

Delivering Value for **You**



2025-26

This report is for you.

Every year we want to be open and honest with you about how Tai Calon has performed, what we've done with your rent and what we're focusing on next.

We're proud of what we've achieved together this year and want to let you know where we know we need to do better.

Inside this report

- A message from our Chair
- How your rent is spent
- Your home repairs and safety
- **Your voice:** what you told us our community
- Our environment
- What we'll focus on next

Did you know?

You can share your views, shape our services and stay up to date through our Llais ein Pobl ('Voice of our People') platform, with over 600 customers already registered

Scan the QR codes throughout this report to find out more.



2025-26
Delivering
Value for
You/Year in
Review video



Board Chair Introduction



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.

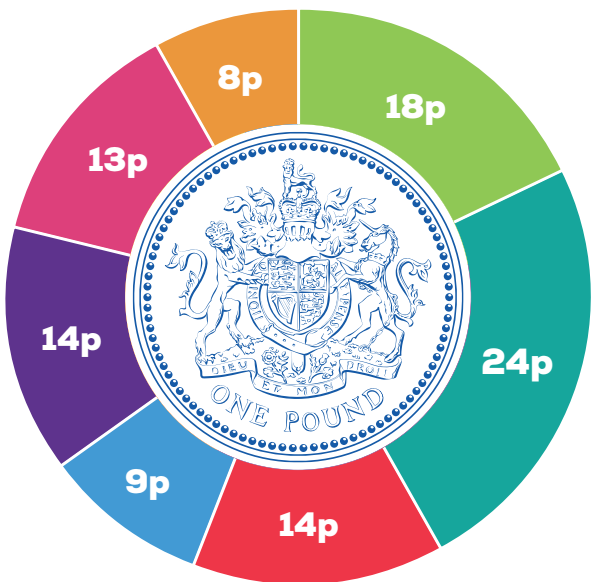
JULIE THOMAS

Chair of the Board,
Tai Calon Community Housing

How your rent is spent

Your rent pays for everything we do, from fixing a leaking tap to building new homes.

Every pound is invested back into homes, services and communities across Blaenau Gwent. Here's a breakdown of how your rent was spent in 2025–26.



Where it went	For every pound
Repairs & Maintenance	18p
Improvement of Homes	24p
Development of New Homes	14p
Housing & Operational Spend	9p
Business Support Services	14p
Non-Cash (Depreciation, etc)	13p
Net Interest Payable	8p
	£1.00

Housing & Operational Spend: This portion of our spending funds essential services, such as customer support, administration and salaries, that keep our housing operations running smoothly.

Net Interest Payable: This covers the cost of borrowing funds to invest in existing homes and communities, new developments and other long-term improvements to housing services.

Your rent stays local

We also make sure that what we spend stays as close to home as possible. In 2025–26:

69%

Spent with Welsh businesses

£15.4m of our total spend

£5.05m

Invested in Blaenau Gwent

23% of everything we spend

Any money left over is reinvested straight back into homes and services, never paid to shareholders. As a community housing association, every penny we collect exists to benefit you and your community.

77%

Spent with small, local businesses

Keeping money in local communities

233

Colleagues live locally

Out of 305 employed by Tai Calon

Full financial statements and annual report

Your home

Your home should be safe, warm and well looked after.

Here's how we performed on repairs, safety and the condition of your home in 2025–26.

Repairs and maintenance

81%

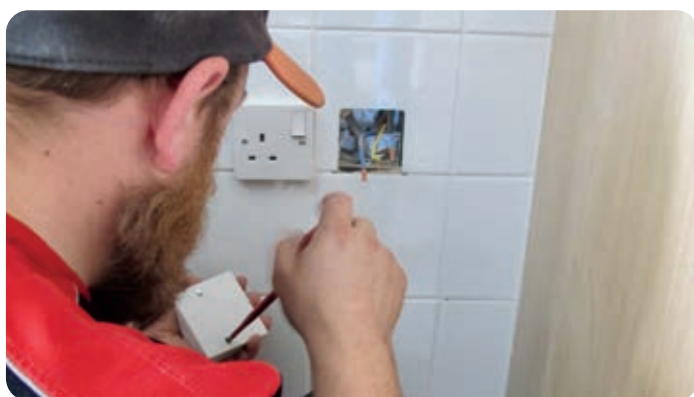
Satisfied with their most recent repair

72%

Satisfied with our repairs service overall

74%

Satisfied with the quality of their home



Repairs are the issue you tell us matters most and we take that seriously. When something goes wrong in your home, we want to fix it quickly and keep you informed along the way.

We know communication has been the main source of frustration when things go wrong. So, this year we've made changes to improve how we update you about your repairs and to ensure jobs aren't marked as completed until you're satisfied.

Safety in your home

Keeping you safe is our most important responsibility. Here's how we looked after your home this year:

- Gas safety annual servicing carried out with a customer-focused approach
- Aids and adaptations supporting customers to stay safely and comfortably in their homes

Tackling damp and mould

We know damp and mould can make a home uncomfortable and affect your health. We take every case seriously, acting quickly when problems are reported, working to stop them coming back and investing in the causes, not just the symptoms.

**622**

Cases reported this year

734

Cases closed

More closed than opened

94%

Inspected within 10 days

Our target timescale

When you report a problem, we inspect quickly and focus first on the households who need the most support. We look at the whole home, not just the patch of mould. Heating, ventilation and insulation are often part of the cause.



In some homes we have also installed small sensors that monitor temperature and humidity in real time. These alert us to problems before they get worse and a linked app lets customers see what's happening in their home and get advice on simple steps they can take.

We also carry out energy improvements, like better insulation and ventilation upgrades. This helps tackle the root causes and make homes warmer and healthier for the long term.



Protecting homes from flooding: Glanffrwd

When Storm Bert caused flooding at our Glanffrwd development in late November 2024, we responded immediately with temporary measures to protect residents while longer-term solutions were explored. In March 2026, we completed a permanent land drainage scheme to help manage excess surface water and better protect homes from future extreme weather.

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

Knowing our homes

88%

Satisfied with their most recent repair

We're on track to survey 100% within 12 months



We're investing in a thorough survey of every home we own, so we understand exactly what improvements are needed and can plan.



This helps us prioritise spending, meet the Welsh Government's updated housing standard and make sure your home is fit for the future.

What we're working on

- Reducing the repairs backlog
- Improving how we communicate with you about repairs
- Preventing damp and mould through better heating and ventilation
- Planning for the Welsh Government's updated home quality standards
- Completing the survey of every home

Your voice

We want Tai Calon to be shaped by the people who live in our homes. Your feedback, good and not so good, directly influences how we work.

What you told us

Between October and December 2025, an independent company spoke to 549 of our customers on our behalf. Here's what you said.

80%

Overall satisfaction

In line with Welsh HA median



84%

Trust Tai Calon

In the top 25% of housing associations in Wales



36

Would recommend us to a friend

Out of a possible 100 and rising



73%

Satisfied we listen and act

Above national benchmark



74%

Feel they have a say

Above national benchmark



71%

Happy with how to get involved

Above national benchmark



Where we need to do better

You told us that neighbourhood safety and anti-social behaviour issues, such as noise harassment and threatening behaviour are where you'd most like to see improvement. Satisfaction with how we handle these issues fell to 51% this year and we've listened.

We updated our Anti-Social Behaviour and Hate Crime

Policy to better support customers and improve outcomes. The changes include clearer response times, enhanced support for those affected, and closer working with Gwent Police and Blaenau Gwent County Borough Council to provide a more joined-up approach.



51%

Happy with how we handled anti-social behaviour

We're taking action to improve this



32%

Satisfied with complaint handling

We know we need to improve



Complaints and compliments

467

Complaints received
3% decrease year-on-year



99%

Resolved on time
Within our target



5,198

Compliments received
7% increase year-on-year



We received far more compliments than complaints this year and we're grateful for every piece of feedback. We take complaints just as seriously. 1 in 3 formal complaints comes from a customer with additional support needs, so we're strengthening how we identify and support vulnerable customers.

**Read more
about what
customers told
us this year**



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

Your community

Tai Calon is more than a social landlord.

We're part of the fabric of Blaenau Gwent and we're committed to helping our communities thrive.



New homes for Blaenau Gwent

This year we secured planning approval for 18 new homes at Cwmrhydderch. Our plan commits us to building up to 100 new affordable homes a year by 2030, all designed to be warm, energy-efficient and affordable to run.

We build where homes are needed most, working closely with partners to create communities not just tenancies.

**Building for
communities, not
just tenancies**



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

When things get tough: the Liffit Team

Sometimes people need more than just a home.

Our Liffit Team provides personal, practical support to customers going through difficult times, whether that's mental health, money worries, difficulty using the internet, or feeling isolated.

Thousands of pieces of feedback since 2021 show the same thing: when people feel heard and supported, lives change.



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

Tai Calon customer

The Liffit Team has helped customers stay in their homes, manage their finances, navigate benefits and feel less alone. In many cases, early support has prevented a crisis from escalating.

www.taicalon.org/when-housing-isnt-the-only-problem-persistence-care-and-support-through-crisis/

Read more:
When housing isn't the
only problem



Community activities and wellbeing

From youth sport programmes to seniors' lunches, community clean-ups to fundraising for mental health charities, our teams were active across Blaenau Gwent throughout the year. Our Christmas Appeal raised over £13,500, helping customers who needed it most during the winter months.



Cosy Place (Supporting homeless households)

- 4 customers gained Level 1 cooking qualifications and progressed to Level 2
- Forklift licence training opened new job opportunities
- A new greenhouse and garden area is being introduced with Growing Spaces



Out in communities

- Volunteered at a seniors' lunch for 100+ residents
- Community defibrillators used in real emergencies saving lives
- Llys-y-Capel community won a local In Bloom award



Inspiring
the next
generation
through sport
in Blaenau
Gwent



www.taicalon.org/inspiring-the-next-generation-through-sport-in-blaenau-gwent/

Our environment

We have a responsibility to look after our environment, for our customers today and for the generations who will live in our homes in the future. Here's what we've been doing.

Making homes warmer, greener and cheaper to run

This year we delivered a programme of energy improvements across our homes, helping customers reduce their bills, stay warm and lower their carbon footprint at the same time.

**65**

Homes with solar panels & battery storage

13

Homes with air source heat pumps

75+

Homes in our wider heat pump programme

92%

Homes rated EPC C or above rating (EPC C+)
Helping keep bills lower

Solar panels with battery storage let customers generate and store their own electricity, reducing what they need from the grid and cutting monthly bills. Air source heat pumps replace gas boilers with a cleaner, lower-cost heating system. In some homes, we've combined both technologies so customers can generate their own heat and electricity and in some cases removed the need for gas altogether.



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

Charlotte, customer

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

Janet and Terrance, customers

Low carbon homes programme
warmth, savings
and carbon reduction



Green spaces and biodiversity

We've invested in community gardens across our neighbourhoods this year. Spaces for growing food, supporting wildlife and bringing people together. We're also formally recognised as a Bee Friendly organisation, with wildflower planting and reduced grass-cutting helping pollinators thrive across our estates.



The Llys-y-Capel community won a local In Bloom competition, a real testament to the pride customers take in where they live.

Cleaner neighbourhoods

Working with customers, schools and local organisations, we carried out community clean-ups in Rassau, Brynfarm and other areas removing waste, improving shared space and tackling fly-tipping through joint working with Blaenau Gwent County Borough Council and police.



Our commitment

Our ambition: by 2030, every Tai Calon home will be warm, energy-efficient and affordable to run, so no one has to choose between heating their home and paying other bills.

What we'll focus on next

We have a responsibility to look after our environment, for our customers today and for the generations who will live in our homes in the future. Here's what we've been doing.

Your home

- Tackle the repairs backlog
- Improve how we keep you updated on repairs
- Survey every home we own
- Plan ahead for the Welsh Government's updated home quality standards

Your community

- Deliver more new affordable homes
- Do more for customers who need extra help
- Improve our response to anti-social behaviour
- Keep investing in communities across Blaenau Gwent

Your voice

- Improve how we handle complaints
- Share performance data with you more regularly
- Better show you what difference your feedback actually makes
- Make it easier to access services digitally

Our environment

- Install more solar panels and heat pumps
- Make every home energy-efficient, bringing all homes to a good energy rating
- Share fuller environmental performance data
- Grow our community gardens and do more for local wildlife

Our goal:

by 2030, over 95% of customers will be satisfied or very satisfied with Tai Calon. We're on our way and your feedback is what guides us.

Get involved

There are lots of ways to have your say and stay connected with Tai Calon:

- Join Llais ein Pobl (our customer voice group) and help shape services
- Respond to surveys when we ask
- Get involved in our estate walkabouts
- Come to community events
- Contact us: we always want to hear from you
- Follow us on social media for updates

Thank you for being part of Tai Calon.



0300 303 1717
talktous@taicalon.org

FOLLOW US ON:



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

**DO YOU NEED A
DIFFERENT FORMAT?**

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