around.

Energy Awareness – helping customers make small changes that add up to lower bills and a healthier planet.

Taking Action on Climate Change

We're proud to be part of a wider movement for change:

Carbon Literacy Cartrefi Cymru (CLCC)

- Working with 26 other housing associations to improve understanding of carbon reduction across Wales.

Wales' First Climate Assembly

- Supporting Blaenau Gwent Council to give local people a voice in shaping climate solutions for the future.

Together, these projects show how Tai Calon is putting sustainability at the heart of everything we do, creating warmer homes, greener communities, and a brighter future for everyone.

Working Together for a Sustainable Future

By working with the local authority, community organisations, schools' residents and local businesses, we can tackle the environmental challenges facing Blaenau Gwent and create a more resilient, sustainable future for everyone.

Measuring Our Carbon Impact

We are continuing to strengthen how we measure and report our environmental performance. From the 2025–26 reporting period, Tai Calon plans to adopt the Welsh Government's Public Sector Net Zero Reporting Methodology to report our carbon emissions, covering at least Scope 1 (direct emissions from our operations).

This approach will ensure our reporting is consistent, transparent, and aligned with the national drive toward Net Zero. While we do not currently meet the financial thresholds or organisational structure that would trigger mandatory Streamlined Energy and Carbon Reporting (SECR) compliance, we remain committed to voluntary disclosure and continuous improvement in our environmental reporting practices.

Over time, we will build on this foundation to expand our reporting across Scope 2 (indirect emissions from purchased energy) and Scope 3 (indirect emissions across our supply chain), helping us gain a fuller understanding of our carbon footprint and where we can make the biggest impact.

Climate Change

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.

34 homes	RATED A
92 homes	RATED B
4690 homes	RATED C
993 homes	RATED D
11 homes	RATED E or worse

Recent Improvements to Our Homes

Over the past 12 months, Tai Calon has continued to invest in improving the energy efficiency of our homes through targeted retrofit programmes.

During this period:

59

Properties received External Wall Insulation (EWI)

185

Properties were fitted with solar PV and battery storage systems

18

Properties benefited from the installation of Air Source Heat Pumps (ASHPs)

These improvements support the requirements of the Welsh Housing Quality Standard (WHQS) 2023, ensuring our homes are more affordable to heat and have a reduced environmental impact.

As a Welsh housing association, Tai Calon is regulated by the Welsh Government and legally bound to deliver the quality and environmental standards set out in WHQS 2023. This Standard underpins the wider Net Zero Wales plan, contributing to national efforts to decarbonise housing and reduce carbon emissions.

To build on this progress, we are currently developing Target Energy Pathways across all our housing stock. This work will identify the most effective energy efficiency measures for each property type and inform a costed, transitional retrofit plan to help achieve long-term decarbonisation goals.

Glanffrwd Residential Development

Between February 2023 and November 2024, Tai Calon delivered the Glanffrwd Residential Development in Ebbw Vale, creating 23 energy-efficient homes, including family houses, bungalows, and flats. All homes are EPC A rated, fitted with solar panels and battery storage, and designed to meet Welsh Government space standards and accessible lifetime home requirements.

The development also supported the local economy, with the wooden frames supplied by Taylor Lane's Nantyglo facility, where 100% of the 37-strong workforce live within Blaenau Gwent.

Construction was completed ahead of schedule, with the first tenants moving in by the end of Summer 2024. In June 2024, a progress event brought together stakeholders, colleagues, and dignitaries, including the Jayne Bryant MS, Cabinet Secretary for Housing, Local Government, and Planning, who toured the development and highlighted the importance of sustainable, high-quality housing.

The project was also recognised with a 'Bronze' award in the 2024 Considerate Constructors Scheme National Site Awards, showcasing its positive impact on the community and the construction industry's image.

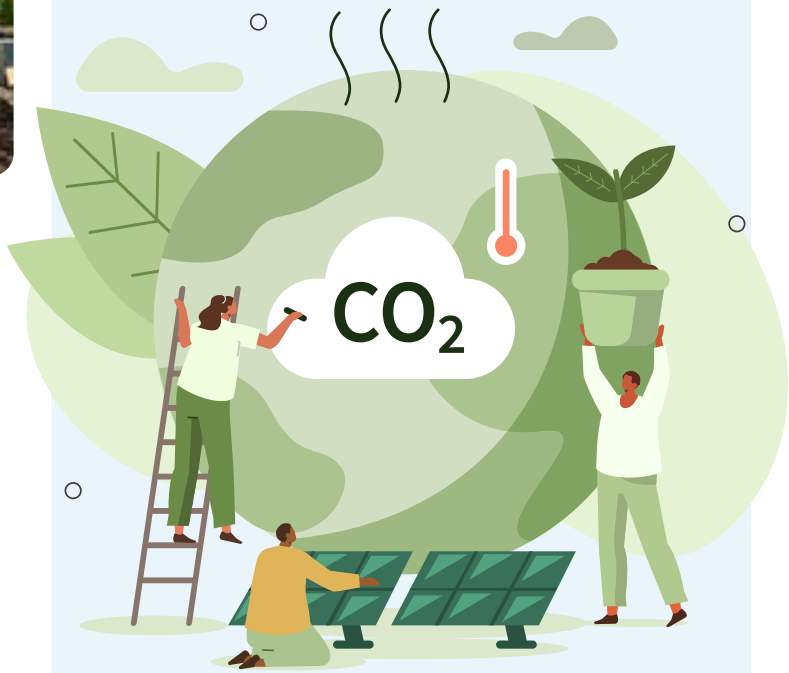
This development demonstrates Tai Calon's commitment to sustainable building practices, reducing energy costs for residents, and supporting community integration through high-quality, environmentally responsible homes.

Glan-yr-Afon Residential Development

Tai Calon's Glan-yr-Afon Residential Development includes 14 newly constructed, energy-efficient, affordable homes. The development features a mix of housing types, including wheelchair-accessible bungalows and walk-up flats, designed to meet the Lifetime Homes Standard.

The development also supported the local economy, with the wooden frames supplied by Taylor Lane's Nantyglo facility, where 100% of the 37-strong workforce live within Blaenau Gwent.

This standard ensures adaptability to tenants' evolving needs, promoting long-term sustainability and social inclusivity. The project emphasises the creation of accessible and adaptable living spaces, contributing to the overall well-being of the community.



Reducing Our Carbon Impact

Over the past year, we have balanced our printing carbon footprint and received recognition from the World Land Trust for our efforts. Partnering with Resource, a carbon-balanced print company, we:

- Offset 105kg of CO_2
- Protected 20m² of tropical forest
- Used Forest Stewardship Council (FSC) sustainable papers

These actions contribute to a healthier planet and demonstrate our commitment to sustainable practices and responsible procurement, aligning with our ongoing Environmental, Social and Governance (ESG) principles.

Managing Our Green Spaces

Protecting Nature and Promoting Wellbeing

Our Sustainability Framework focuses on how we manage and promote green spaces to protect biodiversity, reduce pollutants, and create places where people and wildlife can thrive together.

We look after more than 100 acres of green spaces across Blaenau Gwent – including woodlands, grasslands, and communal areas that improve air quality, support local wildlife, and enhance residents' wellbeing.

Ecology and Green Spaces in Blaenau Gwent

Blaenau Gwent is home to a diverse range of habitats from upland oak woodlands and lowland meadows to heather-covered hillsides. These environments support a wide variety of plants, animals, and pollinators that make our landscape so unique.

By caring for the land around our homes, Tai Calon plays an important role in protecting these natural habitats and ensuring they remain healthy for generations to come.

Helping Nature Flourish

We're passionate about creating and maintaining outdoor spaces that benefit both people and the planet. Some of the ways we're supporting biodiversity include:

Wildflower Planting – encouraging bees, butterflies, and pollinators to return to our communities.

Nature Isn't Neat – reducing mowing in some areas so wildflowers can grow and nature can take the lead.

Bee Friendly Accreditation – recognising our efforts to make our estates safer and more welcoming for pollinators.

Hedgehog Highways – adding small gaps in garden fences so hedgehogs can move safely between gardens.

Bug Hotels and Bird Boxes – providing safe habitats for insects and small birds.

Creating Greener Communities

We're working with residents, schools, and local partners to bring more life into our neighbourhoods:

Community Orchards – we've planted fruit trees and native hedges across several estates including Rassau, Bryn Coch, Gurnos, Gwaun Helyg Road, and Mount Pleasant.

Growing Projects – through the Local Places for Nature scheme (Heritage Lottery), we're building new community gardens at Hilltop, Cefn Golau, and Coedcae Community House to help people grow fresh produce and connect with nature.

Working with Schools – up to eight local schools will take part in our food-growing and biodiversity programmes, helping young people learn new skills and take climate action.

Community Events – our "Go Wild!" and plant share days give residents the chance to learn about nature and help shape greener spaces where they live.

Environmental Impact: Woodland and Green Spaces Strategy – Tree Nursery

In **June 2024**, Tai Calon launched a **tree nursery** as part of its wider **Woodland and Green Spaces Strategy**, created with input from residents to boost biodiversity and promote sustainable land use across Blaenau Gwent.

The nursery cultivates **native trees locally**, supporting environmental regeneration while encouraging community engagement and education around ecological stewardship. Beyond the nursery itself, the strategy focuses on creating vibrant green spaces, from community food-growing gardens to peaceful areas where residents can enjoy nature.

With a **30-year plan for sustainability**, regular progress reviews, and ongoing exploration of funding opportunities, this initiative reflects Tai Calon's long-term commitment to building **greener, healthier communities** that benefit both people and the environment.

Looking Ahead

We're planning to do even more to manage green spaces sustainably and increase biodiversity. Our future goals include:

Creating Tiny Forests – small, dense patches of native woodland that capture carbon and bring nature closer to home.

Expanding Wildlife Habitats – connecting green spaces, hedgerows, and woodlands to help wildlife move safely between habitats.

Sustainable Land Management – reducing chemical use, planting more native species, and increasing areas left for wild growth.

Tree Care and Planting – improving tree surveys and planting more trees to enhance carbon capture and provide shade and shelter.

Why It Matters

Our work to protect and enhance biodiversity isn't just good for wildlife – it's good for people too. Green, natural spaces:

- Improve mental and physical wellbeing.
- Encourage community pride and outdoor activity.
- Help store carbon, clean the air, and manage water runoff.
- Build resilience to the effects of climate change.

Tracking Our Progress

We're putting systems in place to monitor and report how our green spaces are improving over time. This includes:

- Tracking the number of wildflower and reduced-mow areas.
- Recording biodiversity enhancements such as orchards, hedgehog highways, and pollinator habitats.
- Engaging residents and schools in citizen-science activities to help monitor local wildlife.

Together, these projects are helping Tai Calon create **healthier, greener communities** where nature, people, and place can all thrive.

Llys-Y-Capel Triumphs in Nantyglo and Blaina in Bloom 2024 Competition

Tai Calon is thrilled to congratulate the tenants of Llys-Y-Capel on their recent victory in the Community Group Garden category of the Nantyglo and Blaina in Bloom 2024 competition.

This wonderful achievement was celebrated on the 19th of September when a group of tenants from Llys-Y-Capel attended the prestigious awards ceremony, held in the Council Chambers at the Blaina Institute.

The award, presented by Mayor Michael Williams, recognized the Llys-Y-Capel garden as a standout example of a thriving community space. The judge from Keep Wales Tidy praised the garden's wildlife-friendly design, noting how the tenants had created an inviting outdoor area with a diverse range of plants. The communal garden offers a tranquil space for tenants to enjoy year-round, walking through vibrant greenery that has been carefully tended and nurtured by the group.

"It was a pleasure to celebrate such a wonderful achievement," shared the judge, adding that the Llys-Y-Capel group had done an excellent job of maintaining the grounds, ensuring the area continues to be a place of beauty and relaxation for all.

At Tai Calon, we are incredibly proud of the partnership between our tenants and staff. The tenants of Llys-Y-Capel work closely with Tai Calon to keep the gardens in top shape throughout the year, and the ongoing collaboration is what has allowed the space to flourish. The garden has become a much-loved part of the community, offering a peaceful retreat for everyone who lives there.

This well-deserved recognition reflects the dedication and passion of the Llys-Y-Capel tenants, and we look forward to seeing their garden continue to thrive in the years to come. Congratulations once again to the Llys-Y-Capel community.

SOCIAL

Blaenau Gwent faces significant challenges:

Economic transition: The region once relied on coal mining and steel for employment. With the loss of these industries, many customers are now unemployed.

Business development: Attracting new businesses remains difficult, and some people lack the skills required for modern job opportunities.

Financial and social pressures: Numerous families face financial hardship, with limited access to quality healthcare and essential services.

Demographic change: The population is aging, and a shrinking population puts increasing pressure on schools, hospitals, and housing.

Limited public transport: Unreliable connections within Blaenau Gwent and to neighbouring areas make it harder for people to access jobs, training, and healthcare.

Poor health outcomes: Blaenau Gwent has the lowest healthy life expectancy in the UK, with customers spending far fewer years in good health than the national average.

High levels of obesity: Nearly 80% of adults in the area are classified as overweight or obese, the highest proportion across Wales.

To address these challenges, Tai Calon is working collaboratively with businesses, community organisations, and the local authority to support Blaenau Gwent's growth and make it a better place to live.

Affordability and Security

Community and Housing in Blaenau Gwent

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

Key community facts:

Female population

34,105 (50.9%)

Male population

32,795 (49.1%)

Population density

1,595 people per square mile

Community focus: Creating safe, welcoming environments and working with customers to tackle antisocial behaviour.

By providing more affordable homes and supporting safer neighbourhoods, Tai Calon is helping to build stronger, more inclusive communities for everyone.

Tackling Anti-Social Behaviour Together

In 2024, Blaenau Gwent launched a new Anti-Social Behaviour (ASB) Task Force, bringing together Blaenau Gwent Council, Gwent Police, Tai Calon, the Youth Service, and Community Safety Wardens.

By listening to customers and businesses through the Talk2gether programme, the Task Force introduced high-visibility patrols, set up the Store net initiative for local shops, and took action against repeat offenders. Young people at risk of offending were also supported through positive activities and community projects.

The results have been clear: safer streets, stronger relationships with customers, and positive feedback from local businesses.

In December 2024, this work was recognised when the Task Force won the Wales Safer Communities Award for Anti-Social Behaviour. Judges praised the partnership's collaborative approach and real impact on community safety.

Rachel Rees, Head of Housing at Tai Calon, said: *"This award reflects the power of collaboration. By working together, we're building safer, more vibrant communities."*

How Tai Calon Rents Compare

We know affordability is a key concern for our customers. To provide context, we compare our rents with both the **private rental sector (PRS)** and the **Local Housing Allowance (LHA)**:

On average, **Tai Calon rents are 72.4% of typical private landlord rents**, meaning tenants pay around **28% less** than they would in the private market for similar homes.

Compared with the **Local Housing Allowance (LHA)** rates, our rents are broadly aligned at **100.4%**, reflecting our commitment to remain affordable while ensuring homes are well-maintained and sustainable.

By keeping rents lower than the wider private market, Tai Calon supports customers in managing household costs, freeing up income for essentials and improving overall wellbeing.

Broad Rental Market Area	Current Rates (Apr 2024 - Mar 2025)	Private Sector Median (ONS)	New LHA Rates (Apr 2025 - Mar 2026)
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 Homes

Tai Calon manages a diverse range of homes across Blaenau Gwent, demonstrating our ongoing commitment to providing high-quality, affordable housing.

Existing Homes

As of the end of the reporting period, Tai Calon owns a total of 5,853 homes, broken down as follows:

- General Needs (Social Rent): 5,644
- Supported Housing: 209

New Developments

Glanffrwd Residential Development, Ebbw Vale

- Completed November 2024
- 23 energy-efficient homes, all General Needs, designed to help alleviate the local housing shortage

Glan-yr-Afon Residential Development

- 14 residential homes
- Includes new access road, car parking, gardens, and landscaped spaces
- Completion expected January 2026

Acquisitions

- Two homes were acquired from the open market, improved and let to new customers.

Future Plans

At the end of 2025 we will have completed or have under construction 53 new homes, with construction of a further 18 homes due to begin at the start of 2026.

These projects highlight Tai Calon's commitment to expanding the supply of affordable homes while ensuring properties meet high standards of energy efficiency and design.

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:

99.98%

Almost all homes have passed gas safety checks, keeping them safe from potential gas hazards.

ELECTRICAL SAFETY CHECKS:

100%

All homes 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 launching in 2010, Tai Calon has invested more than £266.7 million to improve homes across Blaenau Gwent. This includes maintaining our high standards across 5,853 homes, supported by an annual £4.2 million dowry from the Welsh Government.

Managing and Mitigating Damp and Mould Risks for Customers

At Tai Calon, we take damp and mould seriously. Ensuring our customers live in safe, comfortable and healthy homes is a top priority.

Our Healthy Homes initiative was developed to raise awareness of how to maintain homes free from damp, mould, and condensation and why this is so important for wellbeing.

We collaborate with the NHS, TPAS Cymru, and other organisations to ensure our advice is accurate, practical, and easy to access. The initiative provides information in a variety of formats, including booklets, web content, and short videos suitable for social media. Customers can also access a playlist of videos via QR codes included in our materials. This approach helps customers understand and act on preventing damp and mould in their homes.

Addressing Damp and Mould

- We respond to inspection requests within 12 days, in line with Welsh Government requirements.
- Every home receives a comprehensive damp survey and risk assessment. Urgent cases are prioritised and completed by our in-house team or issued to trusted contractors, ensuring any risks are addressed within 30 days.
- Our team proactively identify any damp and mould during routine visits and during stock condition surveys that take place every five years, helping prevent issues before they escalate.

During the last financial year, Tai Calon received 635 reports of damp, mould, and condensation.

We successfully resolved 525 cases, including 352 that required further action after inspection and 67 that were proactively identified and managed by our team.

A further 110 cases remain open. We have inspected all of these, except where we were unable to gain access and 96 require additional action to reduce risk or prevent issues from recurring.

This demonstrates our commitment to responding promptly, resolving issues effectively, and actively managing risks to ensure our customers live in healthy, safe homes.

Educational Resources for Healthy Living

Scan the QR code to learn more about Healthy Homes – practical, trusted advice to help you keep your home safe, comfortable and healthy.

We believe knowledge is key. That's why we've created a **customer booklet** with practical tips for maintaining a healthy home environment. The booklet encompasses three sections (Ventilation and Air Quality, Heating your Home Well and Keeping your Home Clean) which encompasses how to work with Tai Calon to maintain a healthy home.

Expert and In-House Repairs

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

Proactive Risk Assessment

We use a colour-coded system (Red, Amber, Green) to identify homes most at risk of damp and mould. This proactive approach helps us protect customers' homes before issues become severe.

Innovative Tracking System

We have developed an **automated dashboard** to monitor cases of damp, condensation, and mould from the moment they are reported until fully resolved.

- Ensures prompt action and transparency
- Tracks progress and outcomes
- Expands to cover other housing hazards for accurate reporting

Work on healthy homes project, booklet, films

Healthy Homes is a project raising awareness of maintaining a healthy home, supported by the NHS, TPAS Cymru, and other trusted bodies. It provides clear advice via booklets, online content, short videos, and links to third-party resources. Key topics include heating, ventilation, indoor air quality, and cleanliness.

Tai Calon collaborated with Cymru Creations and local schoolchildren to create short films illustrating these themes.

Resident Voice

Listening to Our Customers

At Tai Calon, our customers' voices shape the way we deliver our services. Through a combination of regular surveys, daily feedback, and ongoing engagement, we ensure that the experiences and views of our residents directly inform how we work and the improvements we make.

Tenant Satisfaction Surveys

Between October and December 2023, we carried out our most recent STAR (Satisfaction of Tenants and Residents) survey, with 818 customers taking part. This exceeded the standard STAR confidence target of ±4%.

Overall satisfaction with Tai Calon's services was **79%**, a small change from our 2021 result (down 2%), and just below the sector benchmark.

The **full STAR report** provides a detailed breakdown of tenant feedback and is available for review.

Our **Institute of Customer Service (ICS) benchmarking survey**, completed in **May 2024**, reported an **overall satisfaction index of 68.3** – a slight increase from 2022. While our results were broadly consistent, satisfaction levels across the UK declined over the same period, meaning our relative performance improved.

Survey highlights:

Net Promoter Score (NPS):
Increased from 7.2 to 11.7

Complaints Handling (Customer Priority Score):
Up 3.2 points to 35.2

Customer Effort Score:
Remained strong at 4.3, well above benchmark

Transactional Service Satisfaction

During 2024–25, our **average transactional service satisfaction** (measured through Rant & Rave) was **93%**, based on feedback from more than **3,200 customers** and **9,000 survey responses**.

Acting on Feedback

We continue to use our **Engage, Explore & Grow** model to learn from feedback, explore new ideas, and grow together with our customers.

Over the past year, customer insight has directly shaped key service improvements:

Responsive Repairs:

- Introduced same-day, next-day, or 30-day repair options.
- Customer satisfaction with repairs now averages 95% each month.

Complaints Handling:

- Streamlined processes for both formal and informal complaints to make it easier for customers to raise issues and get quick resolutions.

Damp, Mould, and Condensation:

- Enhanced recording, monitoring, and resolution processes.
- Customer satisfaction with this service increased from 91.8% to 93.2%.

Customer Voice Strategy

Our Customer Voice Strategy sets out a clear framework for how we listen, inform, consult, and involve residents in shaping the services that matter most. It aims to make customer feedback a central part of how we operate and hold ourselves accountable.

Our approach focuses on four key areas:

1. Using Customer Feedback to Improve Services

Daily feedback via Rant & Rave, generating over 9,000 responses from 3,200+ customers in the past year.

Insights drive continuous improvement and service transparency.

2. Assessing Organisational Performance

Independent STAR and ICS surveys collect over 1,000 detailed assessments annually. These provide a robust picture of overall service quality.

3. Influencing Decision Making and Service Design

Nearly 550 customers participated in focus groups, ad hoc surveys, and conversations on key topics such as: rent reviews, the new corporate plan, customer care, complaints, neighbourhood satisfaction, and our Customer Voice Strategy itself.

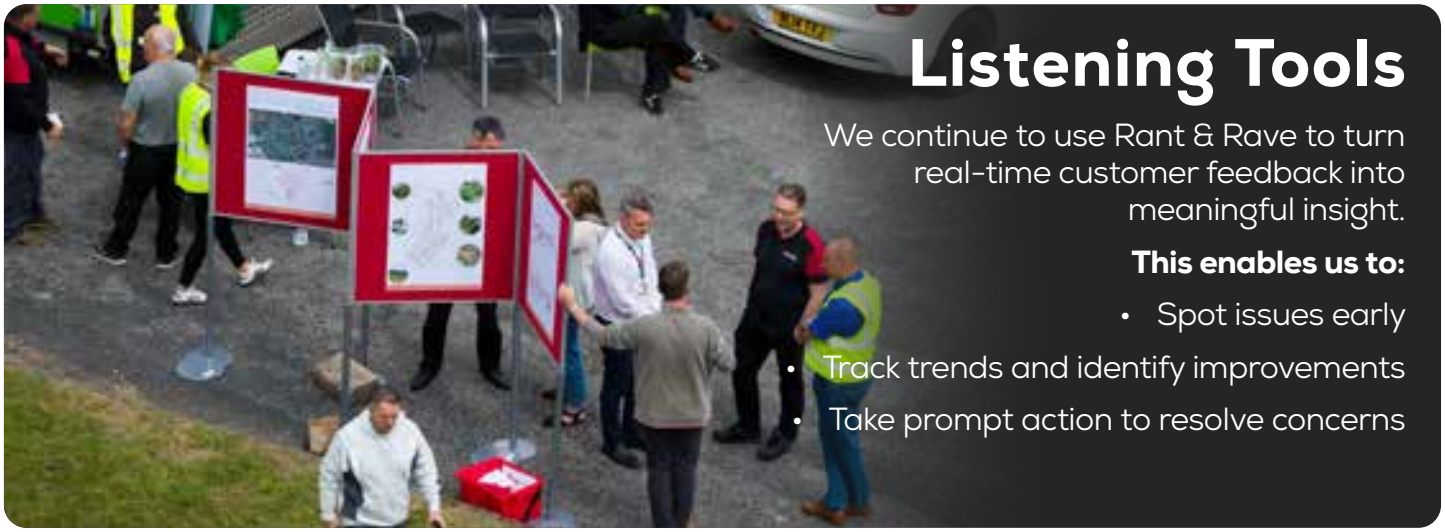
4. Communicating Impact

We regularly share "You Said, We Did" updates through social media, our website, and quarterly reports. Key metrics and case studies highlight how feedback leads to positive change.

The Customer Voice Strategy represents more than a framework—it's a cultural shift. We're embedding customer insight into every level of the organisation, building services that are responsive, transparent, and co-owned by the people we serve.

Looking Ahead

By continuing to listen, act, and communicate, we're ensuring residents remain at the heart of every decision we make. This commitment strengthens trust, supports service improvement, and helps us build resilient, thriving communities across Blaenau Gwent.



Listening Tools

We continue to use Rant & Rave to turn real-time customer feedback into meaningful insight.

This enables us to:

- Spot issues early
- Track trends and identify improvements
- Take prompt action to resolve concerns

Examples of Feedback and Action

Waenheulog, Nantyglo

We went door-to-door asking neighbours about improvements they wanted in their area. Suggestions included better parking, tidier gardens, road and pavement repairs, more play areas for children, and tackling antisocial behaviour.

Annual General Meeting (AGM) 2024

Tai Calon's AGM in 2024 was a vibrant and inclusive event that highlighted the organisation's future plans and achievements. The AGM featured a mix of new and returning Board members, reflecting a dynamic leadership committed to positive community impact. To ensure inclusivity, proxy forms were made available for those unable to attend in person, allowing every voice to be heard. The event was well-received, marking another step forward for the Tai Calon community and reinforcing their commitment to transparency and community involvement.

Real Stories of Support

Tackling Long-Term Property Neglect and Mental Health Barriers

From April 2024 to February 2025, Tai Calon supported a tenant who had refused property access for years due to severe anxiety, leaving their home in a state of neglect with damp, mould, and outdated facilities.

Through careful, trust-building visits and flexible appointments, the team secured consent for full WHQS works, including a kitchen, bathroom, and electrical rewire, while taking a mental health-sensitive approach.

The home was brought up to WHQS standards, and the tenant moved to sheltered accommodation with improved living conditions. Feedback highlighted the tenant's appreciation: *"They cared for our mental health needs whilst they done repairs... kitchen and bathroom beautiful."* This case reflects Tai Calon's focus on quality housing, mental health support, and effective governance in managing complex tenant needs.

Supporting a Vulnerable Family Through Crisis

Between October 2024 and March 2025, Tai Calon supported a family living in a home with severe hygiene and safety issues, including two young children at risk.

The team worked closely with social services, visiting weekly to help improve conditions, and arranged hardship funding of £800 to cover bills and small debts. Christmas hampers and ongoing emotional support were also provided.

By the end of the intervention, the home was safer and cleaner, the family's wellbeing had improved, and partnerships with social services were strengthened. This case demonstrates Tai Calon's commitment to tenant welfare, community resilience, and practical support during times of hardship.

Building Trust to Overcome Barriers

Between November 2024 and March 2025, Tai Calon supported a tenant living with physical disabilities and mental health challenges who was struggling to maintain her home. Previous offers of external cleaning or temporary accommodation hadn't worked due to her circumstances.

Over five months, a Housing Officer built trust through regular visits and weekly calls, maintaining continuity even when staff patches changed. Partnering with our Green Earth team, they arranged reactive waste collection to clear the property safely.

The result was a transformed home: hazards removed, fire risks reduced, and the tenant able to live in a safe, welcoming environment. This case highlights Tai Calon's commitment to tenant wellbeing, social inclusion, and collaborative problem-solving.

Complaints, Compliments, and Lessons Learned

At Tai Calon, we value every piece of feedback. Complaints are not just expressions of dissatisfaction – they're opportunities to listen, learn, and improve the services we deliver.

This data covers the period 1 April 2024 – 31 March 2025, following guidance set by the Public Services Ombudsman for Wales (PSOW). It includes:

- Compliments and complaints received
- Breakdown by quarter, service area, directorate, and outcome
- Real examples of what customers told us, how we responded, and how we put things right
- Benchmarking against other Welsh housing associations

Feedback is mainly gathered through text message surveys:

- A score of 1 = informal complaint
- A score of 5 with positive sentiment = compliment

Every voice matters and we're committed to getting it right.

What Customers Are Telling Us

45% of all complaints are related to **repairs and maintenance**.

Benchmark

- PSOW data shows **71%** of housing association complaints in 2024/25 related to repairs and maintenance (including damp and mould)
- No other category exceeded 5%

Key Themes in Complaints

1. Communication (40% of complaints)

Poor communication remains the leading issue, as it has for several years. We're addressing this through:

- Investment in technology
- Staff training
- System improvements

These changes will take time to deliver full benefits, so communication issues may remain in the short term.

2. Quality of Work

Informal complaints often focus on repair quality. To improve, we're strengthening our process to ensure:

- Jobs are finished to standard
- Customers are asked for feedback before we leave

3. Time Taken to Complete Repairs

Delays arise from:

- Complex repairs
- Multiple visits required
- Process gaps
- External contractors

Complaint Outcomes

- **Upheld: 62%**
- **Partially upheld: 14%**
- **Not upheld: 24%**

Benchmark
Across 22 housing associations reporting to PSOW, 60% of complaints were upheld (first half of 2024/25).

Response Times

- **Informal complaints:** Avg. response within 10 working days
- **Formal complaints:** Avg. response within 15 working days
- **84%** of formal complaints responded to on time

Benchmark
80% of formal complaints across Wales were responded to within the 20-day target.

Lessons Learned

We formally captured 49 lessons this year, leading to:

- Updated policies
- Improved processes
- Additional staff training
- Stronger customer communication

Listening to Customer Concerns – Bathroom Flooring

When Mrs L had her bathroom floor renewed, she felt disappointed that there were fewer colour choices available compared to when her bathroom was first installed.

In the past, under the Welsh Housing Quality Standard programme, tenants were offered a wide variety of flooring options. Over time, however, some of these products were discontinued, which made it harder to carry out cost-effective repairs. To make sure we can deliver repairs quickly and keep quality consistent across all homes, we now offer a smaller, reliable range of options.

We explained this to Mrs L and offered her two solutions:

- We could level the floor so she could fit her own flooring, or
- She could select from the two standard options we now provide

Mrs L decided to go ahead and install her own floor covering. While her complaint was not upheld, this case highlights how important it is for us to explain the reasons behind our choices and to offer fair alternatives whenever possible.

Customer Support

Key Support Services for Customers and the Impact.

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

- Tai Calon Hardship Fund
- Lifft Support Services
- Rent Payment Support
- Tenancy Management
- Food Bank Support

Placemaking

Community Investment and Positive Neighbourhood Outcomes.

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

Glyncoed Shops Transformed into a Welcoming Community Space

In April 2025, Tai Calon repurposed the Glyncoed shops into a vibrant community hub. This transformation provides a safe and accessible space for customers to connect, access services, and participate in local activities. The project exemplifies Tai Calon's commitment to fostering social cohesion and improving the quality of life for its tenants.

Making a Splash – Supporting Local Families

Last year, we funded 27 ten-week blocks of swimming lessons across Abertillery, Ebbw Vale, and Tredegar Leisure Centres, giving children living in Tai Calon homes the chance to learn a vital life skill.

For many families, these lessons made a real difference. One parent shared:

"I'm so grateful for the swimming lessons, without Tai Calon's support, I wouldn't have been able to afford them."

It's a small initiative with a big impact helping children build confidence, stay active, and enjoy time with friends, while supporting our wider goal of creating healthy, thriving communities.

Dragons RFC Partnership: Inspiring Community Impact in Blaenau Gwent

In its second year, the Dragons RFC partnership with Tai Calon and Blaenau Gwent Council has continued to transform communities through sport, education, and inclusion. Expanding from primary schools into wider programmes, the initiative reached 17 schools and engaged over 540 children through rugby sessions, festivals, and skills camps.

Key programmes include the Healthy Dragons School Project, which develops rugby skills, teamwork and confidence; STEM workshops linking sport with technology for Year 6 pupils; Sporting Memories for customers aged 50+; and Give Rugby a Try evening sessions to reduce anti-social behaviour among 11–16-year-olds.

The impact has been significant: 12 pupils joined local clubs, over 150 free meals were provided, and feedback from pupils, teachers, and parents has been consistently positive. Pupils shared that the programme improved their confidence, helped them make friends, and inspired them to learn more about rugby.

Staff praised the sessions for supporting teamwork, communication, and social development, helping children regain opportunities missed during COVID.

Pupil Comments:

"You have improved my confidence playing sports."

"You helped us make friends and build a team."

"You made me want to learn more about rugby."

Pupil Comments:

"These sessions have been fantastic for the pupils and have covered a wide range of skills both rugby-related and in terms of their social skills. Many of our children have missed out on opportunities to work as a team and communicate socially since COVID, and these sessions have provided a safe and fun space with targeted support to help our students work together and branch out. I think that these sessions have had a serious impact on our students' enjoyment of school, teamwork skills and for many it has spurned an interest in taking up a new sport with their friends or taking part in extra-curricular clubs."

Looking ahead, the project will expand to the remaining schools, continue skill development, and host the inaugural Tai Calon & Dragons School Tag Rugby Festival in Spring 2026, sustaining its legacy of empowering young people and enriching communities.

Engaging Students Through E-Sports

In March 2024, Tai Calon secured a £20,000 grant from the National Lottery to launch an innovative E-Sports initiative in collaboration with Dragons RFC. The project targets all four secondary schools in Blaenau Gwent, aiming to connect with gaming enthusiasts among the pupils and open doors to the rapidly expanding E-Sports industry. The initiative encourages students to form teams and compete in leagues against other schools, promoting teamwork, strategy, and sportsmanship. The project also educates students about the diverse opportunities within the E-Sports sector, fostering a sense of community and inclusivity.

Community Clean-Up Days

Tai Calon has organised several community clean-up events throughout Blaenau Gwent, encouraging customers to actively participate in maintaining clean and safe neighbourhoods. These initiatives not only improve the local environment but also foster a sense of community and pride among customers. By collaborating with local schools, community groups, and volunteers, Tai Calon has successfully mobilised efforts to tackle littering and maintain public spaces.

Creating Opportunities – Building Skills for the Future

Last year, 15 people completed work placements with Tai Calon, gaining hands-on experience, confidence, and new skills to support their future careers.

Through these placements, we're helping people take their next steps into employment while strengthening connections between Tai Calon and the communities we serve.

Milly's Story – Building Confidence and a Future in Customer Service

Amelia, known to her colleagues as Milly, first joined Tai Calon through the QuickStart programme, a six-month placement funded by the local council to help young people gain valuable work experience. From day one, Milly made a positive impact within our Customer Service team, developing her communication skills and supporting customers through calls, emails, and social media.

Determined to continue learning, Milly began working towards her Level 2 Customer Service apprenticeship with Educ8, with her employment funded by the Travis Perkins Social Value Fund.

As a registered blind employee, Milly has been supported by Access to Work, which provided adaptive equipment enabling her to perform her role with confidence and independence.

Her professionalism and enthusiasm have made her a valued member of the team and a reminder of the benefits of being a Disability Confident Employer. Recognising her growth and ambition, Tai Calon supported Milly to take the next step in her career by beginning her Level 3 Business Administration Apprenticeship.

With continued support from the Travis Perkins Social Value Fund, Milly will now build her experience across different departments, strengthening her skills and preparing for long-term employment within the housing sector.

Happy Cafe breakout space

We partnered with Kingfisher Developments (Wales) Ltd., to help a dedicated group in Aberbeeg achieve a long-held dream creating a new breakout space at their community centre.

The centre is a popular hub where people come together to chat, laugh, and share stories. But with just one large room, the noise and activity could sometimes feel overwhelming. While some visitors would retreat to the garden for quiet, this wasn't always practical especially in bad weather.

Pat, the centre's lead volunteer, recognised the need for a comfortable, accessible space where people could take time out. When she secured funding for a garden room, she was delighted but the grant covered only the structure itself, not the groundwork needed to make it possible.

That's when collaboration came to life. After speaking with Simon from Kingfisher, the company quickly stepped up through their community benefits commitment, meeting with Pat and offering to help. Within just two weeks, Kingfisher's team had laid the base and constructed the new garden room.

From there, Tai Calon continued the momentum, installing the electrics and preparing to complete the project with new flooring – turning a vision into a fully functional, welcoming space for the whole community.

Pat shared her gratitude:

"I love it! It's so lovely for a breakout space. It will make the world of difference. Citizens Advice were unable to offer services from the centre before because we couldn't provide a private space, now we can."

Celebrating Community Spirit

Tai Calon has been proud to support and celebrate the incredible community spirit that thrives across Blaenau Gwent. Our community event at **Waunheulog** brought customers together, strengthened connections, and gave us the opportunity to listen, learn, and share in the joy of community life.

At **Waunheulog in Nantyglo**, families and neighbours of all ages gathered for a fun-filled day featuring **face painting, fruit kebab making**, and a **bouncy castle** that kept the children entertained for hours. The highlight was the sense of togetherness – with neighbours catching up, new friendships forming, and plenty of laughter throughout the day.

These events were a great success, celebrating local pride, building stronger relationships, and demonstrating the power of communities coming together.

Providing Support for Ebbw Fawr Learning Community

In December 2024, our Wellbeing Team was approached by Ebbw Fawr Learning Community to see if we could support them in building a new work shed for their students.

The students who are currently undertaking a Workskills qualification were promised somewhere to put the skills they are learning about in the classroom into action. The qualification involves construction such as bricklaying, tiling, plastering and more and we hope that this new shelter helps provide the much-needed space to practice.

When looking for a partner to help deliver this promise, Tai Calon jumped at the opportunity! We gladly donated the windows, door, and labour over 3 days to build the structure. It was great to see the faces on the students when we showed them the new space. Hopefully we get some updates on how the students are getting on!

GOVERNANCE

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

At Tai Calon, governance means:

Ensuring decisions are made correctly and transparently. Promoting collaboration across the organisation to achieve the best outcome for the community.

Our Board at Tai Calon is a group of people who guide the organisation, ensuring it delivers high-quality homes and services to Customers. They are responsible for making decisions that keep the organisation strong, focused, and aligned with its goals.

Governance at Tai Calon

The Community Housing Cymru (CHC) Code of Governance sets out seven principles for Boards. Good governance is fundamental to Tai Calon achieving its objectives, protecting customers' interests, managing risks, and ensuring resources are used wisely. It builds trust and enables the organisation to continue helping the community in the long term.

ACCOUNTABILITY

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

TRANSPARENCY

Tai Calon prioritises clear communication, making sure 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 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

Tai Calon 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.

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.

1. Safety Risks

- **What Could Go Wrong:** Employees, customers, and the public might be at risk.
- **How We Manage It:** We have safety rules, regular checkups, and continuous learning to keep everyone safe.

2. Governance Risks

- **What Could Go Wrong:** We might fail to follow required rules and procedures.
- **How We Manage It:** The Board receives regular updates, and we consult experts to ensure compliance.

3. Quality of Homes

- **What Could Go Wrong:** Homes may not meet customer expectations.
- **How We Manage It:** We maintain detailed plans for home upkeep and regularly inspect properties.

4. Financial Risks

- **What Could Go Wrong:** Financial planning may be inadequate.
- **How We Manage It:** Business plans are reviewed annually, and costs are closely monitored.

5. Tenant Satisfaction Risks

- **What Could Go Wrong:** Customers may be unhappy with our services.
- **How We Manage It:** Feedback is collected through surveys and used to drive improvements.

6. Fraud and Technology Risks

- **What Could Go Wrong:** Technology failures could lead to fraud affecting finances.
- **How We Manage It:** Robust checks, audits, and regular system reviews are in place to prevent fraud.

7. Repair and Maintenance Risks

- **What Could Go Wrong:** Repair services may be ineffective.
- **How We Manage It:** Clear procedures are followed, with regular monitoring of service performance.

8. Thermal Efficiency Risks

- **What Could Go Wrong:** Energy-saving targets for 2025 may not be met.
- **How We Manage It:** Asset management plans are in place, and we actively seek funding for energy efficiency projects.

9. Development Risks

- **What Could Go Wrong:** Insufficient new homes or delays in approvals.
- **How We Manage It:** A clear development plan exists, supported by a strong partnership with Blaenau Gwent County Borough Council.

10. Data Security Risks

- **What Could Go Wrong:** Data breaches could harm finances or operations.
- **How We Manage It:** Strong data protection measures and regular security checks are in place.

Tai Calon continuously monitors and manages these risks to ensure compliance, high-quality services, and financial stability.

Committees

We have 4 committees to help Tai Calon work more effectively toward our goals:

1. **Development Committee**
   Focuses on planning, improving services, and supporting key organisational strategies.
2. **Homes & Communities Committee**
   Ensures the organisation stays aligned with its overarching goals and priorities.
3. **People & Culture Committee**
   Formerly the Remuneration Committee, this committee now focuses on supporting our team, promoting wellbeing, and fostering a positive and inclusive workplace.
4. **Audit & Risk Committee**
   The purpose of the Audit and Risk Committee is to advise, and provide assurance to the Board, on the adequacy of and effectiveness of internal controls, in order to ensure the Association is operating at appropriate levels of risk.

These updates ensure our committees are better aligned with Tai Calon's mission and the needs of our colleagues, residents, and communities.

Board Members (as of March 31st, 2025):

Chair:
Professor
Sir Adrian Webb

Vice Chair:
Mike Santon

Chair of People & Culture Committee:
Ian Hughes

Chair of Audit & Risk Committee:
Neil Harries

Chair of Homes & Communities Committee:
Shannon Williams

Board Chair Recruitment

In late 2025, Tai Calon strengthened its governance and leadership by recruiting a new Board Chair with a passion for making a difference in Blaenau Gwent and strong experience in governance. This initiative aimed to bring fresh perspectives and strategic direction to the organisation. The new Chair Julie Thomas was appointed in September 2025.

The Board continues to ensure effective leadership, tenant involvement, and accountable decision-making, ensuring the organisation remains responsive to the needs of the communities it serves.

Other Members:

Gemma Badham

Abhishek Vyas

Peter Nourse

Sian Nicholas

Ellen Jones

Sonia Behr

Karen Fokes

Gavin Sargent

Julie Thomas

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, Karen Fowkes
- **Homes & Communities Committee**
  Shannon Williams (Chair), Ellen Jones, Peter Nourse, Sian Nicholas, Gavin Sargent, Lindsay Murphy
- **People & Culture Committee**
  Ian Hughes (Chair), Peter Nourse, Abhishek Vyas, Karen Fowkes
- **Schedule 1 Committee (Virtual)**
  Ian Hughes (Chair), Neil Harries, Sonia Behr, Abhishek Vyas

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.

Governance and Regulatory Compliance

Tai Calon continues to demonstrate strong governance, transparency, and accountability in all areas of our work.

In our most recent regulatory assessment (October 2024), we achieved Green (Compliant) ratings in both Governance & Tenant Services and Financial Viability. These results reflect our sound management, robust financial health, and continued commitment to delivering high-quality services for our customers.

Importantly, Tai Calon has not faced any adverse regulatory findings in the past 12 months, reinforcing the confidence that regulators, partners, and tenants can place in our governance arrangements.

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 2025.

The review confirmed compliance with all seven principles of the Code: Organisational Purpose, Leadership, Integrity, Decision Making (including Risk and Control), Board Effectiveness, Equality, Diversity, Inclusion, and Openness (including Accountability).

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.

Inclusive Governance

Through Diverse Voices

Tai Calon ensures that a diverse range of people, including customers, can share their ideas to help guide how the organisation is run. We actively listen to feedback and use it to make improvements.

GENDER:

53.8%

Of the Board are women

GENDER IDENTITY:

100%

Of the Board identify with the same gender as at birth

DISABILITY:

30.8%

Of the Board have a disability

ETHNIC BACKGROUND:

7.7%

Of the Board are from an Asian background; 92.3% are White

NATIONAL IDENTITY:

53.8%

Identify as Welsh, 46.2% as British

SEXUAL ORIENTATION:

100%

Of the Board identify as heterosexual/straight

AGE:

29-65

Average age of the Board spans from 7.7% up to 29, 23.1% aged 30–44, 30.8% aged 45–64, and 38.5% aged 65+

WELSH LANGUAGE:

7.7%

Of the Board are fluent in speaking Welsh; 7.7% have full understanding in reading

RELIGION:

76.9%

Of the Board are Christian, 7.7% no religion, 7.7% Hindu, 7.7% other

Governance: Annual Financial Statements and Internal Audit

Tai Calon demonstrated its commitment to effective governance through the publication of its Annual Financial Statements for the year ending March 2025. The report highlighted the organisation's adherence to strong corporate governance arrangements and full compliance with regulatory requirements. A positive internal audit statement reflected Tai Calon's dedication to financial integrity and accountability.

The Audit and Risk Committee, working alongside the Executive Team, implemented audit recommendations to drive continuous improvement in governance practices. This proactive approach to financial oversight reinforces Tai Calon's commitment to transparency, accountability and high standards of governance, ensuring the organisation remains responsive to both regulatory expectations and community needs.

Listening to Customers at Tai Calon

At Tai Calon, we value what our customers have to say. Their feedback helps guide Board and senior management decisions, ensuring our services meet residents' needs.

For example, when residents highlighted areas for improvement in our maintenance services, we acted quickly to respond faster and improve communication.

We use Rant & Rave, a real-time feedback tool, to gather customer opinions. This allows us to identify issues promptly and make immediate improvements. We track how effectively we listen to customers, ensuring their voices influence key decisions.

Reports on customer feedback, complaints, and satisfaction KPIs are regularly shared with Board members. This includes:

- Customer experience reports
- Complaints reports
- Quarterly customer satisfaction KPIs

From these reports, we continually ask three key questions at all levels of the organisation:

1. Are we focusing on the right areas to improve services for customers?
2. Are the improvements we're implementing still working for customers?
3. If not, what better opportunities exist to enhance services?

By actively listening and learning from customers, Tai Calon ensures decisions reflect the needs and priorities of the communities we serve.

How Segmentation Transformed Tai Calon's Customer Understanding

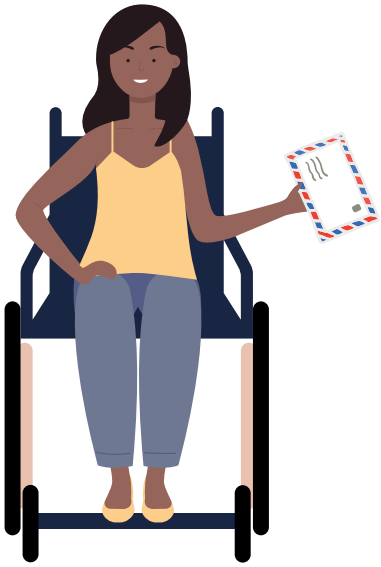
In 2024, Tai Calon introduced Psychographic Segmentation to better understand the needs, motivations, and challenges of its customers. The research, involving 880 tenants, provided a 95% confidence level and revealed a diverse customer base with varying levels of confidence, digital ability, and vulnerability.

83% of customers live with a condition affecting daily life.

28% have household incomes below £10,000.

56% feel anxious most of the time, and **34%** struggle to pay bills.

Almost half find it hard to speak by phone, and **23%** ignore official-looking letters.



Segmentation data shaped three major improvements over the last year:

INCLUSIVE SERVICE DESIGN

Simplifying complex processes and developing fairer, more tailored approaches. One example includes the ongoing approach to our gas servicing communications. The process now takes into consideration, customer conditions which affect their daily lives as well as more appropriate time slots for customers accounting for work schedules and children.

BROADER CUSTOMER ENGAGEMENT

Expanding digital tools to involve less confident customers. Using a range of platforms such as phone, email, WhatsApp, Facebook Messenger and more.

TARGETED SUPPORT

Using insights to guide colleagues in delivering consistent, personalised support for those with complex needs.

This impact these improvements have had on the organisation as well as the customer base has been astounding. There is an improved understanding of customer behaviour and needs, early efficiency gains through clearer communication and self-service options.

A more representative voice in service design and decision-making.
In 2025/26, Tai Calon will embed these principles further through a **Customer Experience Blueprint** and continued work to make communications clearer and more digital-first.
Result: Segmentation has become a cornerstone of Tai Calon's customer strategy driving smarter decisions, fairer services, and stronger relationships with tenants.

Policies Incorporating Equality, Diversity, and Inclusion (EDI)

Tai Calon ensures that Equality, Diversity, and Inclusion (EDI) are embedded in the recruitment and selection of Board members and senior management. Our updated EDI Strategy (2022) explicitly focuses on anti-racism and tackling hate crime, with four key objectives:

OBJECTIVE 1:
Provide excellent services that are inclusive, responsive, non-discriminatory, and focused on continuous improvement.

OBJECTIVE 2:
Deliver effective leadership and governance arrangements to monitor performance on diversity and ensure the EDI Strategy is implemented.

OBJECTIVE 3:
Be an employer of choice by creating, supporting, and retaining a talented, motivated workforce that broadly reflects the communities we serve.

OBJECTIVE 4:
Promote and encourage equality and diversity across all areas of our work.

Board and Governance Highlights:

Audit & Risk Committee: Two members are qualified accountants.

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

External Audit Partner: Bevan & Buckland are our auditors

Board-Effectiveness Review: Last conducted externally in 2025 by Altair.

Conflicts of Interest: Board Members disclose interests at every meeting, maintain up-to-date records, and follow Tai Calon's Code of Conduct to ensure transparency and fairness.

This approach ensures that EDI principles are consistently applied in leadership, governance, and service delivery, reflecting Tai Calon's commitment to fairness, inclusivity, and accountability.

Economic Impact

In 2024–25, we spent £4.32m (23.6%) with Blaenau Gwent businesses, exceeding our 8.5% target and up from £2.9m last year. We are also a key local employer, with 70.5% of our 288 colleagues living in Blaenau Gwent, contributing £6.33m in wages – an increase of £488k from the previous year. Of these, 81 colleagues deliver the housing repair service.

Expenditure with Welsh businesses reached 79.8%, surpassing our 65% target. Procurement continues to support the Foundational and Circular Economies, helping to create vibrant communities. We are proud to be an accredited Living Wage Employer for the sixth year, reinforcing our commitment to fair pay.

Great Place to Work

Great Place To Work.® Certified NOV 2024-NOV 2025 UK ™

Listening to our colleagues and acting on their feedback remains a key priority for Tai Calon. The Great Place to Work (GPTW) survey is one of the keyways we gather meaningful insight and understand how we can continue to improve.

For the third consecutive year, we have been officially certified as a Great Place to Work – a recognition based entirely on what our colleagues say about their experience at Tai Calon.

We also received fantastic feedback through the survey, which we're excited to work through over the next year. These insights continue to shape how we support our colleagues and build a workplace where everyone can thrive.

Real Living Wage Employer

Tai Calon is proud to be a Real Living Wage employer, paying all colleagues a fair wage above the government's minimum. This commitment has been recognised for six consecutive years, reflecting our dedication to supporting our employees and promoting financial wellbeing.

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.

1. **Inclusive Services:** Provide excellent services that are inclusive, responsive, non-discriminatory, and strive for continuous improvement.
2. **Leadership & Governance:** Deliver effective leadership and governance arrangements to scrutinise diversity performance and ensure the EDI strategy is implemented.
3. **Employer of Choice:** Be an employer of choice by creating, supporting, and retaining a talented, motivated workforce that broadly reflects the communities they serve.
4. **Promote Equality & Diversity:** Encourage equality and diversity across all areas of work, embedding it into policies, recruitment, and organisational culture.

Gender Pay Gap Overview (as of 31 March 2024)

Median Gender Pay Gap:
0.1% (women earn approximately £0.99 for every £1 earned by men)

Mean (Average) Gender Pay Gap:
5.8% (women earn approximately £0.94 for every £1 earned by men)

Comparison to UK National Average:
Median 4.4%, Mean 6.9%

Key Factors Influencing the Gender Pay Gap

More male employees occupy roles in the top three pay quartiles.

Senior Management/Director, Professional/ Technical, and Skilled Trades roles are predominantly held by men.

Lower-paying roles such as customer service, care/support, and administrative positions are predominantly held by women.

At the time of reporting, there were three senior management vacancies, and a female senior manager had recently been promoted to Executive Director.

Ongoing Initiatives to Address the Gender Pay Gap

- **Growing Our Own Talent:** Developing internal pipelines to promote gender diversity at all levels.
- **Leadership Development for Women:** Launching the "Women in Leadership" training program in November 2025.
- **Mentoring Opportunities:** Promoting internal mentoring and job-shadowing to support career progression for women.
- **Fair Pay and Grading Systems:** Maintaining transparent and equitable pay structures.
- **Inclusive Recruitment and Retention:** Encouraging female participation in traditionally male-dominated roles.

These initiatives align with Tai Calon's **Equality, Diversity, and Inclusion (EDI) Strategy**, which aims to provide inclusive services, deliver effective leadership, be an employer of choice, and promote equality and diversity across the organisation.

Professional Development Opportunities

At Tai Calon, we believe in continuous learning and supporting career growth. Our colleagues have access to coaching, mentoring, training courses, webinars, conferences, and opportunities for further study, helping them grow in their roles and achieve their professional goals.

Over the last year, colleagues have either completed or are working towards qualifications such as:

BSc (Hons) Construction Project Management

Covers: Project management from planning to completion, including contracts, cost control, health & safety, sustainability, and leadership.

Benefits: Prepares colleagues for roles as project or site managers, overseeing construction projects and managing teams and budgets effectively.

CIPD Level 5 Associate Diploma in People Management

Covers: Employee relations, talent management, organisational performance, and employment law.

Benefits: Supports progression into HR roles such as HR Advisor or Business Partner and grants Associate CIPD membership.

ILM Level 5 Management

Covers: Advanced management and leadership skills, including operational planning, performance management, coaching, and decision-making.

Benefits: Equips colleagues for middle-to-senior management positions, demonstrating strong leadership capability.

Diploma in Treasury Management

Covers: Corporate treasury functions, including cash management, risk management, banking, and financial strategy.

Benefits: Prepares colleagues for treasury and finance roles, supporting sound financial decision-making.

BSc Applied Data, Statistical and Economic Analysis

Covers: Applied statistics, econometrics, and data analysis for business and economic problems.

Benefits: Develops analytical skills for evidence-based decision-making.

Chartered Institute of Marketing (CIM) – Professional Level

Covers: Marketing strategy, digital marketing, consumer behaviour, and brand management.

Benefits: Supports progression into marketing manager or strategist roles, with a pathway to Chartered Marketer status.

ILM Leadership and Management Level 4

Covers: Practical leadership, operational management, team motivation, and problem-solving.

Benefits: Ideal for aspiring middle managers, providing credibility in leading teams and projects.

IPPE Payroll Technician Certificate (Online)

Covers: UK payroll legislation, tax, National Insurance, pensions, and payroll systems.

Benefits: Lays the foundation for payroll administration or finance roles.

TaiCademy eLearning

Mandatory eLearning doesn't have to be dull! Our TaiCademy modules cover essentials such as:

- Health & Safety
- Cyber Security
- Equality & Diversity
- GDPR

These courses help colleagues stay sharp, safe, and successful, while protecting both our team and the people we serve.

At Tai Calon, professional development isn't just a box to tick it's a way to grow skills, confidence and opportunities for everyone in our organisation.

Performance Highlights

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

23.5%
Housing & Business Support Services

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

26.0%
Improvement of Homes

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

9.6%
Operational Spend

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

7.1%
Development of New Homes

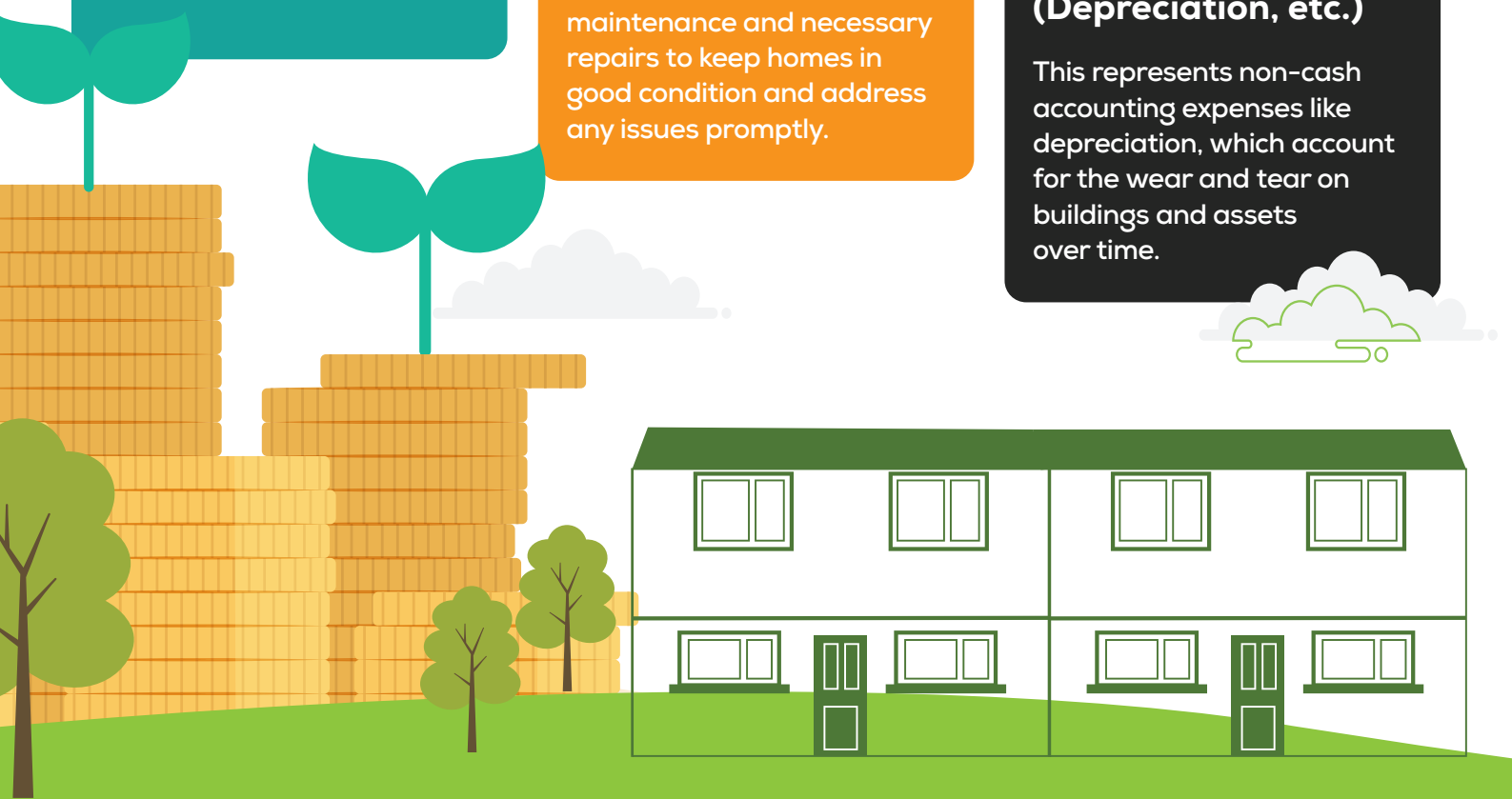
This investment goes towards building new homes, helping to expand housing options and meet the needs of the community.

21.3%
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.

12.0%
Non-Cash (Depreciation, etc.)

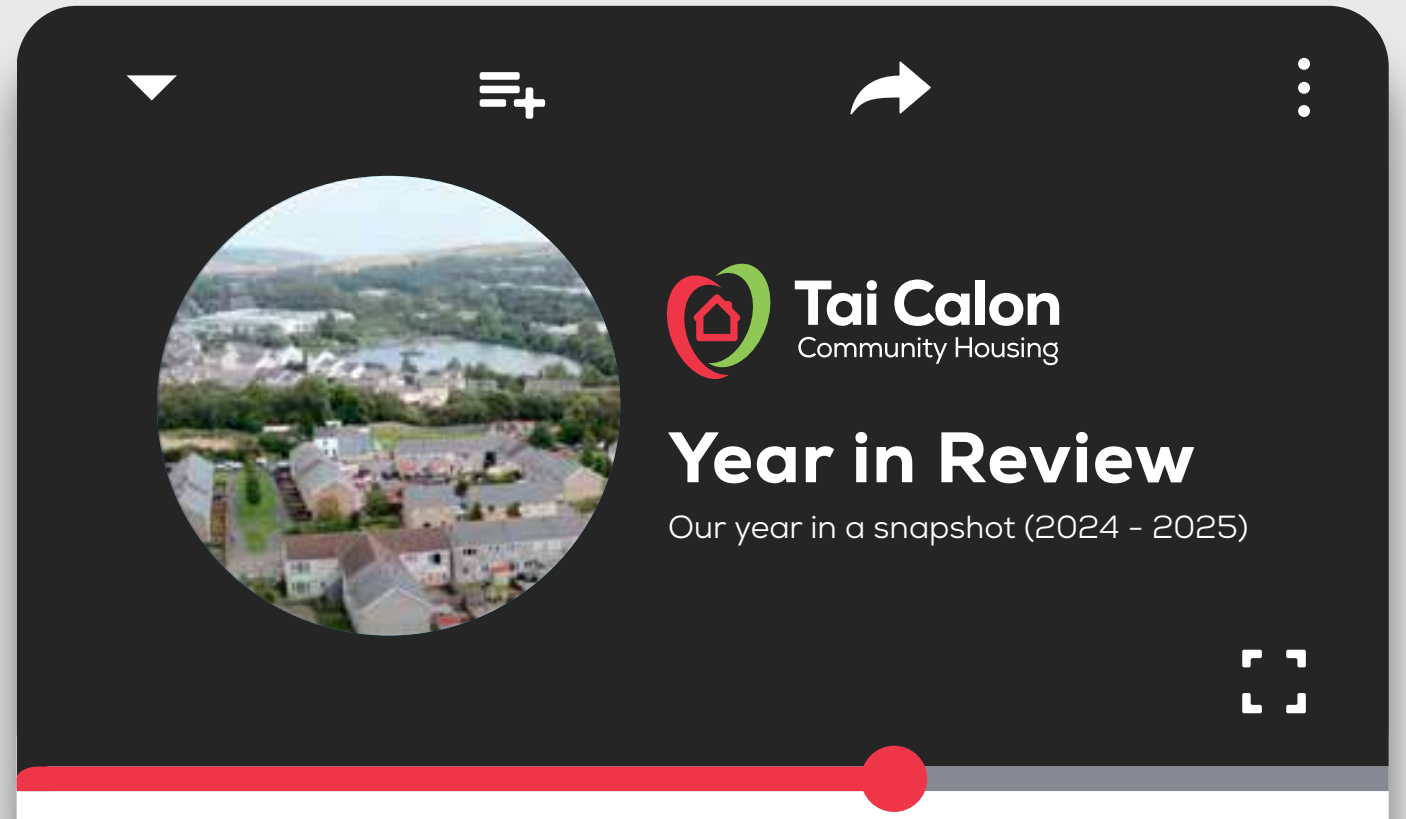
This represents non-cash accounting expenses like depreciation, which account for the wear and tear on buildings and assets over time.



Our year in a snapshot

Take a moment to celebrate our achievements!

Scan the QR code to watch Our Year in a Snapshot (2024–2025) 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 (2024-2025)

Tai Calon
Community Housing

SUBSCRIBE

Overall performance 2024-25

(Delivering value for you)

Tenancy Support

2,651 tenants
Supported to sustain tenancies

1,278 tenants
Assisted with new or updated Universal Credit claims

871 referrals
Made to partner organisations for:

- Maximising income
- Accessing social tariffs
- Specialist debt advice

126
Food Bank Vouchers issued

52 Grocery Vouchers
Totalling **£2,600**

£65,000+
Hardship fund provided to **156 tenants**

Community Involvement

10 community groups supported

£3,425 donated
Donated to improve Blaina Town War Memorial (Travis Legacy Fund) donations to Abertillery Belles FC: training, kits, dugouts

50 ten-week
Swimming blocks for children

£15,000
Contributed to community events and groups

17 Work placements Facilitated at Tai Calon

Rent & Income

101.44%
Rent collected

3.10%
Arrears

Repairs & Maintenance

98.8%
Repairs completed on time

98.83%
Appointments kept

4.75/5
(94.8% CSAT)
Overall satisfaction

Empty homes

19
Empty homes at 31 March 2025

41 days
Average relet time

0.78%
Income loss

Customer engagement

45,169
Calls answered (87.4% on times)

4,883
Compliments recieved

Tai Calon's Christmas Appeal 2024 raised a fantastic **£9,453!**

54
Formal complaints

428
Informal complaints

(CSAT scores included)

19,728
Emails

1,028
Social media queries

396
WhatsApp messages

Compliance

99.98%
Gas servicing completed on time

100%
Of homes have valid electrical certificates (<5 years)

100%
Fire risk inspections up to date

100%
Properties received scheduled water management assessment

100%
Passenger lifts inspected on schedule

Financial Statement Summary

Scan this QR code to read our Financial Statement for 2024-2025.

Statement of Comprehensive Income
For the year ended 31st March 2025

	Notes	31st March 2025 £'000	31st March 2024 £'000
Turnover	3	37,083	33,839
Operating costs	3	(28,446)	(27,216)
Surplus on disposal of property, plant and equipment	6	0	0
Operating Surplus		8,637	6,623
Interest receivable		136	64
Interest payable and similar charges	12	(4,485)	(6,122)
Surplus (Deficit) on ordinary activities before taxation		4,288	565
Taxation		0	0
Surplus (Deficit) for the year after tax		4,288	565
Changes in pension past service deficit contribution liability on revaluation	25	(1,050)	(2,366)
Total Comprehensive income Surplus for the year		**3,238**	**(1,801)**

Tai Calon's income and expenditure relate to continuing operations. There is no difference between the historic cost results and those shown on the Statement of Comprehensive Income above.

Tai Calon
Community Housing

0300 303 1717
talktous@taicalon.org

FOLLOW US ON:

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

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