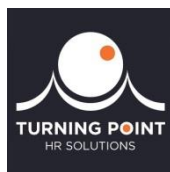




Community Housing Cymru
Pay Transparency Report



January 2019

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Introduction

Community Housing Cymru has 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 September 2018, 36 (97%) Welsh Housing Associations (HAs) participated in the salary benchmarking survey. The data relates to salaries between the period April 1st 2016 to March 31st 2017 and April 1st 2017 and March 31st 2018 with the exception of two HAs who have reported based on their year end of January 1st – 31st December.

The gender pay data relates to 5th April 2017.

Background

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

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

Welsh housing associations provide huge value for money for the Welsh public; for every £1 of capital investment from the public purse, HA's directly generate £14 of output in Wales. Last year, HA's invested more than £1bn in communities throughout Wales, with 89p in every £1 remaining in the Welsh economy.

Chief Executive Officer Pay

This table sets out Chief Executive Officer pay for the years 16/17 and 17/18 (April 1st to 31st March) (with the exception of two HAs as set out below) 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	16/17	17/18	% Change
Aelwyd Housing Association	Male	£ 50,133	£ 50,635	1.00%
Ateb Group Limited	Male	£ 100,000	£ 101,600	1.60%
Bro Myrddin Housing Association	Female	£ 80,666	£ 82,279	2.00%
Bron Afon Community Housing ¹	Male	£ 124,423	£ 120,000	-3.55%
Cadwyn Housing Association	Female	£ 91,661	£ 92,686	1.12%
Cardiff Community Housing Association ²	Male	£ 91,899	£ 93,939	2.22%
Cardiff YMCA Housing Association ³	Male	£ 55,104	£ 56,673	2.85%

¹ Change of CEO March 2017

² Currently have an interim CEO

³ Change of CEO

Organisation	Gender	16/17	17/18	% Change
Cartrefi Conwy	Male	£ 115,557	£ 120,900	4.62%
Cartrefi Cymunedol Gwynedd Cyf	Male	£104,050	£ 105,610	1.50%
Coastal Housing Group	Female	£ 115,000	£ 120,000	4.35%
Cynon Taf Community Housing Group	Female	£ 79,367	£ 80,160	1.00%
Family Housing Association (Wales) Ltd ⁴	Female	£ 99,999	£ 91,809	-8.19%
First Choice Housing Association	Male	£ 68,839	£ 69,782	1.37%
Grwp Cynefin ⁵	Female	£ 84,231	£ 92,750	10.00 %
Hafan Cymru	Female	£ 72,000	£ 72,000	0.00%
The Hendre Group ⁶	Male	£ 120,858	£ 126,698	4.8%
Linc-Cymru Housing Association ⁷	Male	£ 117,970	£ 125,000	5.96%
Melin Homes	Female	£ 116,232	£ 115,000	-1.06%
Merthyr Tydfil Housing Association	Female	£ 75,000	£ 77,250	3.00%
Merthyr Valleys Homes Ltd	Male	£ 107,050	£ 108,660	1.50%
Mid-Wales Housing Association	Male	£ 82,133	£ 82,954	1.00%
Monmouthshire Housing Association	Male	£ 106,010	£ 107,600	1.50%
Newport City Homes	Female	£ 124,236	£ 126,100	1.50%
Newydd Housing Association	Male	£ 90,956	£ 92,092	1.25%
North Wales Housing	Female	£95,000	£95,000	0.00%
Pennaf Limited	Male	£ 117,608	£ 119,605	1.70%
Rhondda Housing Association	Female	£ 94,416	£ 98,314	4.13%
Taff Housing Association	Female	£ 93,663	£ 97,034	3.60%
Tai Calon Community Housing Limited	Male	£ 106,050	£ 107,110	1.00%
Tai Ceredigion Cyf.	Male	£ 89,851	£ 93,201	3.73%
Tai Tarian Ltd	Female	£ 123,624	£ 125,602	1.60%
The Pobl Group	Female	£160,000	£161,600	1.00%
Trivallis ⁸	Male	£ 135,000	£ 135,000	0.00%
United Welsh ⁹	Female	£ 114,383	£ 117,798	2.98%
Valleys to Coast Housing Ltd ¹⁰	Female	£ 100,835	£ 109,000	8.10%
Wales & West Housing ¹¹	Female	£ 136,000	£ 141,000	3.68%

Black and Minority Ethnic Reporting

Of the 36 HAs who responded, 4 have indicated that they have a CEO from a BME background which is just over 11% of the sector.

⁴ Salary reduced when role became permanent after 3 year interim

⁵ Change of CEO in January 2018

⁶ Change of CEO in 2017. The previous CEO was entitled to a separate car allowance. This separate car allowance has now been removed and incorporated into the new CEO's base salary. Salaries are reported for the period Jan 1st to 31st Dec – in keeping with annual accounts

⁷ New CEO in 2017

⁸ New CEO in 2017

⁹ New CEO in 2016/17 financial year

¹⁰ Annual salary of new CEO payable from appointment in October 2017

¹¹ Salaries are reported for the period Jan 1st to 31st Dec – in keeping with annual accounts

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 these 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.

Organisation	Turnover £M	Units Managed	FTE Staff	CEO Salary	CEO Pay per £M Turnover	CEO Pay per Unit Managed	Median Staff Salary	Ratio	Number of Staff Paid Over £100,000
Aelwyd Housing Association	1.2	247	11	£50,635	£42,196	£205	£16,495	3.07	0
Ateb Group Limited	24.3	2,690	114	£101,600	£4,181	£38	£22,779	4.46	1
Bro Myrddin Housing Association	4.7	882	37	£82,279	£17,506	£93	£30,839	2.67	0
Bron Afon Community Housing	45.5	8,000	463	£120,000	£2,637	£15	£27,263	4.40	1
Cadwyn Housing Association	11.5	1,928	102	£92,686	£8,060	£48	£25,771	3.60	0
Cardiff Community Housing Association	18.6	2,977	94	£93,939	£5,051	£32	£25,000	3.76	0
Cardiff YMCA Housing Association	1.6	2	74	£56,673	£35,421	£28,337	£20,661	2.74	0
Cartrefi Conwy	27.1	3,832	198	£120,900	£4,461	£32	£25,474	4.75	1
Cartrefi Cymunedol Gwynedd Cyf	32.6	6,318	251	£105,610	£3,240	£17	£23,775	4.44	1
Coastal Housing Group	33	5,713	228	£120,000	£3,636	£21	£28,050	4.28	1
Cynon Taf Community Housing Group	9.7	1,867	65	£80,160	£8,264	£43	£26,539	3.02	0
Family Housing Association (Wales) Ltd	21	2,800	214	£91,809	£4,372	£33	£24,813	3.70	0
First Choice Housing Association	6.3	795	24	£69,782	£11,077	£88	£30,741	2.27	0
Grwp Cynefin	26	3,869	227	£92,750	£3,567	£24	£28,000	3.30	0
Hafan Cymru	5.9	150	126	£72,000	£12,203	£480	£23,939	3.01	0
The Hendre Group	51.9	5,908	909	£126,698	£2,441	£21	£17,516	7.37	3

Organisation	Turnover £M	Units Managed	FTE Staff	CEO Salary	CEO Pay per £M Turnover	CEO Pay per Unit Managed	Median Staff Salary	Ratio	Number of Staff Paid Over £100,000
Linc-Cymru Housing Association	37.4	4,398	471	£125,000	£3,342	£28	£15,516	8.06	1
Melin Homes	36	4,000	248	£115,000	£3,194	£29	£27,082	4.25	2
Merthyr Tydfil Housing Association	5.5	1,179	37	£77,250	£14,045	£66	£26,195	2.95	0
Merthyr Valleys Homes Ltd	19	4,131	192	£108,660	£5,719	£26	£23,550	4.61	1
Mid-Wales Housing Association	7.98	1,670	50	£82,954	£10,395	£50	£28,275	2.93	0
Monmouthshire Housing Association	20.9	3,600	204	£107,600	£5,148	£30	£25,725	4.18	1
Newport City Homes	47.33	9,683	299	£126,100	£2,664	£13	£29,476	4.28	3
Newydd Housing Association	15.9	2,914	120	£92,092	£5,792	£32	£24,997	3.68	0
North Wales Housing	15.8	2,670	135	£95,000	£6,013	£36	£22,092	4.30	0
Pennaf Limited	39.4	5,778	527	£119,605	£3,036	£21	£18,682	6.40	1
Rhondda Housing Association	8.6	1,679	63	£98,314	£11,432	£59	£29,806	3.30	0
Taff Housing Association	11.97	1,428	134	£97,034	£8,106	£68	£21,901	4.41	0
Tai Calon Community Housing Limited	24.3	5,968	257	£107,110	£4,408	£19	£23,500	4.51	1
Tai Ceredigion Cyf.	12.16	2,272	146	£93,201	£7,665	£41	£23,868	3.81	0
Tai Tarian Ltd	46.6	9,546	485	£125,602	£2,695	£13	£24,560	5.11	1
The Pobl Group	130.9	16,921	1,992	£161,600	£1,235	£10	£20,422	7.91	6
Trivallis	52.5	10,767	468	£135,000	£2,571	£13	£26,141	5.16	1
United Welsh	33.2	5,743	328	£117,798	£3,548	£21	£25,101	4.69	1
Valleys to Coast Housing Ltd	29.3	5,903	237	£109,000	£3,720	£18	£23,400	4.66	1
Wales & West Housing	60.9	11,739	352	£141,000	£2,315	£12	£28,090	5.14	2

The ratio of median staff salary to CEO salary for the organisations detailed in the report is 4.28:1, the minimum ratio is 2.27:1 with a maximum of 8.06:1.

The median of the median staff salaries for the HA sector is £24,905. The UK median is £29,574¹² and the median for Wales is £26,346¹³. The median for residential care providers across the UK is £19,527¹⁴.



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](#).

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

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

¹⁴ ONS Earnings and hours worked, UK region by industry October 2018

Benefits and Reward

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

Organisation	Car Allowance	% of Salary	PRP	Value of PRP	PHI	Value of PHI
Aelwyd Housing Association	No		No		Yes	£317
Ateb Group Limited	Yes	10.00%	Yes	£4,064	No	
Bro Myrddin Housing Association	No		No		No	
Bron Afon Community Housing	No		No		No	
Cadwyn Housing Association	No		No		No	
Cardiff Community Housing Association	Yes	Company Car	No		No	
Cardiff YMCA Housing Association	No		No		Yes	£211
Cartrefi Conwy	Yes	10.00%	Yes	£5,503	Yes	£855
Cartrefi Cymunedol Gwynedd Cyf	Yes	7.61%	No		Yes	£221
Coastal Housing Group	No		No		Yes	£442
Cynon Taf Community Housing Group	Yes	4.99%	No		No	
Family Housing Association (Wales) Ltd	No		No		No	
First Choice Housing Association	Yes	Company Car	No		Yes	£336
Grwp Cynefin	Yes	5.41%	No		No	
Hafan Cymru	No		No		No	
The Hendre Group	No		No		Yes	£618
Linc-Cymru Housing Association	Yes	10.00%	No		No	
Melin Homes	Yes	Company Car	No		Yes	£706
Merthyr Tydfil Housing Association	No		No		No	
Merthyr Valleys Homes Ltd	No		No		No	
Mid-Wales Housing Association	Yes	8.16%	Yes	£2,073	Yes	£635
Monmouthshire Housing Association	No		Yes	£7,625	No	
Newport City Homes	Yes	10.00%	No		No	
Newydd Housing Association	Yes	7.45%	No		No	
North Wales Housing	No		No		No	
Pennaf Limited	Yes	8.40%	No		No	
Rhondda Housing Association	No		No		No	
Taff Housing Association	No		No		No	
Tai Calon Community Housing Limited	No		No		No	
Tai Ceredigion Cyf.	Yes	7.70%	No		No	
Tai Tarian Ltd	No		No		No	
The Pobl Group	No		No		Yes	£1,322
Trivallis	Yes	10.00%	No		Yes	£192
United Welsh	Yes	10.02%	No		No	
Valleys to Coast Housing Ltd	Yes	10.00%	No		No	
Wales & West Housing	No		No		No	

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	£ 50,635	£ 72,000	£ 50,635
Median	£105,830	£ 97,674	£103,605
Maximum	£135,000	£161,600	£161,600
Mean	£100,898	£105,468	£103,183
Number	18	18	36
% of total	50%	50%	100%

There is an even number of CEO's from each gender in the cohort (50%/50%). When compared to the ONS analysis published in January 2018 this parity is brought into focus. The proportion of male to female staff in the ONS group entitled 'Chief Executives and Senior Officials' was 72.8% male to 27.2% female¹⁵

¹⁵ONS article 'Understanding the gender pay gap in the UK' published 17th Jan 2018.

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. The following data relates to 5th April 2017.

Organisation	Mean Male Pay as % of Female Pay
The Hendre Group	30.40%
Mid-Wales Housing Association	30.00%
Pennaf Limited	17.77%
Wales & West Housing	17.05%
Monmouthshire Housing Association	15.64%
Linc-Cymru Housing Association	15.37%
Melin Homes*	14.99%
The Pobl Group	14.14%
Rhondda Housing Association	13.30%
North Wales Housing*	12.89%
Cartrefi Cymunedol Gwynedd Cyf	11.46%
Family Housing Association (Wales) Ltd	10.6%
Tai Calon Community Housing Limited	9.50%
Bron Afon Community Housing	8.42%
Tai Tarian Ltd	3.20%
Ateb Group Limited	0.00%
Newport City Homes	-0.21%
Cadwyn Housing Association*	-2.18%
Coastal Housing Group*	-2.90%
Merthyr Tydfil Housing Association*	-4.67%
Trivallis	-5.12%
Valleys to Coast Housing Ltd*	-5.57%
Merthyr Valleys Homes Ltd	-6.30%

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 median UK national figure as calculated by the Office of National Statistics and released in 2018 is 9.1% in favour of males¹⁶.

Organisation	Median Male Pay as % of Female Pay
First Choice Housing Association*	25.04%
The Hendre Group	20.80%
Tai Calon Community Housing Limited	17.40%
Bron Afon Community Housing	16.58%
Wales & West Housing	16.01%
Pennaf Limited	15.51%
Monmouthshire Housing Association	14.83%
The Pobl Group	14.46%
Melin Homes*	13.62%
Mid-Wales Housing Association	13.00%
North Wales Housing*	12.32%
Linc-Cymru Housing Association	11.66%
Family Housing Association (Wales) Ltd	6.60%
Rhondda Housing Association	6.80%
Valleys to Coast Housing Ltd*	6.49%
Cartrefi Cymunedol Gwynedd Cyf	0.68%
Tai Tarian	0.00%
Newport City Homes	-2.67%
Cadwyn Housing Association*	-2.73%
Trivallis	-3.00%
Merthyr Valleys Homes Ltd*	-3.10%
Coastal Housing Group*	-4.30%
Merthyr Tydfil Housing Association*	-9.65%

The gender pay gap reported for Welsh housing needs to be understood in context; a significant proportion of the HAs in the cohort 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 January ONS figures show that nationally females make up more than 75% of staff in the group defined as 'Caring Leisure and Other Services'. In this context the Welsh housing gender pay gap is encouraging.

¹⁶Annual Survey of Hours and Earnings (ASHE) - Office for National Statistics

Gender Population by Organisational Quartile

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

Board makeup

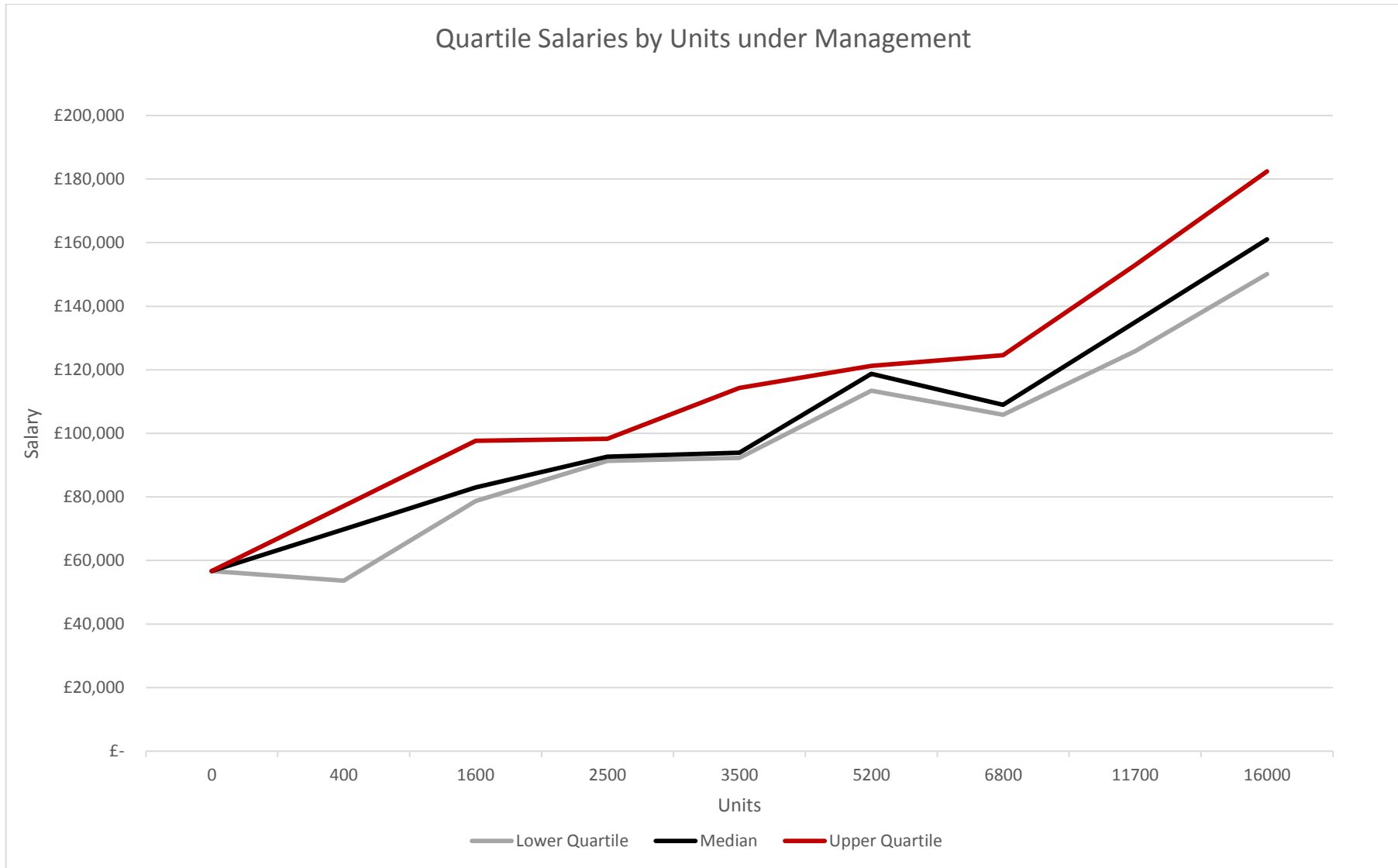
In the final section organisations were asked the gender of the chair of their board.

Board Chair Gender

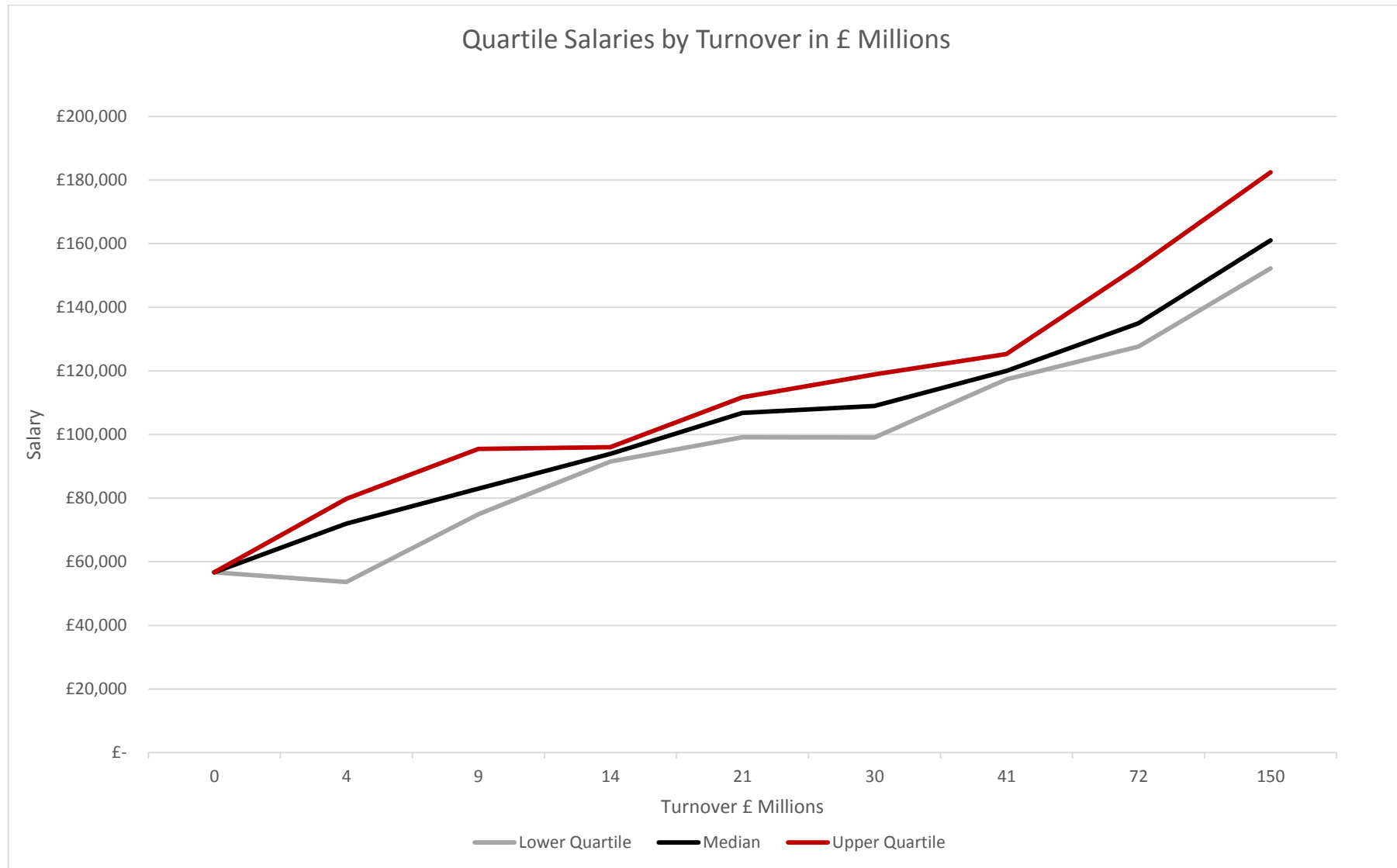
The gender of each organisations board is detailed in the table below.

Gender	Number	%
Male	25	69.45%
Female	11	30.55%
Total	36	100.00%

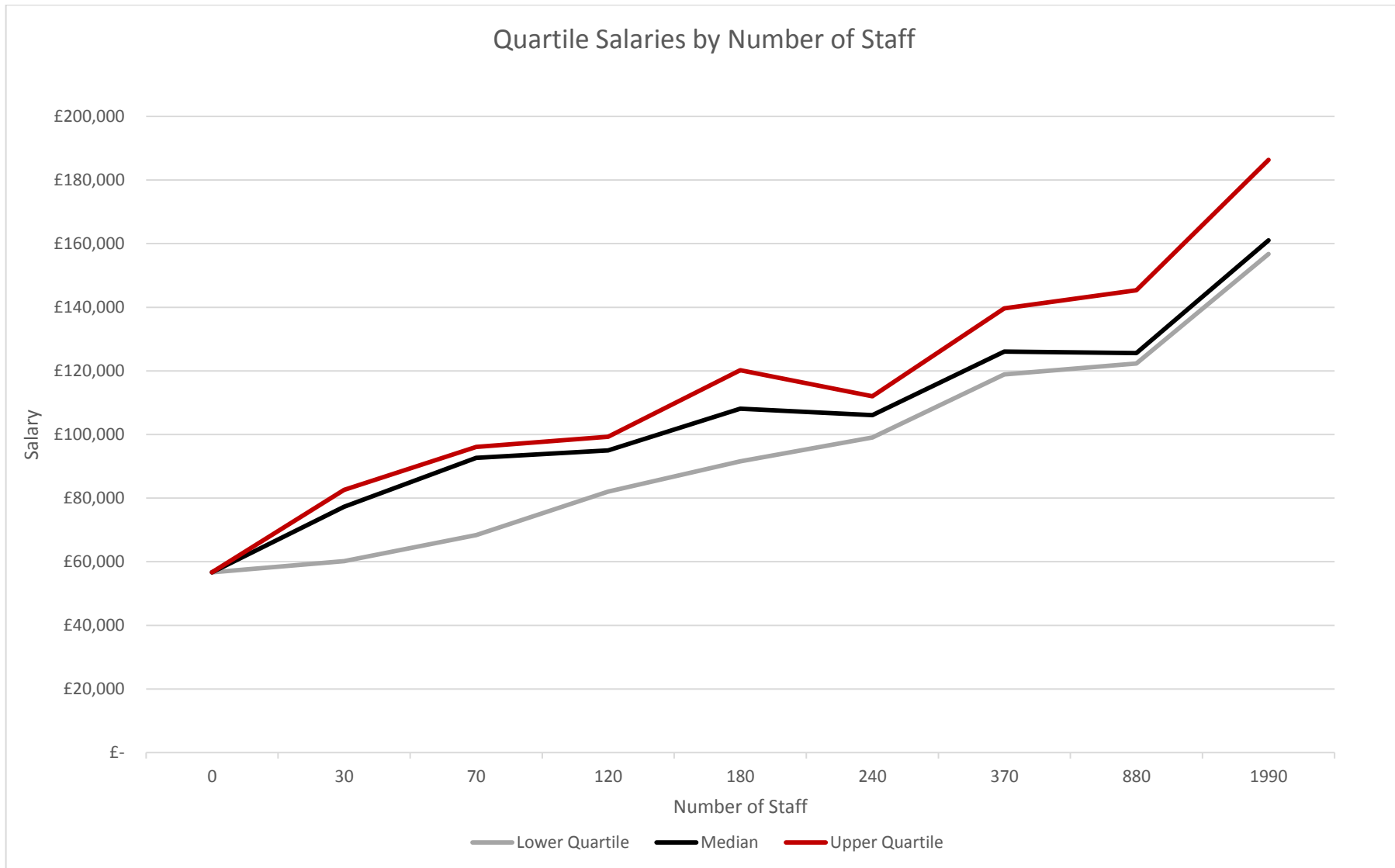
Appendix 1: Quartile CEO Salary Against Units Under Management



Appendix 2: Quartile CEO Salary Against Organisation Turnover



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



Appendix 4: Gender Populations by Organisation Quartile

Organisation	Males in the lower quartile	Females in the lower quartile	Males in the lower middle quartile	Females in the lower middle quartile	Males in the upper middle quartile	Females in the upper middle quartile	Males in the upper quartile	Females in the upper quartile
Bron Afon Community Housing	51.00%	49.00%	49.00%	51.00%	70.00%	30.00%	72.00%	28.00%
Cadwyn Housing Association	52.38%	47.62%	52.63%	47.37%	41.82%	58.18%	25.00%	75.00%
Cartrefi Cymunedol Gwynedd Cyf	43.08%	56.92%	90.63%	9.38%	59.38%	40.62%	68.75%	31.25%
Coastal Housing Group	0.50%	0.50%	69.60%	30.40%	39.30%	60.70%	51.80%	48.20%
Family Housing Association (Wales) Ltd	21.00%	79.00%	30.20%	69.80%	30.20%	69.80%	39.70%	60.30%
First Choice Housing Association	50.00%	50.00%	71.43%	28.57%	66.67%	33.33%	75.00%	25.00%
The Hendre Group	7.90%	92.10%	8.20%	91.80%	19.70%	80.30%	32.00%	68.00%
Linc-Cymru Housing Association	21.10%	78.90%	12.40%	87.60%	19.30%	80.70%	31.90%	68.10%
Melin Homes	43.48%	56.52%	52.11%	47.89%	52.73%	47.27%	56.92%	43.08%
Merthyr Tydfil Housing Association	40.00%	60.00%	50.00%	50.00%	20.00%	80.00%	44.40%	55.60%
Merthyr Valleys Homes Ltd	57.00%	43.00%	84.00%	16.00%	48.00%	52.00%	59.00%	41.00%
Mid-Wales Housing Association	16.00%	84.00%	39.00%	61.00%	33.00%	67.00%	60.00%	40.00%
Monmouthshire Housing Association	16.67%	83.33%	59.26%	40.74%	70.37%	29.63%	64.81%	35.19%
Newport City Homes	36.11%	63.89%	72.22%	27.78%	45.07%	54.93%	45.83%	54.17%
North Wales Housing	43.18%	56.82%	34.09%	65.91%	55.77%	44.23%	42.85%	57.14%
Pennaf Limited	12.12%	87.88%	20.91%	79.09%	40.50%	59.50%	47.11%	52.89%
Rhondda Housing Association	41.00%	59.00%	35.00%	65.00%	47.00%	53.00%	53.00%	47.00%
Tai Calon Community Housing Limited	75.00%	25.00%	76.00%	24.00%	78.00%	22.00%	43.00%	57.00%
Tai Tarian Ltd	54.00%	46.00%	72.00%	28.00%	63.00%	37.00%	71.00%	29.00%
The Pobl Group	20.68%	79.32%	22.98%	77.02%	26.93%	73.07%	35.55%	64.45%
Trivallis	60.00%	40.00%	67.00%	33.00%	43.00%	57.00%	61.00%	39.00%
Valleys to Coast Housing Ltd	49.12%	50.88%	73.13%	21.88%	61.67%	38.33%	62.26%	37.74%
Wales & West Housing	34.10%	65.90%	19.60%	80.40%	35.20%	64.80%	43.50%	56.50%
Average	36.76%	58.94%	50.50%	49.29%	46.37%	53.63%	51.58%	48.42%

Appendix 5: Contributing Organisations

- Aelwyd Housing Association
- Ateb Group Limited
- Bro Myrddin Housing Association
- Bron Afon Community Housing
- Cadwyn Housing Association
- Cardiff Community Housing Association
- Cardiff YMCA Housing Association
- Cartrefi Conwy
- Cartrefi Cymunedol Gwynedd Cyf
- Coastal Housing Group
- Cynon Taf Community Housing Group
- Family Housing Association (Wales) Ltd
- First Choice Housing Association
- Grwp Cynefin
- Hafan Cymru
- Linc-Cymru Housing Association
- Melin Homes
- Merthyr Tydfil Housing Association
- Merthyr Valleys Homes Ltd
- Mid-Wales Housing Association
- Monmouthshire Housing Association
- Newport City Homes
- Newydd Housing Association
- North Wales Housing
- Pennaf Limited
- Rhondda Housing Association
- Taff Housing Association
- Tai Calon Community Housing Limited
- Tai Ceredigion Cyf.
- Tai Tarian Ltd
- The Hendre Group
- The Pobl Group
- Trivallis
- United Welsh
- Valleys to Coast Housing Ltd
- Wales & West Housing