

Corporate Plan

2025 to 2028



Our Vision

What is Cadarn about?

To provide affordable, safe and high quality homes and support sustainable communities with excellent services to tenants and customers.

Our Corporate Plan Objective – what do we want to do?

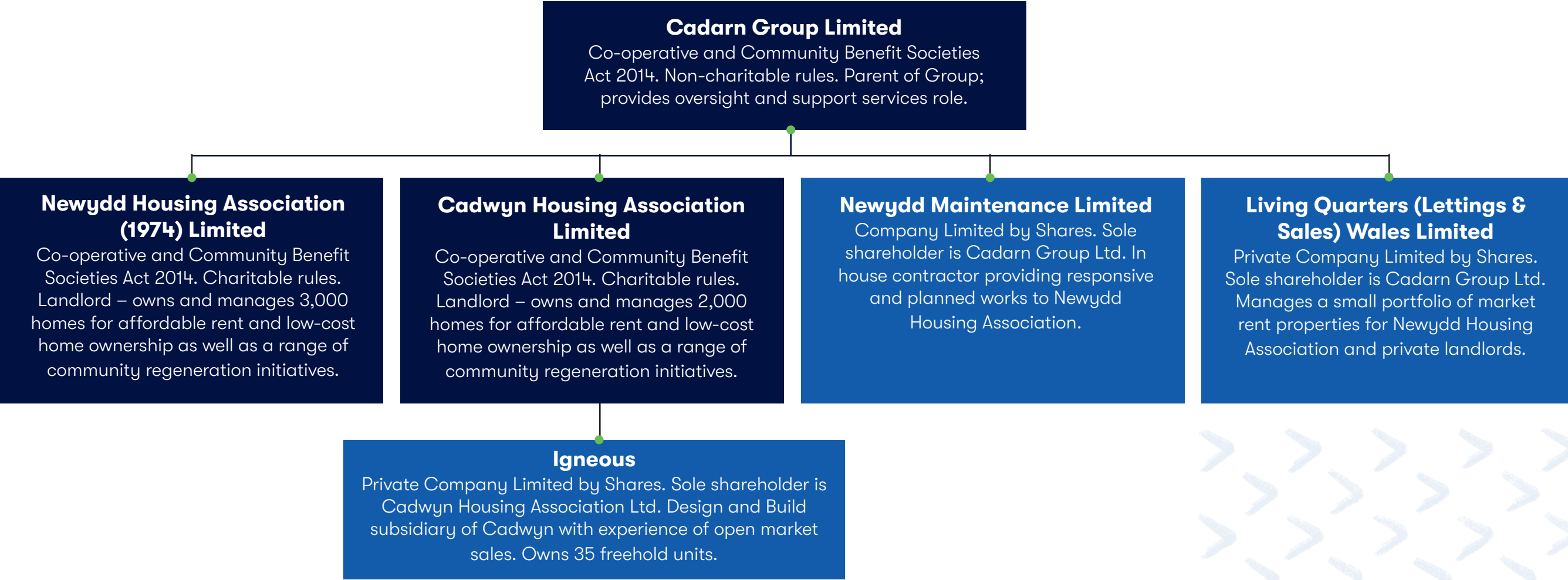
To utilise the Group's strengths and resources in a way that results in greater resilience, enabling us to surpass our past achievements and service quality



Introduction

Newydd Housing Association was first established in 1974. In 1998, a group structure was formed with The Cadarn Housing Group as the parent company and Newydd Housing Association (1974) Ltd as a subsidiary. Three more companies have since been added to the group, Living Quarters (Lettings and Sales) Wales Ltd and Newydd Maintenance Ltd and in 2024 the group expanded to include Cadwyn Housing Association Ltd.

Group Structure



Introduction

Cadarn Group Ltd has a shared vision across the Group members to provide affordable, safe and high-quality homes to all those who need them and support sustainable communities with excellent services to tenants.

The Boards of Newydd and Cadwyn have invested significant time and effort in developing the partnership arrangements and a robust business case, providing a strong strategic rationale for forming the expanded Group. This analysis and due diligence, conducted from a position of strength and stability, lays a robust foundation for the new Group's initial corporate plan.

This plan has been thoroughly reviewed by all Board members and advisors, creating a clear link from the partnership business case to the delivery of desired outcomes over the next three years. As the Group undergoes significant changes in the coming months and years, this link will provide a solid foundation for building a resilient

organisation committed to delivering excellent services and support our communities to grow in a sustainable, safe environment. In order to do that, the Board has developed this Corporate Plan to drive the organisation forward and ensure that we collaborate to deliver the policy aims of Welsh Government and our Local Authority partners.

Cadarn Group is committed to embracing sustainable practices and innovative technologies to transform our homes and buildings into beacons of environmental stewardship. This journey towards decarbonisation is not just about reducing emissions; it's about creating healthier, more resilient communities for future generations.

Welsh Government is committed to providing 20,000 new low carbon homes by the end of the current government term. Cadarn Group aim to contribute to this strategic aim by delivering 450 low carbon homes over the term of this corporate plan across our principal local authority areas.

Cadarn Group wants to play its part in addressing the climate emergency and aims to assist the Welsh Government through the Optimised Retrofit Programme to reduce carbon emissions across our stock.

Safety for tenants, the quality of housing stock and our value for money remain high priorities for the Board. Cadarn Group aims to ensure tenants live in safe, affordable, high-quality homes, receiving excellent landlord services.

Having a clear strategy demonstrates that we appreciate the scale of the challenges we face, from retrofitting over five thousand homes to become zero-carbon and meeting higher building safety standards, to exploring new ways of raising the significant funding needed to continue to build more of the right homes, in the right places.



Cadarn's DNA

Alongside our targets to improve Cadarn and guide investment decisions going forward, the group will maintain its focus and commitment on key areas of success already achieved. The Cadarn DNA will also influence everything we do on a daily basis and will ensure that all activity and decisions build upon the previous success and commitments.

The Cadarn DNA can be summarised as follows:

Excellent Services

- Ensure tenant involvement and tenant representation in everything that we do.
- Ensure our services reach diverse communities.
- Ensure all our tenants are safe in their homes.
- Provide services that support Local Authorities, Welsh Government and stakeholders to meet their aims.
- Ensure our colleagues feel safe and supported carrying out their roles.
- Enhance the wellbeing of the communities we serve.
- Maintain a Restorative Approaches culture across the organisation.
- Champion diversity and ensure everyone is welcomed and heard.

Resilience & Investment

- Ensure all of our and our tenant's data is secure and held and processed in accordance with the appropriate legislation.
- Maintain the highest levels of governance and maintain the highest possible regulatory ratings.
- Remain a financially viable organisation and an attractive proposition for investors.
- Ensure value for money in all of the Group's operations.
- Ensure that all services across the Group are reviewed for ensuring the wellbeing of future generations.
- Ensure our social rents remain affordable to those most in need and expand the support to tenants who need it.
- Constantly strive to reduce our carbon footprint through the ways we work.
- Promote positive environmental and sustainable behaviours.
- Maintain Welsh Housing Quality Standards in line with updated guidance.
- Invest in staff education and wellbeing to ensure that our tenants receive the highest levels of service.
- Remain open to opportunities that generate commercial profits through our subsidiary companies that can be reinvested in the group's core social purpose.



The strategic direction outlined throughout the business case stage of the partnership discussions have been used to create the next corporate plan. Harnessing this work to create the Group's visions, values and objectives provides the golden thread from the partnership business case to the delivery of the desired outcomes for Cadarn.

This corporate plan sets out that journey for the next 3 years but lays the foundations for a much longer journey for the next 30, maybe 50 years and ensures Cadarn Group are on track to continue to support our tenants and communities to grow in a sustainable, safe environment while ensuring high accountability and good governance.

Jason Wroe

Chief Executive Officer

Deb Austin

Cadarn Group Chair



Our Values

our guiding principles and beliefs



Honest

- We are honest, open and fair in our dealings with people and partner organisations.
- We respect confidentiality and the need to protect sensitive data.
- We want people to be aware of and understand the decisions we make and are accountable for our actions.
- We achieve this through informing our stakeholders consistently, regularly and fully.



Enabling

- Our services empower our tenants to be able to sustain their tenancies, communities and to develop and grow.
- We aim to enable our staff to deliver the best service they can and to grow and develop their own careers.
- We aim to enable our stakeholders to deliver their ambitions.



Innovative

- We aim to achieve excellence in all we do.
- We adapt and respond quickly and take every opportunity to learn from experience.
- We trust our staff and encourage new ideas, enabling staff to try to improve services.



Kind

- We recognise when people are suffering and take action to help.
- We want to help each other, tenants and communities.
- We listen to what everyone has to say.
- We engage with, listen to and learn from staff, tenants and stakeholders.
- We embrace diversity and inclusion.
- We recognise and praise good performance.

What do we want to do?

We want to provide affordable, safe and high-quality homes to all those who need them and support sustainable communities with excellent services to tenants.

The principle of this Corporate Plan is to combine the Group's strengths and resources in a way that results in better resilience, enabling us to surpass our past investment achievements and service quality.

Ambitions for this Corporate Plan:

- We want to support our communities to grow in a sustainable, safe environment.
- We want to support our local stakeholder partners to achieve their ambitions.
- We want to support the Welsh Government's ambitions.
- We want to decarbonise our homes, developing a plan for achieving this by 2050.
- We want to provide secure homes for people who are homeless, and to contribute to the development and execution of our partner local authority homelessness strategies
- We want to support our tenants to sustain their tenancies and ensure our rents remain affordable
- We want to keep our tenants safe and our properties well maintained
- We want to provide excellent services that reflect equality & diversity

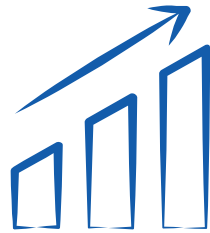


Our Themes what are our drivers?



Improve the quality of housing and estate services to tenants and achieve top quartile performance levels

- Overall Tenant Satisfaction: Target: Top Quartile



Improve organisational resilience especially financial, people and systems

- Operating Cost Savings: Reinvested £1.55m by year 3
- Staff Satisfaction: Achieve Investors in People Gold for the expanded Group by 2028



Advance investment in existing homes

- Continue to implement an Asset Management Strategy across the Group to ensure that investment is maximised
- All stock will have a target energy pathway by 2027 as we work towards the Welsh Government target for decarbonisation



Continue to develop more new homes

- Develop 450 additional new homes by 2028
- Explore non-Social Housing Grant projects to supplement the SHG programme



Provide more community sustainment programmes to meet the non-housing needs of tenants

- Maximise grant opportunities
- Deliver digital inclusion across the Group
- Deliver Realise Your Potential project across the Group



if you have any questions about our
Corporate Plan, please feel free to
email us at **enquiries@cadarn.co.uk**
or call **0303 040 1998**

