

Environmental, Social, Governance and Performance Report



2025-26

Board Chair Introduction

Julie Thomas, Chair of the Tai Calon Board



At Tai Calon, good governance starts with a simple principle: doing the right thing for our customers and communities, every time.

This year has been an important one for Tai Calon as we continue to deliver against our Corporate Plan 2025–2030. As Chair, I have seen firsthand the commitment across our teams to strengthening services, improving homes, and ensuring the customer voice is central to decision-making.

The Board plays a vital role in setting direction, providing oversight, and ensuring Tai Calon remains well governed, financially secure and focused on long-term outcomes. We also hold ourselves to account for how well we listen, learn and improve.

Environmental, Social and Governance (ESG) is now fully embedded in how we operate. It is not a separate agenda, but part of every strategic conversation, from investment decisions to service delivery and risk management.

While there is always more to do, we are seeing real progress in how we support customers, strengthen communities and deliver value for money. The focus ahead remains on consistency, transparency and continued improvement, ensuring Tai Calon remains a trusted organisation for the people we serve.

A handwritten signature in black ink, appearing to read 'J Thomas'.

JULIE THOMAS

Chair of the Board,
Tai Calon Community Housing

Chief Executive Introduction

Richard Hopkins, Chief Executive



We know that every interaction matters, whether it is a repair, a complaint, a support call or a community project. These everyday moments shape how people experience Tai Calon, and we are committed to getting them right.

There is also a strong focus on learning and continuous improvement. Customer feedback, performance data, and regulatory insights are all helping us understand where we are doing well and where we need to improve.

Looking ahead, our priority is consistency: delivering high-quality services every time, strengthening trust with customers, and ensuring that Tai Calon continues to be an organisation that people can rely on.

This year has been about turning ambition into delivery. Our Corporate Plan 2025–2030 provides a clear framework for the future, and ESG principles are at the heart of how we are putting that plan into action.

Across Tai Calon, we are focused on making services more responsive, improving the quality and safety of homes, and supporting customers in ways that reflect their individual needs. At the same time, we are continuing to invest in our people, strengthen our governance, and improve how we use data and insight to make better decisions.

RICHARD HOPKINS
Chief Executive

Table of contents



INTRODUCTION	5
ENVIRONMENTAL	8
Our Approach to Environmental Sustainability	8
Energy Performance	9
Tackling Climate Change and Reducing Our Impact	9
Tackling Damp and Mould	12
Climate Resilience: Glanffrwd Drainage Project	13
Biodiversity and Environmental Stewardship	13
Cleaner, Safer Neighbourhoods	15
SOCIAL	16
Our Strategic Approach to Social Value	16
Delivering Homes and Supporting Communities	17
Listening to Customers and the STAR Survey 2025	17
Supporting Financial Wellbeing	19
Supporting Tenants with Complex Needs: The Liffy Team	20
Community Safety and ASB	21
Community Investment and Wellbeing	21
Health, Wellbeing and Inclusion	22
GOVERNANCE	23
Leadership and Strategy	23
Complaints, Accountability and Continuous Improvement	24
Governance Self-Assessment	25
Equality, Diversity and Inclusion	26
Financial Strength and Value for Money	26
Economic and Local Impact	28
OVERALL ESG PERFORMANCE	29



INTRODUCTION

This report sets out Tai Calon Community Housing's Environmental, Social and Governance (ESG) performance for the year ended 31 March 2026, aligned with the Sustainability Reporting Standard (SRS).

2025–26 was a significant year for Tai Calon. We launched our Corporate Plan 2025–2030, which places ESG at the heart of how we plan, invest, deliver services, and govern our work across Blaenau Gwent. The plan establishes seven strategic priorities, each contributing to our overarching ambition that by 2030, over 95% of customers will be satisfied or very satisfied with the overall service.

Our approach reflects a clear purpose: to deliver sustainable homes, support thriving communities, and operate with strong, transparent governance. This report presents the evidence behind that commitment.





Background and Socio-Economic Context

Tai Calon is proud to be the largest provider of social housing in Blaenau Gwent, managing nearly 6,000 homes, as well as over 300 leasehold properties across the borough. These homes have been brought up to the Welsh Housing Quality Standard (WHQS). 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.

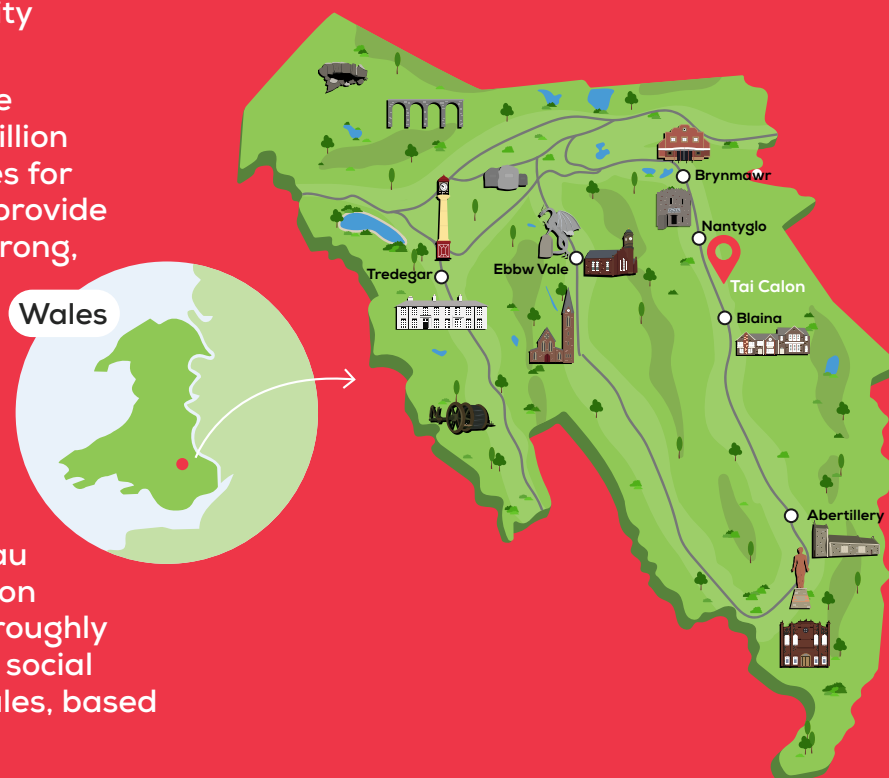
Since launching in 2010, we've invested more than £287.3 million to improve homes and services for our customers. We don't just provide places to live, we help build strong, thriving communities.

We listen to what matters, act on it and work hard to ensure everyone feels safe, supported and valued.

Blaenau Gwent is home to approximately 67,000 people, around 20% of Blaenau Gwent households are Tai Calon customers. This compares to roughly 16.5% of the population being social housing customers across Wales, based on the latest available data.

The unemployment rate in Wales was 3.6% compared to the UK average of 5.0% while economic inactivity in Wales was 25.4% compared to the UK average of 20.7%.

According to the ASHE provisional 2025 figures, gross average weekly earnings in Blaenau Gwent were £640 compared to the UK's average of £758. Many of Blaenau Gwent's working residents continue to commute outside the borough, which can result in higher travel costs.



Corporate Plan

Tai Calon launched its Corporate Plan 2025-2030, marking just over 15 years since the organisation was formed.

The 2030 Corporate Plan sets Tai Calon's Vision and Mission as follows:

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 2030, over 95% of our customers will be satisfied, or very satisfied, with our overall service.

Culture & Values

Our values guide everything we do.



Creative

We think differently and look for better ways of doing things.



Authentic

We are open, honest, and do what we say.



Learning

We are constantly learning and improving.



Ownership

We take responsibility and aim to get things right.



Not on your own

We work together as one team and support each other.

Our Goals for 2025-2030

To achieve our Vision and Mission, we are focusing on seven strategic priorities.

Each of these areas reflects what matters most to our customers, colleagues and communities.

Here's how we plan to make a lasting impact.

Exemplary Customer Insight

Dynamic Service Offer

Real-Time Customer Home Management

Creating New Homes

Living the CALON Values

Doing the Right Thing

Leading Customer Experience

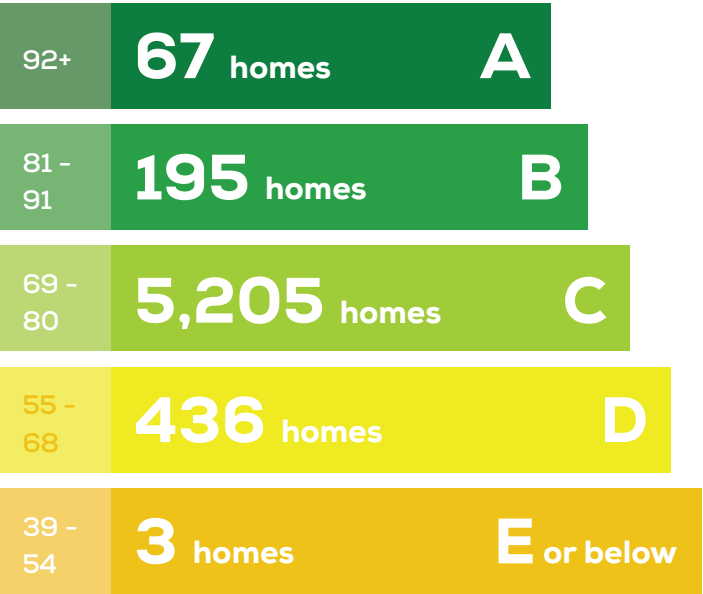
ENVIRONMENTAL

Our Approach to Environmental Sustainability

Our approach to environmental sustainability is embedded across Tai Calon's Corporate Plan through two key priorities: **Doing the Right Thing** and **Real-Time Customer Home Management**. These commitments guide how we work with customers, communities and partners to deliver greener, more efficient homes, while using technology, data and responsible asset management to reduce environmental impact and support long-term sustainability.

Energy Performance

Understanding the energy performance of our homes is the foundation for everything we do on decarbonisation and fuel poverty. EPC ratings across our 5,906 homes are as follows:



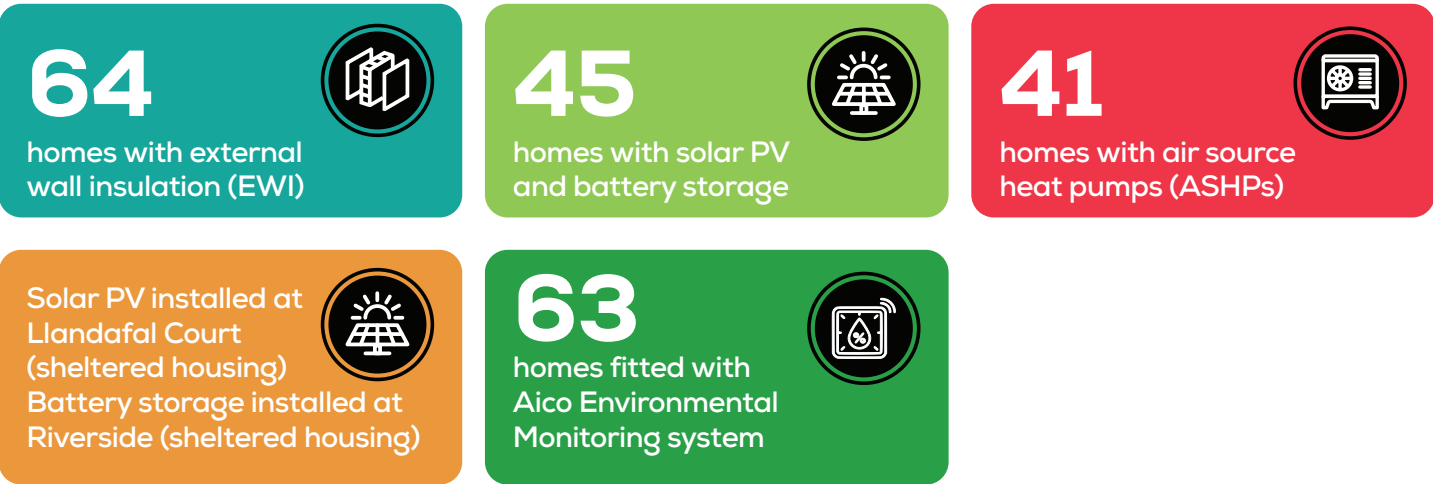
0% of homes without an EPC rating



92% of our homes are rated EPC band C or above, and just three are rated E or below with no homes currently unrated. This data helps us target investment where it will have the greatest impact on both carbon emissions and customers' energy bills.

Tackling Climate Change and Reducing Our Impact

We are taking practical, measurable steps to cut carbon emissions and make our homes warmer, healthier and cheaper to run. Over the past year, we delivered improvements across a mix of technologies and customers are already telling us the difference it has made.



Safer Solar Energy: External Battery Storage



Working with local company Gas Tech Wales Ltd, we designed and built secure external battery boxes to support solar panel installations. These sit outside the home, store energy safely, reduce the need for engineers to enter properties, and support local manufacturing and skilled jobs all while meeting updated safety standards.

Air Source Heat Pumps: Cleaner, Lower-Cost Heating



We installed air source heat pumps in homes across Blaenau Gwent, working with local installer Gas Tech Wales. These systems use less energy, produce

less carbon and reduce heating bills. In some homes, heat pumps were combined with solar panels and battery storage so customers can generate and store their own electricity in some cases removing the need for gas entirely, saving the standing charge.

"They explained everything really clearly... very helpful and friendly."

Customer, Tredegar

"I've paid nothing for two months... it's worth it."

Customer, Tredegar

Solar Panels: Generating Your Own Energy

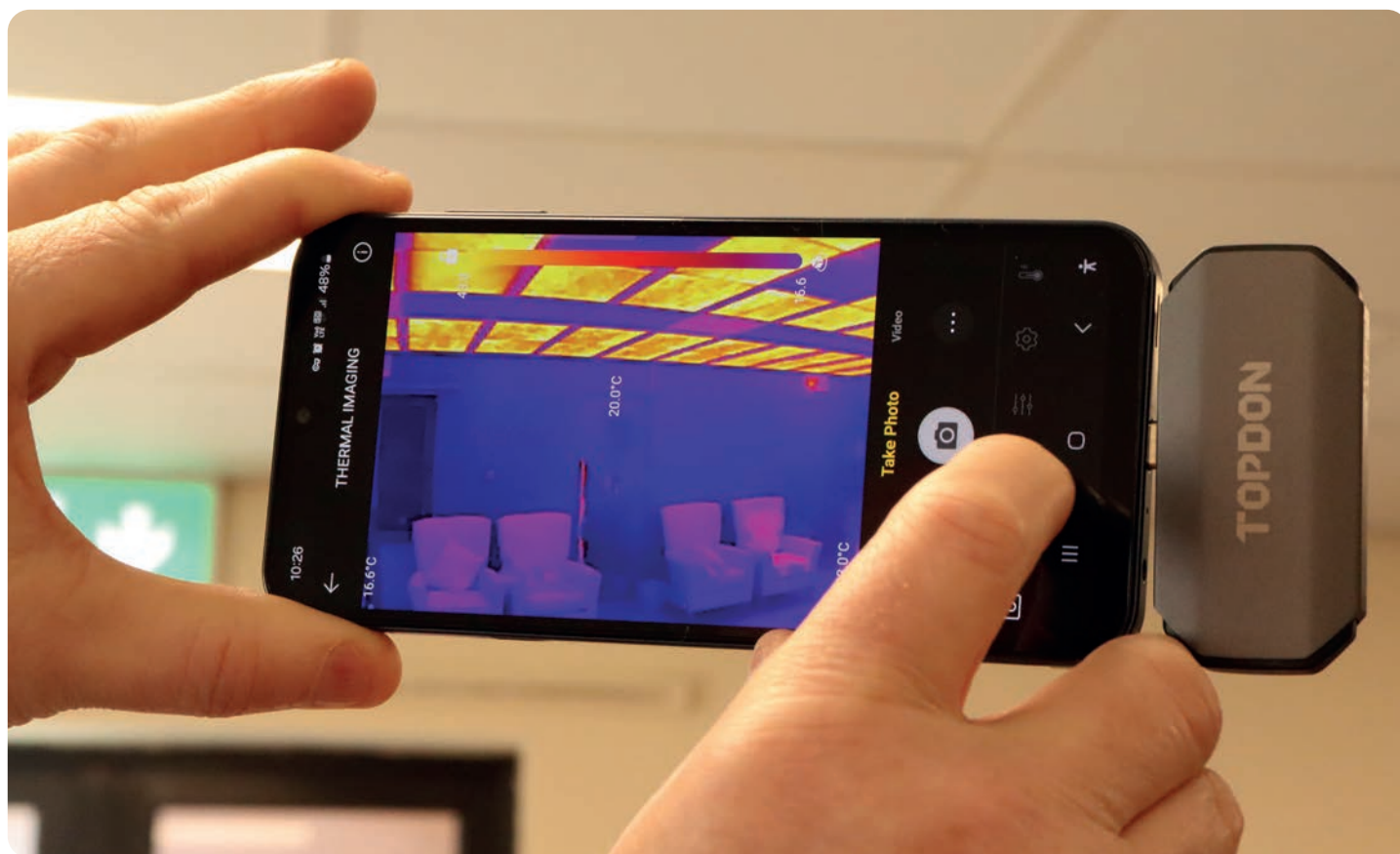
We continued to expand solar PV generation and battery storage technology across our homes, enabling customers to generate renewable electricity, reduce energy costs and improve energy resilience. When combined with battery storage, households can store surplus energy generated during the day and use it when demand is highest, helping reduce reliance on the grid and lowering household bills.



"We save money every month... and it feels good to help the environment."

Janet and Terrance,
customers

Testing New Heating: Infrared Systems



At Llandafal Court sheltered housing, we trialled infrared heating panels as an alternative way to heat homes. Early results show fast, efficient heating, ease of use, and more space in rooms with no radiators. One customer told us: "It works perfectly for what I want it meets all my needs." This trial is informing where this technology could work best across our portfolio.

A key milestone ahead is Llandafal Court becoming fully electric for heating and hot water, combining heat pumps, solar panels and battery storage to remove the need for gas and reduce communal energy costs.

Read more: Low carbon homes programme delivering warmth, savings and carbon reduction

www.taicalon.org/low-carbon-homes-programme-delivering-warmth-savings-and-carbon-reduction/



What We're Doing Next

We will continue to expand our retrofit programme, subject to Government funding, so more homes can benefit from lower bills and cleaner energy. Our focus going forward is on:

- Installing more solar panels and battery storage systems
- Increasing the number of air source heat pumps
- Replacing old gas boilers with low-carbon alternatives where possible
- Exploring infrared heating in more homes, building on the Llandafal Court trial

Tackling Damp and Mould

We take damp and mould seriously, not just fixing problems when they arise but working to prevent them from occurring in the first place. Our approach combines fast action, targeted investment and data-driven insight to keep homes healthy and customers safe.



622



Cases reported

734



Cases closed

592



Full-home
inspections carried out

94%



Inspections completed
within target

Target tightened to 10 days

Of the 592 full-home inspections carried out, 555 were completed within our 10-day target (93.75%). During these inspections, our teams often carried out minor works immediately, such as mould treatment, where appropriate. A further 211 inspections identified the need for reactive repair work, with 138 of those repairs completed within 30 days.

At year end, 278 cases remained open: 160 reactive repairs and 118 preventative works. Seventeen cases were awaiting inspection, with 11 delayed due to access issues.

Demand for inspections is naturally higher during the colder months, when lower temperatures lead to more condensation.

Most inspections do not identify structural issues or water leaks. Instead, many cases are linked to condensation and surface mould, particularly in homes that are harder to heat, in households carefully managing energy costs, or where ventilation has not performed as expected.



Prevention as Well as Repair

Alongside fixing problems, we are increasingly focused on stopping damp and mould from taking hold. This means improving the energy efficiency of homes, giving customers clear and practical advice, targeting investment where it will have the biggest impact, and using data to identify patterns and prevent repeat cases.

- Carry out inspections quickly and act promptly where action is needed
- Proactively visit homes to spot early signs, prioritising households most at risk
- Track every case from report to resolution using data
- Address root causes as well as symptoms including ventilation and heating performance

Climate Resilience: Glanffrwd Drainage Project

Following significant flooding during Storm Bert in 2024, we delivered a comprehensive drainage upgrade at our newly developed Glanffrwd Residential scheme protecting homes and strengthening the site's long-term resilience to extreme weather.

Our out-of-hours drainage team responded immediately during the storm, installing a temporary system to manage the risk. Working with Intrado Engineers and James Groundworks, we then developed and delivered a permanent solution:

- 40 metres of new land drainage installed
- Courtyard drainage system upgraded
- Improved connectivity to existing infrastructure
- Enhanced surface water management and additional mitigation measures

All temporary measures have been removed, with gardens, courtyards and access routes fully reinstated. The upgraded system has eliminated the immediate flood risk and significantly improved long-term environmental performance.

"Since the work has been completed and I can use my gardens again, I have fallen back in love with the property."

Tenant, Glanffrwd

Biodiversity and Environmental Stewardship



Tai Calon continues to make tangible progress in enhancing biodiversity and embedding nature recovery across its landholdings in Blaenau Gwent. Our approach balances the needs of communities with the protection and restoration of natural ecosystems.

Pollinators and Green Spaces



We are formally recognised as a Bee Friendly organisation. This underpins a wide range of activity across our estates, including native wildflower planting, pollinator corridors, and reduced grass-cutting regimes. We have increased the extent of naturalised green spaces through biodiversity-led land management, including the retention of long-grass habitats and customer-facing

signage to explain biodiversity objectives. We do not use neonicotinoid herbicides and continue to reduce herbicide use wherever practicable. Application is restricted to targeted treatment of invasive species such as Japanese Knotweed, using stem injection methods wherever possible, with detailed records maintained for transparency.

Trees and Woodland

Our Tree Management Statement provides a robust, evidence-based framework for arboriculture works. We work closely with Blaenau Gwent County Borough Council's Tree Officer and Rangers, undertake independent surveys every three years, and carry out routine inspections and responsive maintenance. We continue to expand our in-house arboriculture capacity, and where trees are removed due to safety or disease, we prioritise ecological value by retaining deadwood and creating habitat piles.

Community Green Spaces

We believe green spaces are good for people as well as nature. Across our communities including Tredegar, Ebbw Vale, Brynithel, Abertillery, Blaina, Swffrydd, Cwm and Brynmawr we have invested in projects that bring people together and support local biodiversity:



- New community gardens for growing food and spending time outdoors
- Tree planting and orchards across several neighbourhoods
- Partnerships with local schools to help young people learn about nature and sustainability
- Community events including 'Go Wild!' days and plant swaps

We were especially proud when customers at Llys-y-Capel were recognised in a local In Bloom competition a genuine reflection of the pride people take in where they live.

Cleaner, Safer Neighbourhoods



Working with customers, schools and local organisations, we delivered community clean-up initiatives in areas including Rassau and Brynfarml. These resulted in significant waste removal, improved shared spaces, and direct support for vulnerable customers. We also strengthened joint working with Blaenau Gwent County Borough Council and police to tackle fly-tipping through prevention, enforcement and education.

We also provided customers with guidance on the safe use of lithium-ion batteries, combining environmental awareness with home safety.



SOCIAL

Our Strategic Approach to Social Value

Four of our seven Corporate Plan 2025–2030 priorities have direct social outcomes: Exemplary Customer Insight, Dynamic Service Offer, Creating New Homes, and Living the CALON Values. Together, these ensure that social value is delivered intentionally, consistently and at scale, from how we design services and support customers, to how we build homes and develop our people.

Delivering Homes and Supporting Communities



Providing safe, affordable homes is central to our purpose. During the year, we secured planning approval for a new development at Cwmrhydderch, delivering 18 new homes for social housing. Our Corporate Plan commits us to delivering up to 100 new affordable homes per year by 2030, including homes for social rent and shared ownership, with all new homes designed to be energy-efficient, affordable to run and built to a high standard.

By building where homes are needed most and working closely with partners, we are helping to create vibrant, sustainable communities across Blaenau Gwent.

Listening to Customers and the STAR Survey 2025



We continued to embed a culture of listening through our Llais ein Pobl ('Voice of our People') platform. With over 600 registered users, customers are actively shaping services, policies and communications

and their feedback is already leading to tangible improvements. This approach ensures services are designed with, not just for, our customers.

Read more: Building for communities, not just tenancies

www.taicalon.org/building-for-communities-not-just-tenancies/



Alongside this ongoing listening, we completed our latest independent Tenant Satisfaction Survey during 2025–26, using the Housemark STAR methodology in line with Welsh Government requirements and the SRS. The survey was delivered by ARP Research between October and December 2025.

549

Tenants surveyed

±4% margin of error



42

Leaseholders surveyed

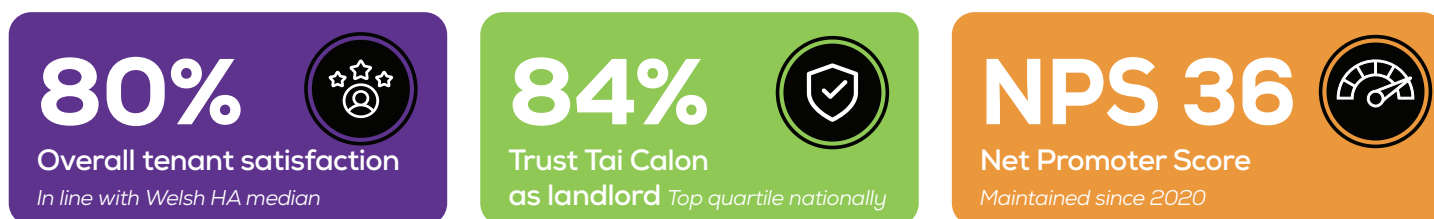
14% of leaseholder population



Read more: What customers told us this year

www.taicalon.org/what-customers-told-us-this-year/

Overall Satisfaction and Trust



These results reflect consistent service delivery and strong customer loyalty. The NPS of 36 maintains improvements achieved since 2020.

Listening and Influence

Performance in tenant engagement and influence exceeds national benchmarks across all three measures, reinforcing the value of platforms like Llais ein Pobl and underlining their importance as key drivers of overall satisfaction, particularly for customers with higher support needs.



Repairs, Homes and Asset Quality



Repairs and maintenance remain the strongest predictor of overall tenant satisfaction. While satisfaction with home quality has remained broadly stable year-on-year, it has declined cumulatively since 2020 reinforcing the importance of planned investment and the future delivery of WHQS 2023 requirements.

Neighbourhoods and Community Safety

Neighbourhood experience was identified as a priority for improvement. Satisfaction with anti-social behaviour (ASB) handling (51%) represents the only statistically significant decline since the previous survey, and these findings directly informed our refreshed ASB and Hate Crime Policy.



Complaints and Accountability

26%

Tenants who raised a complaint or escalated request



32%

Satisfied with complaint handling

(STAR survey result = overall perception.) Lower benchmark quartile



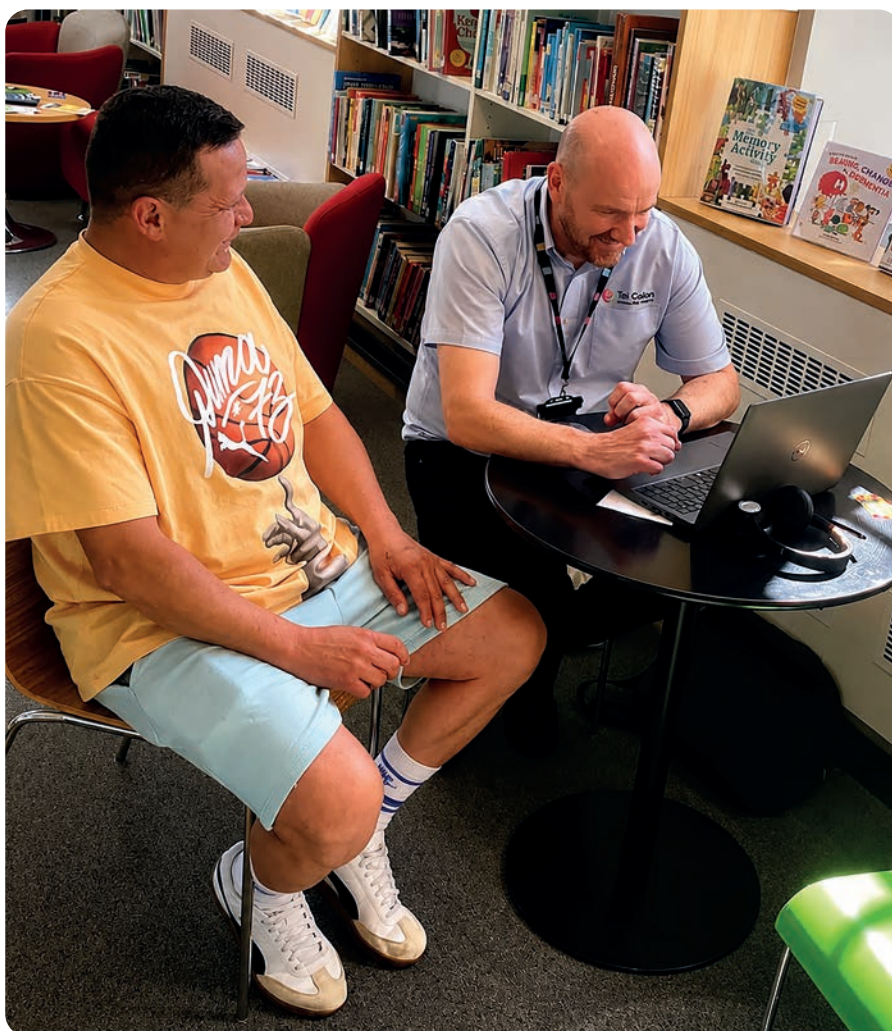
Analysis indicates that dissatisfaction is often linked to communication and follow-through rather than outcomes alone. These findings have directly informed improvements to our complaints policy, vulnerable customer identification, and communication standards.

Fairness, Vulnerability and Inclusion

71% of tenants agree that Tai Calon understands their needs. Satisfaction is consistently lower among tenants facing higher levels of vulnerability, particularly those customers who need a little extra help. These insights directly underpin our Vulnerable Customer Policy, trauma-informed approaches, and person-centred services such as the Liftt Team.

Supporting Financial Wellbeing

Recognising ongoing cost-of-living pressures, we provided targeted support to help tenants manage their finances and sustain their tenancies. We continue to make hardship grants to customers to support them. Campaigns also focused on rent support and financial guidance were complemented by our Christmas Appeal, which offered practical help to those most in need during the winter months.



Supporting Tenants with Complex Needs: The Liff Team

Tai Calon's Liff Team provides targeted, person-centred support to tenants facing complex and overlapping challenges.



Who We Support

Many people we support through the Liff Team face multiple pressures simultaneously, including mental health challenges, financial hardship, difficulties sustaining tenancies, digital exclusion, disability, safeguarding concerns, and social isolation. The team responds through a relationship-based, holistic approach working alongside tenants rather than through transactional service delivery.

What Tenants Tell Us

"Support made a real difference during a difficult period. The team went above and beyond and it felt personal, not like a service."

Tenant feedback
(Rant & Rave/Listening Post)

Across years of feedback, tenants consistently describe the Liff Team as patient, non-judgemental and easy to communicate with. They highlight proactive follow-ups, practical help with forms, benefits and budgeting, and effective advocacy with external agencies including the DWP.



Outcomes Achieved

Engagement with the Liff Team has delivered measurable improvements across several areas:

- Improved emotional: wellbeing tenants report feeling listened to, reassured and more in control, with reduced anxiety in many cases
- Increased tenancy stability support: has enabled tenants to engage with Universal Credit, manage rent pressures, navigate rehousing and remain safely in their home
- Advocacy and fair access: the team supports people who struggle with digital systems, liaises with external agencies, and explains complex information accessibly
- Long-term trust: repeat positive feedback over multiple years demonstrates sustained impact and the value of relationship-based support

In several cases, tenants directly link Liff intervention to preventing tenancy breakdown, complaint escalation or crisis situations demonstrating the team's critical role in delivering positive social outcomes.

Read more:

When housing isn't the only problem
www.taicalon.org/when-housing-isnt-the-only-problem-persistence-care-and-support-through-crisis/



Community Safety and Anti-Social Behaviour

We refreshed our Anti-Social Behaviour (ASB) and Hate Crime Policy during the year, shaped directly by tenant feedback, including the STAR Survey findings and consultation with partners.

The updated policy takes a more customer-focused, transparent and supportive approach, with simplified language aligned to customer reading levels, practical examples, and clearer signposting. **Key improvements include:**

- Enhanced victim support a clear commitment to victim-centred, trauma-informed approaches, with links to specialist services and practical safety interventions
- Clearer response standards serious cases actioned within 1 working day; all other cases contacted within 5 working days
- Proportionate enforcement a structured escalation framework with the firm commitment that eviction is always a last resort
- Stronger partnerships and safeguarding clearer multi-agency working with police and Blaenau Gwent County Borough Council, and strengthened processes to identify and respond to domestic abuse, exploitation and neglect
- Consistent case management a structured investigate-assess-plan-act-review process, agreed action plans, and improved record-keeping



These improvements directly respond to the decline in ASB satisfaction identified through the STAR Survey, and reflect our commitment to safer, more inclusive communities.

Community Investment and Wellbeing



Community engagement remained a key priority throughout the year.

Our teams delivered a wide range of activities to support residents' wellbeing and strengthen community connections, from youth sport programmes and Easter events to volunteering at a seniors' community lunch attended by over 100 residents. We also supported initiatives tackling loneliness and isolation.



A powerful reminder of our long-term community investment came during the year, when previously installed community defibrillators were used in emergency situations demonstrating the lasting impact of earlier investment decisions.

Cosy Place Programme: Skills, Wellbeing and Independence



At Cosy Place we continued to support residents in building confidence, skills and independence:

- Four residents achieved Level 1 cooking qualifications and have progressed to Level 2
- On-site tutoring will begin from August 2026, supporting residents towards further qualifications alongside maths and English lessons
- In partnership with Growing Spaces, a greenhouse and garden area is being introduced to provide hands-on sustainability experience
- Several residents completed forklift licence training, opening new employment pathways

Read more: Inspiring the next generation through sport in Blaenau Gwent
www.taicalon.org/inspiring-the-next-generation-through-sport-in-blaenau-gwent/



Health, Wellbeing and Inclusion

We delivered a wide range of initiatives to support the health and wellbeing of our communities and colleagues, including fundraising and volunteering for local charities, raising significant funds for mental health support, delivering health screening initiatives, and trialling workplace wellbeing programmes.

We also introduced a new Vulnerable Customer Policy, ensuring that customers who need additional support can access services in a fair, consistent and accessible way. This policy is informed by STAR Survey data, customer segmentation intelligence, complaints analysis, and insight generated by the Liffy Team.



GOVERNANCE

Leadership and Strategy

During the year, we strengthened our governance framework through two key appointments: a new Chief Executive and a new Chair of the Board, bringing extensive leadership experience and strengthening strategic oversight and long-term stability.

The Corporate Plan 2025–2030 is the primary vehicle for delivering Tai Calon’s ESG ambitions, structured around seven strategic priorities each

supported by delivery plans, performance reporting and board-level oversight. The plan is underpinned by a dedicated Development Strategy, ensuring our housing growth is aligned with customer needs, sustainability goals and long-term value. Customer satisfaction, community wellbeing and responsible decision-making sit at the heart of everything we do.

Complaints, Accountability and Continuous Improvement

We are committed to learning from customer feedback and using complaints as a driver for service improvement, transparency and accountability.

467

Complaints received

3% decrease year-on-year



99%

Resolved within target timescales



5,198

Compliments received

7% increase year-on-year



49%

Complaints upheld or partially upheld



7

Complaints escalated externally

Reduced from 9 the prior year



93%

Found it easy to make a complaint



Improving through complaints

Customers who used our complaints process told us they value the way we handle their concerns, with 93% satisfied with how their complaint was managed and 86% saying they would use the process again. While 64% were satisfied with the outcome, we're continuing to focus on improving the quality of resolutions and keeping customers better informed throughout the process. Figures are based on feedback from customers who used our complaints process.

Understanding Customer Feedback

The highest volumes of complaints were related to repairs and maintenance, assets and capital works, as well as tenancy management. The most common themes were communication issues, repair timeliness, delays, and dissatisfaction with policies. While communication-related complaints reduced overall, they remain the most significant driver and often underpin other issues.

Case Study Insights

Complaint case studies from across the year illustrate how individual experiences are driving systemic change:

- Repairs and communication: Missed updates during repairs led to process changes, including improved contractor communications and system triggers to prevent premature job closure
- Damp and mould: Complex cases highlighted the need for independent technical assessments and strengthened ventilation strategies
- ASB and community safety: Cases reinforced the importance of early support, multi-agency working and clear communication with affected residents
- Capital works and vulnerability: A complaint involving delayed insulation works highlighted the need to consider vulnerability and seasonal impacts when planning capital projects
- Inspections and customer experience: Feedback led to changes ensuring customer preferences are recorded and communication improved ahead of external inspections.

Supporting Vulnerable Customers

Analysis shows that 1 in 3 formal complaints is raised by a vulnerable customer, with key themes reflecting wider issues around communication and repairs. In response, we are strengthening how we capture and use vulnerability data, tailoring services to individual needs, and ensuring accessibility across all service areas.

Governance Self-Assessment

During the year, Tai Calon completed a thorough self-evaluation against regulatory standards. The results were positive confirming strong compliance across most areas, including leadership, financial management, risk management and tenant involvement.

Strengthening Leadership and Governance

We completed a refreshed Corporate Plan and governance review during the year, supported by a detailed governance action plan. Key improvements include:

- Updated terms of reference across governance structures
- A refreshed board skills matrix, ensuring recruitment aligns with organisational needs
- A more strategic approach to board member appointments, including tenant and local authority representation
- Strengthened alignment between corporate priorities and departmental plans

Risk, Assurance and Decision-Making

We take a robust approach to risk management, supported by regular board and Audit & Risk Committee oversight, live risk monitoring, deep dives into key risk areas, and ongoing data quality improvement. Business continuity and cybersecurity arrangements are well established, with recent scenario testing ensuring preparedness for potential disruption.

Tenant Voice and Influence

Tenant involvement is central to governance and decision-making. Through Llais ein Pobl, tenant board representation, and wider engagement activities, customer feedback is actively shaping strategic priorities and service design. Further work is planned to strengthen how the impact of tenant involvement is measured and communicated.



Asset Management and Compliance

88%

Stock condition survey completion

100% target within 12 months



We have a strong understanding of our homes and a clear plan to achieve 100% survey coverage within 12 months. While compliance with current housing standards is strong, challenges remain in meeting future WHQS 2023 requirements, particularly in relation to funding and property constraints and these are being actively managed through a structured compliance improvement plan.

Equality, Diversity and Inclusion

Tai Calon's CALON values Creativity, Authenticity, Learning, Ownership and 'Not on your own' are the foundation for ethical leadership, inclusive culture and responsible governance. They shape how we make decisions, support vulnerable customers, develop colleagues, and work with partners across Blaenau Gwent.

During the year, we took steps to strengthen our approach to EDI, including implementing the Vulnerable Customer Policy, using customer segmentation data to inform service delivery, and delivering unconscious bias training for colleagues.

We were proud to be recognised as a Great Place to Work for the fourth consecutive year, reflecting our continued commitment to creating a positive, supportive workplace for our colleagues.

The self-assessment identified opportunities to go further, particularly in collecting and analysing data on protected characteristics, demonstrating measurable EDI outcomes, and systematically capturing how services are adapted to meet diverse needs. This is a key focus area for continued improvement.

Transparency and Performance Reporting

The self-assessment also identified an opportunity to enhance transparency through more frequent publication of performance data, improved accessibility of information for tenants, and increased visibility of service outcomes. Plans are in place to strengthen digital communication channels and introduce more regular reporting.

Financial Strength and Value for Money

Tai Calon continues to demonstrate strong financial governance:

- A robust 30-year business plan in place
- Strong liquidity position with no additional funding required until 2029–30
- Regular stress testing and scenario planning
- Compliance with all financial covenants
- A clear value-for-money framework supported by procurement processes aligned to recognised standards.

Partnership working remains central to our governance approach. Through collaboration with Welsh Government, Blaenau Gwent County Borough Council, contractors and community organisations, we are delivering housing and services that meet local need and support sustainable growth.

Where Rent is Spent	For the year ended 31st March 2026		For the year ended 31st March 2025	
Home, Business Support Services & Operational Spend	11,565	23.0%	10,611	23.5%
Repairs & Maintenance	9,040	18.0%	9,648	21.3%
Improvement of Homes	12,124	24.1%	11,743	26.0%
Development of New Homes	6,807	13.6%	3,202	7.1%
Non-Cash (Depreciation, etc)	6,415	12.8%	5,654	12.5%
Net Interest Payable	4,285	8.5%	4,349	9.6%
	50,236	100.0%	45,207	100.0%

Housing, Business Support Services & Operational Spend

A portion of rental income is invested in the core functions that keep our housing services running effectively. This includes customer support services, administrative and back-office functions, day-to-day operational costs, and colleague salaries. Together, these activities ensure we can deliver responsive services to tenants and maintain the smooth running of housing operations.

Net Interest Payable

A proportion of rental income is used to cover the cost of borrowing. These funds support long-term investment in existing homes, the development of new housing, and wider improvements to communities and housing services, helping to ensure sustainable growth and ongoing enhancement of housing quality.

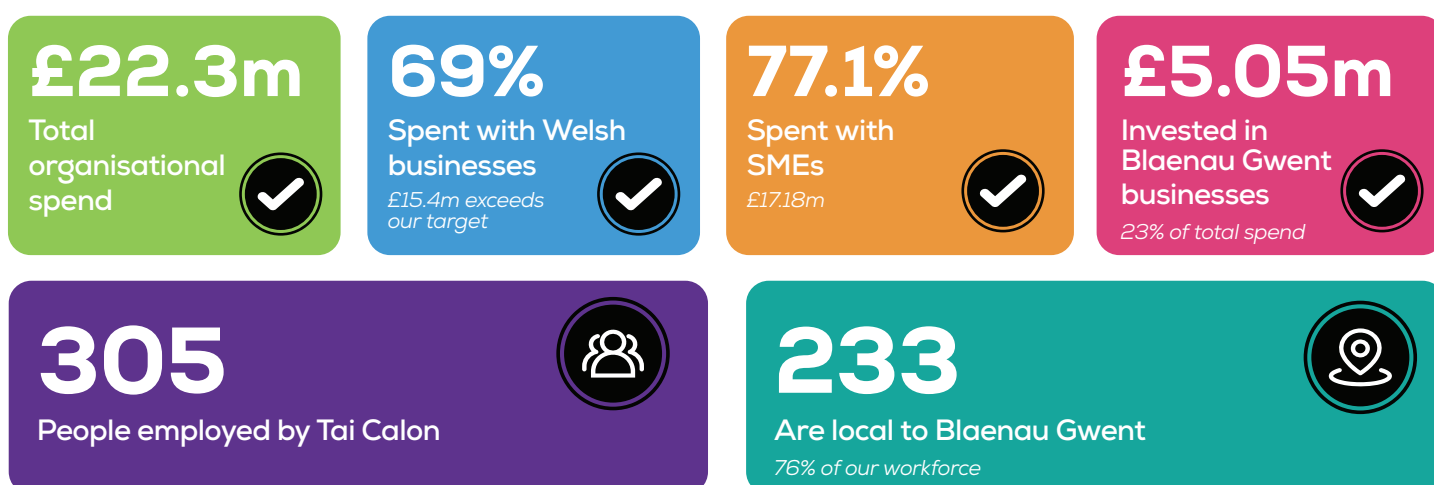
Read more:
Annual Financial Statements

www.taicalon.org/annual-report-financial-statements/



Economic and Local Impact

Our economic contribution extends far beyond housing. Every pound we spend has the potential to create wider social value, support local employment and strengthen communities. Through a commitment to local procurement, investment in Welsh businesses and responsible use of resources, Tai Calon seeks to maximise the positive impact of its activities across Blaenau Gwent and Wales. By supporting the foundational economy and maintaining strong local supply chains, we help create economic resilience while ensuring our investment delivers benefits for customers, communities and future generations.



A Prosperous Wales

We support a resilient, low-carbon local economy by retaining value within Wales and strengthening local supply chains. Spending 69% of our total budget with Welsh businesses and more than £5m with Blaenau Gwent-based businesses means public investment creates real, lasting economic activity close to home. Directing 77.1% of spend to small and medium-sized enterprises (SMEs) supports innovation, skills and growth within the foundational economy.

A More Equal Wales

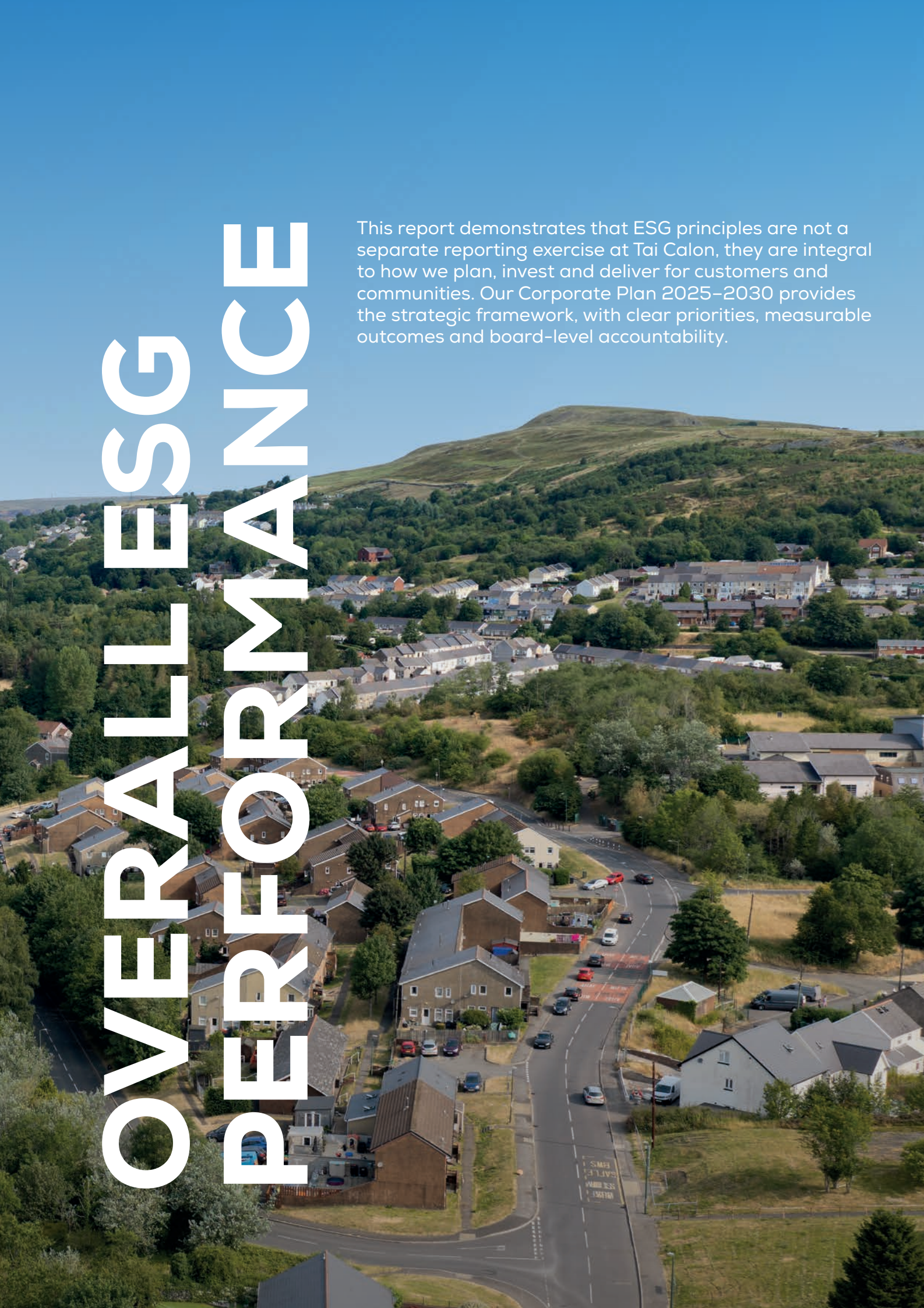
As a Living Wage accredited employer, we are committed to fair pay and reducing in-work poverty. Our locally focused employment practices help retain household income within Blaenau Gwent, and our SME-focused procurement approach reduces barriers for smaller and local suppliers making it easier for local businesses to work with us.

A Resilient Wales

Prioritising Welsh and local suppliers shortens supply chains and reduces transport-related carbon emissions. Investing in local contractors and SMEs builds capacity, strengthens skills, and improves service continuity. We also apply circular economy principles to support resource efficiency and reduce environmental impact across our operations.

Cohesive Communities and Welsh Culture

Significant local spend in Blaenau Gwent directly supports employment, business growth and local services. With the majority of our workforce living locally, there is a direct and meaningful link between our employment decisions and the communities we serve. Our commitment to Welsh and locally embedded businesses also helps sustain suppliers who contribute to Wales's cultural and linguistic identity through community-based trades and services.

An aerial photograph of a residential neighborhood. In the foreground, there are several rows of terraced houses with grey roofs and brick walls. A winding road with white lane markings runs through the middle of the neighborhood. In the background, a large, grassy hill rises under a clear blue sky. The overall scene is bright and sunny.

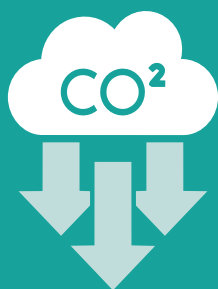
OVERALL ESG PERFORMANCE

This report demonstrates that ESG principles are not a separate reporting exercise at Tai Calon, they are integral to how we plan, invest and deliver for customers and communities. Our Corporate Plan 2025–2030 provides the strategic framework, with clear priorities, measurable outcomes and board-level accountability.

Environmental

92%

of homes
EPC C or above



105kg

CO₂ offset

64

homes with
external wall
insulation (EWI)

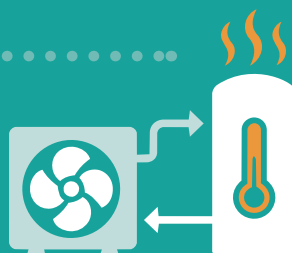


solar panels and
battery storage



41

air source heat
pumps installed
(ASHPs)



Solar PV and Battery storage installed two sheltered housing schemes



63 homes

fitted with Aico Environmental Monitoring systems



622

damp & mould cases reported

734 closed

Bee Friendly accreditation maintained



Glanffrwd drainage upgrade delivered



Community clean-ups and fly-tipping enforcement

Social



18

new homes approved
(Cwmrhydderch)



5,198

compliments
received

NPS

36



84%

trust

Over
600

Llais ein Pobl users

Lifft Team:
sustained tenancy
and wellbeing outcomes

Great
Place
to Work



(4th consecutive year)

Governance



Corporate Plan
2025-2030
launched

New **CEO** and
Chair appointed



467
complaints



(99% resolved in target)

Strong liquidity
to 2029-30



88%
stock survey
completion

305

colleagues employed;
233 local



£22.3m
total spend:



69% with Welsh businesses,
£5.05m in Blaenau Gwent,
77% with SMEs

All financial
covenants met



Living Wage
accredited
employer

Where We Focus Next

Our self-assessment and customer insight have identified clear priorities for 2026–27 across all three ESG pillars:



Environmental

- Continue expanding the retrofit programme more solar panels, heat pumps and low-carbon heating
- Achieve 100% stock condition survey coverage
- Progress WHQS 2023 compliance, managing funding and property constraints
- Publish comprehensive environmental performance data including EV charging and water efficiency



Social

- Improve communication on repairs, ASB and complaints the top driver of dissatisfaction
- Address the repairs backlog and improve repair timeliness
- Strengthen support for customers with additional needs through the Vulnerable Customer Policy
- Expand the development programme towards 100 new affordable homes per year by 2030



Governance

- Improve complaint satisfaction and align repairs policies with operational delivery
- Strengthen EDI data and demonstrate measurable outcomes
- Deepen how tenant involvement impact is measured and communicated
- Increase transparency through more frequent performance reporting
- Align repairs policies with operational delivery

A clear ESG line of sight

"Our Corporate Plan 2025–2030 ensures ESG is fully integrated into strategic planning, service design, investment decisions and governance not treated as a standalone initiative. By aligning our long-term strategy with ESG delivery, we have established a strong foundation for continuous improvement, regulatory compliance and long-term value for customers, communities and partners."





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NP13 3JW

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a different language please
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