

Wales & West Housing Pay and Reward Statement 2025

This statement describes the WWH approach to how we pay and reward our workforce and details numbers of staff in receipt of various elements over the last 12 months. The statement is reported annually to the Board and subsequently, in the spirit of openness and transparency, made publicly available on the WWH website.

It covers the period January to December 2025 in line with the WWH financial year, with the exception of the gender pay gap, which UK Government mandate states has to be calculated at 5 April 2025.

1. Purpose and aim of the statement

The statement is intended to provide information about pay and reward policy to ensure transparency and fairness in terms of how we reward our staff for the roles performed.

2. Pay principles

We are committed to transparent, fair, and equitable pay and reward arrangements that provide value for money and enable the recruitment and retention of staff with the skills and motivation to deliver a high level of service across the communities in which we operate.

Our approach to pay is based on the following principles:

- Supporting the Joseph Rowntree Real Living Wage as an accredited employer
- Openness and transparency
- Equal pay
- Affordability and value for money

3. Scope

The pay statement describes the pay and reward arrangements that apply to all staff. Senior employees are the Senior Leadership Team (consisting of the Group Chief Executive, Executive Directors and Director roles).

The lowest paid employees are those posts aligned to the Joseph Rowntree Real Living Wage.

4. The responsibility for pay decisions

The Board is responsible for approving pay arrangements, including the pay structure (WWH banding), any 'cost of living' awards and the decision to become an accredited Joseph Rowntree Real Living Wage employer.

The Board has a stated aim of paying median market rates with no bonuses or performance related pay.

5. Pay structure

A pay review is undertaken annually to take effect from 1 January; this includes reviewing the pay of all pay bands and spot salaries. By exception, interim pay reviews may take place in accordance with market forces. The review may result in a percentage 'cost of living' award. The Board make all salary decisions.

Our pay structure consists of:

- Roles aligned to the Joseph Rowntree Real Living Wage which is typically announced in November each year. WWH applies the rate with effect from the following January.
- A range of bands (B – K) with up to 5 incremental points; this provides a clear, transparent structure that illustrates progressive rates of pay over a period, typically 5 years.
- Band B posts up to incremental point 4 have become obsolete as the living wage hourly pay rate has exceeded the lower pay rates.

Roles within the bands are allocated to jobs using a job evaluation scheme which establishes the relative value of different jobs within the Association. The process involves a scoring system where points are allocated against different elements; the same elements are used for each post. The job evaluation scheme is available for all staff to see on our intranet.

New appointments are normally appointed to the first point of the banding structure (increment 1) unless there is a substantive reason for making an exception, for example an existing employee of WWH was at the top increment of the band below immediately prior to appointment (unless a performance or disciplinary sanction states otherwise) and there is little difference between the two amounts.

In addition, and where reasonable, taking market rates into consideration, we endeavour to ensure that individuals do not take a pay-cut when joining us.

In exceptional circumstances and only at the discretion of the Group CEO (e.g., retention/competitive market reasons) employees may be awarded accelerated pay progression through the incremental scales.

Once appointed, salaries are then subject to an incremental increase each year (up to increment 5) unless a performance/disciplinary sanction states otherwise.

- Spot salaries are applied to all Director roles and nominated senior leader positions. Market testing (using external data or consultants) may be undertaken as necessary. In the interim years any general 'cost of living' award agreed by the Board is applied.
- Spot salaries for the Group Chief Executive and Executive Directors.

Market testing (using external data or consultants) may be undertaken as necessary. The information may be discussed by a Remuneration Committee which makes a recommendation to the Board. The Board make the final decision.

Performance related pay and bonuses do not apply within the pay and reward structure; staff receive a competitive pay and benefits package and in return everyone is expected to do a good job.

The pay structure and respective rates are in **Appendix I**.

Staff numbers at all levels are in **Appendix II**.

6. Employment terms and conditions of service

Most employees have terms and conditions of service, including pay, set by the Association.

In line with TUPE regulations, where applicable, staff may opt to retain their former employer's contractual terms and conditions of service.

Business driven change management procedures may also result in some staff receiving pay protection.

7. Equal Pay

An Equality and Diversity clause is contained within the Role Profile for all posts across the organisation.

Staff are appointed on merit and regardless of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation.

The job evaluation process is applied to all posts within the incremental scales.

External market testing is undertaken to inform spot salaries for all senior leadership posts that sit outside the incremental scale structure.

The Real Living Wage rate of pay is determined by the Joseph Rowntree Living Wage Foundation and normally published annually in November of each year.

8. Pensions

Pension contributions

The organisation is a member of The Pensions Trust within which it operates the Wales & West Housing Group Pension Plan (WWHGPP). The WWHGPP attracts an overall contribution which may vary between the different schemes within the Plan and/or between employer and employee.

Defined Benefit schemes:

- The 1/60th Final Salary scheme is closed to new members.
- The 1/60th CARE scheme is open to those staff who are existing members of the Final Salary Scheme only; these staff can apply to join this scheme as an alternative to the Final Salary scheme.
- The 1/80th CARE scheme is open to all employees and can be used as an alternative to the DC scheme (below).

Defined Contribution scheme:

- This is the nominated scheme for pension auto enrolment.

The organisation operates a pension **salary sacrifice** arrangement which typically attracts National Insurance savings. The total amount of money being paid into the pension scheme remains the same and the benefits from the pension scheme are unaffected.

SHPS Scheme	Number of employees per scheme*
1/60 th Final Salary Defined Benefit (<i>closed to new members</i>)	34
1/60 th CARE Defined Benefit (closed to staff other than those currently in the Final Salary scheme above)	98
1/80 th CARE Defined Benefit - open to all employees	79
Defined Contribution	251
Number of employees not in a pension scheme	16
Total	478

9. Business travel and subsistence expenses

Staff are reimbursed for costs incurred in carrying out their necessary duties. Mileage payments made by the organisation in line with approved HMRC allowances and, as far as possible, do not give rise to additional taxation or National Insurance liabilities.

The organisation agrees corporate rates with a range of hotels which must be used unless there are exceptional circumstances; these arrangements cover costs for accommodation. More flexible arrangements exist for food and beverages allowing staff to choose (up to an allowance) where to eat. All claims must be receipted.

Number of staff who made travel and/or subsistence claims in the last 12 months	343
---	-----

10. Additional payments and allowances

Depending on business requirements, staff may be eligible for the following additional payments during their employment:

- **Overtime:** Working overtime is a voluntary arrangement and authorised in advance. If overtime is worked, it attracts a standard hourly rate for time worked up to 37 hours a week and time and a half for hours worked over 37 hours a week.

Number of staff who received overtime payments in the last 12 months	16
--	----

- **Qualifications:** The organisation supports individuals who wish to study for a qualification and will pay between 50% and 100% of fees including registration/student membership (subject to meeting the criteria).

Number of staff supported to study for qualifications in the past 12 months	11
---	----

- **Professional fees:** The cost of annual subscription fees and any one-off joining fees are paid by us, where membership of the professional body is of relevance and of benefit to both the individual and us, in carrying out their role.

Number of staff for whom professional fees have been paid in the past 12 months	70
---	----

- **Market supplements:** this applies to posts where external market data results in a supplement to the base pay for the role.

The supplement can be adjusted up or down in accordance with market rates.

Number of roles that attracted a market supplement in the past 12 months	5
--	---

- **Pay protection:** Where the post band and/or normal earnings in a redundant role exceed that of the job to which a member of staff is redeployed, the former salary will be protected until such a time as the salary of the new substantive post equals or exceeds the salary of the former role.

Number of staff currently with pay protection	10
---	----

11. Pay relativities within WWH

The lowest pay within WWH is the Joseph Rowntree Real Living Wage hourly rate (this excludes apprentices who are engaged on training contracts for whom the Government’s published apprenticeship rates apply).

- The highest paid position is the role of Group Chief Executive.
- Currently, the ratio between the highest and lowest paid posts is 8.14:1.
- The ratio between the average pay across the organisation and that of the highest paid post is 4.7:1.

12. Gender Pay Gap

The Gender Pay Gap identifies the difference in average female earnings compared to average male earnings.

We have applied the Government’s Gender Pay Gap Reporting methodology, to identify our mean gender pay gap as 15.5% and median gap as 11.1%.

The proportion of males and females in each quartile bracket are as follows:

Quartile	Male	Female
Lower	26%	74%
Lower middle	29.9%	70.2%
Upper middle	37.5%	62.5%
Upper	56.2%	43.8%

Information relating to bonuses is not applicable to us.

The figures are based on the salary data on the Government’s stipulated date of April 2025.

This will be re-calculated annually and published within this document on the WWH website.

WWH will endeavour to eliminate the pay gap through its commitment to ensuring that processes are transparent, and that staff are recruited and rewarded fairly, regardless of gender.

HR data will continue to be analysed to help the organisation identify any barriers to gender equality and inform priorities for action.

13. A wider reward and recognition package

In addition to an employee's salary and such payments featured above (including pensions), the organisation offers a further range of financial and non-financial workplace benefits, including:

- Childcare vouchers (scheme closed to any new entrants)
- Critical Illness insurance
- Employee Assistance Programme (EAP)
- Enhanced family friendly arrangements e.g., maternity/adoption/paternity
- Flexible working arrangements
- Flexitime
- Hardship loan
- Health Care & Cash plan
- Hybrid working
- Learning and development opportunities
- Life cover (with pension membership)
- Loyalty awards (long service)
- Redundancy – enhanced payment
- Refreshments: free tea/coffee/filtered water
- Season ticket loans (transport)
- Staff Community Day (paid time off for volunteering)
- Staff festival (annually)
- Staff lottery
- Sustainable travel loans – low emissions vehicles / bikes
- Workwear (for designated roles only)

The Group CEO and Executive Directors also benefit from a car allowance of £7,000 per annum.

Staff receive an individual financial reward statement each year accompanied by a generic “*Your Benefits*” brochure outlining and promoting the wider range of benefits available.

Pay Scales January 2025 to December 2025

Executive team / Directors – spot salary range

Salary Range (£)	Number in post
180,000-199,999	1
160,000 -179,999	0
140,000 – 159,999	3
120,000 - 139,999	1
100,000 - 119,999	2
80,000 - 99,999	7

Increments	1	2	3	4	5
Band K	£65,696	£67,855	£70,012	£72,172	£74,330
Band J	£54,692	£56,850	£59,010	£61,171	£63,323
Band I	£43,899	£46,055	£48,214	£50,374	£52,534
Band H	£39,341	£40,459	£41,581	£42,700	£43,821
Band G	£35,543	£36,490	£37,439	£38,389	£39,341
Band F	£32,091	£32,953	£33,815	£34,679	£35,543
Band E	£29,157	£29,894	£30,625	£31,357	£32,091
Band D	£26,573	£27,217	£27,866	£28,512	£29,157
Band C	£24,499	£25,015	£25,537	£26,054	£26,573
Band B					£24,499

Other pay rates

- Joseph Rowntree **Real Living Wage** £12.60 per hour (salary equivalent £24,243)
- Apprenticeship rates (as set out by the Government)
- Grow our Own – the organisation adopts a range of spot or band rates for traineeships or other employability opportunities.

Appendix II

Post Title	Number in post
Group Chief Executive	1
Executive Directors	3
Directors	10
Financial Controllers	2
Band K	15
Band J	41
Band I	40
Band H	115
Band G	64
Band F	29
Band E	74
Band D	42
Band C	3
Band B	1
Real Living Wage	38
Grow our Own	0
Total	478