

# ESG

Environmental • Social • Governance



**Cartrefi**  
Conwy

## REPORT 2025







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We Do The  
Right Thing



We Lead  
By Example



We Are Stronger  
Together







# Introduction

**At Cartrefi Conwy, we believe in more than just building homes - we are here to build communities people can be proud of.**

This vision is at the heart of everything we do, and it's reflected in our Corporate Plan, which sets out our commitment to creating vibrant, sustainable places where people feel supported and connected. With 4,209 homes across Conwy County and the surrounding areas, we understand the vital role we play not just in housing, but in shaping the future of our communities.

That's why we go beyond bricks and mortar. We invest in services and initiatives that improve lives, protect the environment, and create lasting social value.

As one of the early adopters of the Sustainability Reporting Standard for Social Housing (SRS), we are proud to lead the way in transparency and accountability - making sure our impact is positive, measurable, and aligned with the needs of our customers and planet.

We are committed to:



**Protecting our environment**



**Maximising our social impact**



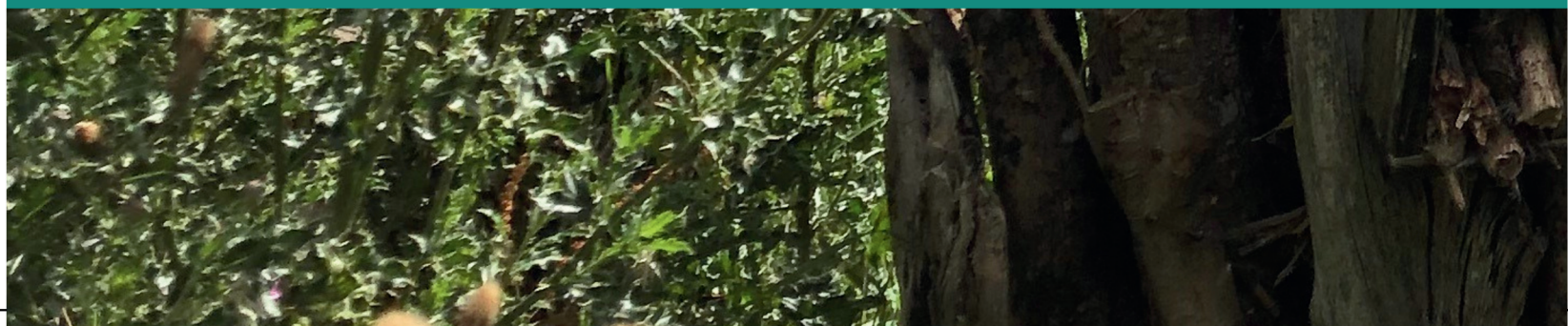
**Ensuring robust governance and risk management arrangements underpin everything we do**







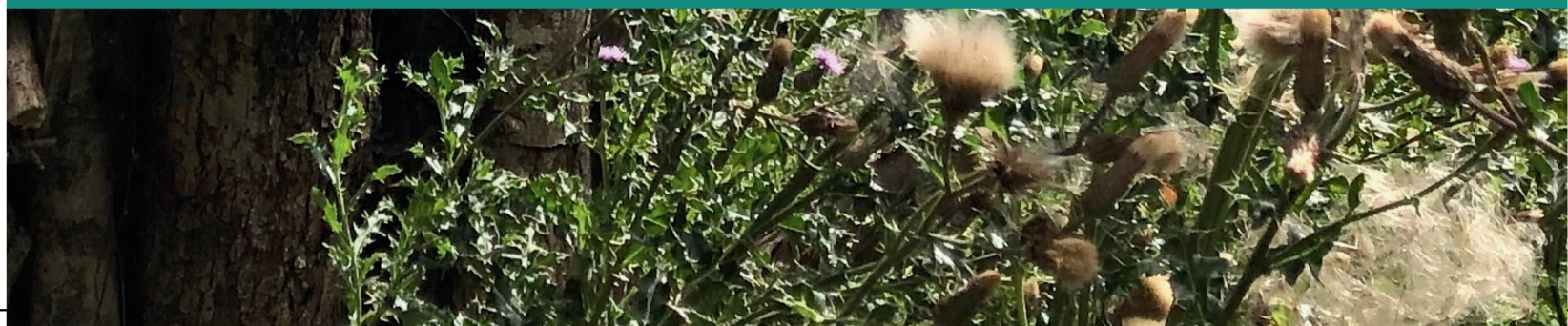
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Environmental







Theme 1

# Climate Change

## Tackling the Climate Crisis

The built environment is responsible for around 40% of the UK's total carbon footprint — and with 4,209 homes under our care, we know we have a big part to play in tackling the climate crisis.

At Cartrefi Conwy, we're not just responding to this challenge — we're embracing it. Guided by our Corporate Plan and our Sustainability Strategy, we're committed to making a real difference. The Welsh Government has set a target to reach net zero by 2050, we are striving towards this, and will have a targeted energy pathway (TEP) by 2027.

In 2025, we're building on the foundations laid in our 2022 Sustainability Strategy, which sets out our group-wide approach to reducing environmental impact and creating long-term value for our communities. The strategy focuses on three key areas:

1. Our homes and communities
2. Our organisation and how we work
3. Our supply chain

We know the journey won't be easy — but with clear goals, strong partnerships, and a shared commitment to change, we're confident we can help shape a greener, fairer future for everyone.



Set an ambition to ensure all of our new homes have an A EPC rating and by 2028 all of our existing homes will have a minimum B EPC rating.



By 2030 all of our existing homes will be minimum SAP 75.



Move away from the fitting of gas boilers in new builds.



Recycle 90% of our business waste by 2027.

## Modern Methods of Construction

Embracing Modern Methods of Construction (MMC) continues to be a cornerstone of our sustainability strategy. Back in 2022, our Creating Enterprise Modular Solutions factory ramped up production of its Passivhaus-approved, carbon-neutral modular homes — and we haven't looked back.

Fast forward to 2025, and the order book is bigger than ever. Our timber frame construction method is now being used in a wide range of developments across the county, helping us build smarter, faster, and greener.

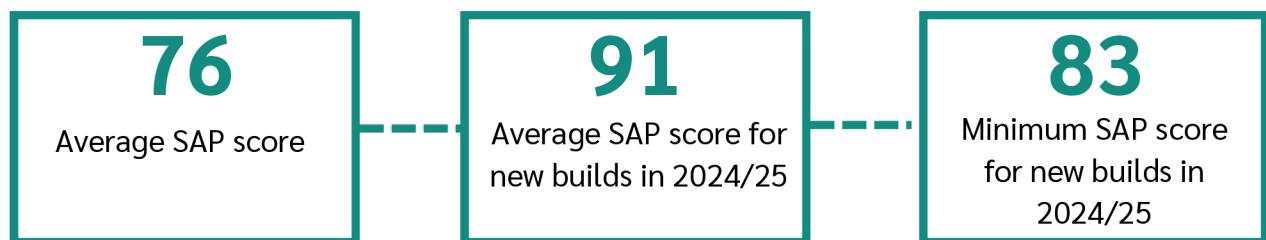
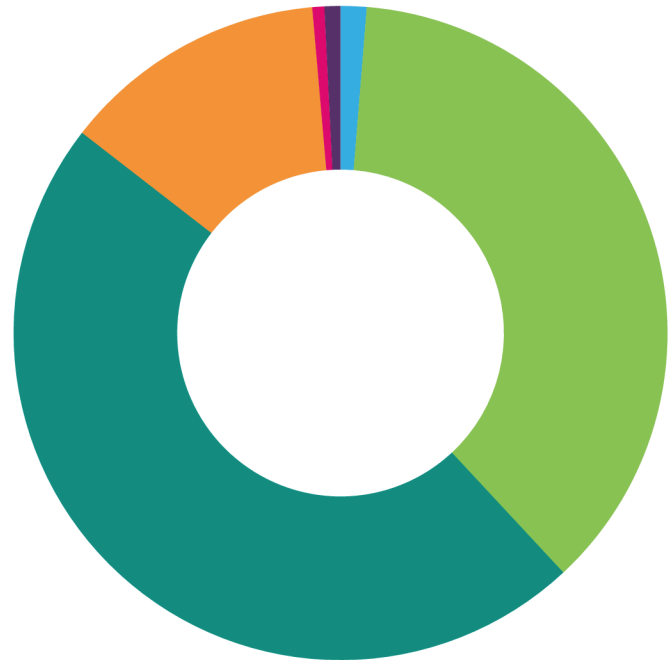
By adopting this approach for all new projects, we're not only significantly cutting our carbon footprint, but also helping tenants save up to 90% on fuel costs — a win for both the planet and our communities.





Here's a breakdown of our EPC ratings in 2024/25...

A	54
B	1547
C	1994
D	552
E	25
Awaiting Assessment	37



## Our Retrofit Journey...

2021 saw the beginning of a ten-year retrofit journey that aims to ensure all existing homes are at least EPC B by 2028.

This year, we built on the strong start made in the previous year by:



Installing 84 low energy lighting in over properties.



Installing 197 A rated gas boilers.



Installing 43 air source heat pumps.



Installing 43 solar PV panels with battery storage.



Installing 32 external wall insulations under ECO4.







### Managing Climate Risks

Since our formation in 2008, we've taken a proactive approach to managing flood risk — starting with mapping flood zone data for every home in our portfolio. This early groundwork has allowed us to monitor and respond to both current and future risks with confidence.

In recent years, we've worked closely with the local authority to install three telemetry flood warning systems in culverts located in high-density areas. These systems are now a vital part of our flood resilience strategy. This year, we're continuing that collaboration — alongside Natural Resources Wales and the Welsh Government — to maintain and monitor the systems, ensuring our £250,000 investment keeps delivering protection where it's needed most.

We apply the same forward-thinking approach to all our new-build developments. Sustainable drainage systems are now standard across the board, with engineered solutions like soakaways, rainwater harvesting, and swales helping us manage storm water effectively.

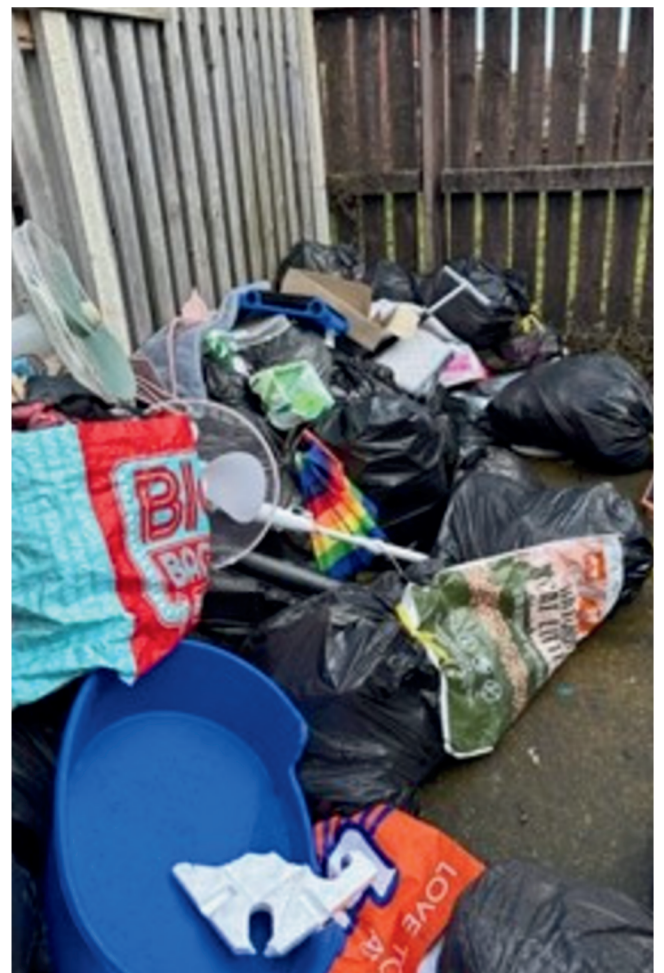
To tackle the growing risk of overheating, our design teams now produce a thermal comfort certificate for every new development. This ensures that each building is designed to stay cool in warmer months, thanks to enhanced ventilation, reduced solar gain, and smart design choices — all contributing to a more comfortable living environment for our residents.

### Empowering Tenants to Live Sustainably

We're committed to tackling waste and recycling challenges head-on — and in 2025, we've restructured our Waste Management team to help make a real difference. The goal? To reduce the money we spend on waste, improve local environments, and educate communities on better recycling habits.

Our collaboration with Conwy County Borough Council's waste and recycling teams remains strong, especially in areas where persistent issues like fly-tipping and low recycling rates need targeted action.

On the ground, our Housing Officers, Creating Futures team, and other customer-facing colleagues continue to work directly with residents — building relationships, raising awareness, and promoting good waste management practices that benefit everyone.







Theme 2

## Ecology

**We are continually refining our Environment and Ecology Strategy to articulate our vision and commitment to achieving environmental net gain.**

This strategy details our plans to enhance the environment through green space development, environmental regeneration, and improvements in landscape management practices. These initiatives include creating wildflower meadows and grasslands in place of traditionally mown areas.

### **Transforming Green Spaces: Partnership Sheep Grazing Initiative at Dinerth Road, Rhos On sea.**

Cartrefi Conwy has introduced a temporary sheep grazing initiative at the former Government Buildings site on Dinerth Road, Rhos-on-Sea, as part of a sustainable approach to land management. Twelve sheep have been placed on the grassed area to support low-impact maintenance ahead of future development, reflecting the organisation's commitment to environmental responsibility, biodiversity, and community engagement.

Grazing offers several ecological and practical benefits. It reduces carbon emissions compared to mechanical mowing, minimises noise and disruption for nearby residents, and supports soil health and biodiversity. As a visible and natural form of land care, it provides an effective interim solution while long-term plans are developed.

The sheep will remain on site until the end of October 2025, or earlier depending on grass availability. Their welfare is monitored weekly by the responsible farmer, with a water bowser provided on site.

To ensure safety, the site boundary has been assessed and secured. Health and safety signage—created in partnership with Ysgol Llandrillo-yn-Rhos—encourages responsible behaviour, including keeping a safe distance, not feeding or chasing the sheep, and keeping dogs out of the field. The farmer's contact details are displayed for any concerns.

As part of the project's community engagement, pupils from Ysgol Llandrillo-yn-Rhos created educational posters explaining the purpose of the grazing and how to interact responsibly. These have been compiled into a digital booklet for the school, helping to build environmental awareness and local pride.

Looking ahead, Cartrefi Conwy is exploring further collaboration with the school in September, linking the project to curriculum topics such as habitats, sustainability, and food chains. Once grazing concludes, banners will be cleaned and returned to the school for potential reuse.

This initiative demonstrates how sustainable land management can be combined with education and community involvement to deliver meaningful environmental outcomes.





Theme 3

# Resource Management

Our Sustainability Strategy continues to guide how we build and operate — with responsible sourcing and local supply chains now firmly embedded in our tendering and contractor management processes.

We're currently developing a dedicated Sustainable Procurement Policy to take this further. This will set out how we ensure that responsibly sourced materials and ethical supply chains are part of our standard contract practices, helping us build with integrity and purpose.

At our Creating Enterprise Modular Solutions factory, sustainability is built into the day-to-day. We analyse waste data monthly, using environmental metrics to drive continuous improvement. As a result, we've reduced the amount of waste sent to landfill to under 0.5% — a clear sign that small changes can lead to big impact.

## Water Management

We take a proactive approach to health and safety across our homes, including the management of legionella risk. Each year, we test 10% of our properties in line with landlord compliance legislation, ensuring our residents stay safe and our standards remain high.

Water efficiency is also built into every new development. We install:

- Water-saving shower heads
- Flow restrictors on taps that aerate water for better economy
- Dual-flush cisterns with smaller volumes to reduce water use

All our new schemes meet the requirements of the Welsh Government's Sustainable Drainage Systems (SuDS) guidance and are fully compliant with the Sustainable Approval Body (SAB).

SuDS are designed to manage water runoff onsite — reducing the volume and improving the quality of surface water entering the sewer system. It's a smarter, more sustainable way to handle drainage, and it's now standard in everything we build.



Preparation of land for 128 affordable homes at the Pensarn development.







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Social







## Theme 4

# Affordability & Security

Since Cartrefi Conwy was founded in 2008, our guiding motto has been “Creating communities to be proud of.” It’s more than a slogan — it’s a commitment to making sure our tenants have homes that are safe, suitable, and affordable.

As the cost-of-living crisis continues to affect households across the country, affordability has never been more important. We remain focused on ensuring our homes offer real value, helping tenants feel secure and supported in the communities they call home.

## Ensuring our Rent is Affordable

Back in 2020, we carried out a detailed affordability review to make sure our rents were fair, transparent, and offered genuine value for money. As part of this, we introduced a rent affordability model that ensures household rent doesn’t exceed 29% of the lowest local income.

This approach helps us keep our homes accessible to those who need them most — supporting tenants to live well, stay secure, and thrive in their communities.



## How our rent compares with the Local Housing Allowance

Unit Size (No. of Bedrooms)	LHA Avg. Private Weekly Rent	Our Average Weekly Rent	% Compared to LHA
One Bedroom	£90.90	£94.76	-4%
Two Bedroom	£126.58	£123.66	2%
Three Bedroom	£149.59	£138.83	7%
Four Bedroom	£196.77	£149.26	24%

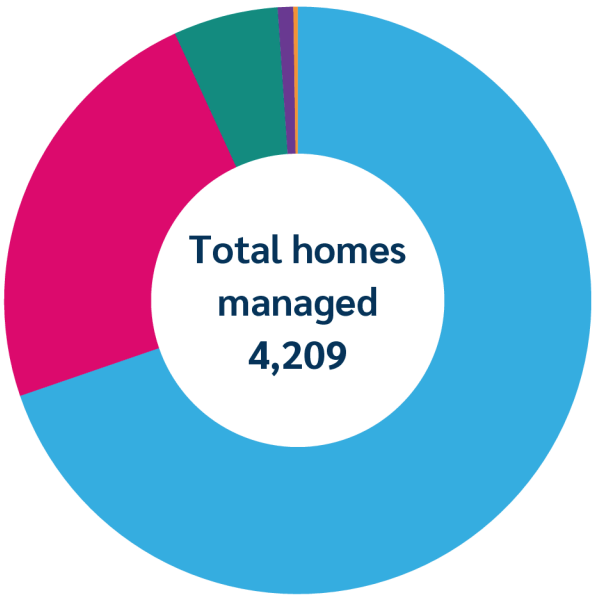


About our Homes

While social housing comprises the majority of our portfolio, we have expanded in recent years to include a variety of affordable housing options. This now encompasses intermediate housing, rent-to-own schemes, and market rent tenures.

We are dedicated to providing a diverse range of affordable and secure housing solutions for everyone. Here’s a summary of our current housing offerings:

General Needs	2,935
Sheltered	985
Intermediate	243
Rent to Own	36
Market Rent	10

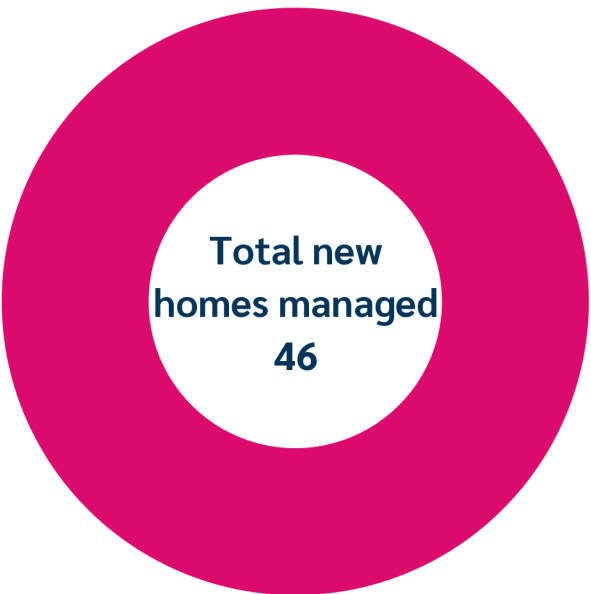


Developing New Homes

According to the Welsh Government report titled "Estimates of Additional Housing Need in Wales," North Wales will require between 1,000 and 1,400 new homes annually to address current housing demands. Of these, at least 53% must be affordable, either intermediate or social housing.

In response to this pressing need, Cartrefi Conwy has launched an ambitious development program to continually build affordable new homes over the next decade. This expansion will increase our existing portfolio by nearly 25%.

During 2024/25 we built or took ownership of:



General needs	46
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## Helping to Tackle the Fuel Poverty Crisis

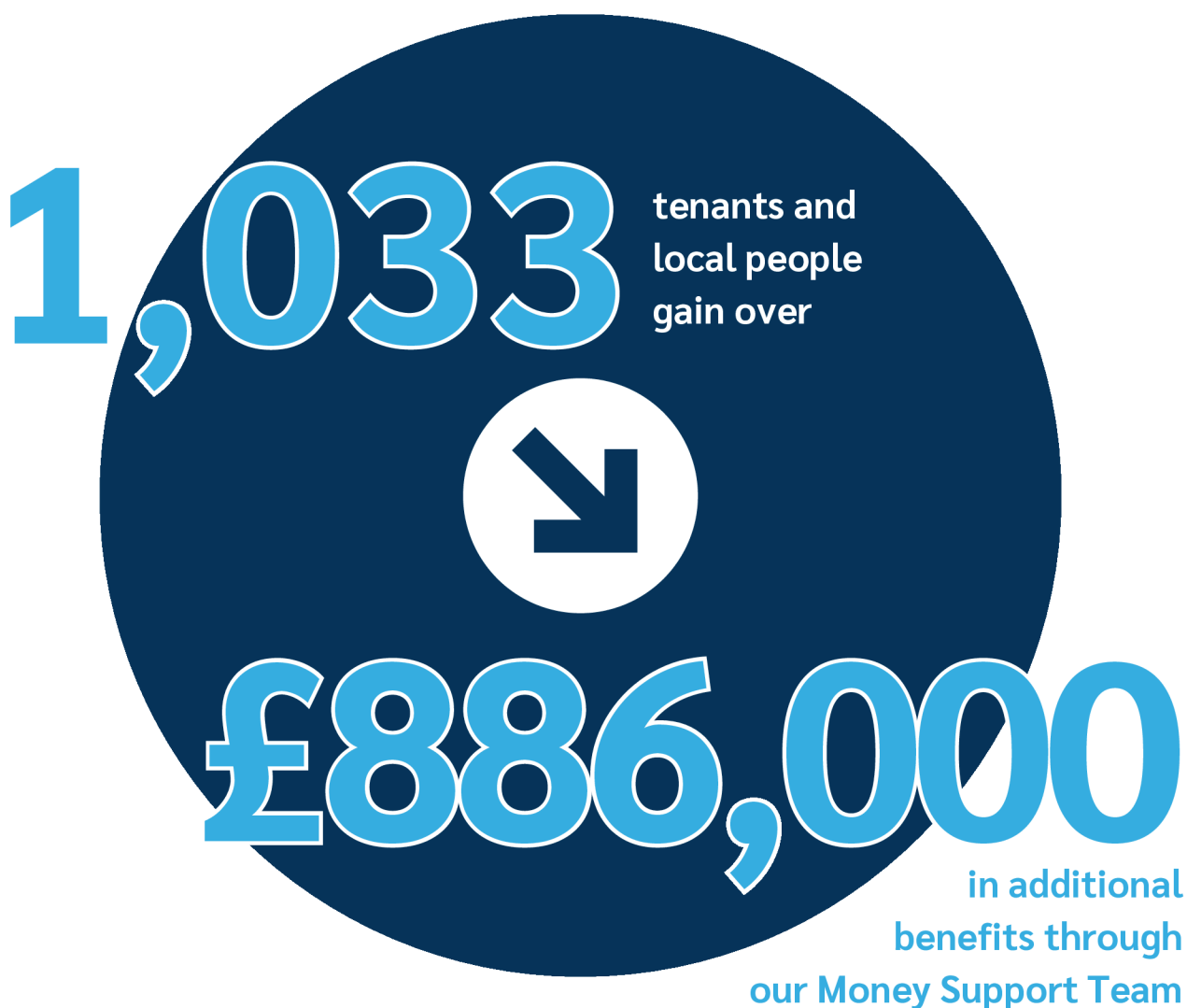
Fuel poverty continues to affect more people than ever, and we're committed to doing everything we can to support our tenants.

Our well-established Tackling Poverty working group has grown in recent years, now bringing together more colleagues from Cartrefi Conwy and Creating Enterprise — all united by a shared goal: helping tenants access the support they need to live well.

One of the key ways we're addressing fuel poverty is through our passive modular build programme. At our Creating Enterprise Modular Solutions factory in Rhyl, we're building homes to Passivhaus principles — creating super airtight environments that dramatically reduce heat demand and cut energy costs by up to 90%.

The factory is going from strength to strength, supplying large-scale developments across the county for housing developers and other housing associations — helping more people access high-quality, energy-efficient homes.

## This Year We Have Helped...











### Regenerating our Communities - Waste Management

Across our estates, moments of community connection—neighbours exchanging greetings, children playing outdoors, and residents enjoying shared green spaces—are what make these places feel like home. However, these everyday scenes are too often disrupted by an ongoing and deeply frustrating issue: waste.

Fly tipping, littered pathways, and untidy bin stores remain among the most frequent concerns raised by residents. These issues not only detract from the appearance of our communities but also undermine the sense of pride and wellbeing that well-maintained environments foster. While our Caretakers and Housing Officers work diligently to address these problems, the reality is that much of the waste is not incidental—it is the result of individuals failing to dispose of their rubbish responsibly.

The financial impact of this behaviour is significant. Each year, substantial resources are diverted to clearing dumped waste and repeatedly cleaning known problem areas. In some locations, the cost of waste clearance has reached thousands of pounds—funds that could otherwise be invested in improving homes, gardens, and communal spaces. This is not only waste on the ground; it is wasted opportunity.

In response, we are taking decisive action. While we will continue to clear mess where necessary, we are also increasing enforcement efforts. Where evidence is available, we will act. A key development in this approach is the introduction of CCTV in high-risk areas, particularly around bin stores. These cameras will support our efforts to identify repeat offenders and ensure that all residents contribute to maintaining clean and safe environments.

For those who need support with waste disposal or recycling, Housing Officers are available to provide guidance. Whether it's understanding what belongs in each bin or knowing where to take bulky items, help is at hand. However, it is important to remember that waste management is a personal responsibility. It is not the duty of neighbours, nor solely that of our teams.

We all share a common goal: to live in communities that are clean, safe, and welcoming. Achieving this requires collective effort, a willingness to do the right thing, and a commitment to encouraging others to do the same. By working together, we can regenerate our communities and ensure our estates remain places we are proud to call home.







Theme 5

# Building Safety & Quality

The health and safety of our tenants has always been a top priority — and we're proud to have achieved **ROSPA Gold status for 14 consecutive years**. It's a reflection of our ongoing commitment to maintaining safe, high-quality homes.

All our properties meet the Welsh Housing Quality Standard (WHQS), which was introduced in 2022 to ensure homes are not only safe and secure, but also suitable for the needs of current and future residents.

To meet this standard, we carry out a rolling programme of stock condition surveys to keep our property data up to date.

This feeds into a comprehensive strategy for planned maintenance and improvement — shaped by tenant feedback — to ensure our homes remain compliant and continue to meet the highest standards wherever possible.

As with previous years, we are proud to have maintained 100% safety compliance:



## 100%

gas safety check  
compliance



## 100%

of our homes meet the  
**Renting Homes Wales**  
mandatory compliance  
standards



## 100%

of our homes have an up-  
to-date and compliant fire  
risk assessment







Theme 6

# Tenant Voice

## Tenant Talks

In 2024/25 we held our first Tenant Talk, a full day event, bringing tenants from across our communities together to help us improve. 27 tenants attended the event, taking part in workshops covering tenant involvement in WHQS, Community Chest, Recruitment, Communications and shaping our Corporate Plan.

As a result of this event, we relaunched the Community Chest fund with a larger maximum grant, held Task and Finish groups covering communication and repairs to improve the experience for tenants and tenant influence was central in shaping the 'Together' Corporate Plan. This work was recognised with a silver award at the 2025 TPAS Good Practice Awards.



## Cartrefi Connects

In April 2023 we set up Cartrefi Connects, a closed Facebook group for tenants to take part in polls, surveys and discussions on topics that matter to them. In 2024/25 group membership grew to 87 members, giving 316 responses to topics such as reviewing our pet policy and influencing the creation of our new customer promise, Thrive.

## Community Walkabouts

Each month we invite local counsellors, PSCO's and other elected officials to join us in one of our communities.

This is a great opportunity for our tenants to come and have a chat and discuss any local issues that they are facing, working with us to co-produce solutions.

## ILC Review

As a result of the changes made to the Housing Support Grant we consulted with 306 tenants who either receive Independent Living Coordinator (ILC) support or have received ILC support within the last 12 months to determine their needs.

This review will form a core part of any service change, ensuring that any such change is tenant led.

## Here to Listen, Here to Help

In 2024/25 we held our first Here to Listen, Here to Help event. We visit each chosen location 3 times over 3 weeks at different times of day to ensure that we are visible and accessible if tenants are busy on a certain day.

The feedback from our first visit to Pensarn was positive with engagement from 32 tenants. We will be visiting communities across Conwy in 2025/26.



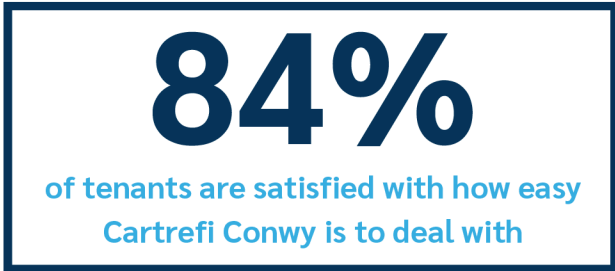
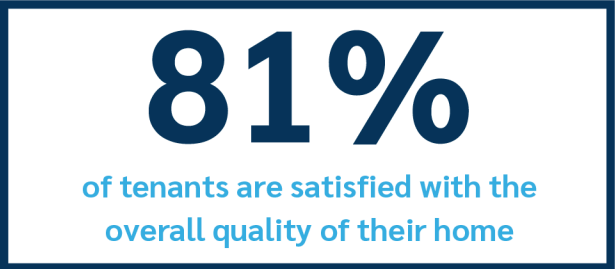
Tenant Satisfaction

In the year 2024/25, 801 tenants complete the STAR survey. 797 were completed by phone, 4 online. Sampling is agreed to ensure that for each survey period the response is representative of the total tenant population taking into account tenure, rent type and age.

We continue to prioritise tenant satisfaction through identifying improvements and analysing data, we do this each quarter through the colleague working group. Positively, we have seen an improvement in our Listen and Act metric following enhanced focus throughout the year.

This year, to support our satisfaction efforts, we have reviewed and renewed our Customer Promise. With input from colleagues and tenants we have set our promise of THRIVE, which captures the key elements of every contact that we hope will help build a great customer experience whenever a customer is in touch with us.

We know that repairs and maintenance is one of the most important services for our tenants. A new Repairs Strategy is being developed in 2025/26 which aims to improve tenant satisfaction through process led improvements and new systems that will put customer excellence as the priority of our repairs service.



Complaints: In the last 12 months...







Theme 7

# Tenant Support

## Creating skills, training, and employment opportunities for tenants

Our colleagues at Creating Enterprise, a subsidiary of Cartrefi Conwy, offers a wide variety of employment, skills and training opportunities for our tenants and local communities.

Here's how our Employment Academy looked in 2024/25

27

Skills development  
linked to industry  
skills shortage

72

people were supported with job search

20

volunteers recruited

24

people were supported into  
employment

98

Number of people supported with  
Digital Skills

55

Digital Living  
Standard surveys  
completed







What's more, this year alone Creating Enterprise has supported:

359

people receiving support through the  
Money Support Team

20

community supported  
groups through  
Community Chest

2,350

older people accessing activities

68

families through  
Second Chance

8

new tenant led  
community groups  
and projects in new  
areas

886

people accessing support  
and/or taking part in activities  
to support their health and  
wellbeing

Social Impact Strategy

In 2024 we continued to focus on making a positive difference in people's lives.

We focused on key areas that had the greatest impact - helping people find jobs and get online, supporting those facing poverty, promoting health and wellbeing, and encouraging active, connected communities.

12,063

visits made to our  
Community Hubs in 2024/25

Digital Inclusion

The Creating Futures team participated in a Digital Open Day to help tenants who are not online or who need support using their digital services, working in collaboration with a range of partners including Barclays, iOnline, Coleg Llandrillo and many more.

The event delivered easy-to-follow sessions on spending money online, using social media safely, staying safe online, and keeping children safe online.

We have introduced Welsh Government Digital Living Standard as a framework for identifying tenants who may be digitally disadvantaged. Working with identified tenants to support their confidence to use online services safely and effectively to remove digital barriers.





### Passport to Construction

Three Passport to Construction programmes were run across the 2024/25 supporting 27 individuals to develop employability skills, showcasing career opportunities in the sector and providing practical work experience opportunities.

- 100% felt that the course content was very appropriate and relevant.
- 100% felt that what they learnt on the course will be very useful going forward.
- 80% feel that the course has reduced structural barriers into employment and in skills provisions substantially.

### George's Story

George joined Passport to Construction with a clear goal - he wanted to work in construction but was struggling to get started without a CSCS card. He had already passed his driving test, bought a car, and was ready to for full-time work - he just needed the right opportunity.

Throughout the course, George stood out. He was engaged, asked thoughtful questions, completed all his coursework, and supported others in the group by sharing his own knowledge. During a site visit with a partner organisation, George expressed interest in gaining hands-on experience. A short work placement was arranged, and within days, the site manager got in touch to say how impressed they were with George's attitude and initiative. When a labourer position became available, George applied and was offered the job. He is now employed full-time and thriving in the role.

*"Thanks. The course was so helpful at giving me a straight path to the industry. I can't thank you enough."*

### Employability

Despite ongoing operational challenges, the team supported 24 individuals into sustainable employment. One person, after receiving guidance, secured a 30+ hour/week role with a local employer, saying, "If it wasn't for the help I received, I wouldn't have got this role."

A former Employment Academy participant transitioned into a permanent caretaking role with Cartrefi Conwy.

We also supported a new tenant struggling to find work. With help updating his CV and job search, he applied for a role with the Environmental Team, completed a taster day, and was offered the job. He shared, "I'm over the moon. I thought I would be left on the scrap heap—I didn't think I would get it because of my age."

Later in the year, we refocused our employability support exclusively on Cartrefi Conwy tenants to maximise impact. Strengthening our partnership with Conwy Employment Hub allowed us to continue supporting non-tenants through referrals, while enhancing wraparound support for our tenant community.

Our work extended beyond employment—helping individuals apply for college, enrol in training, and update CVs. Through personalised, one-to-one support, we're not just helping people into work—we're helping them build confidence, regain control, and take meaningful steps toward a more stable, independent future.





## Tackling Poverty

Over the past year our Families Forward lead has focused on giving families support that makes a real difference in everyday life. From cooking on a budget and car maintenance workshops to first aid and creative sessions, parents across our communities have developed practical skills that help stretch their household income and build confidence. After a cooking sessions, one parent shared, “It’s made such a difference learning how to make meals from scratch - I can feed the kids well without spending loads.”

We’ve also made it a priority to create low-cost , meaningful experiences for families. Local trips, scavenger hunts, and community activities including wreath making, have given parents and children the chance to spend quality time together without worrying about the cost.

Alongside this, we’ve supported emotional wellbeing through activities like the Autism Experience Bus and fitness tasters for children. The return of the Teatime Club has been especially valued, providing children with weekly meals.

*As one parent put it, “The money I save can go towards other essentials.”*

## Warm Hub Grant

Cartrefi Conwy successfully secured a Warm Hub Grant from Conwy County Borough Council, providing £550 to support community centres during the colder months. This funding has helped three hubs offer warm, welcoming spaces for residents easing financial pressures and encouraging social connection.

At Park Way, the grant has supported the continuation of the lunch club, originally formed during the 2022 Warm Hub initiative. Thanks to new supply of tea, coffee, sugar and soup, the group has ben able to welcome more people from the community.

Kennedy Court used the funding to launch a new coffee morning, giving residents a chance to meet, chat and enjoy hot drinks in a friendly setting.

Chester Avenue restarted its popular Jacket Potato Club with help from the grant. In March, members began contributing £1.50 a week to enable sustainable outcomes and the continuation of the group!







Theme 8

# Placemaking

“Creating communities to be proud of” is at the heart of everything we do, and we pride ourselves on being sector leaders in the regeneration of existing developments to be more energy efficient and environmentally regenerative.

## Green Flag Success for Parc Peulwys and Tre Cwm – Again!

We’re proud to share that Parc Peulwys and Tre Cwm have once again been awarded the prestigious Green Flag Award – a symbol of excellence in the management and care of green spaces. This achievement reflects the ongoing commitment of staff, volunteers, and local residents who work tirelessly to ensure these spaces remain clean, safe, and welcoming. A huge well done to everyone involved!

The Green Flag Award is the international benchmark for well-managed parks and green spaces. It recognises sites that meet the highest environmental standards, demonstrate strong community involvement, and provide accessible, high-quality outdoor spaces for all.

Wales continues to lead the way globally, with over 300 sites now holding Green Flag status – more than any other nation. Among these, dozens are located across the six North Wales counties: Anglesey, Gwynedd, Conwy, Denbighshire, Flintshire, and Wrexham. In total, Keep Wales Tidy has honoured 315 locations across the country, reinforcing the vital role green spaces play in supporting wellbeing, biodiversity, and community connection.

The Green Flag Award scheme is underpinned by a clear set of aims:

- To ensure everyone has access to quality green and open spaces, regardless of where they live.
- To promote effective, sustainable management that meets the needs of local communities.
- To establish and uphold high standards across the green space sector.
- To encourage the sharing of best practice and innovation.
- To recognise and celebrate the hard work of those who care for these spaces.

This recognition is more than just a flag – it’s a celebration of community pride, environmental stewardship, and the power of green spaces to bring people together.











**Cartrefi**  
Conwy





# Governance







Theme 9

# Structure & Governance

Robust and effective governance is at the heart of everything we do at Cartrefi Conwy. In a complex and constantly changing world, the skills and experience of our Board members is key to providing effective and efficient decision making, management of risk and performance, whilst also setting our ambitious strategic direction and providing a challenge to our Leadership Teams.

Cartrefi Conwy is a 'Co-operative and Community Benefit Society' registered as a social landlord with the Welsh Government (registration number LL48).

The last assessment was provided in October 2023.

## Managing Risk

The Board monitors the strategic risks to the business proactively. It annually approves performance targets that support the management and link directly to those risks - including ESG. We have a standing item on each Board and Committees agenda to facilitate consideration of risk at each meeting.

The Board decided on the distribution of these risks across the committees based on their relevance and expertise.

During this reporting period the Board reviewed their risk appetite and provided feedback on recent changes to the Risk and Assurance Framework to enable us to continually improve our approach.

We are in the process of developing a suite of strategic risks that will link directly to our Group Risk Register, these risks will be monitored quarterly by the board and will also require a fresh assessment of the Board's risk appetite for these newly developed risk statements.

The Group Audit & Assurance Committee also receives a Business Assurance report at each quarterly meeting, within which aspects of compliance are reported and horizon scanning is undertaken – this includes Data Protection, Audit (including progress against recommendations) and any further risk related updates.

Operationally, matters of risk are escalated up through the management chain to the Executive Leadership Team and from there matters will be referred up the relevant Committee or Board via their Chairs. Each committee and each subsidiary board has the opportunity to refer matters relating to the management of risk up to the Parent board. ESG related risks have been incorporated in both the performance metrics and across several strategic risk areas of the Group Risk Register.

These risks are monitored and scored on a quarterly basis by the risk owners and then reported up through the leadership team and to the relevant committee.



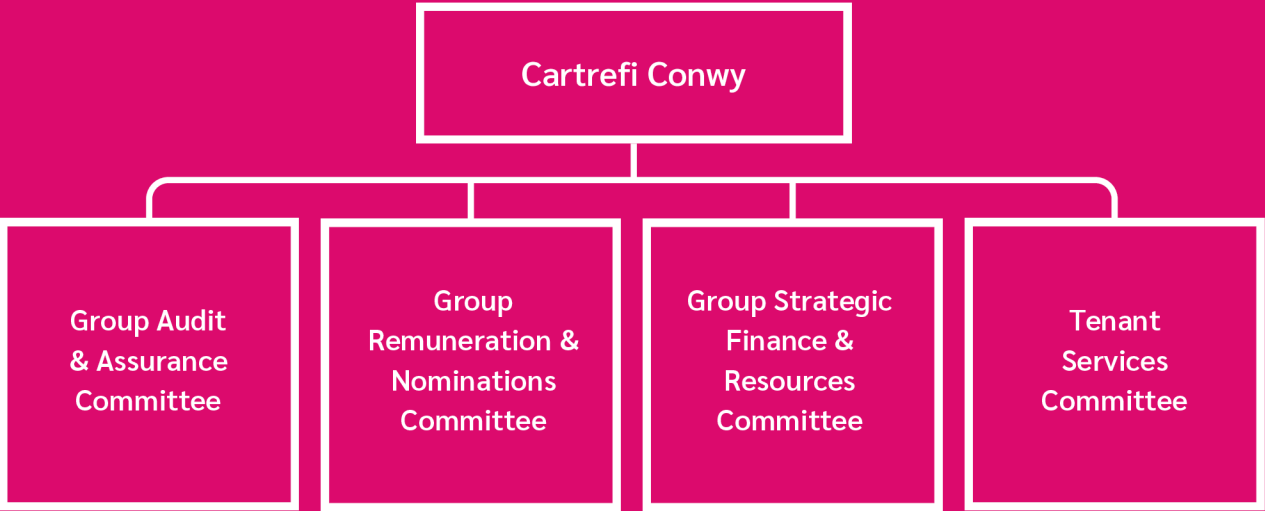


Theme 10

# Board & Trustees

The Cartrefi Conwy Board is made up of ten people appointed for the skills and experience they have to offer and are not employees of Cartrefi Conwy. They are guided by the Code of Governance published by our sector body Community Housing Cymru. Because of the scope of matters that the Cartrefi Conwy Board is responsible for is so wide, we have established a small number of Committees to advise and provide assurance on aspects of the business in more detail.

## Cartrefi Conwy Board Structure





Cartrefi Conwy has also established two wholly owned subsidiary companies:

Creating Enterprise CIC  
Cartrefi Developments Ltd

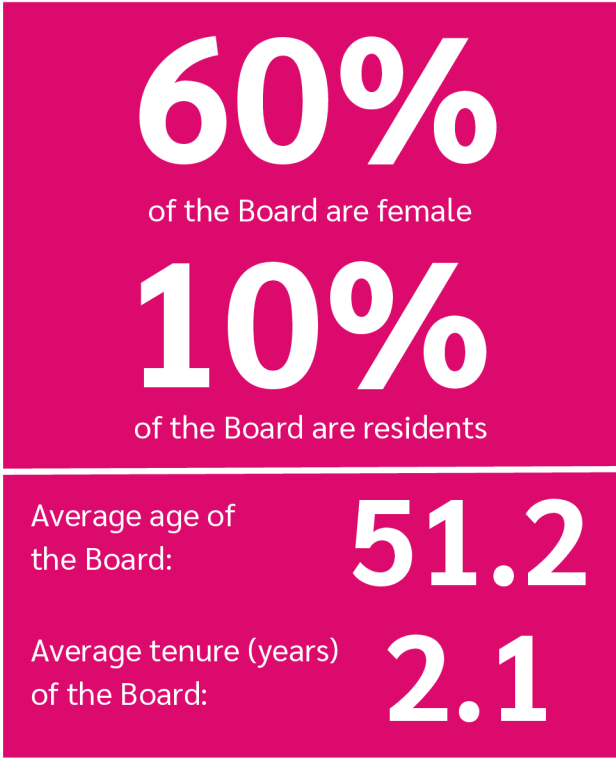
*Both of the above are equal shareholders in Calon Homes LLP*



	Governance and Tenant Services – <b>Green / Green</b> (Compliant)		Financial Viability – <b>Green / Green</b> (Compliant)
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Our Board Demographic  
(as at 1 April 2024)



Improving the diversity of our Board continues to be a priority for our Governance action plan, however we operate primarily in Conwy County where there is a lower level of residents from ethnic minority backgrounds (around 3%).



Board members are subject to re-election in every third year after appointment and are limited to a maximum of 9 years continuous service. The Board can grant a short term, one year extension in extenuating circumstances.

There are no executives in the Group Remuneration and Nominations Committee, we believe that a current executive sitting on the committee might cause significant conflict of interest and suggest issues of poor Governance.

Board Succession Plan

A succession plan has been provided to the Board in the last 12 months. Oversight of our succession plan is delegated by the Board to the Group Remuneration and Nominations Committee.

We would like to have clear planning and preparedness for the Board, and we have taken appropriate steps to prepare for future changes.

External Audit Partner Tenure

Creating Enterprise doesn't have their own external auditor, but RSM UK has been Cartrefi Conwy's external audit partner responsible for auditing Creating Enterprise accounts for 2 years.

Following a competitive tender process, RSM UK has been our external audit partner responsible for auditing our accounts for 2 years.

Managing Conflicts of Interest

Each Board and Committee meeting commences with an opportunity for those present to declare an interest or potential conflict. Members can also raise such matters outside of formal meetings. All board members are asked to review and renew their declaration of interests annually.







Theme 11

# Colleague Wellbeing

## Equality, Diversity and Inclusion

At Cartrefi Conwy, we aspire to be an inclusive and accessible organisation where everyone can bring their true selves to work. In partnership with Tai Pawb, we have used the QED framework to assess and enhance our EDI impact across Governance, services, access, involvement and culture. This comprehensive process included staff and stakeholder surveys, focus groups and interviews with staff, board members, and tenants and a comprehensive co-created action plan delivered by a dedicated cross-organisational team.

Following an independent panel review, we are now proud to say we have achieved the QED award, a prestigious equality, diversity and inclusion quality mark in the Welsh housing sector.

We will continue to promote EDI through our ongoing action plan and delivery of key initiatives to ensure we build on this achievement and continue to develop in this area.

## Physical & Mental Health Support

We offer a wide range of support to help our colleagues stay healthy and well, from our funded healthcare plan - which covers everyday healthcare costs and includes lifestyle screening checks, to giving all colleagues an additional Wellbeing Day - a paid day off for all colleagues to focus on their wellbeing. We also offer an Employee Assistance Programme - providing 24/7, 365 day access to practical health support and up to six confidential counselling sessions for colleagues who need additional support. We continually look to adapt our approach and listen and act on our colleagues feedback.

Our annual Innovate Colleague Survey focusses on 8 engagement factors, one of which is wellbeing, which helps us get a better understanding of how colleagues are doing and find new and innovative ways to support.

We also carried out an additional wellbeing survey to gather, listen and act on colleague's feedback as well as introducing an anonymous wellbeing box that colleagues could put feedback in. Activities included yoga, mindfulness and various fundraising opportunities for our nominated charity Conwy Mind.

### Our Strategic Areas of Focus for Wellbeing include:

- Mental health and personal wellbeing
- Physical wellbeing
- Professional wellbeing
- Financial wellbeing



## Personal Development Grants

We are stronger together, and our personal development grants enable colleagues to get together with other teams and take part in activities that support relationship building across departments, from treasure hunts the Crystal Maze!



## Developing Our People

We are committed to developing our people to become the Housing Association of the Future - being innovative and collaborative, having the right skills in place to deliver the best customer experience we can.

It is important that we offer all colleagues a range of training and development opportunities. These include:

- Professional qualifications
- Apprenticeships
- Health and Safety courses
- Equality, diversity and inclusion courses
- Leadership courses
- Role specific subjects
- Leadership programmes

4.62:1

CEO / Worker pay ratio

19.02%

Median gender pay gap

*All our salaries are independently benchmarked every two years to ensure our colleagues are paid a fair and competitive salary.*





Theme 12

# Supply Chain Management

## Social Value Created Through Procurement

We are dedicated to embedding sustainability into every stage of our procurement process.

Before any procurement begins, we evaluate the environmental requirements relevant to the goods or services being sourced. We encourage suppliers to consider the sustainability of their materials and contractors must outline how their methods align with sustainable practices.

We prioritise reducing environmental impact by exploring ways to reuse or recycle materials, thereby limiting waste and reducing reliance on landfill disposal. Additionally, we ensure that any materials removed from our premises are handled in an environmentally responsible manner, fully adhering to legal standards for waste transportation.

With new procurement reforms encouraging organisations to think about the long-term impact of their decisions, to work better with people, communities and each other, the Cartrefi Conwy Group ensures social value is at the heart of our decision making. To focus and direct our resources to where they are most needed, our Social Impact Strategy identifies our four priority areas:

- **Employability and Digital Inclusion.**
- **Tackling Poverty.**
- **Health and Wellbeing.**
- **Building Engaged and Active Communities.**





We have a dedicated Social Impact Officer whose role it is to work with our suppliers and service providers to find innovative ways to maximise our social value and support our tenants and local communities.

**£5,300**

received in donations from our key suppliers and contractors in 2024/25

Benefits our suppliers have provided include;

- £5,000 towards community projects from North Wales Rubber Roofing
- £300 plus labour and equipment for a community clean up day in Rhos on Sea from RELM Construction
- Work experience placements
- Site visits
- Attendance at community events
- 26 items of furniture donated to tenants in need to Coastline
- £200 donated to support our annual Christmas hampers to financially struggling tenants & families.

The weighting differs depending on the goods/services being procured however social value is considered in the pre-planning procurement stage.

In general, we ask for 1% of the contract value to fund the social impact strategy unless there is a more appropriate benefit associated with the suppliers expertise.

## Sustainability Strategy

Our Sustainability Strategy reflects our commitment to making environmentally responsible choices when procuring goods and services.

Before any procurement begins, we carefully consider the environmental standards relevant to the work or materials involved. We seek clear assurances from suppliers about the sustainability of their materials, and from contractors about the environmental impact of their working practices, as outlined in their methodology statements.

We also explore opportunities to recycle or repurpose materials wherever possible, helping to reduce waste and limit what goes to landfill. When materials are removed from our sites, we ensure this is done responsibly and in full compliance with waste transport regulations.









Thank you for taking the time to read our 2025 ESG report.

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[cartreficonwy.org](http://cartreficonwy.org)



Read our 2025-2028 Together  
Corporate Plan here:

