



ClwydAlyn

Corporate Plan **SUMMARY** **2025-2030**

Together, we will end poverty



“As we look ahead to the next five years the picture right now for our residents, our future residents, and our staff, is truly worrying. The financial pressure on households is increasing, and there is no expectation that this will ease over the next few years.

Currently one in five of the Welsh population live in relative poverty. This means that our work, alongside others, to end poverty is crucial.

We will continue to provide practical help and support for residents and staff and over the course of this plan, we will also seek to do more to influence positive change at a Welsh and UK level.

However, we can achieve none of this alone, and we recognise we are stronger when we work together. We will continue to build relationships and influence to build the case for change, with the interests of our residents and staff guiding all we do. We believe we can end poverty.

If you want to work with us and join us on our journey, we would be delighted.”

Cris McGuinness

**Chair
ClwydAlyn**



“As a tenant board member and chair of the Residents’ Committee, I’ve seen first hand the impact of ClwydAlyn’s mission to beat poverty over the last five years.

Crucially, this work and commitment has involved strengthening the voice and influence of residents across the organisation and taking the time and resource to really understand the challenges that residents are facing so that services and support can be designed to meet the needs of everyone.

There is no bigger challenge facing many residents today than poverty. This is why I believe that it’s vital that ClwydAlyn’s work goes far beyond being a great landlord.

We need to give people hope that there is a better future by providing good quality homes with rents that they can afford, and where they have enough income for all the other costs they face including fuel and food.”

Peter Smith-Hughes

**Board member and Residents’ Committee
Chair**



Introduction

Five years ago, we set out our purpose at ClwydAlyn; to achieve a Wales with NO POVERTY.

We imagined how different Wales would be if we had no poverty - a place where everyone has access to high quality, affordable homes that they can afford to heat, where they can afford the food they need to stay healthy, and where they have good employment and volunteering opportunities and live in communities where they feel they belong.

We knew it might have sounded far-fetched, but we believe strongly that we can and should make this vision a reality for as many people as possible.

It's a vision that has been the cornerstone of everything we do at ClwydAlyn, and we've seen some real achievements towards this aim over the last five years:

First and foremost a good landlord

- We have continued to build our commitment to being a good landlord and providing the best possible services for our residents. Over the past five years we have consistently been in the upper or median quartile for our satisfaction performance.
- We are a strong performer in maintaining the health and safety of our homes and we deliver good repair and maintenance services, alongside managing our income well.
- We have transformed the way we manage complaints by becoming one of the only landlords in the UK to establish a Residents' Complaints Panel.

**Residents moving
in day video –
Brynsiencyn, Anglesey:**



Zero evictions

- We transformed our approach to evictions by removing our evictions policy and pioneering a zero evictions commitment. This focused all our efforts on supporting residents to maintain their tenancies and stay in their homes.
- We focused on building a trusted relationship with residents to understand their circumstances. We worked together to explore how we can support them to manage arrears or any other challenges they are experiencing. Since 2019 we have evicted no one, and our average Notice Seeking Possessions have significantly reduced. Rent arrears also continue to reduce from 4.29% in 2022/23 to 4.19% in 2023/24.

Building and maintaining homes

- We've built 877 high quality, energy efficient homes in our drive to tackle the housing shortage, end homelessness and provide safe, secure and affordable homes.
- We've invested £6 million, by accessing grants, into improving our existing homes to make them as affordable to heat as possible and tackled fuel poverty through a range of different technological solutions such as heat pumps, solar panels, and infrared heating.
- We have invested £18 million in our stock from our own funds during the period for planned works.

Improving access to healthy, affordable foods

- We formed a partnership with social enterprise, Well Fed, to support our commitment to tackling food poverty and improving access to healthy, locally sourced affordable food for as many people as we can. We've supported healthy food education and the provision of free, healthy food to families in crisis.



Providing learning and employment opportunities

- We put in place a wide range of employability support to enable local people to access job opportunities, including working in collaboration with local charities to provide work experience and coaching for local young people to increase their employment chances.
- We have invested in pathway roles at ClwydAlyn to provide routes into a career in housing for local people, along with a wide range of apprenticeship and volunteering opportunities.

Supporting our colleagues

- We recognised that we can't tackle poverty without making sure that our own colleagues are well supported. We committed to paying the real living wage and developing a food offer for all colleagues to ensure that everyone can access a free meal during the working day.



Whilst we have made some significant strides towards tackling poverty in North Wales, we know that the challenge has continued to grow over the last five years.

Latest figures from Welsh Government showed that 21% of Wales's population live in relative income poverty, with the Wales Centre for Public Policy highlighting that working age people are the largest group of people in poverty, making up around 57% of people in poverty in Wales.

Self-actualisation

Esteem needs

Love and belonging

Safety needs

Physiological needs

Maslow's
hierarchy
of needs

In North Wales, the percentage of children living in poverty has increased between 2015 and 2021 with the highest increases in Conwy and Denbighshire, whilst our region has some of the most deprived areas in Wales.

This is why we believe that our purpose to end poverty is more important than ever.

It is generally understood that a good quality home provides the foundation for good health and wellbeing (Maslow's hierarchy of needs), but just a short pause for thought on the challenge demonstrates that it will not be, and has not been, enough on its own to enable tenants and residents to live healthy fulfilling lives.

Whilst the scale of the challenge can feel overwhelming, at ClwydAlyn we believe that real, sustainable change is possible.

Through the strong collaborations we have built and continue to build with partners across the region all committed to tackling poverty and inequalities, working together we know we can make a real difference now, and for future generations.

There is so much more we can do to make a positive impact in the communities where we work and working together, we believe we can end poverty.



About ClwydAlyn

ClwydAlyn manages 6,800 homes across North Wales and employs around 750 people to deliver a wide range of housing management related services.

This includes care, nursing care and supported housing, development, repair and maintenance services in Denbighshire, Flintshire, Conwy, Wrexham, Powys, Gwynedd and the Isle of Anglesey.



Our homes and services include social family housing and single person accommodation, supported living accommodation and specialist care and nursing services, low-cost home ownership, leasehold management services and intermediate and market rented housing.

We are much more than a social housing provider. We make a significant contribution to the North Wales' economy both as an employer and as an investor with a significant capital spend. In addition, we source 80 per cent of goods, trades and services locally. For every £1 spent on developing new homes, £1.60 is reinvested into the local economy.



Our purpose

We have developed a clear organisational purpose which drives all we do. It is an active statement and expresses our desire to work collaboratively, to prioritise our resources so that;

Together, we will end poverty

A crucial part of our approach is to use our resources, expertise and skills with others where this can help us achieve more together.

We are also developing a strong and active voice politically in Wales, championing change to address the causes and outcomes of poverty and will continue with this important work.

We know that we can't beat poverty alone, and we have senior level representation on several Government led strategic policy groups, as well as developing our thought leadership role to comment on, and influence, thinking in Wales and at UK level too.

Working together with our residents, colleagues and partners, we are determined to play our part in creating the change that North Wales needs to tackle poverty, end inequalities and create a vibrant and diverse region where everyone feels they belong and where they can achieve their aspirations.



Our Priorities:

Over the last two years of the previous corporate plan, the Chief Executive and Executive Leadership Team have engaged with teams and colleagues across ClwydAlyn and with residents to listen to their views to help shape the next five years of our work.

This resulted in “painting a picture” of the long-term future and what our world would look like should we achieve our purpose; and has helped to frame our corporate plan priorities.

Ending
homelessness

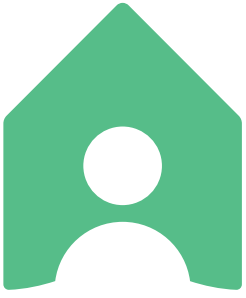


Ensuring that residents and our staff can live in warm homes



Working with partners to provide access to good, affordable food in all our neighbourhoods





Ending homelessness

An end to homelessness would mean that no-one is sleeping on the streets, and no-one is living in temporary accommodation.

People would be supported and nurtured to live in their own homes with economic, health and education services working in collaboration to support them. Not only would there be enough homes, but they would be high quality homes that are affordable to live in and homes of the right size and in the right places to meet everyone's needs, even as those needs change over time.

People would have a choice of where they wanted to live and in what tenure. Stable communities would emerge where people can thrive and be empowered to live well and take advantage of the opportunities that having a permanent address and a home that is an anchor for life can bring.



"Universal credit is not enough to live on, that's a big problem with homelessness. At 16 and homeless, it's hard to save money and budget. I want to find work and pay my own way but my age goes against me, I've applied for so many jobs but never get a response."



"The mental drain of everything is a challenge for lots of people that struggle with being homeless - I sat in my room for a month straight not talking to anyone, I became really unhealthy and felt the world wanted me to fail. But I realise that sitting around wouldn't get me anywhere, I started playing football and trying to look after myself better, but it's a challenge every single day."



"My hope is to have a home that I pay for myself, that I've earned and worked to live in."



13,539

- In 2023/4 there were 13,539 households assessed as homeless. This is the highest number since Welsh legislation began (Bevan Foundation).

17,988

- There were 17,988 people placed in temporary accommodation in 2023/24, with 8,229 moved out into a permanent home (Bevan Foundation).

£752

- According to the ONS average rent for Wales was £752 a month in August 2024.

6.1x

- Average house price in Wales is now £216,000 (May 2024). According to the ONS a full-time employee in Wales can expect to spend 6.1x their earnings on purchasing a home in the local authority area they work in.



Ensuring that residents and our staff can live in warm homes

At ClwydAlyn all our residents would live in warm homes. They are homes that are energy efficient and affordable to heat and live in. All our homes have developed as technology has developed and are highly insulated and intelligent. The homes may know which rooms people are in and use that, along with other information, to make heating the homes as efficient as they can be, keeping our residents warm. Our residents understand how to make best use of this technology and are able to use it to their advantage to live well in their homes. Our homes would not require further construction or change, and have no detrimental impact on the environment.



"I'm caring for my husband who has dementia and I'm always worrying about how to keep our home warm because our bills have been incredibly high. We've reached a point where we are only able to heat one room during the day and the bedroom for an hour each night to try and manage the cost."



"As a single pensioner, my energy bills got so high that I could no longer afford to pay them. I had to turn my boiler off to reduce the costs, and I only boil the kettle once a day to have some warm water to wash with. I've had some support with fuel vouchers which has helped, but I get very lonely at home by myself in the cold. I go to my local food bank for support which also helps me with my mental health as it gets me out and about and talking to people."



30%

- Typical heating bills were 30% higher in December 2024 than in Winter 2021/22; with the price cap due to increase in Jan 2025 (CHC autumn 2024 report).

33%

- In addition, 33% of our staff face difficulty in keeping their homes warm.

375,000

- In Wales, 375,000 pensioner households have lost their winter fuel payment in 2025.
- Older households tend to live in the least energy efficient homes. Electricity prices in Wales are some of the highest in the UK.



Working with partners to provide access to good, affordable food in all our neighbourhoods

In our future world, ClwydAlyn residents would all have access to good food. This means that no-one goes hungry or skips meals. Each person has access to healthy nutritious food to satisfy their own dietary and cultural needs. They have the knowledge, skills and resources to prepare meals. Within communities there are options on sourcing good food, whether that is growing their own, community markets or local stores and other affordable retail options. In this future there is no demand for hardship funds or food banks. Communities come together to learn, encouraging intergenerational and multi-cultural learning. Our residents have food choices, and they choose to live nutritionally well.



"I've gone days without eating because of my money situation. I do a lot of walking and football and I need a healthy diet, but I just can't achieve that for the money that I get. I'm probably only eating around 500-1,000 calories a day."



"Everyone in my temporary accommodation struggles with food, it's probably one of the biggest things I've seen in homelessness"

21.8% • The proportion of adults in North Wales (21.8%) who report eating the recommended portions of fruit and vegetables is statistically significantly lower than the average for Wales (28.5%). The Isle of Anglesey has the lowest proportion of adults reporting to eat five portions of fruit and vegetables (9.2%) (BCUHB).

60% • North Wales compares less well than Wales for healthy eating. UK figures already show that around 60% of calories come from Ultra Processed Food (UPF), which can increase risks of diseases like cancer by 10%, dementia by 26% and the chances of heart attacks, strokes, diabetes, depression and irritable bowel syndrome and premature death by 26%.

30.6% • The rising cost of food is also significantly increasing food poverty and health inequalities. Between May 2021 and May 2024 food prices rose by 30.6% (CHC cost of living report Autumn 2024).

36% • At ClwydAlyn, 36% of our staff told us they face challenge in affording food, with 2% sometimes going without and using food banks.

75% • 75% of school food is ultra processed, and UPF is 50% more harmful to the environment.



Enabling priorities

In order to focus on our priorities, we need to ensure that our colleagues are fully supported and that we have the right support services in place to enable our success. We have therefore developed two further enabling priorities to help us progress toward our mission:



Loyal staff who believe in our work and feel that ClwydAlyn values and supports them



Corporate support services that enable the corporate objectives to be achieved

The regional picture

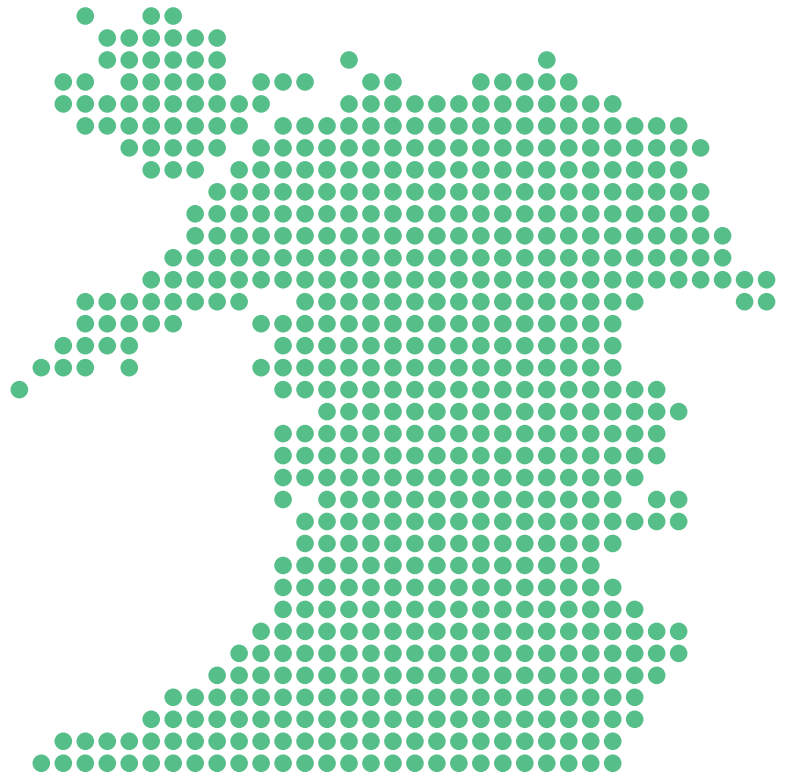
In setting our priorities for the next five years, it has been important to understand the external context in terms of what our population will look like in the future, and the UK and Wales outlook in terms of poverty and health and social inequalities, to help inform where we can best focus our work and resources.

What will our population look like?

- In mid-2021, people over 65 made up 20% of the population. By 2038, 20% will be over 70.
- In North Wales, the overall population is set to increase by 1.5% by 2040 – a smaller increase compared to Wales. The number of children and young people are predicted to decline in all counties of North Wales, with the biggest decline occurring in Wrexham.
- The numbers of older people aged 65 years and over are expected to increase across the region, with Conwy and Denbighshire experiencing the largest percentage change (BCUHB).
- Ethnicity – North Wales has a lower percentage of non-white residents compared to the average for Wales. Wrexham has the highest proportion of

people who are Black, Asian and Minority Ethnic (4.5%) and the overall trend indicates a gradual increase in diversity across the region.

- The proportion of the population able to speak Welsh in the region is 29.1%, higher than the average for Wales (17.8%).
- Birth rate continues to drop - the fertility rate for women in England and Wales in 2022, was 1.49 children against 1.91 in 2010.





Poverty

Never underestimate the shame associated with living in poverty. Poverty levels are increasing across all demographics across the UK and Wales, with the percentage of people experiencing in work poverty also increasing:

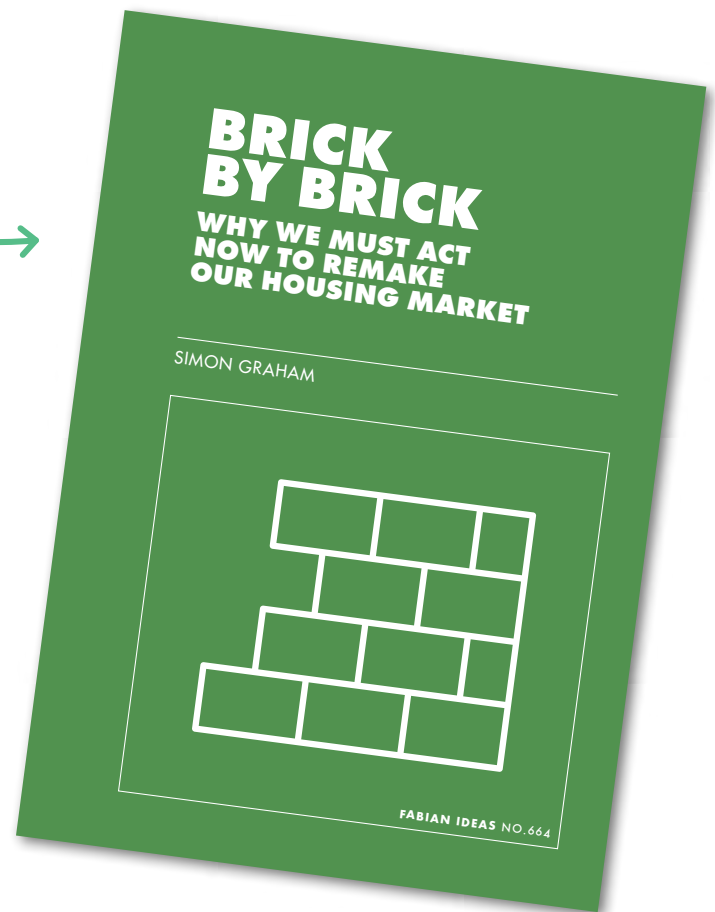
- 20% of the population in Wales lives in poverty, and 30% of children.
- Wales Centre for Public Policy figures show that the percentage of children living in poverty in North Wales has increased between 2015 and 2021; the highest increases have been in Conwy (6.2%) and Denbighshire (6.1%).
- The Joseph Rowntree Foundation has found that 90% of people receiving Universal Credit go without one basic such as food, a warm home adequate clothing and toiletries.
- In-work poverty is a key issue and has worsened over the last 20 years. It is estimated that 14% of workers live in poverty in Wales – the highest rate in the UK (excluding London) (Joseph Rowntree Foundation, 2020a).
- The Joseph Rowntree Foundation highlights that four in ten households currently living in poverty in Wales include at least one full-time worker. This suggests that simply being in work is not always sufficient to prevent poverty (Joseph Rowntree Foundation, 2020a).
- Households living in social rented accommodation have the highest poverty rate of all tenure types and make up the largest proportion of people living in poverty in Wales – 48.8% in 2018/19. Of people living in poverty in Wales, 34.6% are in social rented households (Joseph Rowntree Foundation, 2020a).

Housing and inequalities

- The Fabian Society report (Simon Graham 2024) - *Brick by Brick* - highlights the profound impact that the quality and cost of housing has on people's health, finances, job prospects, educational attainment, mobility, family formation and aspiration.
- Forecasters are warning that things are not going to get better for households over the next five years (the period of this plan). The Resolution Foundation suggest that in the two decades from 2008 to 2028 average weekly earnings are set to rise by £13 in real terms (no wonder people are feeling unhappy and untrusting of governments).

Health and wellbeing

- Males living in the most deprived areas of North Wales can expect to live seven years less than males living in the least deprived areas and around 12 years less in good health compared to those in the least deprived areas. The gap in life expectancy for females is almost six years and almost 11 years less in good health.
- In 2020-21 just over 12% of people (aged 16 years and over) in North Wales reported feeling lonely, this was similar to the Wales average.
- It was estimated that in 2020, around 93,800 people in North Wales would have had a common mental disorder such as anxiety and depression.



- Just over 12% of people (aged 16 years and over) are highlighted by BCUHB as reporting feeling lonely, similar to the Wales average. Across the region, the percentage ranges from 9% in the Isle of Anglesey to 13.2% in Wrexham.
- Alcohol is a significant risk factor for the major causes of premature death and a direct cause of 5% of all deaths in Wales (BCUHB, 2015). In North Wales, 16% of adults report drinking alcohol above the weekly recommended guidelines.
- Cancers are the main cause of death in North Wales, accounting for almost 23% of deaths, followed by diseases of the circulatory system (21%).



How we'll deliver our priorities

Living and leading our values

Over the last five years, we have been living and leading our values of trust, hope and kindness, and will continue to embed them across everything we do going forward:



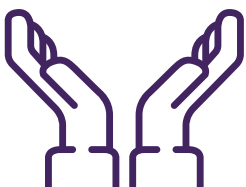
Trust

Trust is the foundation of strong relationships, shared purpose, collaboration and success. We trust our people to make good decisions and give them the freedom to do what they feel is right. By embedding trust in everything we do, we enable colleagues to do their jobs to the best of their abilities, with fairness and integrity.



Kindness

Kindness is at the heart of our culture. We build supportive, trusted relationships and create an honest environment where everyone feels they belong and feels valued and inspired. We want kindness and respect to be felt across every area of our business, from the way we work with each other, to the way residents feel they are treated in the way we deliver our services.



Hope

Hope inspires optimism, resilience and a shared vision of what's possible when we work together. It gives us the belief that our efforts and services can create meaningful, lasting change for our residents, communities and colleagues. Hope also reminds us that small collective actions can lead to big changes. Over the next five years, we will continue to champion our mission and priorities, using hope as a driving force for positive change.



Our culture journey

We are committed to being a learning organisation where leadership is enabled and encouraged at all levels. To support this, we have developed a bespoke Leadership Development Programme to support cohorts of colleagues in their leadership journey, as well as rolling out trauma and adverse childhood experience (TrACE) training as part of our commitment to becoming a TrACE informed organisation.

Over the next five years we will continue to work with colleagues across the business to form a sense of belonging and safety by doing things 'The ClwydAlyn Way', defining how we work together and deliver great services to each other, our residents and with our partners.

First and foremost a great landlord

ClwydAlyn is proud to be a great landlord; putting residents at the heart of everything we do. Resident satisfaction with our services is extremely important to us and we gather independent feedback on our performance twice a year. Over the past five years we have been consistently in the upper or median quartile for our satisfaction performance.

Our commitment to being a great landlord is vital, not only because it's what our residents should expect from us, but because we can only have strong influence to campaign to end poverty in North Wales, by maintaining a strong reputation and credibility for being good at what we do.



Engaging with residents and partners

Over the past five years we have changed the way that we work with our residents.

At the start of the previous Corporate Plan our Housing Officers were responsible for approximately 600 properties each. We knew that if we wanted to make a real impact for our residents, we had to focus on relationship building and understanding the things that were important to them, the struggles that they faced and also the support that they required.

To do this we restructured our housing teams to create a much more resident focused service.

By doing things differently, we have been able to reduce the number of properties supported by each officer to approximately 250. This means that we can now build relationships with our residents from the very first day their tenancy starts.



We have also refreshed our approach to tackling anti-social behaviour and developed a new process which focuses on all resident concerns, providing support for anyone that is impacted by issues within their homes or communities. Our trauma informed approach to resident problems enables conversations to take place that help us to understand how we can best support the people that live in our homes.

We have developed a new resident involvement programme called 'Influence Us' which puts resident involvement at the heart of everything we do. Our Residents' Committee will receive regular reports on progress against this plan.

Influence Us

ClwydAlyn

Investment in new affordable housing

New homes are an integral part of delivering on our priorities to end poverty and the cornerstone of what we do in providing, safe, warm and affordable homes for everyone. Our new homes are not just bricks and mortar, but an essential part of improving people's lives and life chances. As part of this approach, our focus on affordability, warmth and security are embedded in our Development Programme.

Delivering more homes that are affordable, offer a range of tenures and at pace remains a key priority for ClwydAlyn.

It is estimated that, within this Corporate Plan and included within the Business Plan, a further 1,169 new homes will be completed in seven Council areas, bringing our total number of homes to almost 8,000.

Most new homes are EPCa (the current method of grading the performance of a home), however, over 450 new homes have been completed which are 'low carbon' and exceed building regulations.

The Development Programme also provides for a range of different needs; homes are built to the highest design standards, and to meet Welsh Government aspirations and are adaptable depending upon peoples' changing circumstances.

Strong governance and finances

ClwydAlyn is comprised of four legal entities; ClwydAlyn, a Housing Association with charitable aims, a commercial company Tai Elwy for delivery of non-charitable activities of scale (which is currently dormant); a development arm called Tir Tai Limited, and a funding vehicle called PenArian Housing Finance Limited (the latter two are not customer facing).

ClwydAlyn is a financially strong, growing company. We are the only housing association in Wales with a credit rating and publicly issued corporate bond. Good financial management underpins everything we do.

As a registered social landlord and care service provider, we continue to place high priority on maintaining the highest regulatory standards from both The Housing Regulator and Care Inspectorate Wales and will always give a high priority to implementing any areas identified for improvement.



ClwydAlyn's current regulatory judgement is Green for both Governance and Viability.

In addition, we have maintained our 'A Stable' credit rating from S&P Global and A3 from Moody's.

Influence and advocacy

We recognise we cannot end poverty alone, and we understand the importance of working in a whole system way by building and maintaining positive relationships with key partners in the areas where we work, as well as regionally and nationally, so that we can continue to grow our influence and drive collaborative working around our purpose.

We assess our relationships across a range of stakeholders; exploring how our plans and priorities align with those of others, and where there may be potential to work together, to support delivery of aligned goals.



Addressing inequality and building diversity

By striving to address inequalities and embracing equality, diversity and inclusion we are committed to create environments where all individuals feel valued, respected, and empowered to contribute their experiences and perspectives and where everyone feels they belong.

We are a Disability Confident (Level 2) employer, and we are working to ensure we have a robust reasonable adjustment process in place for anyone that needs additional measures or support for their role.

Together with our Staff Forum, Inclusion Network, Hafan Pawb (peer-supporting neurodiversity group) and reverse mentoring programme, we are creating safe spaces for open dialogue and embedding inclusion into decision making processes. We are also maintaining up to date knowledge of relevant legislation such as Welsh Government's Anti-Racist Wales Action Plan and Welsh Language Standards and implementing actions as needed.



Health and wellbeing

Our commitment to supporting the mental health of our colleagues commenced many years ago.

Our internal wellbeing team has supported hundreds of colleagues and we remain committed to providing wellbeing support. The focus will extend to working collaboratively with colleagues across the business and enhance the wellbeing support currently offered to our residents and communities.

We continue our journey towards becoming a Trauma and Adverse Childhood Experience (TrACE) informed organisation and understanding the impact of vicarious trauma amongst colleagues delivering our services.

Belonging, resilience and psychological safety of our colleagues is a key area of focus, which in turn will enhance the services we continue to provide to our residents, communities and external partners.

We will continue to explore more flexible working options, supporting the work-life balance and wellbeing of colleagues. This, along with our commitment to reviewing our employee benefits package to ensure it is tailored, competitive, inclusive and supports our people at all stages of their working lives, will support our aim to be an employer of choice.

Employability

We have supported our residents for several years to find meaningful employment by working collaboratively with partners and our contractors to identify volunteering, work experience and paid employment opportunities. We will continue this work and seek to increase the availability of opportunities.

The social value of our work, and the impact that we make to people’s lives, is a key driver of our employability aims. We will develop new ways of tracking and recording the impact that the work that we do has and provide improved metrics on our success.





Working together

If you'd like to find out more about our work to end poverty in North Wales, or if you share our aims and would be interested in exploring how we can collaborate and work together, please get in touch.

Let's work together to create real change for the communities of North Wales.



ClwydAlyn

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ClwydAlyn is a Charitable Registered Society

Together, we will end poverty