Cartrefi Conwy

Environmental

Social

Governance











2025
2026


Positive Footprints Network
PATHWAYS TO POSSIBILITIES
MY TALENTS, MY STORY, MY FUTURE...
MY GOALS
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DESTINATION ANYWH
ASPIRATI
My CV
CV stands for Curriculum Vitae - a La
meaning 'life story'. It's an opportunity to
share the great things about you. In the future
in the world of work it can be updated whenever y
and experiences. It can be updated whenever y
new skills or achievements but let's start by writing
chapter' today.

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This report covers 1 April 2025 to 31 March 2026 and includes significant post-year-end developments where relevant.


CREU
MENTER
CREATING
ENTERPRISE

Introduction

At Cartrefi Conwy, we believe in more than just building homes - we are here to create communities people can be proud of. This continues to guide how we work and how we deliver our services every day.

Our Together 2025 - 2028 Corporate Plan, launched in April 2025, sets out a clear focus on our people, our homes and our partnerships, ensuring we remain a customer-focused organisation that supports strong, connected communities across Conwy.

With over 4,200 homes across the county, we understand the important role we play - not just in providing housing, but in supporting people to live well and feel secure in their communities.

We continue to go beyond bricks and mortar by investing in services and initiatives that support wellbeing, strengthen communities and deliver long-term value. This includes work through partnerships and social enterprise activity, helping to create opportunities locally and respond to the needs of our customers.

We remain committed to being open and accountable in how we deliver these outcomes, ensuring our approach is transparent, responsible and aligned with the needs of our customers and communities - now and in the future.

We are committed to:

Protecting our environment

Maximising our social impact

Ensuring robust governance and risk management arrangements underpin everything we do




Cartrefi Conwy
CARTREFI CONWY
HOLCIM

ESG Themes Explained

ESG Area	#	Theme Name	Description
Environmental	T1	Climate	Prevents and mitigates the risk of climate change
	T2	Nature	Promotes ecological sustainability
	T3	Resource Management	Sustainable management of natural resoources and responsible procurement
Social	T4	Affordability	Provide affordable and secure housing
	T5	Building Safety & Security	Resident safety and building quality are well managed
	T6	Residents & Community	Listens to and supports residents and local communities
Governance	T7	Structure & Board	High-quality organisational leadership, accountability and oversight
	T8	Employees	Supports employees



Environmental

Climate

Nature

Resource Management

Climate

Tackling the Climate Crisis

The built environment remains responsible for around 40% of the UK's total carbon footprint. With over 4,200 homes under our management, we recognise the important role we play in reducing environmental impact and supporting the transition to net zero.

Guided by our Together Corporate Plan and Sustainability Strategy, we continue to build on our approach to delivering sustainable homes and services. We remain aligned with the Welsh Government's ambition to reach net zero by 2050, and are working towards establishing a Targeted Energy Pathway (TEP) by 2027 to guide our long-term progress.

Our Sustainability Strategy, first introduced in 2022, continues to shape our work in this area. It sets out a clear, group-wide approach focused on three key areas:

- Our homes and communities
- Our organisation and how we work
- Our supply chain

Collaborating on Retrofit

Through our joint venture, Onnen, we are working in partnership with ClwydAlyn to support the decarbonisation of our homes and improve energy efficiency across our existing stock. Established in 2023, Onnen provides a shared approach to delivering retrofit works at scale, helping us to respond to net zero targets while maintaining high standards of quality.

By combining resources and expertise, the partnership is enabling more efficient procurement, supporting the development of local supply chains, and creating opportunities for employment and skills development within our communities.

As this work progresses, Onnen is strengthening our ability to invest in homes, reduce carbon emissions, and deliver long-term value for tenants and the wider region.

246 PAS Surveys

***Publicly Available Specification 2035 Technical Surveys for energy efficiency**

66

Environment Sensors Measuring Temperature, Humidity and CO2

3

Air-Source Heat Pumps

35

Thermal Upgrades including external cavity and loft insulation

33

Solar PV Panels and Batteries

Climate

Our EPC Ratings Breakdown for 2025/2026

Average SAP score across all our homes	Average SAP Score for new builds
69	86



A	92-100	52
B	81-91	377
C	69-80	1868
D	55-68	1455
E	39-54	117
Awaiting Assessment		356
		4225

Modern Methods of Construction in Action!

Through Modern Methods of Construction (MMC), we are reducing waste, improving build quality and supporting the delivery of more energy-efficient homes across North Wales. Our locally manufactured timber frame systems also strengthen local supply chains, support the regional economy and improve construction efficiency across our development programme.

Our commitment to quality, sustainability and responsible timber construction is demonstrated through our continued Gold Membership of the Structural Timber Association (STA). This accreditation recognises compliance with industry-leading standards and promotes the use of responsibly sourced timber, helping to reduce waste, improve efficiency and lower the environmental impact of construction.

We also play an active role in the Tai ar y Cyd working group, collaborating with housing associations and industry partners across Wales to share best practice, encourage innovation and support the delivery of more sustainable and affordable homes. This collaborative approach helps drive improvements across the housing sector and supports Wales' ambitions to reduce carbon emissions from housing.

We are using MMC across a number of developments throughout North Wales, supporting the delivery of sustainable, high-quality homes. By combining locally manufactured timber frame construction with modern building techniques, we are helping to reduce our carbon footprint, strengthen local supply chains and deliver energy-efficient homes that help tenants reduce energy use and running costs.

Climate

Managing Climate Risks

Since our formation in 2008, we have taken a proactive approach to managing flood risk, beginning with mapping flood zone data across our entire housing portfolio. This provides a strong foundation to monitor and respond to both current and emerging risks.

We have worked closely with the local authority to install telemetry flood warning systems in high-risk areas, which now form a key part of our resilience approach. In 2026, we continue to maintain and monitor these systems in partnership with Natural Resources Wales and the Welsh Government, ensuring our investment continues to deliver protection where it is needed most. This long-term approach is reflected in our new developments, where sustainable drainage systems are standard. Measures such as soakaways, rainwater harvesting and swales help manage surface water effectively.

We are also addressing the growing risk of overheating, with all new developments designed to meet thermal comfort standards. This ensures homes remain comfortable in warmer conditions through improved ventilation, reduced solar gain and practical design solutions.

Case study | Investing in Flood Resilience

The Challenge: Climate change is increasing flood risk across North Wales. Since taking ownership of our homes in 2008, we have identified areas vulnerable to flooding from watercourses and surface water, helping us protect tenants and strengthen the resilience of our homes.

Our Response: Working with Conwy County Borough Council, Natural Resources Wales and the Welsh Government, we invested around £250,000 in telemetry flood warning systems at high-risk locations. These systems provide real-time monitoring and early warnings, enabling faster responses during severe weather.

This forms part of a wider climate adaptation strategy, including maintaining flood risk data across our housing stock and incorporating Sustainable Drainage Systems (SuDS) into new developments.

The Impact: The telemetry systems continue to operate as an important component of our climate resilience approach. By monitoring flood risk proactively, they help reduce the likelihood of significant damage to homes, protect tenants from disruption and support emergency response planning. The systems also provide reassurance to residents living in areas known to be vulnerable to flooding, demonstrating our long-term commitment to safeguarding communities against the impacts of climate change.

Looking Ahead: Flood resilience remains a priority within our Environment and Sustainability Strategy. Alongside maintaining the telemetry systems, we are continuing to integrate Sustainable Drainage Systems (SuDS) into new developments, explore opportunities for nature-based flood management and improve the climate resilience of our homes and neighbourhoods.

Enhancing Green Space and Promoting Biodiversity

Building on our Sustainability Strategy 2022, Cartrefi Conwy is developing an Environment and Sustainability Strategy which sets out our strategic approach to enhancing green space and promoting biodiversity across our homes, estates and wider communities.

The strategy builds on longstanding operational practice and recent delivery, including the creation and enhancement of public open spaces, natural play areas, tree planting schemes, long grass and wildflower meadow management, and habitat creation.

It emphasises resident engagement, collaboration with partners and practical land management measures that support nature recovery while maintaining safe, functional and attractive places to live.

In relation to new development, while Cartrefi Conwy does not currently operate a fixed organisational Biodiversity Net Gain (BNG) percentage target, our approach is to meet and, where feasible, exceed the biodiversity targets defined by professional ecologists at the planning stage.

This is achieved through landscape design that prioritises native planting, structural diversity, tree retention and new habitat creation. On several occasions, enhancements have been incorporated into schemes beyond baseline ecological recommendations.

The Environment and Sustainability Strategy also commits to:

- Expanding biodiversity friendly management across existing estates
- Increasing opportunities for tenants and communities to participate in identifying and shaping green and biodiverse spaces
- Improving organisational knowledge and consistency of approach to biodiversity outcomes.

Biodiversity performance is currently monitored through project level delivery, contractor management and specialist surveys. The development of clearer organisational targets, including a more formalised approach to BNG, will be considered as the strategy is finalised and embedded.

Nature

Identify, Manage and Reduce Pollutants

Cartrefi Conwy's drafted Environment and Sustainability Strategy includes a clear framework for identifying, managing and reducing pollutants that could cause material environmental harm. This approach is underpinned by existing operational policies and practices and is intended to provide greater organisational consistency once formally adopted.

Key elements include:

- A Pesticide Policy which commits the organisation to reducing and, where possible, eliminating the use of chemical herbicides, with pesticides used only as a last resort
- Environmentally sensitive grounds and estate management practices designed to reduce pollution risks to soil, water and biodiversity
- Contractor oversight and internal reporting mechanisms to identify and address environmental issues as they arise

In addition, Cartrefi Conwy is actively exploring the adoption of a formal Environmental Management System (EMS), potentially aligned with ISO 14001, to strengthen governance, target setting, performance monitoring and continuous improvement in relation to environmental risks and pollutants.

Subject to approval and resourcing, the intended implementation timeframe for an organisational EMS is during 2026, with specific milestones to be confirmed.

Maes Canol Tree Planting Project - A Collaborative Project

Community-led environmental stewardship:

- A Living 'Library of Trees'
- Long-term educational resource for the local community
- Promotes biodiversity, sustainability and climate resilience
- Hands-on learning experience for local schoolchildren
- Culmination of months of planning and collaboration
- Hands-on learning experience for local schoolchildren
- Culmination of months of planning and collaboration



Resource Management

Responsible sourcing remains a key part of our approach to resource management. We maintain certification under the Forest Stewardship Council (FSC) and the Programme for the Endorsement of Forest Certification (PEFC), providing assurance that the timber used in our products comes from responsibly managed and sustainable sources.

FSC and PEFC certification provide full traceability throughout the supply chain, ensuring the timber we use is sourced from well-managed forests that promote biodiversity, protect ecosystems and support long-term forest sustainability. Maintaining these accreditations demonstrates our commitment to responsible procurement, the protection of natural resources and the long-term availability of timber as a sustainable construction material.

Alongside our responsible sourcing approach, we continue to improve resource efficiency and reduce waste. Over 96% of waste generated at our Timber Solutions factory is recycled or recovered, demonstrating the effectiveness of our waste management processes and significantly reducing the amount sent to landfill.



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 Governments 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.


Cartrefi Conwy
CREU MENTER
CREATING ENTERPRISE

Social

Affordability

Building Safety & Quality

Residents & Community

Affordability

Since Cartrefi Conwy was founded in 2008, we have been guided by our commitment to create communities to be proud of. Today, that commitment continues to evolve through our 'Together' Corporate Plan 2025–2028, which places people, homes and partnerships at the heart of everything we do.

We are focused on providing high-quality, safe and affordable homes, while supporting our customers to live well and thrive in their communities.

With ongoing cost of living pressures affecting many households, affordability and support remain more important than ever. We are committed to ensuring our homes offer genuine value, while strengthening the services and partnerships that help customers maintain their tenancies, access support, and feel secure.

By working together - with our customers, colleagues and partners - we are building resilient communities, investing in new and existing homes, and creating opportunities for people across Conwy to shape a positive future.

Value for Money Rent

86%

Value for Money Service Charge

76%

Ensuring our rent remains affordable

As part of our commitment to being a customer-focused, forward-looking organisation, we continue to ensure our rents are fair, transparent and affordable for the people we serve.

Building on our detailed affordability work, we use a robust, evidence-based approach to setting rents - designed to keep costs aligned with local incomes and household circumstances. This reflects our wider commitment through our Corporate Plan to put customers at the heart of decision-making and deliver services that offer real value.

This approach helps ensure our homes remain accessible to those who need them most, while supporting customers to live well, feel secure and sustain their tenancies. By focusing on affordability alongside quality homes and tailored support, we are helping to create resilient communities where people can thrive - now and in the future.

x%

of our allocations went to people facing homelessness

As at April 2025

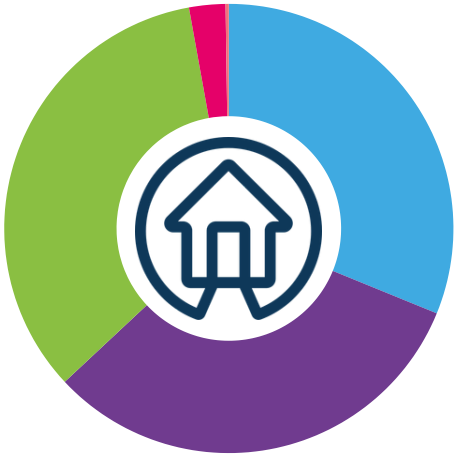
Affordability

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	£98.00	+7%
Two Bedroom	£126.58	£129.00	+2%
Three Bedroom	£149.59	£144.00	-4%
Four Bedroom	£196.77	£156.00	-20%

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.



Our current social housing offerings by number of bedrooms:

1 Bed	1,205
2 Bed	1,232
3 Bed	1,319
4 Bed	101
5+ Bed	9

Developing New Homes

According to the Welsh Government report titled 'Estimates of Additional Housing Need in Wales', North Wales will need 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 need, Cartrefi Conwy's ambitious development programme will continually build new homes over the next ten years. This expansion will increase our portfolio by nearly 25%.



Affordability

Supporting Financial Resilience from Day One

At Cartrefi Conwy, we understand that sustaining a tenancy begins with financial stability. That's why our Money Support Team takes a proactive, early-intervention approach to supporting tenants from the very start of their journey with us.

Within the first five days of a tenancy, we build a clear picture of each household's financial position by gathering key information and applying a structured risk assessment. This allows us to identify potential challenges early, whether linked to low income, reliance on benefits, or barriers such as digital exclusion - ensuring tenants receive the right support at the right time.

Where risks are identified, our response is both swift and tailored. The Money Support Team completes a full financial review within two days, enabling support to be shaped around individual need. For some tenants, this may involve straightforward guidance and signposting to relevant services.

For others, it means more hands-on support, including checking benefit entitlements, offering practical budgeting advice, and taking early action to prevent arrears or the risk of utility disconnection.

This support starts from the moment a tenancy begins. At sign-up, Housing Officers use these insights to have informed, supportive conversations with tenants, helping them access key entitlements such as Universal Credit and Council Tax Reduction. Where appropriate, Alternative Payment Arrangements are established quickly to stabilise rent payments and reduce financial pressure from the outset.

Our approach continues beyond those initial stages, with ongoing monitoring ensuring that any emerging issues are identified early. From day one, rent accounts are actively reviewed, supported by system alerts that highlight missed payments or delays. Because this monitoring is informed by earlier assessments, teams can respond quickly and appropriately, often before issues escalate.

This joined-up, preventative approach - combining early assessment, targeted intervention and continuous monitoring - helps to reduce the need for enforcement action, prevent arrears from building, and support long-term tenancy sustainment.

Ultimately, our focus is not just on managing rent, but on helping tenants feel secure in their homes and more in control of their financial future.

Affordability

£1,140,000

total value secured for tenants

442

total referrals to the Money Support Team

22%

arrears reduction

74

food parcels delivered



Building Safety and Security

The health and safety of our tenants has always been a top priority, and we are proud to have achieved the ROSPA Gold Award for 15 consecutive years; we now hold Order of Distinction status. It's a reflection of our ongoing commitment to maintaining safe, high-quality homes.

Our homes meet Renting Homes Wales standards of compliance in:

- Gas Safety
- Electrical Safety (5-year EICRs)
- Smoke Alarms
- Carbon Monoxide Alarms
- Fire Safety
- Asbestos Management
- Water Hygiene / Legionella
- Lift Safety (where applicable)
- Damp & Mould / HHSRS Hazards
- Repairs and Property Condition
- Written Occupation Contracts
- Fitness for Human Habitation (FFHH) compliance

As in previous years, we are proud to have maintained 100% compliance.



100% gas servicing compliance

100% electrical compliance

82% Quality of Home

89% Safe and Secure

77% Overall Repairs

Tenants and Community

Tenant Voice

In 2025/26 we held two Tenant Talks, one in Llandudno Junction and one in Llanrwst. Between them, over 50 tenants attended and helped us to shape our response to new Welsh Government regulations, a new communications approach, and our new repairs policy.

We worked with TPAS Cymru, the independent tenant advocacy body in Wales, to assess our performance and give us recommendations for improvement that have been embedded in our Tenant Voice Action Plan for the year ahead.

Cartrefi Connects



We operate a closed Facebook group for our tenants who want to engage with us digitally. This year we collected 252 responses to questions that have shaped our services and given tenants the opportunity to get more involved with our decision making.

The group represents a wider audience of tenants whose voices are not always heard, including those living in intermediate or affordable homes and tenants under the age of 45. It provides opportunities for people to get involved and share their views in ways that suit them, particularly those who may not usually attend meetings in person.

Tenant Engagement Standard Assessment (TESA)

The Tenant Engagement Standards Assessment is a report written by TPAS Cymru with help from our tenants to identify areas of good practice and areas of improvement for hearing tenant voices. This report is a working document designed to help us to continuously improve and its recommendations are driven by tenant feedback.

The actions from the report have been embedded in the 2026/28 Tenant Voice Action Plan. We are proud that in 2025/26 our STAR satisfaction scores show an increase in satisfaction in the three key tenant involvement metrics, demonstrating the impact of the improvements being driven by our tenants.

Project Dyfodol

At a Tenant Talk we spoke to tenants about our upcoming Business Transformation project, Project Dyfodol. As a result, six tenants joined us at supplier demonstrations to score and help us choose a new Housing Management system.

As part of the procurement process, their knowledge of using our systems from the user perspective was central to our decision-making, and we will be inviting tenants back to test the system that is chosen before it goes live for all tenants. This will help us to find any bugs or flaws and ensure the roll out gives tenants the best customer experience.

Tenants and Community

Here to Listen, Here to Help

Launched in 2025, Here to Listen, Here to Help is all about getting out into our communities, speaking directly with tenants and really listening to their experiences. It brings colleagues from across the organisation together, working side by side in neighbourhoods to understand what matters most and respond in a practical, joined up way listening and acting to issues raised.

It has also helped us deepen our understanding of the challenges our tenants face and the issues that make the biggest difference in their daily lives helping us shape a more responsive, preventative approach that better reflects the needs of our communities.

Issues - Acted and helped to resolve
783

Listens and Acts
71%

Tenant's engaged directly with
269

Decision Making
61%

513
Tenant's homes visited

Services Manager
64%

Tenants and Community

Tenant Satisfaction

In 2025/26, 800 tenants completed the STAR (Survey of Tenants and Residents).
The survey responses continue to provide important data to help us understand tenant satisfaction levels and areas of lower satisfaction.

We capture data in a structured way to reflect our customer base across tenure, rent type and age. This means that the feedback we receive is representative and can be used to inform our approach. Satisfaction remained improved or remained static across all areas surveyed, with the exception of the approach to antisocial behaviour, which saw a decline in satisfaction.

We continue to review performance each quarter through a colleague working group, using insight and data to identify and act on areas for improvement. Over the past year, this has contributed to a positive improvement in our Listen and Act measure.

To support this further, we have refreshed our Customer Promise, working with both tenants and colleagues to shape our approach. This sets clear expectations for every interaction and helps drive a consistent customer experience.

We also recognise that repairs and maintenance remain a key priority for tenants. A new Repairs Strategy is being developed, focused on improving processes, making better use of systems and strengthening the overall customer experience of our service.

81%
overall satisfaction

86%
easy to deal with

90%
staff are friendly and approachable

77%
Trust

86%
Easy to deal with

63%
Approach to ASB

84%
Neighbourhood place to live

Complaints: In the last 12 months

0	6
were investigated by the Ombudsman	Complaints to the Public Services Ombudsman for Wales

Tenants and Community

Wellbeing & Mental Health

Our community centres play an important role across our local areas, providing accessible and inclusive spaces where tenants can connect, feel supported and improve their wellbeing. As free-to-access venues, they help build stronger communities and reduce isolation.

Through activities such as community cafés, lunch clubs, family sessions and social groups, we've created regular opportunities for people to come together and build relationships. Alongside this, wellbeing initiatives - including creative sessions, celebrations and relaxation activities - have supported tenants to manage stress and improve their mental health.

We've also delivered intergenerational activities with local education partners, bringing older tenants and young people together to build confidence and strengthen community connections. Partnership working has remained central, with organisations such as Mind, Conwy Play Team and local community groups helping us provide mental health support, family activities and practical help for tenants in need.

This joined-up approach, across internal teams and external partners, ensures support is accessible and responsive. It also enables tenants to shape activities and play an active role in their communities.

Looking ahead to 2026–27, our programme continues to be shaped by tenant feedback, ensuring activities reflect what matters most to our communities and support people to feel safe, connected and well.

947
tenants engaged

1,066
activities delivered to older persons

11,941
times people have engaged with activities and events run through our community centres in 2025/2026

Tenants and Community

Employment & Training

We are committed to helping our tenants to overcome the barriers that can make it harder to access and sustain employment. By supporting individuals to build their skills, confidence and resilience, we enable them to take positive steps towards secure and meaningful work.

Our approach is person-centred. We take time to understand everyone's circumstances, aspirations and strengths, ensuring that the support we offer reflects their needs. From gaining practical work experience to developing new skills and confidence, we work alongside each person to help them move forward at their own pace.

We also recognise the importance of good quality employment. That's why we aim not only to support people into work, but to help them progress into roles that are fair and secure.

We take a joined-up approach across our organisation, working as one team to ensure tenants can access wider support where needed. This includes help with welfare, financial wellbeing and tenancy matters, this wrap around support ensures our tenants have a stable foundation to focus on their goals supporting their progression into sustainable employment.

Through our work, we are proud to support our tenants to realise their potential and achieve their ambitions.

Supported

19

tenants into sustainable employment

Supported

119

tenants to develop employability skills



Tenants and Community

Sustainable Tenancies

We believe that supporting tenants to sustain their tenancies starts with listening and acting early. By understanding what matters to people and recognising the challenges they may face, we can offer timely, practical support that helps our tenants feel secure in their homes and confident in their daily lives.

We carried out 69 welcome visits to new tenants within the first four weeks of their tenancy, helping them settle into their new home and access support from the start.

This provides an opportunity to ensure tenants are aware of the support available, including access to employability advice, volunteering and work experience opportunities, furniture provision, community activities and referring them through to appropriate money and welfare support where needed.



We run a 'Second Chance' furniture initiative, recycling items from empty homes to give them a new life while reducing waste. This approach provides valuable help to tenants in crisis moving into new homes, particularly those coming from temporary accommodation.

By offering access to essential furniture at no cost, we have helped 80 families create a safe, comfortable place they can truly call home.

We have delivered our Welcome to Cartrefi tenancy sustainability programme, supporting 42 new tenants as they settle into their homes.

The programme is shaped directly by the lived-in experiences and insights of our tenants and colleagues and focuses on real-life challenges such as managing finances, maintaining a home, and understanding key tenancy responsibilities.

The programme brings people together in a welcoming and informal way, encouraging shared experiences and providing access to information on topics such as maintaining a healthy home environment.

Welcome to Cartrefi has provided early support, encouraged independence and helped new tenants to sustain their tenancies and thrive in their communities.

Tenants and Community

Impact of Second Chance

This family used to live in a three-bedroom caravan. With two adults and six children, space was very limited. There was little room for everyday life or privacy.

The family have moved into their home – a big and positive step forward, the house was empty as they had no furniture of their own …
That's where Second Chance stepped in to help

Through the Creating Enterprise - Second Chance Project, the family received the support they needed to turn the empty house into a real home.

Rooms were furnished with donated items, creating a safe, comfortable and welcoming space for everyone.

The support has made a real difference to daily life. The family now has a dining table where they can sit and eat together. It has also created a space for the children to learn and spend time as a family.

Today, the family feel settled, secure and proud of their home. They have shared how much the support from Cartrefi Conwy has meant to them, and how it has made a lasting difference to their lives.



Tenants and Community

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.

The Cartrefi Conwy Group continues to ensure that social value is at the heart of our decision makings. To focus and direct our resources to where they are most needed our Social Impact Strategy has two key themes:

- Creating Sustainable Tenancies
- Creating Opportunities for People to Thrive

We work with our suppliers and service providers who contribute to social value through financial contributions to our Social Impact Fund.

A new software system Thrive has been commissioned and this will enable social value to be tracked and Social Return on Investment (SROI) measured in the year 2026/2027 alongside the recruitment of a dedicated Social Value Partnership Officer to lead on this important area of work

£31,854

donated by 19 suppliers

£116,109

provided by in-kind contributions



Colwyn Bay walking football team pictures with Sharon Jones, Director of Partnerships - Social Value



Governance

Structure and Board

Employees

Structure and Board

Strong and effective governance is central to Cartrefi Conwy. In an increasingly complex environment, our Board's skills and experience support informed decision-making, risk management, performance oversight and the delivery of our strategic ambitions, while providing appropriate challenge to the Leadership Team.

Cartrefi Conwy is a Co-operative and Community Benefit Society and is registered with the Welsh Government as a social landlord (registration number L148).

We are pleased to report that our latest Welsh Government Regulatory Judgement (August 2026) awarded Green compliant ratings for both Governance and Service Delivery and Financial Viability. This confirms that we meet regulatory requirements and reflects our commitment to strong leadership, effective governance, sound financial management and high-quality services for our tenants and communities. The full judgement is available on our website.

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 changed 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 included 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 of Board via their Chairs. Each committee and each subsidiary board had the opportunity to refer matters relating to the management of risk up to the Group Cartrefi Conwy Board. ESG related risks have been incorporated in both the performance metrics and across several strategic risk areas of the Group Risk Register.

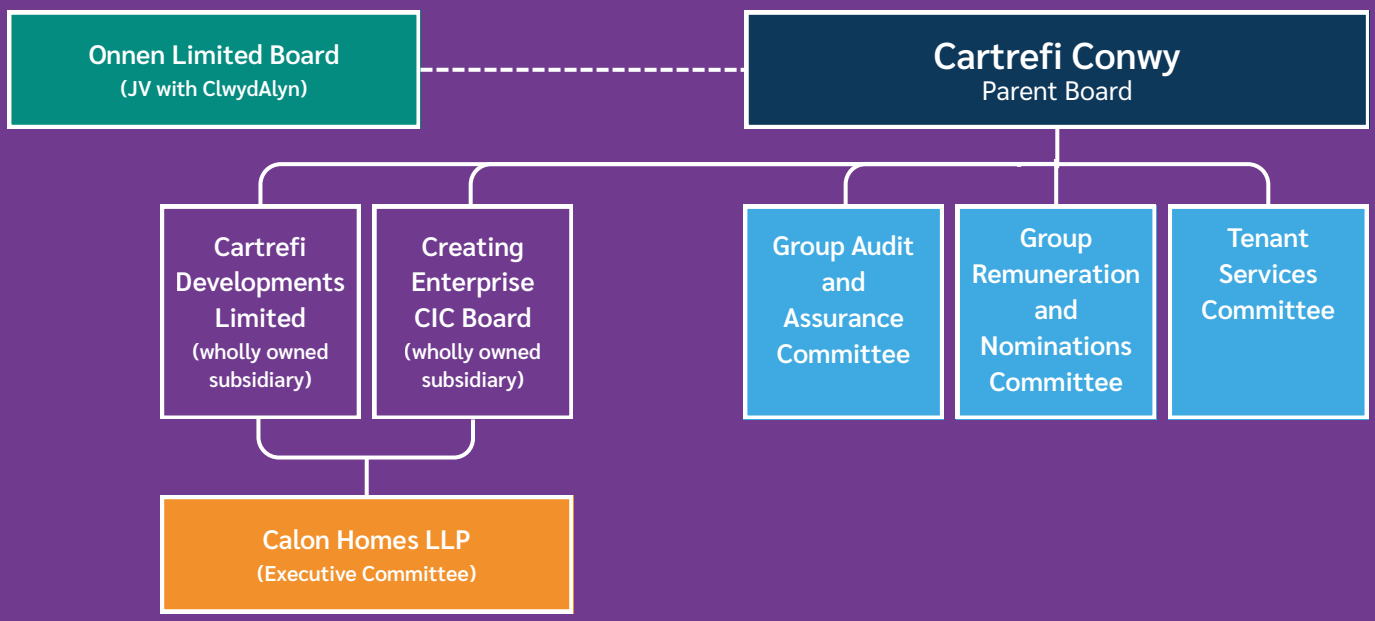
These risk are monitored and scored on a quarterly basis by the risk owners and then reported up through the leadership team and to the relevant committee.

Structure and Board

Board and 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.

Structure and Board

Our Board Demographic (as at July 1, 2026)

60% of the Board are female

10% of the Board are tenants

Average age of the Board **51.2**

Average tenure (years) of the Board **3.8**

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

40%

Board and management team turnover

Board members are subject to re-election 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 Group Remuneration and Nominations Committee. We believe this provides stronger Governance and avoids conflicts of interest.

Two tenants sit on the Tenant Services committee as Co-optees.

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

External Audit Tenure

RSM UK has been Cartrefi Conwy's external audit partner responsible for auditing our accounts for 3 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.


Milwaukee
BEESWIFT

Employees

Demonstrating our commitment to fair and equitable pay, our gender pay gap is 0%, and the CEO-to-median employee pay ratio is 4.5:1.

Equality, Diversity, and Inclusion (EDI)

At Cartrefi Conwy, we are committed to creating an inclusive environment where colleagues feel safe, valued, and able to be themselves, contributing to a culture of trust and belonging.

Following achievement of the QED Award in June 2025, we have embedded Equality, Diversity, and Inclusion (EDI) as a cross-cutting priority within our Together Corporate Plan. Working in partnership with Tai Pawb, we continue to use the QED framework to strengthen governance, improve services, develop our workforce, and ensure EDI is considered in decision-making across the organisation.

Colleague Engagement

We have continued to work with Best Companies to measure employee engagement, satisfaction, and organisational culture, achieving 'outstanding' levels of engagement
Using a people-first survey, all insights come directly from our colleagues.

We use this to create strategic organisational themes and action plans to deliver meaningful and impactful change, in line with our Cartrefi commitments.
Our approach ensures the colleague voice is heard and acted upon, strengthening a culture of openness and continuous improvement.



Personal Development Grants

We recognise that strong relationships and collaboration are critical to delivering effective services. Our Personal Development Grants support colleagues to connect across teams, building relationships beyond their immediate roles and encouraging a sense of belonging. Over the past 12 months, these grants have enabled a range of colleague-led well-being and group activities.

Employees

Physical and Mental Health Support

Wellbeing is a key strategic priority within our People Strategy, recognising the direct link between colleague wellbeing, engagement, and service delivery.

Over the last 12 months, we have continued to invest in a holistic wellbeing offer, supporting an additional paid Wellbeing Day for all colleagues and offering a wide range of pro-active support to help our colleagues stay healthy and well.

Wellbeing support is varied and focuses on mental and personal, physical, professional, and financial wellbeing.

In partnership with external organisations, we offer a funded healthcare plan, which covers everyday healthcare costs and an Employee Assistance Programme – providing 24/7, 365 days access to practical health support and up to six confidential counselling sessions.

Through our quarterly Colleague Engagement Days and wellbeing representatives, we listen to colleagues, using their feedback to scope and design our wellbeing activities which have included healthy habits, health and lifestyle screening days, promoting awareness and education on topics such as Menopause, Time to Talk, and Talk Money Week. We have celebrated our partnership with Conwy Mind, fundraising to support young people's mental health and offered our colleagues mental health MOTs and rolled out Conwy Minds Changemakers course to colleagues to support our communities.

Developing Our People

Our colleagues are central to the success of our organisation, and we are committed to investing in their development to build a skilled, motivated, and future-ready workforce. We offer a broad range of development opportunities, including professional qualifications, apprenticeships, statutory training, leadership development, and role-specific learning, ensuring colleagues are equipped to deliver high-quality services to our customers.

Over the past 12 months, key activity includes:

1,827 e-learning completions

9 colleagues successfully completing professional qualifications with a further 15 studying

826 learning opportunities delivered

Our apprenticeship programme continues to support succession planning and future capability. During 2025/26, we supported 5 apprentices, with one successfully completing their programme and securing a permanent role within the organisation.

Cartrefi Conwy

This report is available in Welsh.
Mae'r adroddiad hwn ar gael yn Gymraeg.

Rydym yn croesawu gohebiaeth yn Gymraeg ac yn Saesneg. Os byddwch yn cysylltu â ni yn Gymraeg, byddwn yn ymateb yn Gymraeg. Ni fydd defnyddio'r Gymraeg yn arwain at unrhyw oedi.

We welcome correspondence in Welsh and English. Correspondence received in Welsh will be answered in Welsh, and communicating with us in Welsh will not lead to any delay.

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