

# Caredig

## Environmental, Social & Governance (ESG) Report

For the year ended 31 March 2025



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# JOINT STATEMENT FROM **CHAIR OF THE BOARD AND CHIEF EXECUTIVE**

Caredig has made significant progress this year toward its Vision of “The Caredig Way – Together we proudly create great places to live and work,” by strengthening its Objectives and Values of Kindness, Accountability, Trust, and Innovation. These efforts support a Sustainable Environment and aim to deliver positive outcomes for People, Homes, and Communities.

The organisation continues to monitor its Sustainability Strategy, with a full review planned for 2025/26. The Asset Management and Development Committee focuses on the Strategy’s Action Plan across four pillars: Governance, Monitoring & Reporting, Financial & Strategic Planning, and Engagement & Collaboration.

Despite sector-wide challenges, Caredig remains committed to its role as a community housing association across five local authorities, managing 2,921 homes. It has responded to the cost-of-living crisis—particularly rising energy costs—by using decarbonisation funding to retrofit extra care sites with solar panels and battery storage, helping tenants manage energy use and reducing carbon emissions.

Caredig continues to grow its programme of developing energy-efficient homes and meets ESG metrics in its loan agreements. It also actively lobbies the Welsh Government for funding to support its decarbonisation goals. The organisation expresses gratitude to its staff, Board, and funders for their ongoing support and leadership.



**Kirsten Achtelsetter**  
Chair of the Board

*Kirsten Achtelsetter*



**Marcia Sinfield**  
Chief Executive

*Marcia Sinfield*

# ABOUT CAREDIG

Caredig is a registered charity that develops and manages social housing for general needs, older persons and extra care accommodation across five local authorities in South West Wales. We have 2,921 homes (2024: 2,929) and also provide care and support services, and an ambitious development plan.

We are regulated by Welsh Government and you can find out more general and financial information about us on our [website Caredig](#).

We continue to hold the top regulatory rating from Welsh Government, for governance, finance and service delivery.

## OUR MISSION

To create strong, vibrant and resilient communities where people can live active, fulfilling lives – living independently and safely.

## OUR VISION

The Caredig Way, together we proudly create great places to live and work.



## OUR VALUES

Our behaviour demonstrates what we value – our values determine how we behave towards our customers, our colleagues, our partners and our work; our values influence the decisions we make as individuals and as an organisation.

### Kind



We recognise that relationships are at the heart of everything we do & at the heart of good relationships is kindness

### Trusting



We trust people to do the right thing, and through mutual trust and respect we want everyone to feel that they belong

### Innovative



We continuously strive to be the best we can, constantly seeking creative ideas to improve and grow

### Accountable

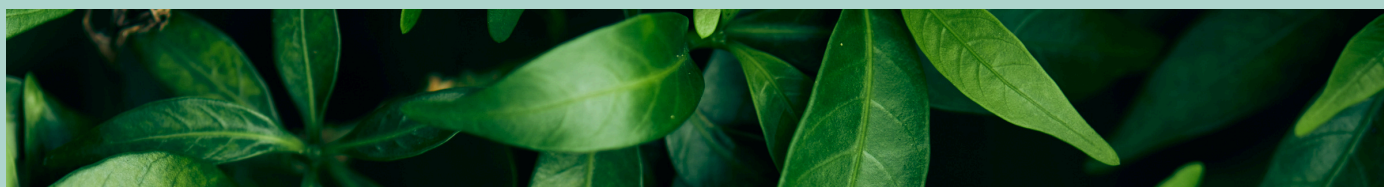


We accept the responsibility of our role and recognise the importance of being accountable for our actions

We will continue to work with our local authority partners to deliver the policy aims of Welsh Government. We recognise the importance of supporting communities to grow in a way that is sustainable, safe and kind to the environment. Social, economic and environmental conditions within the sector and society present a challenge to achieving these aims, as the housing and cost of living crisis continues, however we are determined to move forward with these aims.

Our Sustainability Strategy shows that we appreciate the scale of our ambitions in building new and retrofitting our existing homes to become zero carbon, whilst meeting higher building safety standards.

Gathering the data for this report, has provided us with further insight, as we continue our journey to become a carbon free organisation. We hope you, our key stakeholders, enjoy reading the report.



# THE KEY THEMES OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORTING

Moving towards full adoption of the Sustainability Reporting Standard for Social Housing, we are intending to use the 12 key themes and 46 criteria for Environmental, Social and Governance (ESG) reporting by housing associations. They are both qualitative and quantitative and are identified as core and enhanced requirements to demonstrate strong ESG performance and our report focuses on the core measures. The criteria align to international frameworks and standards including the United Nation’s Sustainable Development Goals (SDGs), Global Reporting Initiative (GRI), the Value Reporting Foundation’s SASB framework, the International Capital Market Association (ICMA) and the principles set out by the Loan Market Association (LMA).

In this ESG reporting period, covering the 2024/25 financial year, we have recorded performance against the SRS core metrics in pages 8-18. We will continue to develop our approach to ESG reporting in readiness for reporting against both core and enhanced metrics in future years.

| Environmental |                     | Social |                           | Governance |                         |
|---------------|---------------------|--------|---------------------------|------------|-------------------------|
| T1            | Climate Change      | T4     | Affordability & Security  | T9         | Structure & Governance  |
| T2            | Ecology             | T5     | Building Safety & Quality | T10        | Board & Trustees        |
| T3            | Resource Management | T6     | Resident Voice            | T11        | Staff Wellbeing         |
|               |                     | T7     | Resident Support          | T12        | Supply Chain Management |
|               |                     | T8     | Placemaking               |            |                         |

## TI | CLIMATE CHANGE

Distribution of Energy Performance Certificate (EPC) of all homes at 31.03.2025.

We are committed to improving the energy efficiency of our existing homes and have targeted some of our worst performing homes for retrofitting measures. At the end of 2024/25 95% (2023/24 90%) of our homes had an Energy Performance Certificate (EPC) rating of EPC C or higher+

| Energy Performance Certificate Ratings of existing Caredig Homes |                                    |       |
|--|------------------------------------|-------|
| EPC Rating   | Standard Assessment Procedure(SAP) | %     |
| <b>A</b>   | 92-100                             | 12.51 |
| <b>B</b>   | 81-91                              | 13.60 |
| <b>C</b>   | 69-80                              | 68.84 |
| <b>D</b>   | 55-68                              | 4.94  |
| <b>E</b>   | 39-54                              | 0.11  |
| <b>F</b>   | 21-38                              | 0.00  |
| <b>G</b>   | 1-20                               | 0.00  |

Distribution of Energy Performance Certificate (EPC) of all new homes at 31.03.2025.

During 2024/25 we completed 23 new homes. 6 of these new homes were purchased as part of our approach to regeneration and were purchased to provide much needed additional homes for people who were homeless or at risk of homelessness. Further work will be undertaken to improve their energy efficiency rating.

| Energy Performance Certificate Ratings of New Homes |                 |    |
|---|-----------------|----|
| EPC Rating  | Number of Homes | %  |
| <b>A</b>  | 17              | 74 |
| <b>C</b>  | 6               | 26 |

## Our Net Zero target and strategy

We have a work plan to ensure our tenants' homes meet SAP75 (mid-point EPC C) by 2030 in line with WHQS23. This plan is achievable subject to a continuation of Welsh Government grants supporting decarbonisation. It is an aspiration by the Welsh Government that we then go on to achieve EPC A; however, with current technology, only 25% of our homes could practically achieve this target and only at great expense – at present, we do not believe EPCA is achievable.

An Energy Performance Certificate (EPC) indicates the energy resilience of a home and suggests how efficient it is. An A-rated home would use less energy than a G-rated home if they were of the same type, size, orientation and so on. New build homes are built to EPC A rated where older homes can be from G upwards, depending on construction type. Homes below an A-rating can be improved through fabric improvements such as improved windows, doors, wall and roof insulation, but it is not possible to achieve an A-rating for all older homes, where Upper C or B is a more achievable target. The EPC rating does not relate to Net Zero, which is a different measure altogether, however the closer to an A-rating of a home means that homes are likely to need less energy use to be comfortable for tenants, which means that the lower energy use reduces the carbon footprint contributing to Net Zero. Net zero is also supported by 'clean' energy, thus a home that has Solar PV could use less energy from the grid than a better-performing home without PV. All new build homes funded by Social Housing or other grants will achieve EPC A.

## Retrofit activities we have undertaken in the last 12 months in relation to our housing stock, and how these activities align with, and contribute towards, performance against our Net Zero strategy and target.



The SAP score per property increased from an average of SAP 68.7 to SAP 87.4, an increase of 18.7 points. This aligns with Welsh Government's target to achieve a SAP rating of 75 by 2030.



The Environmental Impact Rating (EIR) per property increased from an average of 66.4 to 84.3, an increase of 17.9 points.

## Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home

During 2024/25 we installed Solar PV in 60 homes and a further 30 homes benefited from External Wall insulation and Solar PV.

A total of 296.61kWh of Solar PV systems were installed, resulting in a carbon saving of 68,220.3kg CO<sub>2</sub> / Year.

External Wall Insulation installed on 30 homes saved an additional 25,500kg CO<sub>2</sub> per Year.

The total Carbon reduction of these retrofit activities amounts to 93,720.3kg CO<sub>2</sub> per Year.



**How we have mapped and assessed the climate risks to our homes and supply chain, such as increased flood, drought and overheating risks. Also how we can mitigating these risks.**

We have a mixed stock portfolio of houses and flats from Georgian period to new build.

Overheating: We log instances of complaints relating to overheating and record them in our data base, most complaints of this nature relate to flats and in particular flats in larger blocks that are recently built (post 2000). We have carried out further analysis of any instances to understand issues and if they relate to specific floors or facings. We have installed reflective films on windows to support reductions in overheating. We are considering ways to exceed the minimum standards for ventilation to help prevent overheating.

We are currently considering additional options for a discrete number of buildings which include additional ventilation, shading, and or air conditioning. We are reviewing and planning what to do in order to reduce overheating in existing homes through prolonged periods of above average temperatures. We anticipate that we could reduce heat affecting some elevations of buildings by installing shading canopies and or planting trees that will provide shade (subject to space, planning, and any building physical/structural constraints). Works will to be planned in based on exposure to risk for tenants and must consider budget availability in the round with other safety based works such as Fire Safety.

Drought & Flooding: We have not identified any issues immediately affecting our homes relating to this, all new build homes are planted/landscaped to minimise any impact and water butts are installed to new build homes.

**T2 | ECOLOGY**

**Our strategy to enhance green space and promote biodiversity on or near our homes**

We are currently considering the use and management of shared communal green spaces that belong to our homes, and we consult with tenants over any changes to these spaces (we do not have any open public parks or green spaces). Suggestions include reducing mown areas to promote biodiversity and or replanting with plants more suited to a changing climate.



We consider and carefully design green spaces of new build developments to support biodiversity and drought resistance.

**Do we have a strategy to identify, manage and reduce pollutants that could cause material harm?**

Yes, as part of our sustainability strategy, which will be established by 31<sup>st</sup> of March 2028.

## T3 | RESOURCE MANAGEMENT

### **Do we have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?**

Yes, as part of our sustainability strategy, which will be established by 31<sup>st</sup> of March 2026.

### **Do we have a strategy for waste management incorporating building materials?**

Yes - it is part of our existing sustainability strategy.

### **Do we have a strategy for water management?**

Yes - we have a policy to install water saving devices (taps, showers, water butts) in our tenants' homes and new build properties in line with the requirements of WHQS23.

\*Caredig Sustainability Strategy can be read [here](#)



## T4 | AFFORDABILITY AND SECURITY

### Properties that are subject to the rent regulation regime, report against one or more Affordability Metrics.

We worked closely with tenants and Board Members to review our Rent Policy, ensuring a clear approach to rent and service charge setting that balances the needs of the business and those of tenants and meets the requirements of the Welsh Government Rent Policy. The policy confirms our continued commitment to five key principles: Affordable Sustainable Engage Fair Accountable As a result of our focus on affordability over recent years we are pleased to confirm that 100% of our homes meet our target whereby rents plus service charge does not exceed 33% of average local incomes (28% where it is rent only with no service charge).

79% of Private Rented Sector rent  
96% of Local Housing Allowance rent



### Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:

| Homes in Management                                       | 2023/24      | %          | 2024/25      |
|---|--------------|------------|--------------|
| General Needs & Extra Care at end of year                 | 2,735        | 93%        | 2,732        |
| Shared Ownership, Fixed Equity & Leasehold at end of year | 22           | <1%        | 22           |
| Supported Housing at end of year                          | 103          | 4%         | 100          |
| <b>Total number of homes</b>                              | <b>2,860</b> | <b>98%</b> | <b>2,854</b> |

## T4 | AFFORDABILITY AND SECURITY

| Homes Managed by others                   | 2023/24      | %           | 2024/25      |
|---|--------------|-------------|--------------|
| General Needs & Extra Care at end of year | 4            | <1%         | 0            |
| Supported Housing at end of year          | 65           | 2%          | 67           |
|   | 69           | 2%          | 67           |
| <b>Total number of homes</b>              | <b>2,929</b> | <b>100%</b> | <b>2,921</b> |



### Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to:

Last year we completed 28 new homes for general needs tenants, which provided much needed affordable homes for people in need.



| Number of Homes              | 2023/24   | %           | 2024/25   | %          |
|------------------------------|-----------|-------------|-----------|------------|
| General Needs                | 28        | 100%        | 22        | 96         |
| Supporting Housing           |           |             | 1         | 4          |
| <b>Total number of homes</b> | <b>28</b> | <b>100%</b> | <b>23</b> | <b>100</b> |

### **How we are trying to reduce the effect of fuel poverty for our residents**

We have installed solar PV panels in 2024-25 at 90 homes providing tenants with access to solar energy to offset their energy costs, the programme of decarbonisation will continue with the aim of having all our homes meet SAP75 by 2030 in line with WHQS23. All new build homes are built to EPC A and are designed to minimise energy use.

We have also developed an annual 'Beat the Bills' roadshow to provide tenants with advice, support and assistance with a range of bills, including energy costs. We provided 72 energy packs to tenants through these events.

Our internally funded Homes not houses and Hardship grants provided 86 tenants with over £40k in new equipment, flooring and financial assistance in 24/25 and we have also worked in partnership with Cwtch Mawr (who partner with Amazon to recycle brand new returned goods) to provide tenants with much needed domestic and personal supplies.

We also have a range of additional services to help tenants manage the increased cost of living, especially holiday hunger (170 lunches and £900 shopping vouchers), period poverty (330 products distributed) and digital inclusion.

### **How we provide security of tenure for residents**

We fully comply with the Renting Homes Act 2016, providing all residents with the appropriate form of Occupation Contract or licence according to their circumstances.

**Working together**

**for a safe home for all**

## T5 | SAFETY AND QUALITY

### In the past year we have achieved:

100% Asbestos Management  
100% Legionella Risk Assessment  
100% Passenger Lifts



### The % of our homes that meet the national housing quality standard, and of those which fail, and what we are doing to address these failings.

Targets for WHQS are set by Welsh Government. WHQS23 requires all homes to be EPC C (mid-point and above i.e. SAP75) by 2030. This will be achieved by improving the fabric of lower performing homes with better windows, door, roof & wall insulation as well as the installation of Solar PV through a program of works supported by ORP grants from Welsh Government.

### How we manage and mitigate the risk of damp and mould for our residents.

We have proactively identified high-risk properties, and we undertake proactive inspections each year to address potential damp issues. Factors such as construction type, SAP rating, and building age help guide our approach.

To improve response times, we've expanded our in-house trade team, allowing us to treat reports of condensation and mould urgently while planning full remedial works.

Tenants receive seasonal advice from October on preventing condensation, with further guidance available on our website. We also track this work through monthly performance measures.

When damp is reported reactively, we log this on our system and arrange for a surveyor to carry out an inspection; all inspections are marked as urgent. The area surveyor will oversee all of this work to full completion.

## T6 | RESIDENT VOICE

### Our most recent tenant satisfaction survey and how we acted on these results.

We commission an independent research agency to survey all tenants every two years using the Welsh Government's STAR survey. The report is shared with Board Members and Tenants, and in 2024, reported 78% of residents were satisfied with the overall services they received, which broadly reflected results across Wales.

We have been working with staff, tenants and Board to address areas for improvement since. This work is managed through our Caredig Objectives, which are reported to Leadership Team and Board every quarter.



## What we have in place to enable residents to hold management to account for the provision of services.

Listening and acting on tenants' views is important to us, and tenants have continued to influence the way we work in a number of ways.

Our Tenant Involvement Strategy enables tenants to engage at all levels in holding us to account for the provision of services. This includes completing questionnaires, engaging in a review of the complaint process, and taking part in estate and scheme-based groups.



The tenant 'Hub' has continued to meet regularly to oversee this work and work in partnership with staff, managers and Board to ensure tenants can actively influence the way we work. This is further supported by tenants through the Caredig Reviewers group who carry out regular reviews of services such as complaint handling, rubbish and recycling services and currently our customer service standards. This year we have also carried out consultations on our rents and service charges, Anti-Social Behaviour & Community Safety, Pet policy and repairs scope of service.



Our website is also designed to allow feedback through the "Have Your Say" section, which ensures anyone can provide feedback to us at any time. This is further supported by a new Community Facebook Page through which we regularly communicate with over 200 tenants.



We also have a well-established complaints procedure, which is well known and used by tenants. In 2024/5 we dealt with 164 complaints, mostly relating to repairs and maintenance, with a large number also regarding housing services. We use the information from complaints to help drive future improvements.



We also carry out monthly satisfaction surveys for key services, including repairs, anti-social behaviour and complaints, all of which showed improving levels of satisfaction in 2024/25. Performance against these measures is reported monthly to the Leadership team and quarterly to committees and the Board.



We also have a co-production strategy in place in Care and Support services that guides our work around service development and how we provide our services. Our quality assurance ensures service users are engaged with by senior managers and our Responsible Individual (RI) (who is also a Board Member). The RI visits schemes to discuss the quality of service with the people in receipt of the service, holding us to account for the services provided. These views are acted upon and discussed at Board.



Since 2024, our People and Customer Experience Committee (PACE), attended by tenants' Board Members and Senior staff, has also provided a forum for tenants to directly provide feedback, resulting in a number of improvements to communication in Extra Care and repairs services.

Finally, we also provide regular opportunities for tenants to meet with staff, managers and Board Members and hold regular focus groups with tenants in larger schemes. Events such as annual estate walkabouts are also attended by staff, senior leaders and tenants. In 2024/25 we arranged 71 events, including 12 estate walkabouts and 6 rent Roadshows attended by our Executive Management team.

**Over the last 12 months, the number of complaints the national Ombudsman determined that maladministration has taken place, and how these complaints (or others) resulted in a change of practice for us.**

Number: 0

We have not had any determinations of malpractice by the Ombudsman in relation to any of their enquires on behalf of tenants.

## T7 | RESIDENT SUPPORT

**The key support services that we offer to our residents, and how successful these services are in improving outcomes.**

We currently deliver a number of different care and support services to more than 600 people throughout Southwest Wales, with a dedicated team of 140 staff members. Our services are overseen by our Responsible Individual and are regulated by Care Inspectorate Wales. We take pride in our close collaboration with organisations such as Public Health Wales, working together to embed TRACE (Trauma and Adverse Childhood Experiences) principles. This approach equips our staff to work effectively and compassionately alongside those we support.

These services include:

### **Floating Support**

We provide tenancy-related support to over 450 people, including residents in Extra Care (Hazel Court, Bro Preseli and Maes Mwldan, and Swan Gardens, our Chinese Elders project). We also support tenants in general needs homes, along with people living in other tenures, through floating support services we are commissioned to provide in Carmarthenshire and Swansea. Over 56 tenants were supported by these services to become independent in the last 12 months, and following a tender process, we successfully tendered to retain and extend our tenancy-related support services in Carmarthenshire.



We provide around 238 hours a week of personal care for around 15 tenants of Hazel Court

### **Supported Living**

We also provide a mix of long and short-term supported living flats for 102 people living in 15 schemes across Swansea and Neath Port Talbot, specialising in support for people with enduring mental ill health and substance misuse. These services include both temporary and long-term specialist care and support services, and we work closely with local authorities and Health Boards to deliver psychologically informed support that empowers people with a range of support needs to be confident and independent.

### **Care Services**

Across all our Care and Support Services, quality reviews are carried out regularly through internal staff and managers, our Responsible Individual, Commissioners and the Care Inspectorate Wales and show a consistently high level of service quality and satisfaction amongst those we support. In 2024, our services were awarded a 'good' rating by CIW and of 27 tenants who moved on, 26 tenants moved for positive reasons.

### **Dechrau**

We also have a separate support scheme providing low-level support for people with mental ill health called Dechrau, which has been running for 3 years and supported over 500 tenants, including 209 in 2024/25. We work with other agencies and partners to provide help and support for tenants, forging new relationships and collaborations with partners. 95% of those who have been supported by Dechrau are more positive about the future as a result of the support they have received, and 100% have successfully maintained their tenancy.

In addition to these services, we also deliver several services that provide additional support for tenants.

Our Fresh Start Initiative allows tenants who are struggling to maintain their tenancy to move to a new home. The approach aims to address the root causes of issues such as anti-social behaviour, hoarding, neighbour disputes and harassment. Since 2023, 9 tenants have moved under the scheme, 4 of whom moved in 2024/25, with 89% successfully retaining their tenancies by improving the way they maintain their homes and seeing improvements in their wellbeing.

## Housing Management

In addition to this, our housing management and extra care teams worked to:

Use our internal Hardship Fund and Homes not Houses project to supply 86 tenants with over £40k in new equipment, flooring and financial assistance in 24/25, helping them with issues such as food poverty, fuel poverty and a lack of basic supplies

Enable over 100 tenants to access much-needed domestic and personal supplies through our partnership with Cwtch Mawr

Assisted 55 tenants to apply or reapply for PIP with a success rate of 82% (compared to the overall average success rate for PIP claims at 52%). Supported 47 tenants to access Discretionary Assistance Funds (DAFS) for items such as white goods and furniture

Provided 170 lunches, £900 shopping vouchers, 330 period products and provided supported for tenants to become more digitally included.

## T8 | PLACEMAKING

**Our community investment activities, and how we are contributing to positive neighbourhood outcomes for the communities in which our homes are located.**

### Community Benefits

As part of the community benefit relating to our new housing development at Ty Ebeneezer, we worked with Castell, the building contractor, to provide nearby Trallwn Primary School with new outdoor play equipment. The school's appreciation was evident, and the children were thrilled to use the new equipment. In October, we, alongside Castell Group, also had the pleasure of hosting the wonderful students from Ysgol Lon Las at the local Peniel Green care home. The very talented pupils designed artwork with the residents, which was displayed at Frederick Place, ready for our opening event in October. Pupils and residents of the care home came along to the open day, where the school choir performed and met with the new residents, all of which helped to develop intergenerational relationships, build a stronger community and help to prevent isolation and loneliness.

### Good neighbour scheme

Whilst working in our communities, we see amazing acts of kindness from our tenants and neighbours, who go above and beyond to help to make the neighbourhood or local community a better place to live. It is important to us that we give something back to these individuals. We received some wonderful nominations for our Good Neighbour scheme and introduced a new "Kindness in the Community" award won by Robin a year 5 pupil at Ysgol Lon Las. Robin made a great contribution to our intergenerational project with residents of a local care home which was part of a project linked to new homes built at Ty Ebeneezer in Llansamlet, Swansea. We also had an award for "Kindness in the Community". This award was given to Robin, a year 5 pupil of Ysgol Lon Las, a school we have been working closely with as part of our community benefit project for our new builds in Llansamlet, Swansea.

### **Keep Wales Tidy Project**

Jo Richards, team leader at our Slate Street scheme, worked with the Keep Wales Tidy Project to access funding to support small gardening projects. The team and tenants have worked hard to use this funding to bring the garden at Slate Street to life, with one of the team building a beautiful seating area for all to enjoy and peacefully watch the birds, squirrels and butterflies that have become regular visitors.

### **Neath Port Talbot Team & Llys Nini**

This autumn, staff and tenants from our Terminus House supported housing scheme in Neath Port Talbot began a partnership of volunteering with RSPCA Llys Nini Animal Centre in Penllergare. Once a month, they volunteer their services and have been involved in helping maintain the wildlife corridor in their car park, harvesting food from their garden to feed the rabbits, and more recently helping re-pot their many Christmas trees for the Christmas 2025 'foster a Christmas tree event'. This partnership has grown from strength to strength with more tenants joining to volunteer for each session. They all look forward to the visits every month, with many of the tenants stating they enjoy the change of scenery, it helps with their anxiety, and it is nice to 'give back'.

### **Hazel Court**

In our largest Extra Care scheme, Hazel Court, we worked with tenants to transform the previous Restaurant space into a tenant lounge, offering social space with tea and coffee available, with significantly increased use by tenants since making these changes

### **Caredig Reviewers**

We worked with Caredig reviewers, a group of involved tenants to review the way we manage refuse and recycling in response to increasing reports of problems from tenants.

This led to :

- Better signage and communication
- We employed 2 new labourers with a van to help with clearance and recycling, providing an improved service at a lower cost.



## T9 | STRUCTURE AND GOVERNANCE

### **Registration with the national regulator of social housing**

Yes, Caredig is registered in Wales with the Housing for Wales Register Number L002 and The Co-Operative and Community Benefit Societies Registered Number 21057R.

### **Our most recent regulatory grading/status**

At our last review in October 2023, Welsh Government awarded us the highest regulatory grading in both Financial Viability and Governance (including tenant services).

### **The Code of Governance Caredig follows, and the name of code**

Caredig complies with the Community Housing Cymru (CHC) Code of Governance issued in 2021.

### **Is Caredig a Not-For-Profit?**

Yes, Caredig is a Registered Social Landlord under the Cooperative and Community Benefits Societies and is a not for profit.

### **How our Board manages ESG risks, and how the ESG risks are incorporated into our risk register.**

Caredig's Strategic Risk & Assurance Register allows risks to be mapped with control measures identified. The register is managed using the three lines of assurance model and is designed to ensure the effective and transparent management of risk by making accountability clear: the first line identifies all controls in place to manage the risk, the second line of assurance provides internal assurance, while third line provides any external assurance in place.

The Board has overall responsibility for ensuring Caredig has appropriate systems for managing risk, agreeing the strategic risks facing our business, and ensuring these are in line with the risk appetite. The Board receives reporting in each meeting on risk and assurance activity and considers existing red risks and horizon risks.

The Audit and Risk Committee is responsible for oversight of our risk management framework and provides assurance to the Board on the effectiveness of the systems of internal control, risk management and governance, along with internal audit programme. This includes monitoring of strategic and operational risks, review of internal control frameworks and receiving deep dives and reports on risks and assurance.

**Have we been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action.**

No, Caredig has not been subject to any adverse regulatory findings in the last 12 months.

## T10 | BOARD AND TRUSTEES

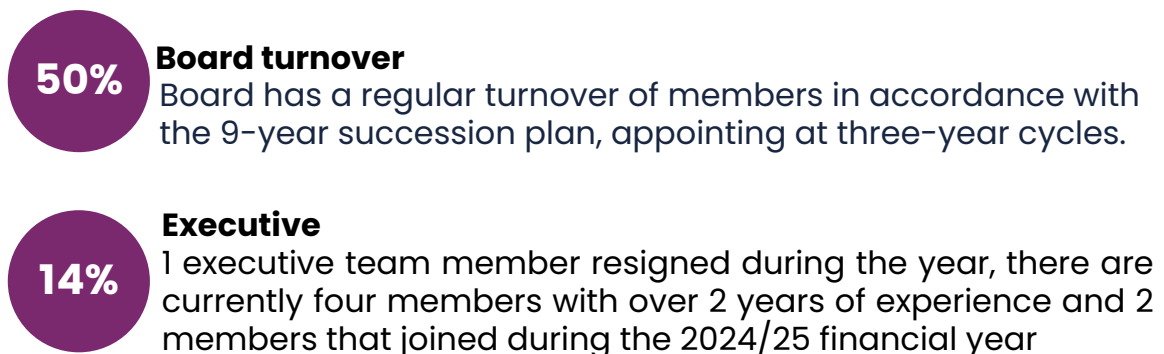
**How we ensure we get input from a diverse range of people, into the governance processes.**

**How we consider the resident voice at the board and senior management level, and our policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management.**

The People and Customer Experience Committee (PACE) ensures input from a diverse range of both staff and tenants. The PACE Committee also allows consideration of tenant voice at the Board and senior management level. EDI policy is in place and incorporated into the recruitment of Board and senior management.



**The % of our Board turnover in the last two years, and the % of our Senior Management Team turnover in the last two years.**



## **Has a succession plan been provided to our board in the last 12 months?**

Yes, the People and Customer Experience Committee supports the Board Chair and Chief Executive to consider succession planning. The Company Secretary and Governance Manager attend this Committee to provide support.

## **How many years has our current external audit partner been responsible for auditing the accounts?**

Bevan and Buckland are our External Auditors and have been for 9 years.

## **Our last independently-run, board-effectiveness review.**

The last external independent led Governance Effectiveness Review was undertaken in March 2023. The review found that governance is strong in the areas that are most important to good governance: people and culture. Developing a trusting, collaborative relationship between Board and Executive was identified as one of the Board's achievements and was evidenced at Board and Committee meetings. The independent third party reviewer found a strong sense of shared endeavour, of shared purpose and values, a high level of transparency, constructive debate with good meetings that were well chaired, benefitting from well-judged input from the Chief Executive and good support by Governance staff.

Caredig's Internal Auditors reviewed Governance during 2024/25 and reported that our processes and procedures provide substantial assurance.

## **How we handle conflicts of interest at the board.**

The Company Secretary logs all personal, financial or other conflicts of interest of those joining the Board and on an annual basis. Board Members are asked to declare any interest at every Board and Committee meeting. Board Members sign a Code of Conduct which sets out how conflicts of interest should be managed and how concerns should be raised. Guidance on material breaches is supported by related policies and procedures.



## T11 | STAFF AND WELLBEING

### Do we pay the Real Living Wage?

Yes. We are a Real Living Wage employer.



### Our median gender pay gap.

The mean gender pay gap is 6.4% as at 5th April 2024.

### Our CEO: median-worker pay ratio.

CEO: median - worker pay ratio is 3.9

### How we ensure equality, diversity and inclusion (EDI) is promoted across its staff.

We have an Equality, Diversity & Inclusion strategic action plan and work with staff, tenants and the wider community, relevant professionals and agencies in support of achievement of actions within the plan. We publicise our support for the Anti-Racist Wales Action Plan and our pledge to Tai Pawb's Deeds not Words with clear and achievable actions. All of our staff and Board members complete an EDI awareness e-learning course

### How we support the physical and mental health of our staff.

Caredig supports the physical and mental wellbeing of its staff through a combination of structured services, training, and a psychologically informed approach to care. We provide staff access to Medicash health plan designed to support both physical and mental wellbeing. This includes healthcare financial reimbursement for everyday health care costs, wellbeing & lifestyle support, which includes access to 24/7 mental health support services.

### How we support the professional development of our staff.

Caredig is committed to supporting the professional development of our staff through a range of initiatives. We prioritise upskilling our existing workforce over external recruitment, focusing on core and role-specific training such as Health and Safety and Customer Service. Additionally, employees can apply annually for funding through the Caredig Learning and Development Fund. We regularly monitor and review these programs to ensure they meet the needs of our people and organisation.



## T12 | SUPPLY CHAIN

### **How we consider social value creation when procuring goods and services, and what measures are in place to monitor the delivery of this Social Value.**

Our procurement framework was updated in 2024/25 where social value is a key theme. Caredig's procurement principles support the seven goals of the Well-being of Future Generations (Wales) Act 2015.

Core and/or non-core community benefits are applied to procurement activity with the aim to develop viable, safe and well-connected communities.

Caredig will record community benefits or contributing to social value as part of monitoring of our framework pipelines.

### **How we consider sustainability when procuring goods and services, and what measures we have in place to monitor the sustainability of our supply chain when procuring goods and services.**

Caredig recognises procurement's role in helping to meet our key priority of becoming carbon neutral by 2050 to help create a sustainable planet.

To support this priority, we will:

Embrace and embed the principles of our Sustainability Strategy.

Influence our contractors through the tendering process to support waste prevention and resource efficiency by focussing on reducing, reusing and recycling.

Influence our contractors through our tendering process to select environmentally friendly and locally sourced materials to reduce our carbon footprint and embed the principles of the circular economy.

Identify key contracts (such as our materials and delivery contract) to procure sustainable products and 'green' deliveries that will reduce our carbon footprint.

Engaging with suppliers and experts to understand carbon-reducing actions and products that can be delivered in different contracts and including these in specifications.

Maximising the use of recyclable materials in our contracts and ensure that our contractors minimise materials that may go to landfill and focus on reducing, reusing and recycling.

Ensure Contracts where required have a Carbon Reduction Plan in line with Central government's commitment to carbon neutrality by 2050.



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