



Community Housing Cymru
Pay Transparency Report



July 2019

Contents

Introduction 3

Background 3

Chief Executive Officer Pay 4

 CEO to Median Salary Ratio & Number of Staff Earning More Than £100,000 a Year 5

 Quartile CEO Salaries 7

CEO Benefits..... 8

Gender Pay Analysis..... 9

 CEO Gender Analysis..... 9

 Mean Gender Pay 10

 Median Gender Pay 11

 Gender Population by Organisational Quartile 12

Board makeup..... 12

 Board Chair Gender 12

Appendix 1: Quartile CEO Salary Against Units Under Management..... 13

Appendix 2: Quartile CEO Salary Against Organisation Turnover..... 14

Appendix 3: Quartile CEO Salary Against Number of Full Time Staff 15

Appendix 4: Gender Populations by Organisation Quartile..... 16

Appendix 5: Contributing Organisations..... 17



Introduction

Community Housing Cymru appointed Turning Point HR Solutions, an independent Reward Consultancy, to collate and analyse data directly provided by housing associations on senior management remuneration.

The intention of this report is to present senior management pay information in one place. The report does not seek to analyse, make conclusions or recommendations.

In June 2019 37 Welsh Housing Associations (HAs) participated in the salary benchmarking survey. The data relates to salaries between the period April 1st 2017 to March 31st 2018 and April 1st 2018 and March 31st 2019 with the exception of two HAs who have reported data based on their year end of January 1st – 31st December.

The gender pay data relates to 5th April 2018.

Background

A number of HAs operate at a significant scale, delivering a wide range of services for tenants and communities, including care and support, in addition to building houses across all tenures to meet demand. All Housing Associations operate in a complex business environment that requires first class leadership which inevitably has an impact on executive pay.

HAs compete for talent within a UK employment market for the skills, experience and knowledge that are required to lead these organisations and manage and attract finance to deliver new homes and services. It is important to be able to attract talent to the sector to retain the confidence of lenders and continue to deliver for the communities they serve.

Welsh housing associations provide huge value for money for the Welsh public; for every £1 of capital investment from the public purse, HA's directly generate £5.69 of output in Wales. In 17/18, HA's invested more than £1.2bn in communities throughout Wales, with 84p in every £1 remaining in the Welsh economy.¹

¹ Community Housing Cymru 17/18 Social Impact Report conducted by Beaufort Research



Chief Executive Officer Pay

This table sets out Chief Executive Officer pay for the years 17/18 and 18/19 (April 1st to 31st March) and how this has changed between the two years. The information provided is based on gross annual salary and excludes employer's pension contributions, expenses and benefits in kind.

Organisation	Gender	17/18	18/19	% Increase
Aelwyd Housing Association	Male	£50,952	£51,965	1.99%
Abbeyfield Wales Society	Male	£55,000	£55,000	0.00%
First Choice Housing Association	Male	£69,872	£77,044	10.26%
Merthyr Tydfil Housing Association	Female	£77,250	£78,795	2.00%
Hafan Cymru	Female	£72,000	£80,000	11.11% ²
Cynon Taf Community Housing Group	Female	£80,160	£80,962	1.00% ³
Mid-Wales Housing Association	Male	£82,954	£84,613	2.00%
Bro Myrddin Housing Association	Female	£85,533	£86,076	0.63%
Grwp Cynefin	Female	£92,750	£92,750	0.00% ⁴
Cadwyn Housing Association	Female	£92,686	£94,540	2.00%
Family Housing Association (Wales) Ltd	Female	£93,645	£94,581	1.00%
Rhondda Housing Association	Male	£100,000	£95,000	-5.00% ⁵
Tai Ceredigion Cyf	Male	£90,928	£96,091	5.68%
Taff Housing Association	Female	£97,034	£98,975	2.00%
Cardiff Community Housing Association	Female	£93,000	£100,000	7.53% ⁶
Newydd Housing Association	Male	£92,092	£104,087	13.03% ⁷
North Wales Housing	Female	£95,000	£105,040	10.57% ⁸
Tai Calon Community Housing Limited	Male	£106,050	£107,110	1.00%
Cartrefi Cymunedol Gwynedd	Male	£105,611	£107,723	2.00%
Ateb group limited	Male	£101,600	£108,372	6.67%
Valleys to Coast Housing Ltd	Female	£109,000	£110,000	0.92%
Merthyr Valleys Homes	Male	£108,660	£110,840	2.01%
Monmouthshire Housing Association	Male	£107,600	£109,214	1.5 %
Melin Homes	Female	£115,000	£118,450	3.00% ⁹
Clwyd Alyn	Female	£119,605	£120,000	0.33% ¹⁰
Bron Afon Community Housing	Male	£120,000	£122,400	2.00%
Coastal Housing Group Ltd.	Female	£120,000	£123,600	3.00%
United Welsh	Female	£117,798	£123,881	5.16%
Cartrefi Conwy	Male	£120,900	£124,527	3.00%

² CEO post was benchmarked as a result of an external salary benchmarking exercise and pay award made across organisation.

³ Prior to recruitment of new CEO in March 2019 a benchmarking exercise was undertaken, and the salary increased to £90k (no car allowance) from April (advert circulated in sector February 2019)

⁴ Spot salary revised every 3 years.

⁵ New CEO recruited Sept 18

⁶ New CEO started in Feb 2019. Benchmarking exercise prior to recruitment.

⁷ Car Allowance was consolidated

⁸ CEO appointed Oct 16, did not take previous awards. This increase is as a result of an external salary benchmarking exercise and pay award made across organisation (2.4%).

⁹ Standard % uplift applied in April 2019, the same as was applied across the association (3%)

¹⁰ New CEO was appointed on 16/04/2018 and the car allowance for the role was removed.



Organisation	Gender	17/18	18/19	% Increase
Tai Tarian	Female	£125,602	£128,428	2.25%
Linc Cymru Housing Association	Male	£125,000	£128,750	3.00%
Newport City Homes	Female	£126,100	£129,126	2.40%
Trivallis	Male	£135,000	£135,000	0.00%
Hafod	Male	£133,122	£137,250	3.10%
Wales & West Housing	Female	£141,000	£143,000	1.42%
Pobl Group	Female	£161,600	£164,832	2.00%
				3.10%

Black and Minority Ethnic Reporting

Of the 36 HAs who responded, 3 have indicated that they have a CEO from a BME background which is just over 8% of the sector.

CEO to Median Salary Ratio & Number of Staff Earning More Than £100,000 a Year

The following section looks at how CEO salaries align to organisational size. Due to the variation in size, structure and nature of organisations information has been presented on five metrics:

- Annual turnover
- Number of housing units managed
- Number of full-time equivalent staff.
- CEO Pay per £M Turnover
- CEO Pay per Units in Management

Also included in the table is the median salary paid to staff within the organisation and the number of staff in the organisation whose base salary exceeded £100,000 a year. The ratio of CEO salary to the median salary has then been calculated to demonstrate the differential in salary between the highest and average pay in the organisation.

Senior management pay generally increases with the size and complexity of the business being managed.

The ratio of median staff salary to CEO salary for the organisations detailed in the report is 4.44:1, the minimum ratio is 2.15:1 with a maximum of 9.28:1.

The median of the median staff salaries for the organisations is £25,672. The 2019 UK median is £26,226¹¹. The 2018 median for Wales was £26,346¹². The 2018 median for residential care providers across the UK was £19,527¹³.

¹¹ ONS Average Weekly Earnings in Great Britain July 2019

¹² ONS Earnings and hours worked, UK region by industry October 2018

¹³ ONS Earnings and hours worked, UK region by industry October 2018



CHC Transparency Report July 2019

Organisation	Turnover £M	Units Managed	FTE Staff	CEO Salary	CEO Pay per £M Turnover	CEO Pay per Unit Managed	Median Staff Salary	Ratio	Number of Staff Paid Over £100,000
Abbeyfield Wales Society	5.4	225	175	£55,000	£10,185	£244	£19,976	2.75	0
Aelwyd Housing Association	1.3	246	11	£51,965	£39,973	£211	-	-	0
Ateb group limited	24.13	2,806	113	£108,372	£4,491	£39	£24,227	4.47	1
Bro Myrddin Housing Association	4.9	890	36	£86,076	£17,567	£97	£25,479	3.38	0
Bron Afon Community Housing	45.9	8,062	423	£122,400	£2,667	£15	£24,346	5.03	2
Cadwyn Housing Association	13.8	1,447	95	£94,540	£6,851	£65	£26,860	3.52	0
Cardiff Community Housing Association	27.9	2,920	86	£100,000	£3,584	£34	£28,499	3.51	1
Cartrefi Conwy	23.3	3,913	159	£124,527	£5,345	£32	£26,578	4.69	1
Cartrefi Cymunedol Gwynedd	34.6	6,300	310	£107,723	£3,113	£17	£24,251	4.44	1
Clwyd Alyn	43.41	5,843	577	£120,000	£2,764	£21	£17,239	6.96	1
Coastal Housing Group Ltd.	34	5,728	256	£123,600	£3,635	£22	£28,367	4.36	2
Cynon Taf Community Housing Group	11.5	1,906	67	£80,962	£7,040	£42	£25,261	3.21	0
Family Housing Association (Wales) Ltd	21.01	2,802	217	£94,581	£4,502	£34	£16,998	5.56	0
First Choice Housing Association	5.62	822	28	£77,044	£13,709	£94	£35,857	2.15	0
Grwp Cynefin	24	3,952	195	£92,750	£3,865	£23	£25,152	3.69	0
Hafan Cymru	5.3	150	112	£80,000	£15,094	£533	£20,160	3.97	0
Hafod	52.5	6,097	960	£137,250	£2,614	£23	£27,201	5.05	3
Linc Cymru Housing Association	38.1	4,427	480	£128,750	£3,379	£29	£16,376	7.86	1
Melin Homes	24.6	4,174	234	£118,450	£4,815	£28	£27,008	4.39	2
Merthyr Tydfil Housing Association	5.7	1,200	39	£78,795	£13,824	£66	£27,836	2.83	0
Merthyr Valleys Homes	20.2	4,103	196	£110,840	£5,487	£27	£24,800	4.47	1
Mid-Wales Housing Association	8.6	1,616	52	£84,613	£9,839	£52	£26,310	3.22	0
Monmouthshire Housing Association	20	3,637	199	£109,214	£5,461	£30	£25,758	4.23	1
Newport City Homes	50.2	9,007	372	£129,126	£2,572	£14	£28,022	4.61	3
Newydd Housing Association	16.2	2,916	130	£104,087	£6,425	£36	£27,257	3.82	1
North Wales Housing	16.4	2,670	136	£105,040	£6,405	£39	£23,756	4.42	1
Pobl Group	152.3	17,500	1,964	£164,832	£1,082	£9	£17,753	9.28	5
Rhondda Housing Association	9.4	1,724	65	£95,000	£10,106	£55	£26,000	3.65	0
Taff Housing Association	11.9	1,438	148	£98,975	£8,317	£69	£23,391	4.23	0
Tai Calon Community Housing Limited	25.65	5,891	252	£107,110	£4,176	£18	£25,734	4.16	1
Tai Ceredigion Cyf	13	2,282	146	£96,091	£7,392	£42	£24,920	3.86	0
Tai Tarian	49.1	9,031	505	£128,428	£2,616	£14	£26,306	4.88	1
Trivallis	54.2	12,594	469	£135,000	£2,491	£11	£26,769	5.04	1
United Welsh	36.4	5,833	309	£123,881	£3,403	£21	£25,672	4.83	1
Valleys to Coast Housing Ltd	29.2	5,902	236	£110,000	£3,767	£19	£25,500	4.31	1
Wales & West Housing	64.9	11,930	352	£143,000	£2,203	£12	£31,515	4.54	3



Quartile CEO Salaries

Further analysis of how CEO pay increases with Organisation size can be found in the appendices. An analysis of quartile CEO Salary against units under management can be found in [Appendix 1](#), quartile CEO salary against organisation turnover can be found in [Appendix 2](#), and quartile CEO salary against staff numbers can be found in [Appendix 3](#).



CEO Benefits

This section details three main benefits being given to Chief Executives, these were: Performance Related Pay (PRP), Car Allowance, and Private Healthcare Provision (PHI).

Organisation	Salary	Performance Related Pay	Car Allowance	Private Healthcare	Other	Total
Abbeyfield Wales Society	£ 55,000	£ -	£ -	£ -	£ -	£ 55,000
Aelwyd Housing Association	£ 51,965	£ -	£ -	£ 317	£ -	£ 52,282
ateb group limited	£ 108,372	£ -	£ 10,837	£ -	£ -	£ 119,209
Bro Myrddin Housing Association	£ 86,076	£ -	£ 4,303	£ -	£ -	£ 90,379
Bron Afon Community Housing	£ 122,400	£ -	£ -	£ 70	£ -	£ 122,470
Cadwyn Housing Association	£ 94,540	£ -	£ -	£ -	£ -	£ 94,540
Cardiff Community Housing Association	£ 100,000	£ -	£ 10,000	£ 86	£ -	£ 110,086
Cartrefi Conwy	£ 124,527	£ 5,503	£ 12,090	£ 855	£ 61	£ 143,036
Cartrefi Cymunedol Gwynedd	£ 107,723	£ -	£ 10,772	£ 1,083	£ -	£ 119,578
ClwydAlyn	£ 120,000	£ -	£ -	£ -	£ -	£ 120,000
Coastal Housing Group Ltd.	£ 123,600	£ -	£ -	£ -	£ -	£ 123,600
Cynon Taf Community Housing Group	£ 80,962	£ -	£ 4,000	£ -	£ -	£ 84,962
Family Housing Association (Wales) Ltd	£ 94,581	£ -	£ -	£ -	£ -	£ 94,581
First Choice Housing Association	£ 77,044	£ -	£ 4,418	£ 620	£ -	£ 82,082
Grwp Cynefin	£ 92,750	£ -	£ 5,000	£ -	£ -	£ 97,750
Hafan Cymru	£ 80,000	£ -	£ -	£ -	£ -	£ 80,000
Hafod	£ 137,250	£ -	£ -	£ 619	£ -	£ 137,869
Linc Cymru Housing Association	£ 128,750	£ -	£ 12,875	£ -	£ -	£ 141,625
Melin Homes	£ 118,450	£ -	£ -	£ 764	£ 168	£ 119,382
Merthyr Tydfil Housing Association	£ 78,795	£ -	£ -	£ -	£ -	£ 78,795
Merthyr Valleys Homes	£ 110,840	£ -	£ -	£ -	£ -	£ 110,840
Mid-Wales Housing Association	£ 84,613	£ 2,073	£ 6,769	£ 548	£ -	£ 94,003
Monmouthshire Housing Association	£ 109,214	£ 8,845	£ -	£ -	£ 407	£ 118,466
Newport City Homes	£ 129,126	£ -	£ 12,913	£ -	£ -	£ 142,039
Newydd Housing Association	£ 104,087	£ -	£ -	£ -	£ -	£ 104,087
North Wales Housing	£ 105,040	£ -	£ -	£ -	£ -	£ 105,040
Pobl Group	£ 164,832	£ -	£ -	£ -	£ -	£ 164,832
Rhondda Housing Association	£ 95,000	£ -	£ -	£ -	£ -	£ 95,000
Taff Housing Association	£ 98,975	£ -	£ -	£ -	£ -	£ 98,975
Tai Calon Community Housing Limited	£ 107,110	£ -	£ -	£ -	£ -	£ 107,110
TAI CEREDIGION CYF	£ 96,091	£ -	£ 7,000	£ -	£ -	£ 103,091
Tai Tarian	£ 128,428	£ -	£ -	£ -	£ -	£ 128,428
Trivallis	£ 135,000	£ -	£ 13,770	£ -	£ -	£ 148,770
United Welsh	£ 123,881	£ -	£ 12,388	£ -	£ -	£ 136,269
Valleys to Coast Housing Ltd	£ 110,000	£ -	£ 11,000	£ 262	£ -	£ 121,262
Wales & West Housing	£ 143,000	£ -	£ -	£ -	£ 91	£ 143,091



Gender Pay Analysis

The next section of the report analyses how the two genders are paid in relation to each other, it also looks at the number of senior roles held by each gender, and the distribution of the genders across the responding organisations.¹⁴

CEO Gender Analysis

The following table details the minimum, median, maximum and mean salaries being paid to Chief Executives of both genders. It also highlights the number of each gender currently holding the role of Chief Executive in the participating organisations.

Salary Measure	Male	Female	All
Minimum	£51,965	£78,795	£51,965
Median	£107,723	£105,040	£107,417
Maximum	£137,250	£164,832	£164,832
Mean	£103,778	£109,107	£106,590
Number	17	19	36
% of total	47%	53%	100%

There are two more female CEOs than male in the cohort equating to a ratio of 53% to 47%.

When compared to the ONS analysis published in October 2018 this ratio is brought into focus. The proportion of male to female staff in the ONS group entitled ‘Chief Executives and Senior Officials’ was 72 % male to 28% female. Within the ONS group women were on average paid 25.7% less than men.

¹⁴ We have been made aware of a small difference between the calculated gender pay gaps in the report and those officially filed by some respondents. This is brought about by the way in which the difference between male and female pay is framed. Within the report where average (median/mean) salaries for both genders are supplied our calculation is: $(\text{Average Male Salary} - \text{Average Female Salary}) \div \text{Average Female Salary} \times 100$. This defines the amount extra/less females receive as a percentage of **their** pay. I.e. what percentage increase/decrease would be required to their pay to bring them in line with their male colleagues. As opposed to this the EHRC asks that the calculation is: $(\text{Average Male Salary} - \text{Average Female Salary}) \div \text{Average Male Salary} \times 100$. In contrast this defines the amount extra/less females receive as a percentage of **male** pay. This does not equate to the percentage increase/decrease that would be required to female pay to bring them in line with their male colleagues, rather it identifies the decrease/increase required to male pay to bring them inline. As average female pay is generally lower than average male pay it could be argued that the official methodology underrepresents the gap. We will amend the methodology next year to bring it in line with the official methodology and to avoid confusion.



Mean Gender Pay

The following section looks at all staff across the organisations and compares what proportion of the mean female salary is received by their male colleagues. Not all organisations in the cohort are of a sufficient size to have been required to fulfil the gender reporting obligations for organisations and so not all organisations in the group are represented in this section. Organisations marked with a * have reported their gender pay gap but are not legally required to as they have less than 250 members of staff. This data relates to 5th April 2018

Organisation	Mean Male Pay as % of Female Pay
Hafod	29.10%
Linc Cymru Housing Association	26.56%
Mid-Wales Housing Association	25.00%
Abbeyfield Wales Society*	20.55%
Wales & West Housing	14.96%
Monmouthshire Housing Association*	13.52%
Family Housing Association (Wales) Ltd	11.70%
Pobl Group	8.01%
Taff Housing Association*	8.00%
Tai Calon Community Housing Limited	7.97%
Melin Homes*	7.65%
Bron Afon Community Housing	7.40%
Newydd Housing Association*	6.80%
Cartrefi Cymunedol Gwynedd	6.45%
Coastal Housing Group Ltd.	2.73%
North Wales Housing*	2.30%
Trivallis	0.07%
Newport City Homes	-0.46%
Tai Tarian	-1.00%
Cadwyn Housing Association*	-2.18%
Merthyr Tydfil Housing Association*	-4.90%
Hafan Cymru*	-5.45%
Valleys to Coast Housing Ltd	-6.33%
Merthyr Valleys Homes*	-7.11%
United Welsh	-10.97%



Median Gender Pay

As with the mean pay analysis, not all the organisations in the group have carried out this analysis and as a consequence do not appear in the table below. The latest median UK national figure for full time staff, as calculated by the Office of National Statistics and released in October 2018, is 8.6% in favour of males¹⁵.

Organisation	Median Male Pay as % of Female Pay
Abbeyfield Wales Society*	39.26%
Linc Cymru Housing Association	28.75%
Monmouthshire Housing Association*	17.63%
Tai Calon Community Housing Limited	17.12%
Wales & West Housing	16.31%
Mid-Wales Housing Association*	16.00%
Hafod	14.10%
Bron Afon Community Housing	13.36%
Taff Housing Association*	13.00%
ClwydAlyn	11.32%
Pobl Group	11.28%
Melin Homes*	10.35%
North Wales Housing*	8.00%
Family Housing Association (Wales) Ltd	7.07%
Coastal Housing Group Ltd.	0.37%
Newydd Housing Association*	-0.40%
Newport City Homes	-1.93%
Cadwyn Housing Association*	-2.73%
Trivallis	-3.00%
Merthyr Valleys Homes*	-3.36%
Cartrefi Cymunedol Gwynedd	-3.83%
United Welsh	-8.88%
Valleys to Coast Housing Ltd*	-9.21%
Merthyr Tydfil Housing Association*	-9.60%
Hafan Cymru	-63.41%

The gender pay gap reported for Welsh housing needs to be understood in context; a significant proportion of the HAs in the cohort continue to have sizable operations in the care sector. This sector has significantly more female employees working in it and pays low salaries when compared with many other sectors in the economy. The October ONS figures show that nationally females make up more than 82% of staff in the group defined as ‘Care workers and home carers’. In this context the Welsh housing gender pay gap is encouraging.

¹⁵ [Gender pay gap in the UK: October 2018 - Office for National Statistics](#)



Gender Population by Organisational Quartile

An analysis was carried out, details of which can be seen in [Appendix 4](#), looking at the proportion of male and female staff populating each salary quartile of the business. To do this, all of the salaries in the organisations are arranged from highest to lowest; this list is then split into four equally sized groups; with those individuals with the highest salaries in group one, the next highest in group two etc; finally, the number of individuals of each gender in each group is counted, and the percentage of the group made up by each gender calculated.

Board Makeup & Payment

In the final section organisations were asked the gender of the chair of their board.

Board Chair Gender

The gender of each organisations board is detailed in the table below.

Gender	Number	%
Male	23	63.89%
Female	13	36.11%
Total	36	100.00%

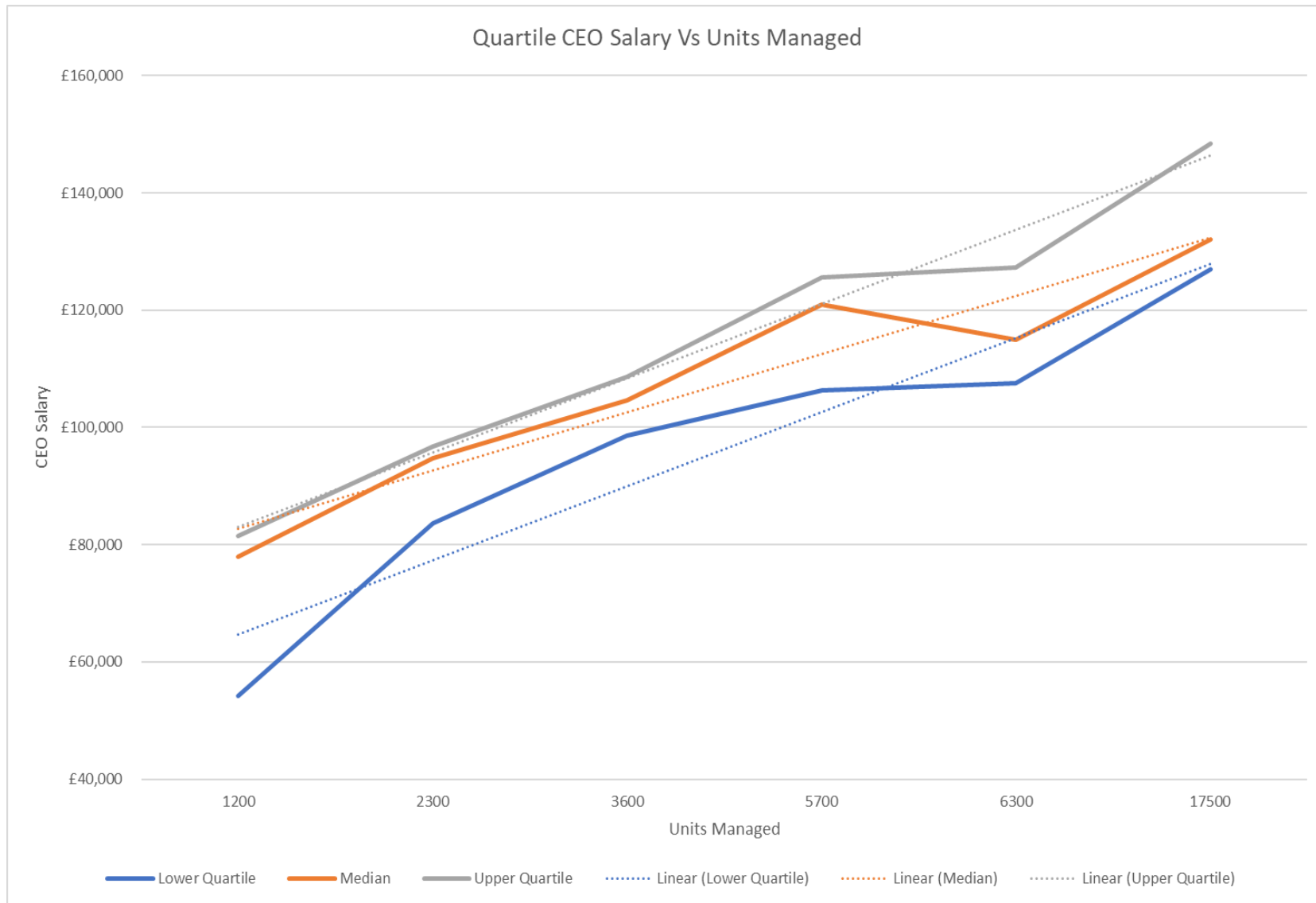
Board Payment

Of the 37 respondents, 24% pay their Board members and the following is a summary of that payment.

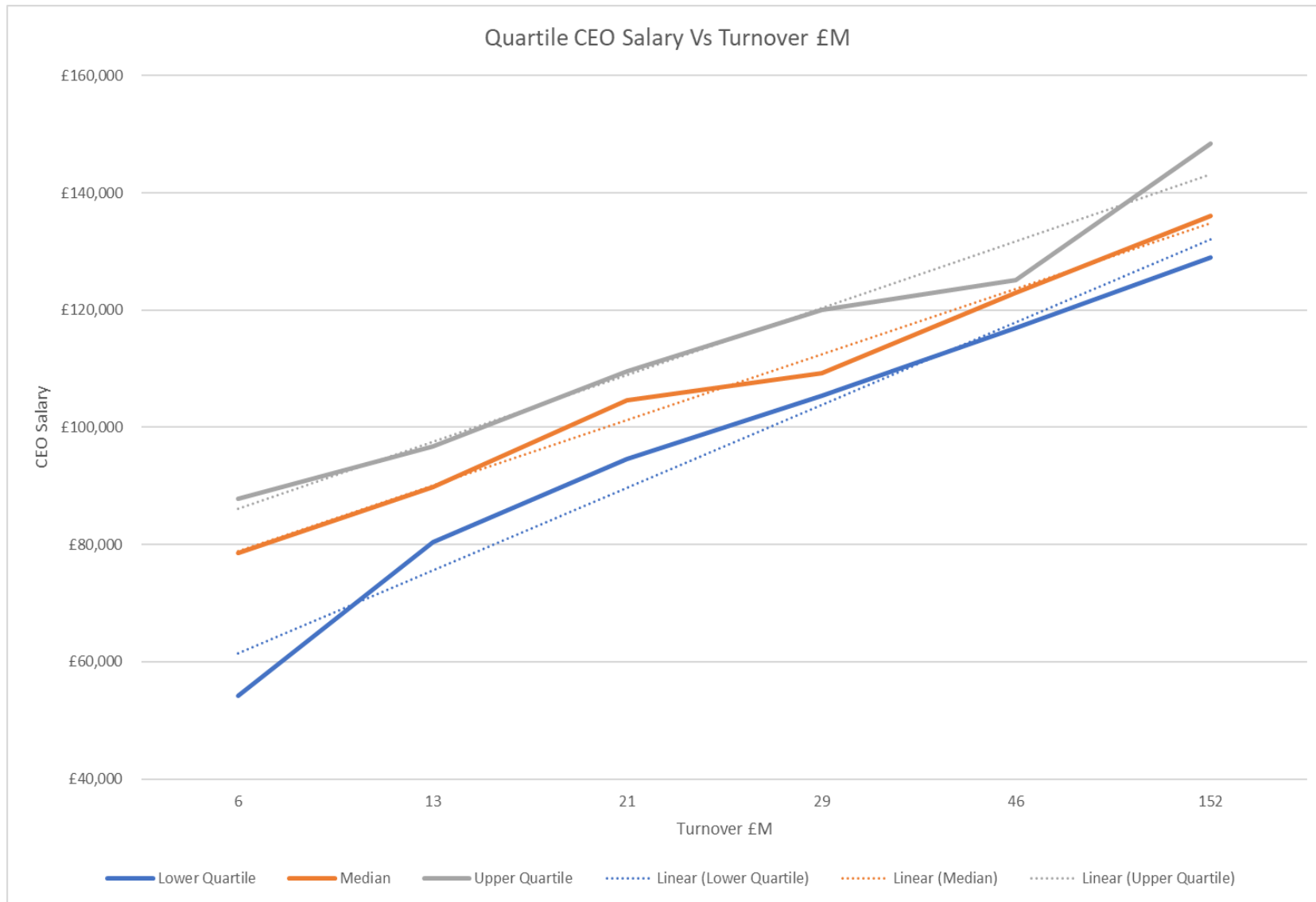
Quartile	Chair	Vice Chair	Treasurer	Member
LQ	£8,500	£5,375	£0	£2,500
Median	£9,000	£7,500	£0	£5,000
UQ	£12,000	£8,750	£0	£5,500
Mean	£9,278	£7,688	£0	£3,667



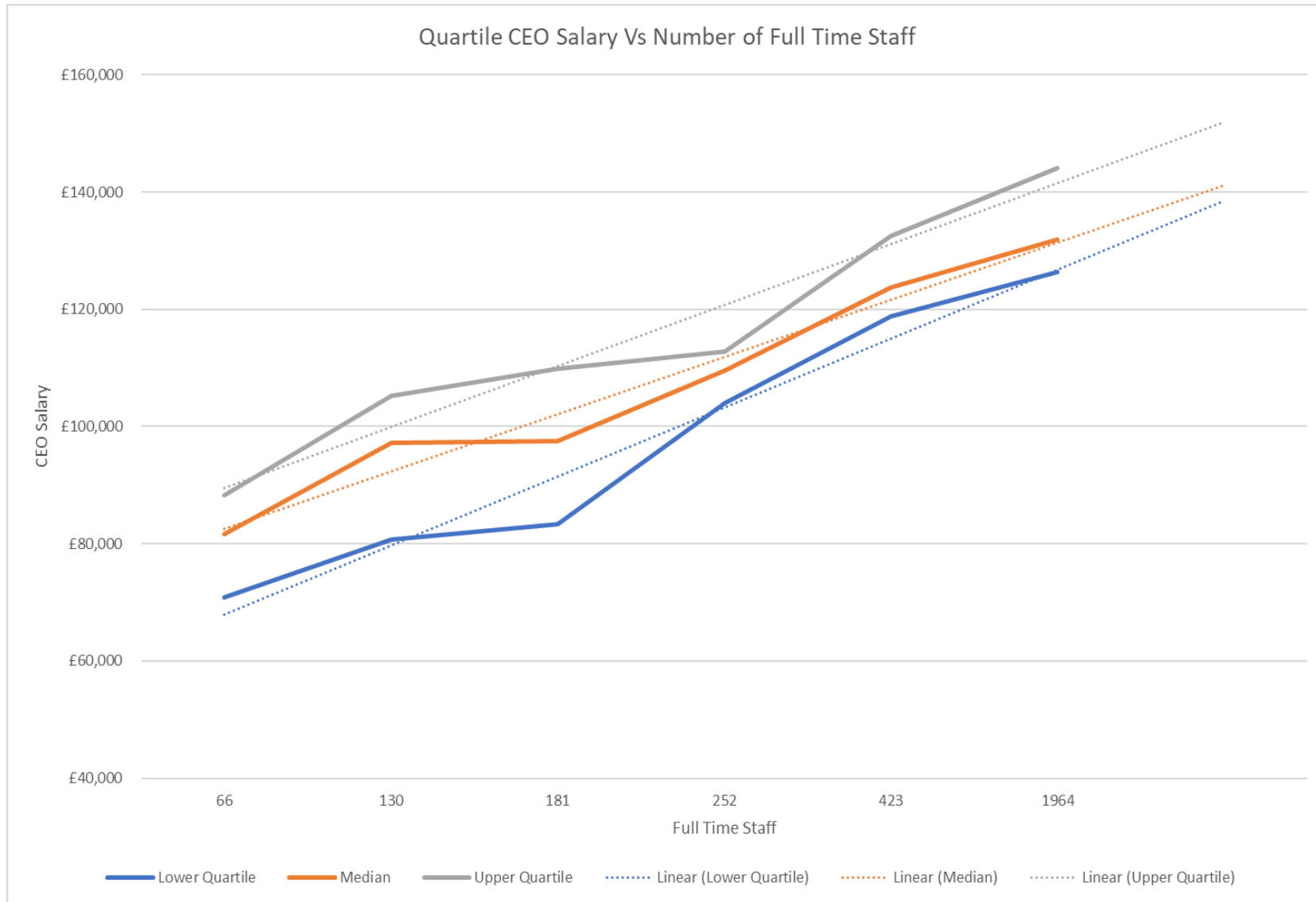
Appendix 1: Quartile CEO Salary Against Units Under Management



Appendix 2: Quartile CEO Salary Against Organisation Turnover



Appendix 3: Quartile CEO Salary Against Number of Full Time Staff



Appendix 4: Gender Populations by Organisation Quartile

Organisation	Males in the lower quartile	Females in the lower quartile	Males in the lower middle quartile	Females in the lower middle quartile	Males in the upper middle quartile	Females in the upper middle quartile	Males in the upper quartile	Females in the upper quartile
Abbeyfield Wales Society	20.00%	80.00%	23.20%	76.80%	1.80%	98.20%	8.90%	91.10%
Bron Afon Community Housing	52.00%	48.00%	45.00%	55.00%	73.00%	27.00%	67.00%	33.00%
Cadwyn Housing Association	52.38%	47.62%	52.63%	47.37%	41.82%	58.18%	25.00%	75.00%
Cartrefi Cymunedol Gwynedd	51.52%	48.48%	95.38%	4.62%	55.38%	44.62%	70.77%	29.23%
ClwydAlyn	16.08%	83.92%	15.53%	84.47%	37.19%	62.81%	43.44%	56.56%
Coastal Housing Group Ltd.	34.00%	23.00%	26.00%	30.00%	31.00%	26.00%	31.00%	25.00%
Family Housing Association (Wales) Ltd	25.00%	75.00%	20.00%	80.00%	36.60%	63.40%	38.40%	61.60%
Hafod	10.00%	90.00%	9.00%	91.00%	18.00%	82.00%	31.00%	69.00%
Linc Cymru Housing Association	16.70%	83.30%	22.80%	77.20%	19.30%	80.70%	38.60%	61.40%
Merthyr Tydfil Housing Association	40.00%	60.00%	50.00%	50.00%	20.00%	80.00%	44.40%	55.60%
Merthyr Valleys Homes	28.00%	21.00%	42.00%	7.00%	22.00%	27.00%	30.00%	18.00%
Mid-Wales Housing Association	7.00%	93.00%	35.00%	65.00%	40.00%	60.00%	47.00%	53.00%
Monmouthshire Housing Association	18.52%	81.48%	48.15%	51.85%	62.96%	37.04%	61.11%	38.89%
Newport City Homes	39.51%	60.49%	75.31%	24.69%	43.21%	56.79%	49.38%	50.62%
Newydd Housing Association	30.00%	70.00%	60.00%	40.00%	40.00%	60.00%	50.00%	50.00%
North Wales Housing	43.59%	56.41%	33.33%	66.66%	55.00%	45.00%	38.46%	61.54%
Pobl Group	25.02%	74.98%	33.50%	66.50%	33.32%	66.81%	43.03%	56.97%
Taff Housing Association	24.00%	76.00%	34.00%	66.00%	48.00%	52.00%	58.00%	42.00%
Tai Calon Community Housing Limited	42.00%	58.00%	82.00%	18.00%	74.00%	26.00%	77.00%	23.00%
Tai Tarian	59.00%	41.00%	69.00%	31.00%	65.00%	35.00%	66.00%	34.00%
Trivallis	61.00%	39.00%	60.00%	40.00%	53.00%	47.00%	59.00%	41.00%
United Welsh	63.00%	37.00%	58.00%	42.00%	61.00%	39.00%	39.00%	61.00%
Valleys to Coast Housing Ltd	64.55%	35.35%	77.19%	22.81%	63.08%	36.92%	47.76%	52.00%
Wales & West Housing	30.00%	70.00%	30.00%	70.00%	36.00%	64.00%	45.00%	55.00%
Median	32.00%	60.25%	43.50%	50.93%	40.91%	54.40%	44.70%	52.50%



Appendix 5: Contributing Organisations

- Abbeyfield Wales Society
- Aelwyd Housing Association
- Ateb group limited
- Bro Myrddin Housing Association
- Bron Afon Community Housing
- Cadwyn Housing Association
- Cardiff Community Housing Association
- Cardiff YMCA Housing Association
- Cartrefi Conwy
- Cartrefi Cymunedol Gwynedd
- Clwyd Alyn
- Coastal Housing Group Ltd.
- Cynon Taf Community Housing Group
- Family Housing Association (Wales) Ltd
- First Choice Housing Association
- Grwp Cynefin
- Hafan Cymru
- Hafod
- Linc Cymru Housing Association
- Melin Homes
- Merthyr Tydfil Housing Association
- Merthyr Valleys Homes
- Mid-Wales Housing Association
- Monmouthshire Housing Association
- Newport City Homes
- Newydd Housing Association
- North Wales Housing
- Pobl Group
- Rhondda Housing Association
- Taff Housing Association
- Tai Calon Community Housing Limited
- TAI CEREDIGION CYF
- Tai Tarian
- Trivallis
- United Welsh
- Valleys to Coast Housing Ltd
- Wales & West Housing

