



Community Housing Cymru Pay Transparency Report

Turning Point HR Solutions & Community Housing
Cymru

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Introduction

Community Housing Cymru asked Turning Point HR Solutions, an Independent Reward Consultancy, to collate and analyse data provided by housing associations (HAs) on senior management remuneration.

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

In August 2022, 33 Welsh housing associations participated in the salary benchmarking survey. The data relates to salary information collected on 1 April 2020 and 31 March 2021, 1 April 2021 and 31 March 2022. The gender pay data relates to 5 April 2022.

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.

Housing associations compete for talent within the 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.

Housing associations in Wales provide excellent value for money and have a huge impact on the Welsh economy. CHC's members own and manage 160,377 homes, have a combined annual turnover of £1.1bn and directly employ around 11,000 full-time equivalent (jobs). When indirect sources of employment are considered this latter figure rises to 27,000.

Chief Executive Officer pay

Table 1 below shows Chief Executive Officer (CEO) pay for the years 20/21 and 21/22 (1 April to 31 March).

The information provided is based on gross annual salary and excludes each employer's pension contributions, expenses and benefits in kind.



Table 1: Chief executive officer pay sorted by gender, previous two years and percent change from 20/21 to 21/22

| Organisation | Gender | Salary 20/21 | Salary 21/22 | % change |
|---------------------------------------|--------|--------------|--------------|---------------------|
| Adra Tai Cyf | Male | £122,040 | £123,261 | 1% |
| ateb Group Ltd | Male | £111,918 | £113,597 | 1.5% |
| Barcud Cyf | Male | £110,000 | £111,000 | 0.91% |
| Bro Myrddin Housing Association | Female | £99,568 | £100,564 | 1% |
| Bron Afon | Male | £127,500 | £128,775 | 1% |
| Cadwyn Housing Association | Female | £100,175 | £101,176 | 1% |
| Cardiff Community Housing Association | Female | £103,529 | £104,512 | 0.95% |
| Caredig | Female | £98,402 | £99,386 | 1% |
| Cartrefi Conwy | Male | £129,684 | £130,332 | 0.50% |
| ClwydAlyn Housing | Female | £128,427 | £133,554 | 3.99% ¹ |
| Coastal Housing Group | Female | £139,380 | £140,774 | 1% |
| Cynon Taf Community Housing Group | Female | £90,900 | £91,809 | 1% |
| First Choice Housing Association | Male | £89,184 | £90,076 | 1% |
| Grŵp Cynefin | Female | £98,407 | £98,407 | 0% |
| Hafan Cymru | Female | £82,418 | £86,423.19 | 4.86% |
| Hafod Housing Association | Male | £139,583 | £140,980 | 1% |
| Linc Cymru | Male | £133,295 | £134,628 | 1% |
| Melin Homes | Female | £122,509 | £123,734 | 1% |
| Merthyr Tydfil Housing Association | Female | £81,980 | £82,800 | 1% |
| Merthyr Valleys Homes | Female | £112,310 | £114,000 | 1.50% |
| Monmouthshire Housing Association | Male | £114,742.97 | £117,611.54 | 2.5% |
| Newport City Home | Female | £138,147.11 | £139,528.58 | 1% |
| Newydd Group Ltd | Male | £102,889 | £111,466 | 8.3 |
| North Wales Housing | Female | £109,389 | £110,483 | 1% |
| Pobl Group | Female | £188,022 | £191,782 | 2% |
| RHA Wales Group Ltd | Male | £99,750 | £100,748 | 1% |
| Taff Housing | Female | £98,181 | £101,040 | 2.91% |
| Tai Calon Community Housing | Male | £116,098 | £114,163 | -1.67% ² |
| Tai Tarian | Female | £130,611 | £131,917 | 1% |
| Trivallis | Male | £147,769.92 | £149,247.60 | 1% |
| United Welsh | Male | £126,722.16 | £140,000 | 10.48% ³ |
| Valleys to Coast Housing | Female | £109,090 | £127,000 | 16.42% ⁴ |
| Wales & West Housing | Female | £159,000 | £162,200 | 2.01% |

¹ The 2021/22 figure included the second stage of a market adjustment that was deferred from 2020/21 to 2021/22 at the CEO's request, given concerns at the time about the potential impact on the company and staff as a result of the pandemic.

² CEO did not want to accept the cost of living increase for 21/22 financial year as it was awarded just before he joined the organisation.

³ A new CEO was appointed in January 2021. The salary element of remuneration changed from £126,722.16 in the 2020/21 financial year to £127,128.34, which represents a 0.3% increase. The £140,000 figure includes a consolidated car allowance.

⁴ Car allowance consolidated into overall salary.



Black and Minority Ethnic reporting

Out of the 33 organisations who participated in this survey, one organisation has a CEO that identifies as Asian/Asian British, and another has a CEO from a multiple ethnic background. As such, 6% of all participants have CEOs from minority groups. In 2021/22, there was one CEO with a minority background.

CEO to median salary ration and number of staff earning more than £100,000 a year

This section explores how CEO salaries align to organisational size. The size, structure and nature of an organisation has been measured by looking at factors such as:

- annual turnover;
- number of FTE staff;
- number of units;
- CEO pay per £M turnover;
- CEO pay per units managed.

Table 2 also includes the median salary of staff within the organisation and the number of people within the organisation who have a base salary exceeding £100,000 a year.

Senior management pay generally increases with size and complexity of the organisation.

The average ratio of median staff salary to CEO salary for the organisations included in the report is 4.08:1. The minimum ratio is 2.5:1 and the maximum is 8.2:1. The median salary has been calculated to demonstrate the differential in salary between highest and average pay in the organisation.

The median of the median salaries for the organisation is equal to £28,046.20. This is compared to a median of the 'median staff salary' of £26,303. This is a growth that is consistent with current economic movement. In October 2022, according to ONS data the UK median salary across all sector was £33,280⁵. This is an increase on the median salary noted in the 2021 pay transparency report where the median salary across all sectors was £28,186.

⁵ ONS Average weekly earnings, September 2021.



Table 2: Salaries presented in relation to turnover, units, CEO vs staff, and number of staff paid over £100,000

| Organisation | FTE Staff | Turnover (£) | Units | CEO salary 21/22 | CEO salary per £M turnover | CEO salary per units managed | Median staff Salary | Ratio | Number of staff paid over £100,000 |
|---------------------------------------|-----------|--------------|-------|------------------|----------------------------|------------------------------|---------------------|-------|------------------------------------|
| Adra Tai Cyf | 342 | 39.4 | 6764 | £123,261 | £3,128.45 | £18.22 | £26,187 | 4.7 | 2 |
| Ateb Group Ltd | 126 | 27.9 | 3089 | £113,597 | £4,071.58 | £36.77 | £27,189 | 3.6 | 1 |
| Barcud Cyf | 271 | 30.6 | 4170 | £111,000 | £3,627.45 | £26.62 | £27,202 | 4.08 | 1 |
| Bro Myrddin Housing Association | 30 | 6 | 1006 | £100,564 | £16,760.67 | £99.96 | £29,304 | 3.3 | 1 |
| Bron Afon | 393 | 48.9 | 8050 | £128,775 | £2,633.44 | £16 | £30,204 | 4.2 | 3 |
| Cadwyn Housing Association | 107 | 11.8 | 1718 | £101,176 | £8,574.24 | £58.89 | £28,046.20 | 3.7 | 1 |
| Cardiff Community Housing Association | 154 | 20.8 | 3101 | £104,512 | £5,024.62 | £33.70 | £30,000 | 3.1 | 1 |
| Caredig | 228 | 22.9 | 2887 | £99,386 | £4,340 | £34.43 | £20,350 | 4.6 | 0 |
| Cartrefi Conwy | 260 | 29.4 | 4115 | £130,332 | £4,433.06 | £31.67 | £27,303 | 4.67 | 1 |
| ClwydAlyn Housing | 616 | 47.1 | 6249 | £133,554 | £2,835.54 | £21.37 | £25,252 | 5.87 | 3 |
| Coastal Housing Group | 282 | 45.2 | 5994 | £140,774 | £3,114.47 | £23.49 | £29,565 | 4.5 | 5 |
| Cynon Taf Community Housing Group | 100 | 11.8 | 1884 | £91,809 | £7,780.42 | £48.73 | £28,352.43 | 3.19 | 0 |
| First Choice Housing Association | 38 | 7.8 | 961 | £90,076 | £11,548.21 | £93.73 | £47,000 | 2.5 | 0 |
| Grŵp Cynefin | 216 | 28 | 4122 | £98,407 | £3,514.54 | £23.87 | £27,228 | 3.6 | 0 |
| Hafan Cymru | 150 | 37 | - | £86,423.19 | - | - | £20,550 | 3.917 | 0 |
| Hafod Housing Association | 930 | 63.3 | 6247 | £140,980 | £2,227.17 | £22.57 | £23,230 | 5.13 | 4 |
| Linc Cymru | 450 | 44.5 | 5108 | £134,628 | £3,025.35 | £26.36 | £20,090 | 6.09 | 4 |
| Melin Homes | 230 | 26 | 3800 | £123,734 | £4,759.00 | £32.46 | £30,485 | 4.01 | 2 |
| Merthyr Tydfil Housing Association | 40 | 5.9 | 1170 | £82,800 | £14,033.90 | £70.77 | £33,228 | 2.73 | 0 |



| | | | | | | | | | |
|-----------------------------------|------|-------|-------|-------------|-----------|--------|------------|------|---|
| Merthyr Valleys Homes | 223 | 22 | 4311 | £114,000 | £5,181.82 | £26.44 | £26,183 | 3.7 | 2 |
| Monmouthshire Housing Association | 210 | 23 | 3811 | £117,611.54 | £5,579.44 | £33.67 | £28,423.29 | 4.6 | 1 |
| Newport City Homes | 404 | 54 | 9800 | £139,528 | £2,583.86 | £14.24 | £34,048.09 | 4.5 | 4 |
| Newydd Group Ltd | 149 | 18.5 | 3299 | £111,466 | £6,025.19 | £33.79 | £29,003 | 3.49 | 1 |
| North Wales Housing | 140 | 17.8 | 2733 | £110,483 | £6,206.91 | £40.43 | £24,044 | 4.5 | 1 |
| Pobl Group | 1898 | 168.5 | 18167 | £191,782 | £1,138.17 | £10.56 | £20,337 | 8.2 | 5 |
| RHA Wales Group Ltd | 74 | 10.9 | 1817 | £100,748 | £9,242.92 | £55.45 | £31,980 | 3.1 | 1 |
| Taff Housing | 164 | 13.3 | 1495 | £101,040 | £7,596.99 | £67.59 | £24,063 | 3.5 | 1 |
| Tai Calon | 251 | 28 | 6200 | £114,163 | - | - | £29,451 | 3.87 | - |
| Tai Tarian | 492 | 53.4 | 9019 | £131,917 | £2,470.36 | £14.63 | £25,647 | 5.3 | 5 |
| Trivallis | 402 | 57.6 | 10153 | £149,247.60 | £2,591.10 | £14.70 | £27,577 | 5 | 3 |
| United Welsh | 370 | 40.9 | 6412 | £140,000 | £3,442.98 | £21.83 | £30,097 | 4.54 | 2 |
| Valleys to Coast Housing | 258 | 32.3 | 5969 | £127,000 | £3,931.89 | £21.28 | £29,785 | 3.92 | 1 |
| Wales & West Housing | 741 | 73.5 | 12518 | £162,000 | £2,206.80 | £12.96 | £31,897 | 4.87 | 5 |



Quartile CEO salaries

More detailed analysis of how CEO pay increases with the size of an organisation can be found in the appendices:

[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](#)

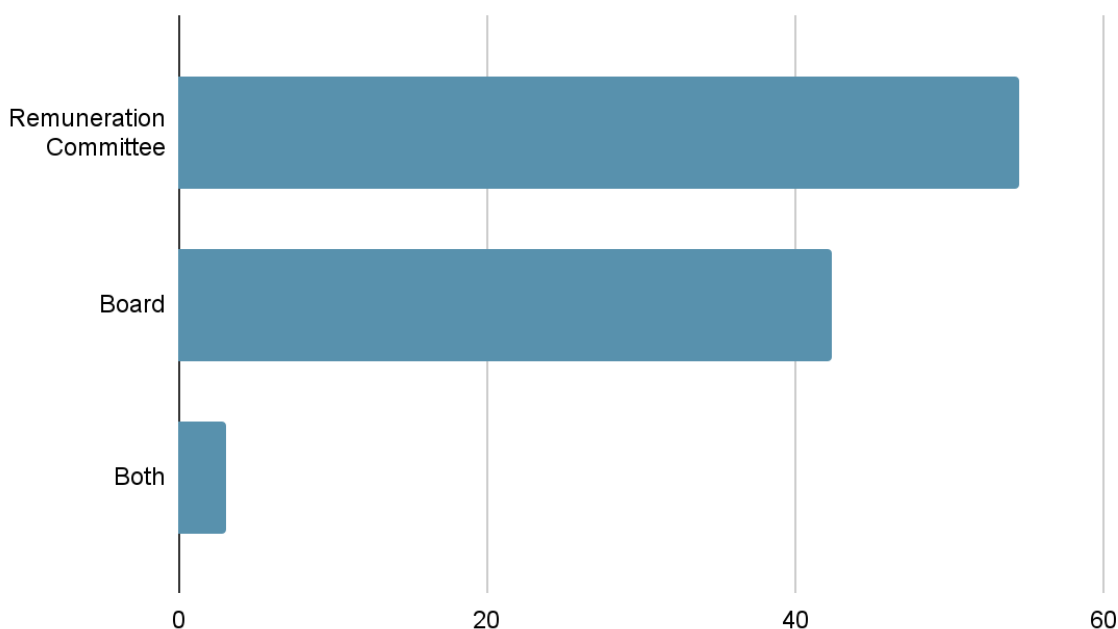
[Appendix 4: Gender populations by organisation quartile](#)

Senior pay award approval

Survey participants were asked who had oversight and final sign off of the pay awards for senior management. 55%, identified that this was carried out by a separate remuneration committee.

Figure 1: percentage of senior pay rewards decision made by the remuneration committee and/ or the Board.

Who approves Senior Pay Awards?



CEO benefits

Table 3 details three main benefits being given to some Chief Executives: performance-related pay (PRP), car allowance and private healthcare provision (PHI).



Table 3: Benefits received by a CEO and their total earnings

| Organisation | CEO salary 21/22 | Performance-related pay | Car allowance | Private healthcare | Other | Total |
|---------------------------------------|------------------|-------------------------|---------------|--------------------|---------|-------------|
| Adra Tai Cyf | £123,261 | - | £12,326 | £1,438 | - | £137,025 |
| Ateb Group Ltd | £113,597 | - | £11,586 | - | - | £125,183 |
| Barcud Cyf | £111,0000 | - | £10,000 | - | - | £121,000 |
| Bro Myrddin Housing Association | £100,564 | - | £7,000 | - | - | £107,564 |
| Bron Afon | £128,775 | - | - | £51.96 | - | £128,826.96 |
| Cadwyn Housing Association | £101,176 | - | - | - | - | £101,176 |
| Cardiff Community Housing Association | £104,512 | - | £10,451 | £76.98 | - | £116,962.55 |
| Caredig | £99,386 | - | - | - | - | £99,386 |
| Cartrefi Conwy | £130,332 | £12,230 | £13,033 | £1,307.55 | £60 | £155,655 |
| ClwydAlyn Housing | £133,554 | - | - | - | - | £133,554 |
| Coastal Housing Group | £140,774 | - | - | - | - | £140,774 |
| Cynon Taf Community Housing Group | £91,809 | - | - | - | - | £91,809 |
| First Choice Housing Association | £90,076 | - | £7,000 | £384 | - | £97,460 |
| Grŵp Cynefin | £98,407 | - | £5,000 | - | - | £103,407 |
| Hafan Cymru | £86,423.19 | - | - | - | - | £86,423.19 |
| Hafod Housing Association | £140,980 | - | - | - | £529.80 | £141,509.80 |
| Linc Cymru | £134,628 | - | £13,733 | - | - | £148,361 |
| Melin Homes | £123,734 | - | £7,063 | £630 | £170 | £131,597 |
| Merthyr Tydfil Housing Association | £82,800 | - | - | - | - | £82,800 |
| Merthyr Valleys Homes | £114,000 | - | - | - | - | £114,000 |
| Monmouthshire Housing Association | £117,611.54 | £10,715.55 | - | - | £407.16 | £128,734.25 |
| Newport City Homes | £139,528.58 | - | £13,952.86 | - | - | £153,481.44 |
| Newydd Group Ltd | £111,466 | - | - | - | - | £111,466 |
| North Wales Housing | £110,483 | - | - | - | - | £110,483 |
| Pobl Group | £191,782 | - | - | £2,872.13 | - | £194,654.13 |
| RHA Wales Group Ltd | £100,748 | - | - | £278 | - | £101,026 |
| Taff Housing | £101,040 | - | - | - | - | £101,040 |
| Tai Calon Community Housing | £114,163 | - | - | - | - | £114,163 |
| Tai Tarian | £131,917 | - | £13,601 | - | - | £145,518 |
| Trivallis | £149,247.60 | - | - | £191.88 | - | £149,439.48 |
| United Welsh | £140,000 | - | - | - | - | £140,000 |
| Valleys to Coast Housing | £127,000 | - | - | £281.88 | - | £127,281.88 |
| Wales & West Housing | £162,200 | - | £7,000 | - | - | £169,200 |



Gender pay analysis

This section of the report details 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 genders across the organisations that participated in the survey. The [UK Government requires employers with 250 or more employees](#) to publish gender pay gap data. This means that not all organisations in our survey are represented in this section.

CEO Gender Analysis

Table 4: minimum, median, maximum and mean salaries being paid to CEOs of both genders

| Measure | Male | Female | All |
|---------|-------------|-------------|----------|
| Minimum | £90,076 | £82,800 | £82,800 |
| Median | £125,794 | £110,483 | £114,163 |
| Maximum | £149,247.60 | £191,782 | £191,782 |
| Mean | £122,614.33 | £118,167.30 | £120,053 |
| Number | 42.42% | 57.58% | 100% |

Out of the 33 housing associations that responded to the survey, 19 have female CEOs and 14 have male CEOs. This is a higher ratio of females to males (57.58% > 42.22%) than reported in 2020/21, where the ratio was 57.14% > 42.86%.

Mean gender pay gap

The following section looks at all staff across the organisations and compares the proportion of the mean female salary which is received by male colleagues. This data relates to April 2022. In 2021, the average of all mean values for male pay vs female pay was equal to 5.90%, which is a 0.81% decrease in one year.



Table 5: Mean pay differences between male and female full-time employees within organisations

| Organisation | Male pay as a percentage of female pay (mean) (%) |
|--|---|
| Adra Tai Cyf | 3.93% |
| Ateb Group Ltd* | 0% |
| Barcud Cyf | - |
| Bro Myrddin Housing Association* | - |
| Bron Afon | 6.40% |
| Cadwyn Housing Association* | -5.73% |
| Cardiff Community Housing Association* | 4.70% |
| Caredig* | 14.75% |
| Cartrefi Conwy | - |
| ClwydAlyn Housing | 17.29% |
| Coastal Housing Group | 0.64% |
| Cynon Taf Community Housing Group* | - |
| First Choice Housing Association* | - |
| Grŵp Cynefin* | 16% |
| Hafan Cymru* | - |
| Hafod Housing Association | 16.7% |
| Linc Cymru | 26.15% |
| Melin Homes* | 3.66% |
| Merthyr Tydfil Housing Association* | -6.74% |
| Merthyr Valleys Homes* | - |
| Monmouthshire Housing Association* | 11.71% |
| Newport City Homes | 0.80% |
| Newydd Group Ltd* | 0.90% |
| North Wales Housing* | -8.01% |
| Pobl Group | 14.83% |
| RHA Wales Group Ltd* | 3.61% |
| Taff Housing* | 2.45% |
| Tai Calon Community Housing | 10.20% |
| Tai Tarian | -1.27% |
| Trivallis | - |
| United Welsh | -3.48% |
| Valleys to Coast Housing | -2.30% |
| Wales & West Housing | 14.70% |
| Total Average | 5.68% |

Where data is marked with a * the housing association has reported its gender pay gap but it has less than 250 members of staff.



Median gender pay gap

Not all organisations who responded to the survey have carried out this analysis so do not appear in Table 8. Organisations with fewer than 250 employees are not required to report gender-based statistics, and some did not share this information. This table shows a median pay difference between male and female full-time employees, with male pay as a percentage of female pay. In 2021, this average was 5.27%, which shows a 0.15% increase in one year.



Table 6: Median pay difference between male and female full-time employees in organisations which took part in the survey

| Organisation | Male pay as a percentage of female pay (median %) |
|--|---|
| Adra Tai Cyf | -7.44% |
| Ateb Group Ltd* | - |
| Barcud Cyf | - |
| Bro Myrddin Housing Association* | - |
| Bron Afon | 10.70% |
| Cadwyn Housing Association* | -4.81% |
| Cardiff Community Housing Association* | 0.90% |
| Caredig* | 11.35% |
| Cartrefi Conwy | 9.10% |
| ClwydAlyn Housing | 20.13% |
| Coastal Housing Group | 3.96% |
| Cynon Taf Community Housing Group* | - |
| First Choice Housing Association* | - |
| Grŵp Cynefin* | 12% |
| Hafan Cymru* | - |
| Hafod Housing Association | 9% |
| Linc Cymru | 16.76% |
| Melin Homes* | 0.21% |
| Merthyr Tydfil Housing Association* | -13.71% |
| Merthyr Valleys Homes* | - |
| Monmouthshire Housing Association* | 15.06% |
| Newport City Homes | 1% |
| Newydd Group Ltd* | 0.70% |
| North Wales Housing* | -5.15% |
| Pobl Group | 16.45% |
| RHA Wales Group Ltd* | 5.15% |
| Taff Housing* | 5.44% |
| Tai Calon Community Housing | 9.32% |
| Tai Tarian | 0% |
| Trivallis | - |
| United Welsh | -0.60% |
| Valleys to Coast Housing | 7.65% |
| Wales & West Housing | 12% |
| Total Average | 5.41% |

Where data is marked with a * the housing association has reported its gender pay gap but it has less than 250 members of staff.



The gender pay gap reported must be understood in context: some Welsh HAs provide social care services, which is a sector composed of significantly more full-time female employees who are paid lower salaries in comparison to other sectors. ONS figures from October 2021 show that more than 81% of staff in the group defined as ‘care workers and home carers’ are female. When this is taken into consideration the Welsh housing gender pay gap progress is encouraging.

Gender population by organisation quartile

An analysis (see Appendix 4) of the proportion of male and female staff populating each salary quartile of the business was also carried out. All salaries were categorised from highest to lowest and split into four equal-size groups. More precisely, individuals with the highest salaries are in group one, the next highest paid in group two and so on.

Board makeup and payment

For this final section, organisations were asked about the gender of the chair of its Board.

Board chair gender

Table 7: male and female ratios as chair of the Board

| Gender | Number | Percentage (%) |
|--------|--------|----------------|
| Male | 21 | 63.64% |
| Female | 12 | 36.36% |
| Total | 33 | 100% |

Board payment

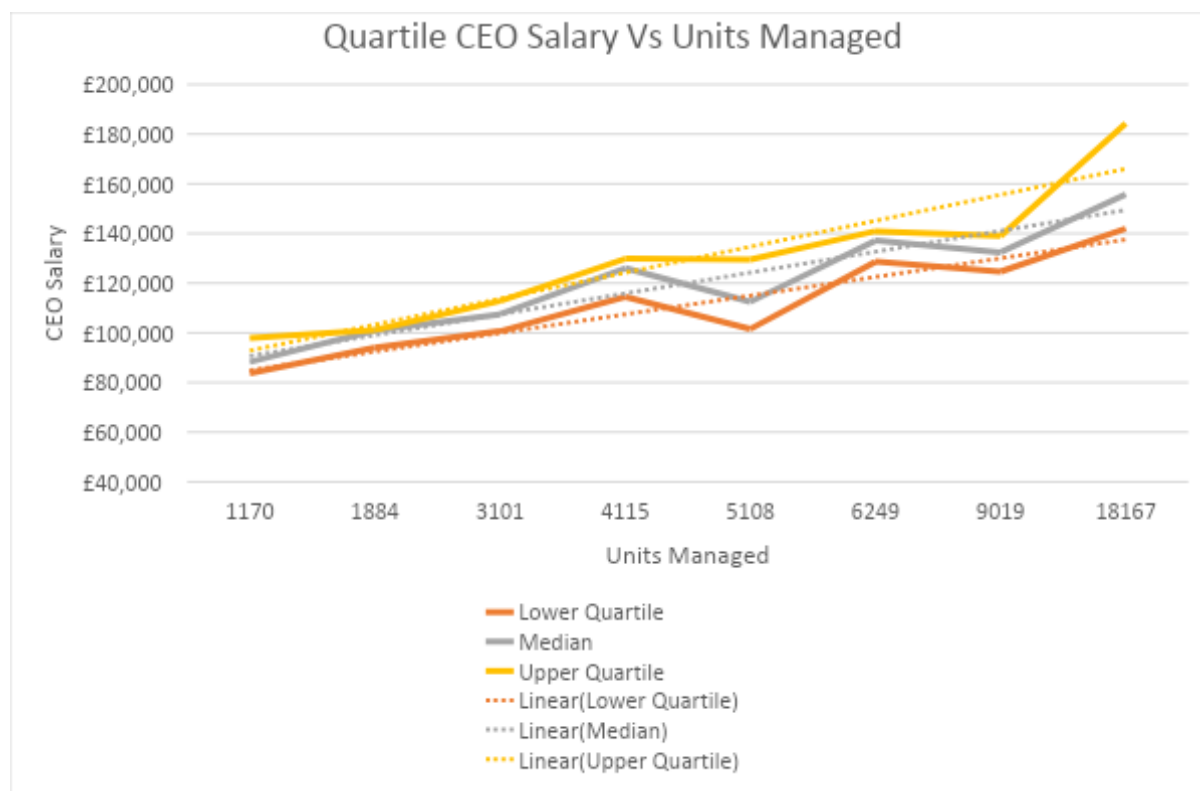
Out of the 33 survey participants, 87.50% provided compensation for the chair of the Board; 65.63% compensated the vice-chair; 6.25% compensated a treasurer; and 25% compensated some other board members. Previously, 69% of housing associations stated that board members were compensated. In 21/22, 93.94% of housing associations compensate their Board members via salary (78.79%) or business expenses (15.15%).

Table 8: Averages, medians and quartiles of Board members among 33 participants of the survey

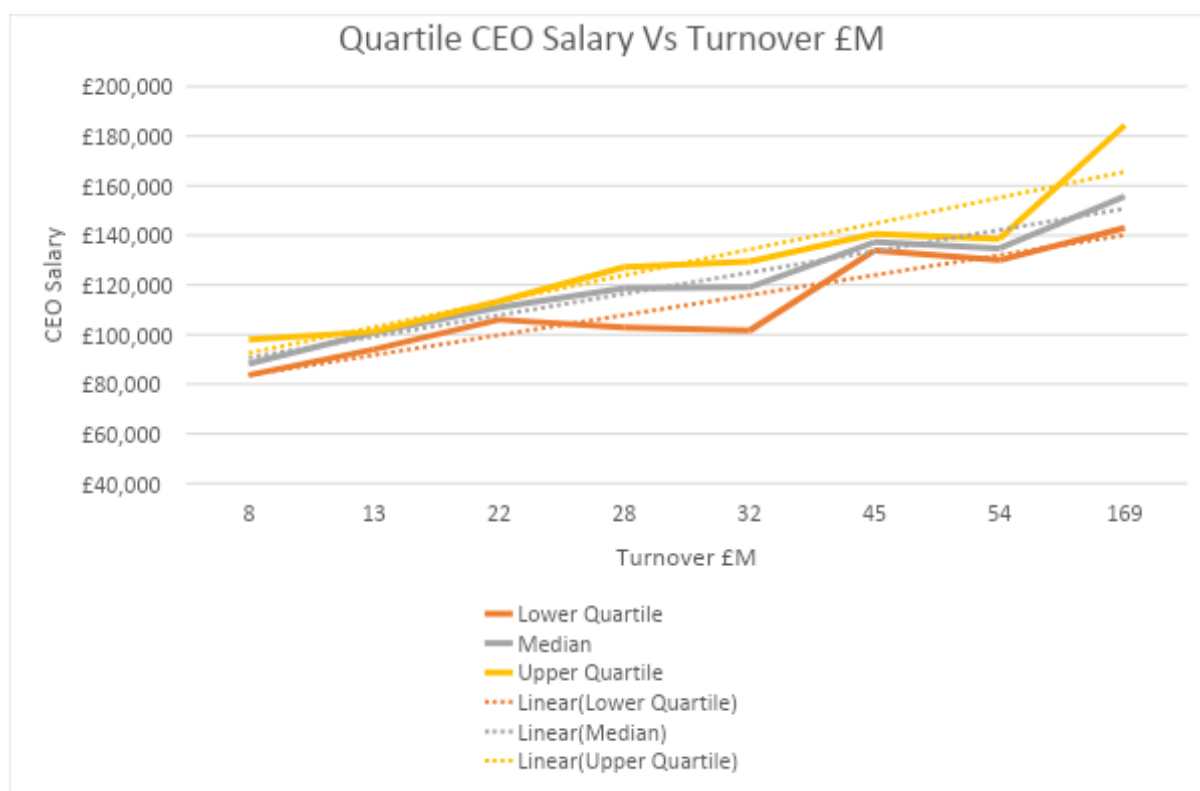
| Quartile | Chair | Vice-chair | Treasurer | Member |
|----------------|---------|------------|-----------|--------|
| Lower Quartile | £7,725 | £5,150 | - | £4,000 |
| Median | £9,000 | £6,000 | £5,600 | £4,625 |
| Upper Quartile | £10,000 | £8,000 | - | £5,000 |
| Mean | £9,040 | £6,094 | £5,600 | £4,365 |



Appendix 1: Quartile CEO salary against units managed

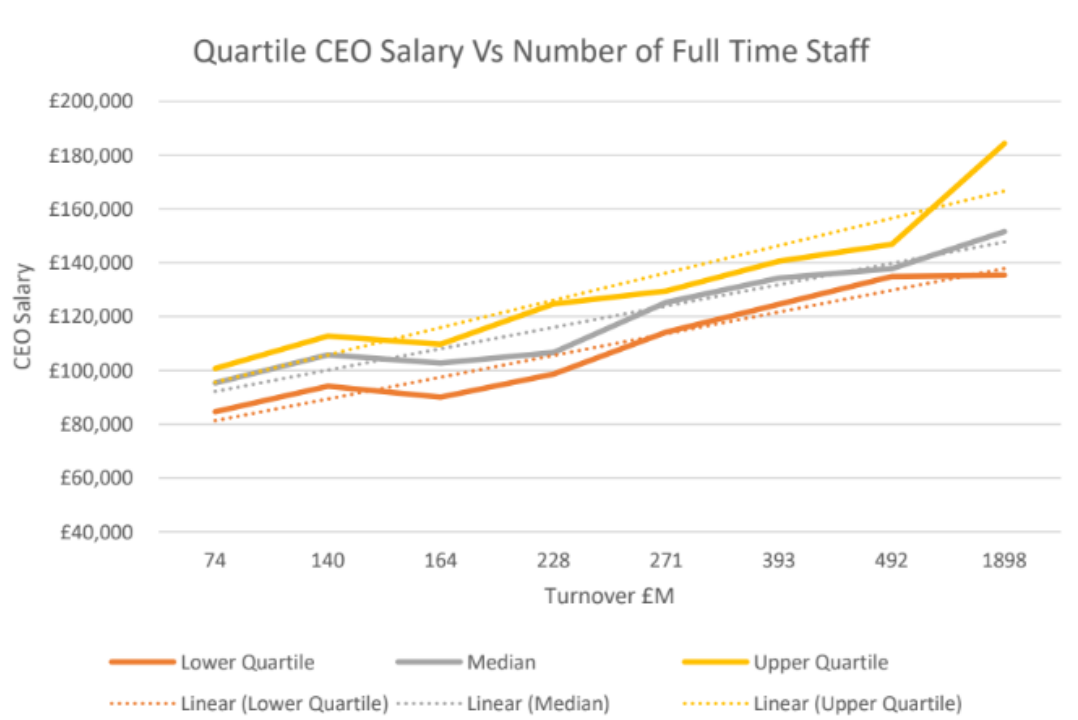


Appendix 2: Quartile CEO salary against organisational turnover





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 (%) |
|---------------------------------------|---------------------------------|-----------------------------------|--|--|--|--|---------------------------------|-----------------------------------|
| Adra Tai Cyf | 55.00 | 45.00 | 85.00 | 15.00 | 58.00 | 42.00 | 69.00 | 31.00 |
| Bron Afon | 42.30 | 57.70 | 52.40 | 47.60 | 78.90 | 21.10 | 60.20 | 39.80 |
| Cadwyn Housing Association | 44.12 | 55.88 | 47.22 | 52.78 | 47.27 | 52.73 | 25.00 | 75.00 |
| Cardiff Community Housing Association | 53.1 | 46.9 | 37.5 | 62.5 | 40.6 | 59.4 | 50 | 50 |
| Caredig | 23.00 | 77.00 | 12.00 | 88.00 | 29.00 | 71.00 | 49.00 | 51.00 |
| ClwydAlyn Housing | 11.80 | 88.20 | 26.30 | 73.70 | 39.20 | 60.80 | 46.50 | 53.50 |
| Coastal Housing Group | 58.20 | 41.80 | 45.60 | 54.40 | 58.80 | 41.20 | 61.20 | 38.80 |
| Grwp Cynefin | 8.00 | 92.00 | 23.00 | 77.00 | 28.00 | 72.00 | 32.00 | 68.00 |
| Linc Cymru | 16.20 | 83.80 | 19.20 | 80.80 | 21.80 | 78.20 | 35.50 | 64.50 |
| Melin Homes | 39.00 | 61.00 | 46.00 | 54.00 | 73.00 | 27.00 | 44.00 | 56.00 |
| Merthyr Tydil Housing Association | 36.40 | 63.60 | 70.00 | 30.00 | 60.00 | 40.00 | 40.00 | 60.00 |
| Monmouthshire Housing Association | 16.36 | 83.64 | 49.09 | 50.91 | 67.27 | 32.73 | 57.14 | 42.86 |
| Newydd Group Ltd | 50.00 | 50.00 | 43.00 | 57.00 | 47.00 | 53.00 | 49.00 | 51.00 |
| Pobl Group | 22.43 | 77.57 | 21.69 | 78.32 | 30.28 | 69.72 | 39.44 | 60.56 |
| RHA Wales Group Ltd | 50.00 | 50.00 | 30.00 | 70.00 | 70.00 | 30.00 | 45.00 | 55.00 |
| Taff Housing | 46.81 | 53.19 | 19.57 | 80.43 | 43.48 | 56.52 | 54.35 | 45.65 |
| Tai Tarian | 53.17 | 46.83 | 68.25 | 31.75 | 53.17 | 46.83 | 64.80 | 35.20 |
| Trivallis | 53.00 | 47.00 | 51.00 | 49.00 | 59.00 | 41.00 | 70.00 | 30.00 |
| United Welsh | 44.00 | 56.00 | 65.00 | 35.00 | 57.00 | 43.00 | 53.00 | 47.00 |
| Valleys to Coast Housing | 53.00 | 47.00 | 63.00 | 37.00 | 49.00 | 51.00 | 50.00 | 50.00 |
| Wales & West Housing | 25.50 | 74.50 | 28.40 | 71.60 | 42.20 | 57.80 | 48.00 | 52.00 |
| Total (Median value) | 44.00 | 56.00 | 45.60 | 54.40 | 49.00 | 51.00 | 49.00 | 51.00 |



Appendix 5: Contributing organisations

| | |
|---------------------------------------|------------------------------------|
| Adra Tai Cyf | Melin Homes |
| Ateb Group Ltd | Merthyr Tydfil Housing Association |
| Barcud Cyf | Merthyr Valleys Homes |
| Bro Myrddin Housing Association | Monmouthshire Housing Association |
| Bron Afon | Newport City Homes |
| Cadwyn Housing Association | Newydd Group Ltd |
| Cardiff Community Housing Association | North Wales Housing |
| Caredig | Pobl Group |
| Cartrefi Conwy | RHA Wales Group Ltd |
| ClwydAlyn Housing | Taff Housing |
| Coastal Housing Group | Tai Calon Community Housing |
| Cynon Taf Community Housing Group | Tai Tarian |
| First Choice Housing Association | Trivallis |
| Grŵp Cynefin | United Welsh |
| Hafan Cymru | Valleys to Coast Housing |
| Hafod Housing Association | Wales & West Housing |
| Linc Cymru | |