



Community Housing Cymru
Pay Transparency Report



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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 August 2021 35 Welsh Housing Associations (HAs) participated in the salary benchmarking survey. The data relates to salaries between the period April 1st 2019 to March 31st 2020 and April 1st 2020 and March 31st 2021.

The gender pay data relates to 5th April 2021.

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; CHC members have directly spent £1.3bn of which 85% was retained in Wales, and with the indirect impact means the total impact of the sector on the Welsh economy equates to over £2bn. Directly and indirectly housing associations continue to support around 27,000 FTE jobs in Wales.¹

¹ Community Housing Cymru – The 2020 Financial Statements of Welsh Housing Associations



Chief Executive Officer Pay

This table sets out Chief Executive Officer pay for the years 19/20 and 20/21 (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	19/20	20/21	% Increase
Abbeyfield Wales Society Ltd	Male	£55,000	£56,100	2.00%
Adra Tai Cyf	Male	£120,000	£122,040	1.70%
ateb group ltd	Male	£110,810	£111,918	1.00%
Barcud Cyf	Male	£95,398	£110,000	15.31% ²
Bro Myrddin Housing Association	Female	£94,395	£99,568	5.48%
Bron Afon Community Housing	Male	£125,000	£127,500	2.00%
Cadwyn Housing Association	Female	£98,500	£100,175	1.70%
Cardiff YMCA Housing Association	Male	£56,413	£57,822	2.50%
Cartrefi Conwy	Male	£127,516	£129,684	1.70%
CCHA	Female	£102,000	£103,734	1.7%
ClwydAlyn Housing	Female	£126,280	£128,427	1.70% ³
Coastal Housing Group	Female	£138,000	£139,380	1.00%
Cynon Taf Community Housing Group	Female	£90,000	£90,900	1.00%
Caredig	Female	£94,581	£98,402	4.04% ⁴
First Choice Housing Association	Male	£85,303	£89,184	4.55%
Grwp Cynefin	Female	£98,407	£98,407	0%
Hafan Cymru	Female	£82,482	£84,236	2.13%
Hafod Housing Association	Male	£137,250	£139,583	1.70%
Linc-Cymru Housing Association	Male	£131,325	£133,295	1.50%
Melin Homes	Female	£120,937	£122,509	1.30%
Merthyr Tydfil Housing Association	Female	£80,371	£81,980	2.00%
Merthyr Valleys Homes	Female	£110,000	£112,310	2.10%
Monmouthshire Housing Association	Male	£122,144	£125,197	2.50%
Newport City Homes	Female	£135,438	£138,147	2.00%
Newydd Group	Male	£106,180	£102,889	-3.10% ⁵
North Wales Housing	Female	£107,561	£109,389	1.70%
Pobl Group	Female	£184,335	£188,022	2.00%
RHA	Male	£95,000	£96,900	2.00%
Taff Housing Association	Female	£98,181	£101,040	2.91%
Tai Calon Community Housing	Male	£110,000	£110,000	0.00%
Tai Tarian	Female	£128,428	£130,611	1.70%
Trivallis	Male	£144,872	£147,770	2.00%
United Welsh	Female	£126,322	£126,722	0.32% ⁶
Valleys to Coast Housing	Female	£112,200	£109,090	-2.77% ⁷
Wales & West Housing Group	Female	£157,000	£159,000	1.27%

² Recent merger

³ The salary increase for 2020/2021 was linked to the annual rent increase only (which was awarded to all staff). The second part of the progression of the CEO salary to mid-quartile was delayed at CEO request.

⁴ This included a back dated increase of 2% for 2019/20 plus increase 2% for current year

⁵ The previous chief executive retired in October 2020 and the new post holder is at the start of the salary range

⁶ 0% salary increase between years other than £400 allowance for working from home (for all UW staff)

⁷ New CEO appointed in 2020.



Black and Minority Ethnic Reporting

Of the 35 HAs who responded, 1 has indicated that they have a CEO from an Asian/Asian British background which is just under 3% 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 a number of 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 average ratio of median staff salary to CEO salary for the organisations detailed in the report is 4.52:1, the minimum ratio is 2.40:1 with a maximum of 9.43:1.

The median of the median staff salaries for the organisations is £26,303. The September 2021 UK median for all sectors is £28,186⁸ while the 2021 average for Health and Social work across the UK was £24,996⁹. As can be seen from the previous ONS data the median salary paid for Health and Social work across the UK is appreciably below the median for all roles. As many of the contributors to the survey have significant exposure to this sector the ratio between the CEO salaries and the median salary in those organisations is likely to be larger.

⁸ ONS Average weekly earnings September 2021

⁹ ONS Average weekly earnings by Industry September 2021



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Organisation	FTE Staff	Turnover	Units	CEO Salary 20/21	CEO Salary per £M Turnover	CEO Salary per Unit Managed	Median Staff Salary	Ratio	Number of Staff Paid Over £100,000
Abbeyfield Wales Society Ltd	170	5.4	18	£56,100	£10,389	£3,117	£12,696	4.42	0
Adra Tai Cyf	306	37.1	6499	£122,040	£3,289	£19	£25,156	4.85	2
ateb group ltd	121.34	29.2	3005	£111,918	£3,832	£37	£25,019	4.47	1
Barcud Cyf	274	23.3	4107	£110,000	£4,721	£27	£26,620	4.13	1
Bro Myrddin Housing Association	36.8	5.8	984	£99,568	£17,167	£99	£29,013	3.43	1
Bron Afon Community Housing	393	49.1	8061	£127,500	£2,597	£14	£28,367	4.4	3
Cadwyn Housing Association	96.15	14	2011	£100,175	£7,155	£50	£27,767	3.61	1
Cardiff YMCA Housing Association	45.8	2.7	181	£57,822	£21,416	£319	£21,748	2.66	0
Cartrefi Conwy	173.81	25.5	4030	£129,684	£5,086	£32	£26,154	4.96	1
CCHA	108	22.4	3076	£103,734	£4,643	£35	£30,331	3.43	1
ClwydAlyn Housing	605.54	47.9	6281	£128,427	£2,681	£20	£24,231.51	5.3	3
Coastal Housing Group	262	39.9	5871	£139,380	£3,508	£24	£28,418	4.90	3
Cynon Taf Community Housing Group	78	11.9	1961	£90,900	£7,639	£46	£23,921	3.80	0
Caredig	224	22.8	2897	£98,402	£4,316	£34	£19,757	4.98	0
First Choice Housing Association	31.4	7.9	906	£89,184	£11,289	£98	£37,160	2.40	0
Grwp Cynefin	234.31	28	4025	£98,407	£3,515	£24	£25,513	3.86	0
Hafan Cymru	119	5.6	142	£84,236	£15,042	£593	£19,725	4.27	0
Hafod Housing Association	900	62.1	6100	£139,583	£2,248	£23	£22,505	6.20	4
Linc-Cymru Housing Association	489.3	41.8	4800	£133,295	£3,189	£28	£18,242	7.31	3
Melin Homes	241	28.8	4452	£122,509	£4,254	£28	£29,589	4.14	2
Merthyr Tydfil Housing Association	40.69	5.9	1170	£81,980	£13,895	£70	£31,048	2.64	0
Merthyr Valleys Homes	226.08	21.7	4352	£112,310	£5,176	£26	£26,920	4.17	1
Monmouthshire Housing Association	209.05	22.9	3816	£125,197	£5,467	£33	£27,027	4.63	1
Newport City Homes	415.07	51.8	9695	£138,147	£2,667	£14	£31,841	4.34	4
Newydd Group	150.3	19.5	3119	£102,889	£5,276	£33	£27,645	3.72	1
North Wales Housing	139	17.4	2726	£109,389	£6,287	£40	£24,407	4.48	1
Pobl Group	1918.46	155.6	17689	£188,022	£1,208	£11	£19,938	9.43	6
RHA	72.16	10.3	1800	£96,900	£9,684	£55	£28,356	3.52	0
Taff Housing Association	160	12.5	1527	£101,040	£8,083	£66	£25,133	4.02	1
Tai Calon Community Housing	254	2.7	5959	£110,000	£40,741	£18	£24,550	4.48	1
Tai Tarian	499	52.7	9474	£130,611	£2,478	£14	£25,477	5.13	4
Trivallis	394	56.7	10852	£147,770	£2,606	£14	£29,225	5.06	3
United Welsh	368.6	40	6297	£126,722	£3,168	£20	£28,793	4.40	2
Valleys to Coast Housing	230.6	32	5835	£109,090	£3,409	£19	£26,452	4.12	1
Wales & West Housing Group	654.02	69.3	12225	£159,000	£2,294	£13	£31,555	5.04	5

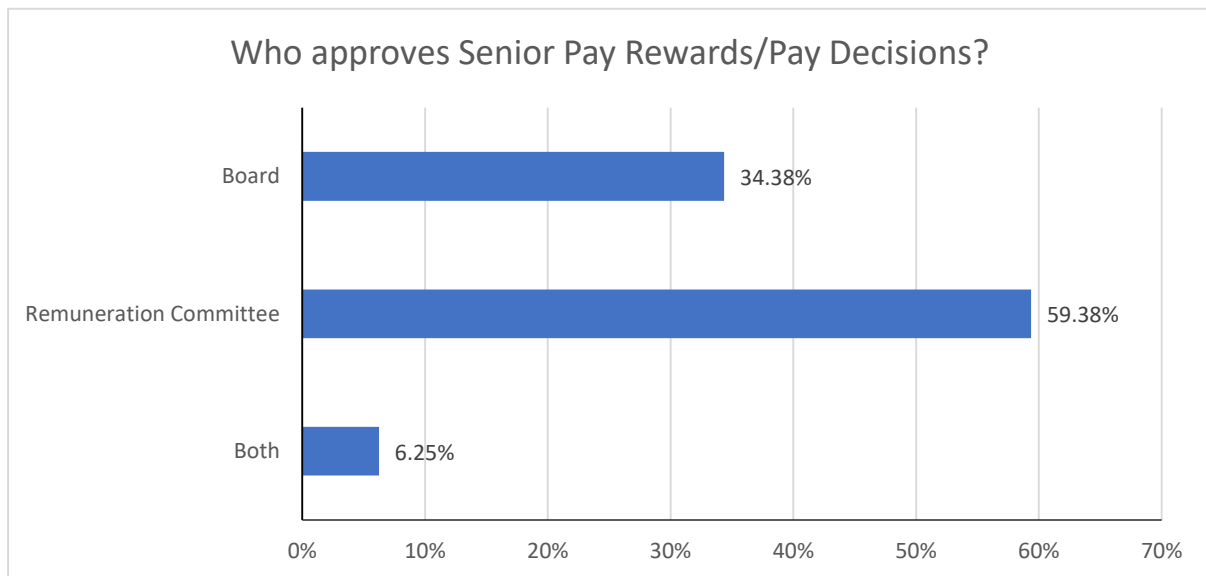


Quartile CEO Salaries

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](#).

Senior Pay Award Approval

Contributors were asked who had oversight and final sign off of the pay awards for senior staff. The majority of respondents, nearly 60%, confirmed this was carried out by a separate remuneration committee. See graph below.



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 20/21	Performance Related Pay	Car Allowance	Private Healthcare	Other	Total
Abbeyfield Wales Society Ltd	£56,100	-	-	-	-	£56,100
Adra Tai Cyf	£122,040	-	£12,204	£1,225	-	£135,469
ateb group ltd	£111,918	-	£11,192	-	-	£123,110
Barcud Cyf	£110,000	-	£10,000	-	-	£120,000
Bro Myrddin Housing Association	£99,568	-	£7,000	-	-	£106,568
Bron Afon Community Housing	£127,500	-	-	£86	-	£127,586
Cadwyn Housing Association	£100,175	-	-	-	-	£100,175
Cardiff YMCA Housing Association	£48,180	-	-	£19	-	£48,199
Cartrefi Conwy	£129,684	£11,023	£12,968	£1,285	£60	£155,020
CCHA	£103,734	-	£10,373	£62	-	£114,169
ClwydAlyn Housing	£128,427	-	-	-	-	£128,427
Coastal Housing Group	£139,380	-	-	-	-	£139,380
Cynon Taf Community Housing Group	£90,900	-	-	-	-	£90,900
Family Housing Association (Wales)Ltd	£98,402	-	-	-	-	£98,402
First Choice Housing Association	£90,076	-	£7,000	-	-	£97,076
Grwp Cynefin	£98,407	-	£5,000	-	-	£103,407
Hafan Cymru	£84,236	-	-	-	-	£84,236
Hafod Housing Association	£139,583	-	-	-	£529	£140,112
Linc-Cymru Housing Association	£133,295	-	£13,330	-	-	£146,625
Melin Homes	£123,734	-	£9,013	£523	£199	£124,456
Merthyr Tydil Housing Association	£81,980	-	-	-	-	£81,980
Merthyr Valleys Homes	£112,310	-	-	-	-	£112,310
Monmouthshire Housing Association	£114,743	£10,454	-	-	£407	£125,604
Newport City Homes	£138,147	-	£13,815	-	£55	£152,016
Newydd Group	£102,889	-	-	-	-	£102,889
North Wales Housing	£109,389	-	-	-	-	£109,389
Pobl Group	£188,022	-	-	£2,509	-	£190,531
RHA	£96,900	-	-	£229	-	£97,129
Taff Housing Association	£101,040	-	-	-	-	£101,040
Tai Calon Community Housing	£110,000	-	-	-	£8,000	£118,000
Tai Tarian	£130,611	-	£13,192	-	-	£143,803
Trivallis	£147,770	-	-	£204	-	£147,974
United Welsh	£126,722	-	£12,672	-	-	£139,394
Valleys to Coast Housing	£109,090	-	£10,909	£282	-	£120,281
Wales & West Housing Group	£159,000	-	£7,000	-	-	£166,000



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.

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	£56,100	£81,980	£56,100
Median	£111,918	£109,240	£110,000
Maximum	£147,770	£188,022	£188,022
Mean	£110,849	£116,102	£113,851
Number	15	20	35
% of Total	42.86%	57.14%	100.00%

There are 5 more female CEOs than male in the cohort equating to a ratio of 57.14% to 42.86%.

When compared to the ONS analysis published in October 2021 this ratio is brought into focus. The proportion of male to female staff in the ONS group entitled 'Chief Executives and Senior Officials' was 67% male to 33% female. Within the ONS group women were on average paid 23.9% less than men.



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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 2021.

Organisation	Mean Male Pay Vs Mean Female Pay
Hafod Housing Association	22.40%
Linc	22.80%
Grwp Cynefin	17.93%
Clwyd Alyn	17.10%
Pobl Group	14.71%
Tai Calon Community Housing	13.76%
Hafan Cymru	13.39%*
Caredig	13.20%
Monmouthshire Housing Association	11.76%*
Wales & West Housing Group	11.40%
Abbeyfield Wales Society Ltd	11.00%
Trivallis	9.46%
Bron Afon Community Housing	7.10%
Adra Tai Cyf	6.89%
RHA	4.66%*
Cadwyn Housing Association	3.61%*
Tai Tarian	3.45%
Melin Homes	2.41%*
Newport City Homes	0.21%
CCHA	-0.60%*
Coastal Housing Group	-2.27%
United Welsh	-4.00%
Newydd Group	-4.10%*
Valleys to Coast Housing	-6.32%*
Merthyr Tydfil Housing Association	-6.90%*
Merthyr Valleys Homes	-10.00%*
Average	6.66%



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 2021, is 7.9% in favour of males up from 7.0% in April 2020¹⁰.

Organisation	Median Male Pay Vs Median Female Pay
Clwyd Alyn	19.84%
Linc	18.20%
Monmouthshire Housing Association	17.67%*
Tai Calon Community Housing	16.19%
Pobl Group	14.71%
Hafan Cymru	14.12%*
Abbeyfield Wales Society Ltd	13.00%
Hafod Housing Association	12.90%
Grwp Cynefin	12.54%
Caredig	11.99%
Bron Afon Community Housing	11.60%
Wales & West Housing Group	8.40%
RHA	7.84%*
Trivallis	3.74%
Valleys to Coast Housing	2.64%*
Newydd Group	2.60%*
Newport City Homes	2.38%
Cadwyn Housing Association	1.88%*
Melin Homes	0.00%*
Merthyr Tydfil Housing Association	0.00%*
Merthyr Valleys Homes	-3.00%*
CCHA	-3.10%*
Coastal Housing Group	-3.30%
Tai Tarian	-3.58%
Adra Tai Cyf	-3.83%
United Welsh	-4.00%
Average	6.59%

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

¹⁰ Gender pay gap in the UK: October 2021 - Office for National Statistics



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more than 81% of staff in the group defined as 'Care workers and home carers'. In this context the Welsh housing gender pay gap is encouraging.

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	21	60.00%
Female	14	40.00%
Total	35	100.00%

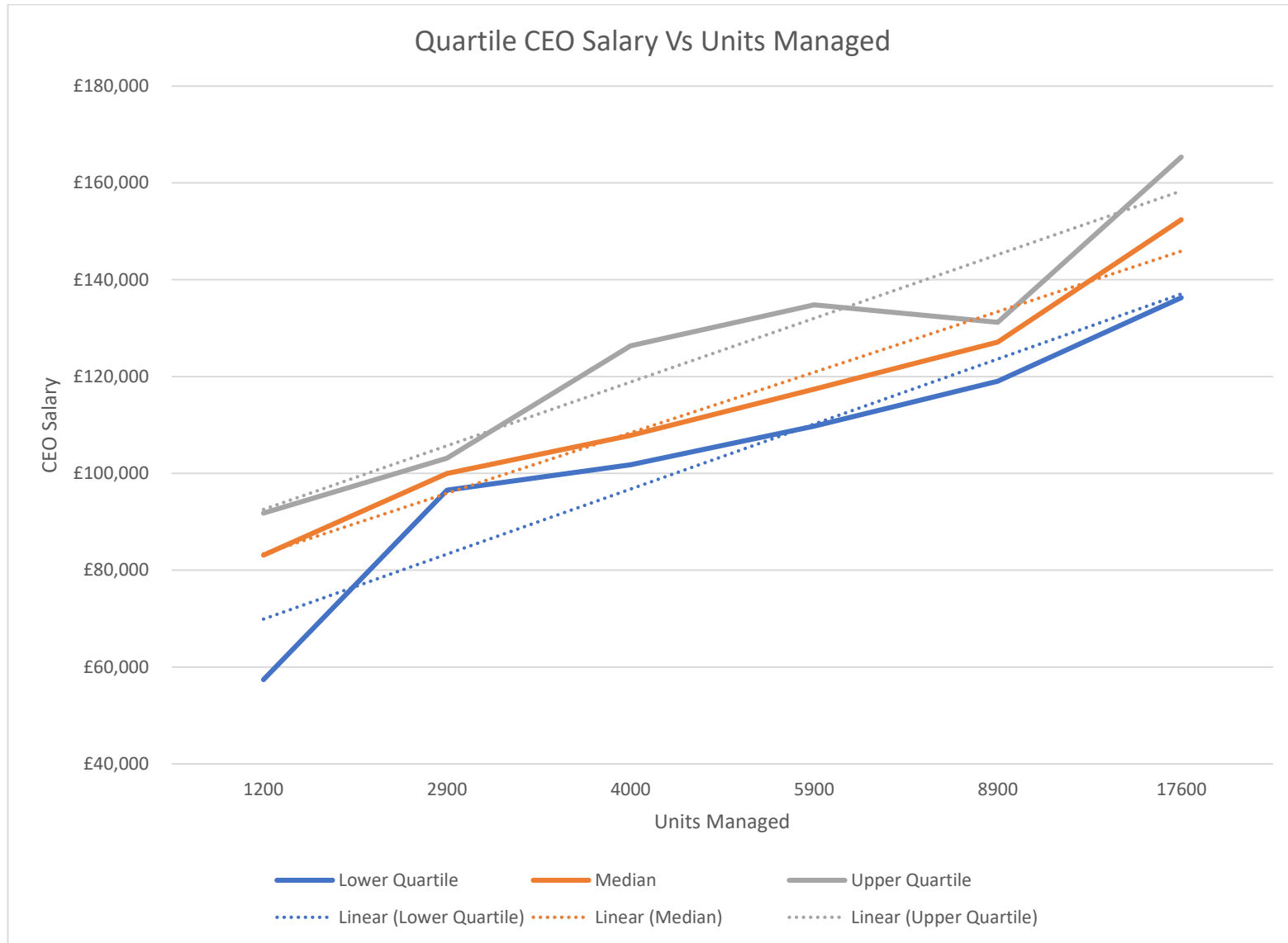
Board Payment

Of the 35 respondents, 69% pay their Board members and the following is a summary of that payment.

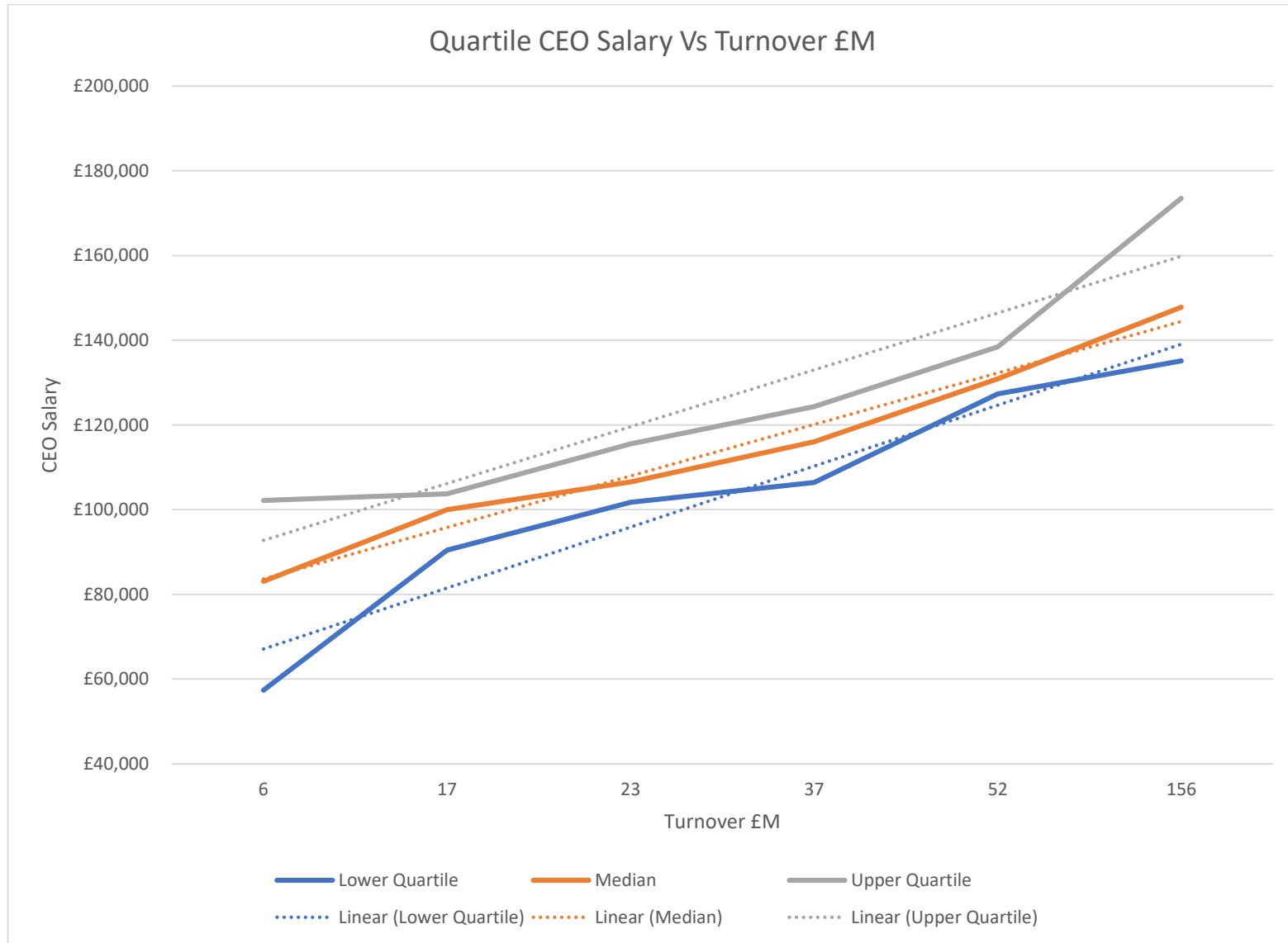
Quartile	Chair	Vice Chair	Treasurer	Member
LQ	£8,000	£5,000	£4,250	£4,000
Median	£9,000	£5,500	£5,500	£4,080
UQ	£10,000	£7,250	£6,000	£4,790
Mean	£9,365	£5,964	£4,750	£4,527



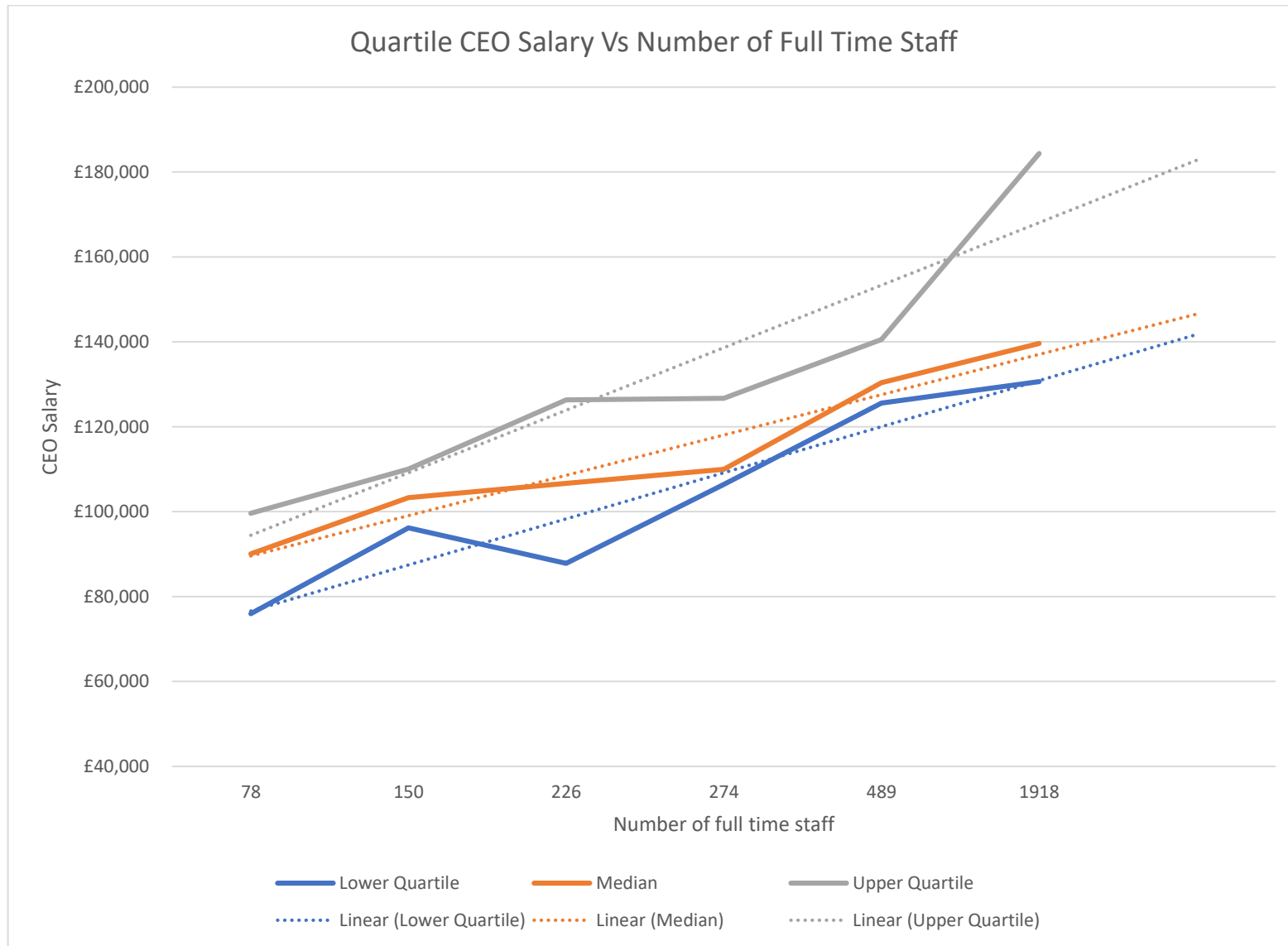
Appendix 1: Quartile CEO Salary Against Units Under Management



Appendix 2: Quartile CEO Salary Against Organisation Turnover



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



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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 Ltd	20.00%	80.00%	6.00%	94.00%	12.00%	88.00%	31.00%	69.00%
Adra Tai Cyf	53.00%	47.00%	86.00%	14.00%	59.00%	41.00%	72.00%	28.00%
Bron Afon Community Housing	44.60%	55.40%	53.50%	46.50%	80.00%	20.00%	63.00%	37.00%
Cadwyn Housing Association	31.25%	68.75%	45.71%	54.29%	43.64%	56.36%	25.00%	75.00%
CCHA	48.30%	51.70%	36.70%	63.30%	51.70%	48.30%	44.80%	52.20%
Coastal Housing Group	62.10%	37.90%	52.30%	47.70%	50.00%	50.00%	56.90%	43.10%
Caredig	23.00%	77.00%	25.00%	75.00%	28.00%	72.00%	48.00%	52.00%
ClwydAlyn	13.50%	86.50%	24.40%	75.60%	41.90%	58.10%	43.40%	56.60%
Grwp Cynefin	9.10%	90.90%	26.16%	73.84%	20.00%	80.00%	41.54%	58.46%
Hafan Cymru	17.89%	82.11%	15.81%	84.19%	12.41%	87.59%	11.02%	88.98%
Hafod Housing Association	13.00%	87.00%	8.00%	92.00%	13.00%	87.00%	31.00%	69.00%
Linc-Cymru Housing Association	16.40%	85.60%	22.00%	78.00%	18.90%	81.10%	36.60%	63.40%
Melin Homes	43.48%	56.52%	46.58%	53.42%	68.06%	31.94%	50.00%	50.00%
Merthyr Tydfil Housing Association	45.50%	54.50%	60.00%	40.00%	54.50%	45.50%	50.00%	50.00%
Merthyr Valleys Homes	45.00%	55.00%	75.00%	25.00%	49.00%	51.00%	53.00%	47.00%
Monmouthshire Housing Association	22.81%	77.19%	47.37%	52.63%	68.97%	31.03%	56.90%	43.10%
Newport City Homes	47.87%	52.13%	60.00%	40.00%	59.57%	40.43%	59.57%	40.43%
Newydd Group	42.00%	58.00%	59.00%	41.00%	38.00%	62.00%	51.00%	49.00%
Pobl Group	18.81%	81.19%	21.60%	78.40%	32.03%	67.97%	40.30%	59.70%
RHA	47.37%	52.63%	36.84%	63.16%	63.16%	36.84%	47.37%	52.63%



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Tai Calon Community Housing	38.00%	62.00%	73.00%	27.00%	66.00%	34.00%	75.00%	25.00%
Tai Tarian	60.63%	39.37%	68.75%	31.25%	56.25%	43.75%	64.84%	35.16%
Trivallis	53.00%	47.00%	56.00%	44.00%	53.00%	47.00%	73.00%	27.00%
United Welsh	46.00%	54.00%	59.00%	41.00%	52.00%	48.00%	60.00%	40.00%
Valleys to Coast Housing	52.46%	47.54%	64.13%	35.87%	64.41%	35.59%	55.93%	44.07%
Wales & West Housing Group	35.50%	64.50%	26.60%	73.40%	36.60%	63.40%	44.70%	55.30%
Median	42.74%	57.26%	46.98%	53.02%	50.85%	49.15%	50.00%	50.00%



Appendix 5: Contributing Organisations

- Abbeyfield Wales Society Ltd
- Adra Tai Cyf
- ateb group ltd
- Barcud Cyf (newly merged organisation – formally Tai Ceredigion and Mid Wales Housing)
- Bro Myrddin Housing Association
- Bron Afon Community Housing
- Cadwyn Housing Association
- CCHA
- Cardiff YMCA Housing Association
- Cartrefi Conwy
- ClwydAlyn Housing
- Coastal Housing Group
- Cynon Taf Community Housing Group
- Caredig
- First Choice Housing Association
- Grwp Cynefin
- Tai Tarian
- Hafan Cymru
- Hafod Housing Association
- Linc-Cymru Housing Association
- Newport City Homes
- Newydd Group
- North Wales Housing
- Melin Homes
- Merthyr Tydfil Housing Association
- Merthyr Valleys Homes
- Monmouthshire Housing Association
- Pobl Group
- RHA
- Taff Housing Association
- Tai Calon Community Housing
- Trivallis
- United Welsh
- Valleys to Coast Housing
- Wales & West Housing Group



INCENTIVE
PLANS



£ PAY £
FRAMEWORKS



£
BONUS
PLANS



EXTERNAL
BENCHMARKING



JOB
EVALUATION