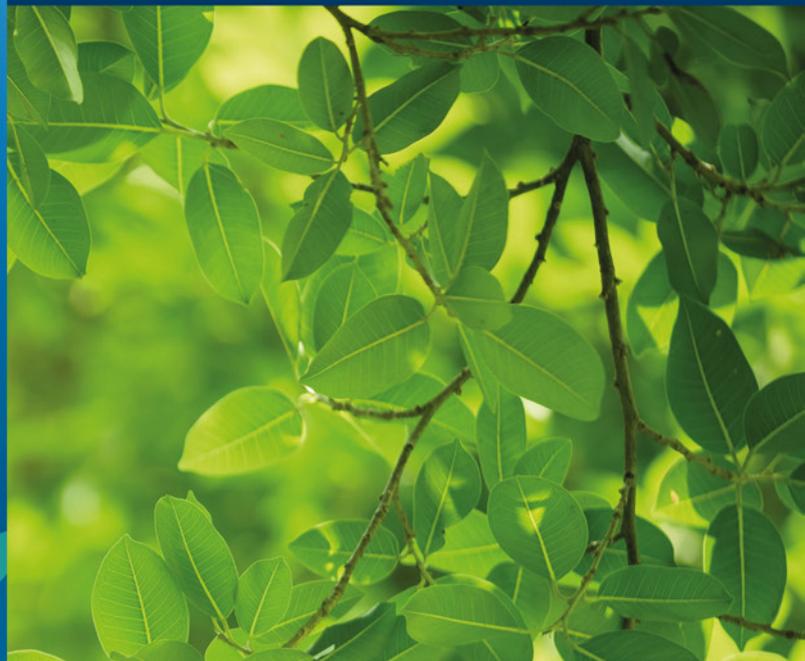


**Environmental, social
and governance report
for the year ended
31 March 2023**



Introduction

We've been in business for almost 30 years and provide nearly 13,000 homes for more than 29,000 people across Bedfordshire, Buckinghamshire, Northamptonshire and Hertfordshire. We're a £92 million turnover social housing business with almost 400 staff.

Our mission is more homes, stronger communities, better lives. We build affordable homes, provide personal support, and help people to learn, work and be healthy.

We're a financially stable and innovative not-for-profit organisation that believes in partnership and collaboration. We plan to build over 1,500 more new homes over the next five years to play our part in ending the housing crisis.

As part of that mission, we know that we have a responsibility to make a positive impact on the environment, as well as to our customers, colleagues, and partners.

This ESG report showcases our work in the 2022/23 financial year in terms of the specific themes outlined in the Sustainability Reporting Standard for Social Housing.

Looking ahead, we have secured new sustainability linked funding for 2023/24. This will require us to commit to three KPI targets to meet each year. These are yet to be confirmed, but we will report on them in future publications.

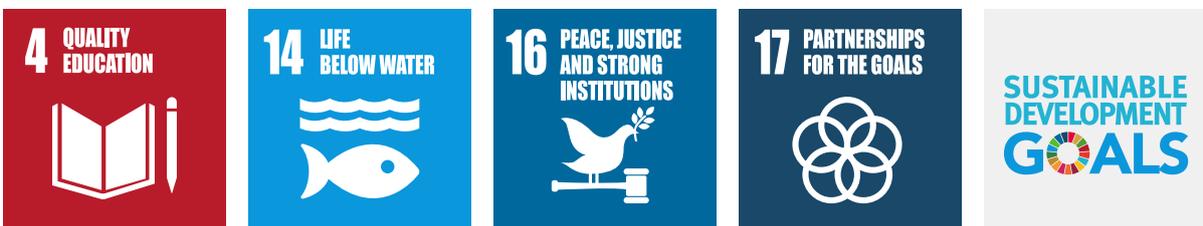
They also match the key UN Sustainable Development Goals (SDGs), which are shown on the following page, and which we're proud to both directly and indirectly impact.

Direct impact

SUSTAINABLE DEVELOPMENT GOALS



Indirect impact



You can find more information on our activities on our website, together with other documents including Further together, our corporate plan, and our Annual report and financial statements.

If you have further queries, please contact pr@guhg.co.uk

You can also find out more about the UN SDG by visiting: sdgs.un.org/goals

Report structure

ESG Area	Theme Name	Description	SDG	
Social	Affordability and security P7	Provides affordable housing	11	Sustainable Cities and Communities
			10	Reduce Inequality
	Building safety and quality P11	Resident safety is well managed	11	Sustainable Cities and Communities
	Resident voice P12	Listens to residents' voice	11	Sustainable Cities and Communities
	Resident support P15	Supports residents, and the local community		
Placemaking P20	Supports residents and the wider local community through placemaking			
Environmental	Climate change P23	Prevents climate change	13	Climate Action
	Ecology P27	Promotes ecological sustainability	15	Life on Land
	Resource management P28	Sustainable management of natural resources	12	Responsible Consumption and Production
Governance	Structure and governance P31	High quality Board of trustees	16	Peace, Justice and Strong Institutions
	Board and trustees P31	High quality Board of trustees		
	Staff wellbeing P33	Supports employees	11	Decent Work and Economic Growth
	Supply chain management P35	Procures responsibly	11	Responsible Consumption and Production

Each theme in the report includes a number of individual criteria that we have reported against. You can find a year-on-year comparison from [pages 36 to 39](#).



Social

Everyone deserves a safe and secure place they can call home. That's why our mission is more homes, stronger communities, better lives. We build affordable homes, provide personal support, and help people to learn, work and be healthy.



Affordability and security

This theme seeks to assess the extent to which the housing provider provides long-term homes that are genuinely affordable to those on low incomes.

It is made up of five criteria, including the tenure mix of new and existing properties, the security of tenure and fuel poverty.

Affordability of our homes

Local Housing Allowance (LHA) rates are used to calculate the amount of Housing Benefit (or the housing element of Universal Credit) that can be paid to customers. It is based on private market rents being paid by customers in the rental market area and is limited by legislation.

This does not include any stock under shared ownership, intermediate rent, care homes, market rent and leased tenures, as well as supported living properties covered by the rent standard.



The allowance for rent compared to the Local Housing Allowance

Number of homes owned and managed (as of 31 March 2022)

	Number	Percentage
General needs (social rent)	8,574	69.2%
Intermediate rent	73	0.6%
Affordable rent	1,041	8.4%
Supported housing	319	2.6%
Housing for older people	946	7.6%
Low-cost home ownership	1,285	10.4%
Care home	7	0.1%
Private rented sector	148	1.2%
Total	12,393	100%

New homes completed in 2022/23

	Number	Percentage
General needs (social rent)	32	11.3%
Intermediate rent	0	0.0%
Affordable rent	58	20.6%
Supported housing	1	0.4%
Housing for older people	68	24.1%
Low-cost home ownership	118	41.8%
Care home	0	0.0%
Private rented sector	0	0.0%
Other	5	1.8%
Total	282	100%



Success story

“I am totally in love with my home”

Kiera, 28, was living with her parents but was longing for a place of her own. She knew that on her own, she'd not get a mortgage for a substantial sum of money to buy locally, but she also knew that shared ownership could be her answer.

Success story

"I had a chat with a mortgage advisor to work out what I could afford to help me achieve my dream of having my own place. But every time a shared ownership house was advertised, it was sold so quickly.

"When I saw these homes being advertised for Hackleton, a pretty village in Northamptonshire, I didn't hang about; I applied in under 10 minutes!

"I was glad that I had my Help to Buy ISA – the government tops up your savings by 25% when buying your first home – which I used for my deposit.

"Grand Union made it super easy for me to buy this house. It was a completely seamless process, and the paperwork was straightforward."

In October, Kiera moved into her two bedroomed house, which she's furnished in her own modern style.

"I am totally in love with my home, it's my pride and joy. It's everything I dreamed of.

"I'd encourage others to look at shared ownership. It can be quite scary, buying a house on your own, but you can do it. It's so empowering and rewarding having your own space."

How we're trying to reduce the effect of fuel poverty for customers

We understand that the cost-of-living crisis is hitting some people really hard. That's why we're doing all we can to help reduce the effects of fuel poverty on customers.

Our Asset Management Strategy puts in place a coherent methodology for getting to net carbon zero by 2050, and we are on target to deliver a minimum of EPC C by 2030. This strategy will also deliver an affordable means of heating our customers' homes.

We have budgeted £3.25m to continue our retrofit work, as well as energy efficient heating installations, to over 900 homes in the coming year.

Our Financial Wellbeing team gives advice to existing customers on switching fuel tariffs and advice on fuel debt, including accessing trust funds to secure write-offs, setting affordable repayment arrangements or including debt in insolvency options.

For customers who are struggling, we provide hardship funds, which include vouchers to top up pre-payment meters or top-ups of smart meters.

Where the opportunity arises, we also work with charities to provide fuel vouchers for customers, including support with paying for alternative fuel deliveries.

Where possible, customers who are in hardship with homes in need of retrofit are prioritised as part of our overall retrofit programme.

Success story

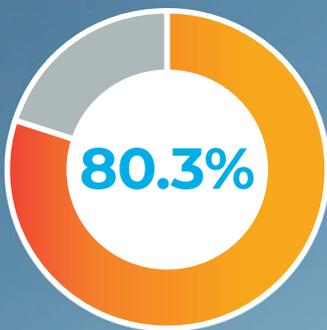
'Green' funding for consortium

In March 2023 it was confirmed that we had been successfully awarded grant funding under the Government's Social Housing Decarbonisation Fund (SHDF).

Alongside Central Bedfordshire Council (CBC) we were awarded over £2.2m to help improve the energy efficiency of our homes. This will see £1.2m going to Grand Union and just over £1m going to CBC.

The £2.2m will help Grand Union and CBC bring 374 lower performing homes up to Energy Performance Certificate (EPC) C rating, in line with Government targets.

As part of our recent Retrofit Improvement Programme, we committed to match the funding and have already identified 170 properties that will benefit from energy improvements over the next two years.



**Rental homes with a
three-year fixed tenancy
agreement (or longer)**



Building safety and quality

This theme seeks to assess how effective the housing provider is at meeting its legal responsibilities to protect residents and keep buildings safe.

It is made up of three criteria, disclosing gas safety checks, fire risk assessments and meeting Decent Homes Standards (DHS).



99.8%

Homes with an in-date gas certificate



100%

Buildings with an in-date fire risk assessment



99.9%

Homes meeting Decent Homes Standard

Only one property out of 11,095 failed the decent home standard. This was due to an out-dated heating system. We are in the process of replacing this.

Resident voice

This theme seeks to assess how effective the housing provider is at listening to and empowering residents.

It is made up of three themes that cover board scrutiny, complaint handling and resident satisfaction.

How customers can hold us to account

We know how important it is that our customers can hold us to account and have a voice to do so.

One customer on our Board

Two customers on our Customer Experience Committee

We have a full Customer Involvement Framework which includes all aspects of transactional feedback and complaints. Our customer Board and Committee members sit on our Customer Involvement Steering Group, overseeing activities and feedback results.

We have developed a full psychographic customer segmentation which provides us with granular level information about who our customers are from a needs, capability, confidence, and equality, diversity and inclusion perspective.

We have designed our framework to meet our diverse customer needs, and in September 2022 we launched Voice – an anonymous customer feedback platform that is ‘always on’ and is open to any customer at any time. Through this we can evidence a representative customer voice into the business.

670 customers signed up to Voice, our customer feedback platform. Between its launch on 5 September and 31 March, members took part in 13 polls and six forums. They also completed 13 surveys with a 41.5% average response rate. Topics included:

- **‘Your feedback’ web page** – We shaped the feedback section based on customer feedback. This included adding live stats to our feedback page.

- **Damp and mould** – This survey allowed us to gain a greater understanding of how many customers have damp and mould issues in their home. We contacted 76 customers who gave us their contact details as part of this survey to resolve their issues.
- **Moving in** – We have used the feedback from this survey to further develop and improve the service we provide for customers when they move into their new home.
- **Pet policy** – Customers helped shape the new policy, which is now live.
- **Repairs appointment time blocks** – We’ve used feedback from this survey to shape the service we provide.
- **Customer contact** – Only 22% of customers said they were satisfied with their experience using the web bot on our website. As a result we have removed this.

We deliver a full range of consultation, engagement and scrutiny activity through Voice which enables hundreds of customers across all our segments to participate. This reaches silent voices, previously excluded from participating because of barriers in more traditional scrutiny and engagement approaches. We are able to evidence customer involvement and scrutiny from a full equality and inclusion perspective with evidenced representation. This feeds into our transformation and continuous improvement work, and decision making.

How we measure customer satisfaction

We measure satisfaction continually at a transaction level through Rant&Rave – a text message and email platform that allows customers to provide feedback on our service. This gives us immediate results following individual service transactions. Lower scores also trigger a recovery loop, with colleagues in our Resolutions team following up directly with customers, where needed.

We also measure satisfaction through our Tenant Satisfaction Measure (TSM) data collection once a year. The TSM requires all registered providers of social housing to collect and report annually on their performance on a core set of defined measures to provide customers with greater transparency about their landlord's performance. This is delivered, alongside other satisfaction and sentiment work, through Voice, with some additional telephone surveying.

During the year we have seen some decline on Rant&Rave at a transactional level around repairs. We also had some challenges with a heating contractor. We listened to our customers and have since changed provider, informed in part by customer feedback. Our TSM scores have remained pretty stable, but we have seen a marked increase in some metrics across all segments and including the most vulnerable customers:

“Listens to my views and acts upon them” – up to 52% from 36%

“Treats me fairly and with respect” – up to 65% from 46%

These are key metrics associated with our Customer Involvement Framework and directly demonstrate the impact of our segmentation and approach to delivering representative customer voice capability and scrutiny.



Customer complaints and how we learn from them

In the last year, six complaints have been referred to the Housing Ombudsman. None have been upheld.

In the three adjudications in the last 12 months, no maladministration was found. Two suggested we pay the compensation we had already offered. One advised we pay £150 for complaint handling failure.

The remaining three are still with Housing Ombudsman for adjudication.

We feed all our complaints learnings into our transformation road map, to inform future improvements. We are developing our complaints process in consideration of our customer segmentation – developing beyond the regulatory process, and in consideration of impact of situations on an individual.



Resident support

This theme seeks to assess the effectiveness of the initiatives that the housing provider runs to support individual residents.

It is made up of two criteria that cover: What support is provided and how successful is it?

Our support services

Grand Union has a number of different support services that customers can access.

Life24 – personalised alarm service

Life24 is a unique telecare and personalised support service for people of all ages. It enables independence and peace of mind.

Life24 has been specially designed to provide an affordable solution to promote independence for vulnerable people of all ages. It's available across Bedfordshire and Northamptonshire.

The service is focused on visiting customers within independent living. Customers can choose from a range of support options and receive face-to-face or telephone contact.

Extra care

In our extra care services we're developing a partnership forum where customers can feedback about the services provided and influence change. The first of these has been established at Quince Court in Sandy, Bedfordshire. It is working well with great levels of collaboration between customers and Grand Union colleagues.

Our Life24 and Extra Care colleagues collectively completed almost **55,000** wellbeing checks during the year, ensuring our most vulnerable customers remained safe and well in their homes.

558

personal alarm systems installed in 2022/23



Through this service, we are able to support customers who are struggling with daily living, by working in partnership with a range of statutory and voluntary agencies.

Success story

“Sometimes I have to remind myself I’m not on holiday”

Since her husband passed away, Chrissie, 72, had lived alone with her dog, Rosie, in a three-bedroomed bungalow near Quince Court in Sandy, Bedfordshire.

Over a period of two years, Chrissie watched the new extension being built across the way, seeing an additional 25 modern apartments for independent living being built and a refurbishment to the existing Extra Care scheme. Chrissie kept an eye on progress, talking to the builders, and as soon as it was ready she was eager to have a look round.

“The new apartments looked lovely so I enquired about a possible move. I knew my family worried about me living alone in my bungalow – it was so much to manage by myself, especially the garden.

“I moved in on New Year’s Day this year. My family are over the moon that I’m here. I’m safe, I’ve got friends and my family’s happy that I’m happy.

“I’ve no garden to manage here and I don’t miss all the housework I had to do. This apartment was brand new, all lovely and clean.

“Moving here has definitely made a difference to my life. I’m never lonely; there’s always someone to talk to, including Grand Union staff and the carers, who are all lovely.

“My cockapoo Rosie loves it here as well – she loves everybody, and everybody loves her. She gets fed in so many of the apartments!

“I love having company and I’m delighted to have made so many friends. Every day our ‘2 o’clock club’ meets in the communal lounge, or outside if the weather is nice. There can be up to 20 of us sometimes!

“At the club we chat, we laugh, we drink cups of tea and we make plans. I’m so happy to have met people with similar interests to me.

“My friend came to visit me shortly after I moved in and she cried with happiness for me. Now she’s my neighbour!

“I sometimes have to remind myself I’m not on holiday, it’s my home. It’s beautiful here. I’m so glad I moved.”



Partnerships, Domestic Abuse and Safeguarding

Our Partnerships, Domestic Abuse and Safeguarding teams support customers in our neighbourhoods. They visit our specialist schemes on a regular basis and support customers and their support providers with ongoing tenancy and accommodation issues. The service is well regarded by commissioners and provides a clear separation between care and housing.

The Domestic Abuse & Safeguarding team support our four domestic abuse (DA) refuges as well as colleagues and external professionals around concerns relating to our customers. They co-ordinate activities across Grand Union teams and liaise with local authority staff.



157
DA referrals made for customers



5
colleagues offered DA support



260
safeguarding referrals made for customers

Benefits and debt advice

Our Financial Wellbeing team provides two different services – welfare benefits advice and Financial Conduct Authority (FCA) authorised debt advice.

In 2022/23 there were:

1,160

Welfare Benefits referrals

162

Debt Advice referrals



Welfare benefits advice deals with all aspects of benefits from checks, claims, and appeals. Debt advice is a holistic approach to a financial situation, advising debt options including insolvency and helping customers take their chosen option forward.

We secured **£3.21m** in extra income for our customers through welfare benefits advice.

Wellbeing support

Our Wellbeing & Support team provides short term support to customers who are experiencing a crisis - this could be due to mental or physical health, hoarding or substance dependency.

In 2022/23 the team supported **379** customers.

Success story

Working together to help customers

We received a letter from Elaine* saying she had no money, was falling behind with her rent, her mental health was suffering, and she had nowhere and no-one to turn to. It had got to the point where Elaine no longer answered the phone and didn't open her post.

Elaine is a survivor of domestic violence, which left her with extreme anxieties. This was why she hadn't reached out for any support.

Our Welfare Benefit team and Wellbeing & Support team arranged a joint visit so they could find out how we could support her.

Her benefits stopped when she reached state pension age eight months earlier, but she hadn't claimed for her pension. Our team called the Pension Service to sort this for her straight away.

Further work from the team found that she was also eligible for both Housing Benefit and Council Tax Reduction. Again, the team submitted a claim for her.

As a result of their work, Elaine now receives just over £400 per week and was given £7,000 in backdated benefits.

Now, five months on, Elaine's rent is being paid in full, her arrears have been reduced, and her money worries are gone. She's feeling so much better about her life and is working with our Wellbeing & Support team to provide support with her mental health.

***name changed for anonymity reasons.**

Health, Housing and Wellbeing

We understand the importance of creating places where customers can be healthy and happy.

That's why we have a Health and Housing Co-ordinator and Wellbeing Co-ordinator. They focus on health and housing and work in partnership to provide initiatives to reduce health inequalities and improve wellbeing within our key communities, responding to local and evidential needs.

Success is monitored in a variety of ways depending on the type of intervention:

- **community uptake**
- **behavioural changes**
- **lifestyle changes**
- **improvements to defined health goals**
- **improvements to overall wellbeing**

For our bigger interventions we calculate social value using the HACT calculators or similar methodologies, which show our social return on investment.



Placemaking

This theme seeks to highlight the wider set of activities that housing providers undertake to create well-designed homes and places that meet local needs and provide great places for people to live and enjoy.

The theme is made up of one criterion, a space for the housing provider to give examples of their placemaking or placeshaping work.

Building stronger communities and better lives

Our vision is to adopt a fully integrated health and housing approach. This will see us focusing on healthy neighbourhoods, with our wellbeing, health and housing, and youth co-ordinators working in partnership with a range of external agencies.

In April 2022 we launched an innovative partnership with fellow housing association Peabody and three regional public health teams (Bedford Borough, Central Bedfordshire and Milton Keynes City councils) to create a blueprint for a new way of working between health and housing.

The approach is designed to help tackle health inequalities through partnership working to improve access to, and engagement with, public health services.

Some of the key areas focussed on in the first year have been smoking, mental health and wellbeing, weight management and physical activity, and drugs and alcohol.

We will target our resources based on our segmentation data and public health impact assessments. This will enable us to support those customers who most need our help.

Activities for older people

Our activity days for older customers continue to focus on people who are lonely, isolated, and experiencing early stages of dementia. These sessions can provide a welcome respite for carers and are regularly attended by over 20 people. Activities include exercise, reminiscence, crafts, and virtual reality. They are mapped to the five ways to wellbeing and help with the maintenance of key skills such as memory and recall, decision making, coordination and fine motor skills.

Using funding from the Connolly Foundation, we were able to fund a start-up of six chair-based exercise classes for older people. We adopted a sustainable model where classes were fully funded for 10 weeks, 50% funded for 10 weeks and now continue to run with customers covering the cost. So far, over 70 customers have attended.

Using the HACT Social Value Calculator to value reduction in social isolation and improvements in physical activity, it is estimated that the improvements to personal wellbeing are in excess of £200,000, with an exchequer saving of £3,428.



Success story

Gardening for Wellbeing

Wendy, 59, moved into her Grand Union home in a Bedfordshire village in 1994, having lived in the village since the age of 14.

Two years ago, after a serious illness, a social prescriber suggested gardening therapy to help with her mental health issues.

“I joined Grand Union’s Gardening for Wellbeing group; I was one of the first to join.

“I love gardening, so I was keen on the idea, but I was so worried about meeting people. I was really nervous before that first session, worried about what would happen.

“But there were only three people there and Emma Dagless, Grand Union’s Wellbeing Coordinator, was very nice, she really understood.

“It’s become a really nice group – there’s just five of us. During spring, summer and autumn, we garden for a couple of hours on a Tuesday afternoon in Flitwick, sowing seeds, preparing ground, weeding, propagating plants etc.

“During the second winter, when we were not gardening, I joined a 12-week healthy eating cookery class, also run by Grand Union. There were four of us there from the gardening sessions.

“I really enjoyed it, trying a lot of food I’d not tried before. We made burgers with hidden vegetables to make them healthier, granola bars and oatcakes, as well as soups and pancakes, and learning other tips, for example using broccoli stalks in our cooking.

“I’m now using more herbs in my food to make my food taste different and I’m making a lot more meals from scratch.

“I think it’s good that Grand Union offer these services, as it’s really helped me with my mental health to be with other people and get me out of my house.”



Environmental

Like other businesses, we're looking at our environmental impact, and we're committed to becoming a net zero carbon organisation. But our ambition isn't restricted to energy use. We're also planning to enhance biodiversity and reduce our water usage and waste production. As a landlord, we have opportunities to go beyond our day-to-day operations.



Our Environmental Sustainability Strategy is changing the way we manage and invest in our homes and estates. We’re aiming for positive environmental impacts in terms of both the properties and the estates, including improvements in the amount and management of green space.

Climate change

This theme seeks to assess how the activities of the housing provider are impacting on climate change, and how they are mitigating the physical risks of climate change. This theme considers current practice, as well as the changes being made to improve performance in the future.

It is made up of six criteria, including the distribution of EPC ratings, emissions data, climate risk mitigation plan and environmental strategy.



Distribution of EPC ratings of existing homes (completed before 2022/23)

Homes rated A	0.3%
Homes rated B	18.7%
Homes rated C	40.7%
Homes rated D	24.6%
Homes rated E or worse	2.0%
No rating/unknown	13.8%

Distribution of EPC ratings of homes built in 2022/23

Homes rated A	0.0%
Homes rated B	97.1%
Homes rated C	2.9%
Homes rated D	0.0%
Homes rated E or worse	0.0%
No rating/unknown	0.0%

Greenhouse gas emissions

Scope one

Energy use and emissions from use of purchased gas.

	2020/21	2021/22	2022/23
kWh	940	-	-
tCO ₂ e	0.17	-	-

Energy use and emissions from fleet transport and machinery.

	2020/21	2021/22	2022/23
kWh	1,503,794	1,997,725	2,544,320
tCO ₂ e	366.53	473.02	610.39

Scope two

Energy use and emissions from purchase of electricity for Grand Union offices and sites.

	2020/21	2021/22	2022/23
kWh	289,934	179,710	129,174
tCO ₂ e	67.60	38.16	24.98

Scope three

Energy use and emissions from business travel in rental cars or employee-owned vehicles where Grand Union is responsible for purchasing the fuel or awarding mileage allowance.

	2020/21	2021/22	2022/23
kWh	249,828	387,616	634,812
tCO ₂ e	62.59	95.63	157.50

Total annual energy and emissions

	2020/21	2021/22	2022/23
kWh	2,044,496	2,565,052	3,308,306
tCO ₂ e	496.89	606.80	792.87
Intensity ratio: tCO ₂ e per property managed	0.04	0.05	0.07

Energy efficiency actions undertaken in the last year

Work undertaken on existing homes

4

homes received cavity wall insulation

227

homes received loft insulation

11

air source heat pumps installed

12

high retention storage heaters installed

114

homes benefitted from insulation through ECO3 funding



14

homes retrofitted due to LAD2 fundin



149

retrofit assessments completed as part of our successful SHDF Wave 2 Bid

Work undertaken on new homes

We work with a number of local authorities across our area of operation. Planning policies for new homes in these areas require us to deliver a range of sustainability outcomes, each tailored to the local authorities’ own policies.

These policies have seen us complete new homes using sustainable materials and construction techniques while ensuring the buildings have a low carbon footprint. Additional sustainability enhancements we’ve delivered throughout the year include electric vehicle charging, communal heating systems, solar or PV panels, water butts, sanitary ware with water saving devices and cycle storage to promote sustainable travel methods.

Land-led sites give us an opportunity to introduce pilot schemes and go beyond current requirements, where it is financially viable. These pilots offer the opportunity to understand and learn about the future

requirements, what it will be like for customers to live in these homes and what they are like to manage and maintain from a landlord’s perspective.

Our new homes development strategy has a target to undertake pilots of new homes that are above current requirements, to help understand the journey to net zero carbon homes.

At our Wood Burcote House development, on the site of our former office in Towcester, we focused on a fabric first approach, along with a communal air source heat pump system. We have used this site to push beyond current sustainability building regulations, as a test site to aim to deliver and learn from a net zero carbon scheme ahead of policy requirements. Using a communal air source heat pump, we achieve 63% carbon reduction over Part L 2013 using SAP2012 and 81% under SAP10.

We hope to develop the site of our old Ampthill office as a pilot scheme. Here we are looking to achieve and exceed the local authority's Climate Change and Sustainability policy. We will prioritise a fabric first approach along with a communal heating system and renewable energy generation. Further details on how we will achieve this will come from the detailed design following a positive planning determination.

Mitigating the risks of flooding and of homes overheating

We are in the process of undertaking a climate change adaptation piece of work which will look at overheating, flooding and water vulnerability of our properties. We will then look how to incorporate these findings into the wider business operations.

Helping customers to understand how they can make a difference

We look to publish useful information across a number of customer channels including our website, Facebook and MyGUHG – our customer portal.

These include blogs, animations, web articles and links on topics including reducing condensation, reducing food waste, how to create a biodiverse garden and sustainability.



Ecology

This theme seeks to assess how the housing provider is protecting the local environment and ecology.

It is made up of two criteria around managing pollutants and increasing biodiversity.

Increasing green space and promoting biodiversity

We have launched a trial to assess its impact on biodiversity, on operations and on our customers.

Following on from an ecological survey, a wildflower meadow was planted in a community green area on an estate in Ampthill, Bedfordshire. Wildflowers attract pollinators like bees and butterflies throughout the seasons as well as enhancing the local environment for our customers.

In conjunction and as part of our Environmental Sustainability Strategy, we are also working on a Biodiversity Strategy to be adopted by our Estate Maintenance team. This will look to incorporate biodiversity management options into our everyday operations.

We have promoted biodiversity to customers on our website and social media. This included an introduction to the topic, top tips for a biodiverse garden and updates on our trial.

Managing and reducing pollutants

This is being incorporated into our Environmental Management System, which will be implemented in 2023. We have a robust and proactive approach to damp, mould and condensation, with a dedicated team of operatives dealing with issues. They are supported, where needed, by specialist contractors.

Customers have been asked to provide feedback on our new damp, mould and condensation policy via Voice. This will ensure their voice is heard in the final version of the document.



Resource management

This theme seeks to identify the extent to which the housing provider has a sustainable approach to materials in both the construction and management of properties.

It is made up of three themes that cover sourcing materials, water management and waste management.

Grand Union has a duty of care to manage waste in a compliant manner. We are in the final stages of developing a waste management policy. This will ensure that the waste contractors we use hold the relevant licenses with the Environment Agency and are aware of best practice. It will also detail our arrangements to improve waste segregation, increase recycling and minimise waste production.

Where possible, we are looking to increase the use of responsibly sourced materials for building works. This will form part of our upcoming sustainable procurement policy, which is due to be completed by 2024.

Water management forms part of our Environmental Sustainability Strategy. This stream of work will be further developed on the back of the findings of the climate change adaptation plan. It includes water vulnerability of properties and will identify homes that would benefit from water saving devices.



Success story

Furniture reuse

Reducing what we send to landfill is really important to us. That's why we're working with Milton Keynes Reuse Community Project (Reuse MK) to support furniture clearances in our empty homes.

In the past, furniture left by previous customers was sent to landfill. Now, Reuse MK takes any of the furniture left in the home that is suitable for reuse and sells it at an affordable price. This means we are not only helping members of our community access affordable furniture, but also reducing the amount of waste from our empty homes.

Our overall aim is to ensure that we are making a positive impact through our sustainability performance, by promoting a sustainable culture with our colleagues and customers as well as taking our environmental responsibilities seriously as a landlord and a commercial business.



Governance

Effective governance is a key feature of strong organisations and Grand Union is no different, with it embedded in the way we are structured and how we operate.



Structure and governance

This theme seeks to assess the housing provider’s overall structure and approach to Governance.

It is made up of six criteria covering the regulator, code of governance, risk management and ownership.

Grand Union Housing Group Limited is a not-for-profit, Charitable Community Benefit Society registered in England & Wales No. 7853, is registered with Regulator of Social Housing (registration number 5060) and has adopted the NHF Code of Governance 2020.

We’ve held a top rating for both our Governance and Financial Viability since the Regulator first brought them in, and in July 2023 our G1/V1 rating was again reconfirmed following an In-Depth Assessment.

We did not have any adverse regulatory findings in 2022/23 financial year.

Managing organisational risks

We have a Risk Management Framework and both a strategic and operational risk register. Risks gets reported quarterly to both Audit & Risk Committee and to Board.

In early 2023 we developed our Risk Universe and Board agreed its risk appetite against this in March 2023. We are working with a consultant to reframe our risk management framework and are currently developing our principal risk register.

Board and Trustees

This theme seeks to assess the quality, suitability and performance of the Board and trustees.

The theme is made up of eleven criteria including demographics of the Board and the experience and independence of the Board.

Board demographics

36.4% are female

56.5yrs average age

4.72yrs average tenure

9% have a disability

18.2% People of the Global Majority (PGM) members

No Board members identify as gay, lesbian or bisexual

How this compares to the areas we serve:

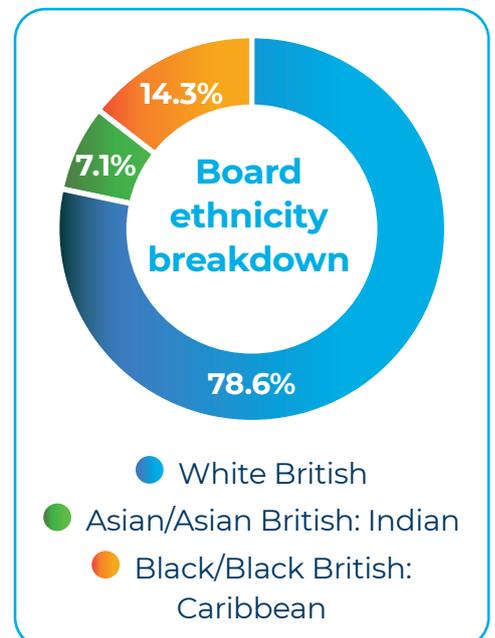
51% are female

54.6% are over 45 years old

6.6% categorise themselves as disabled

5.7% are PGM

2.2% are gay, lesbian or bisexual



Further Board and Committee information

In the last 12 months there has been no turnover in the Executive Management team.

The latest NHF Code of Governance has a maximum tenure length of six years for any new Board member. As permitted by the Code, tenure may be extended past the six years if it is agreed to be in the best interests of the organisation. The Grand Union Board made a decision that members serving prior to adopting of the Code would be subject to a maximum of nine years. This was the permitted maximum tenure length under the previous Code. As a result, we implemented a Board transition plan and since March 2021, seven Board members have retired. In that time, we have appointed six new Board members. Three of these were already serving on our committees.

25% Board turnover in last two years

The Board is made up entirely of non-executive members with the roles of the Board Chair and Group Chief Executive held by two different people.

There are also no executives on the Governance & Remuneration Committee.

The Audit & Risk Committee consists of three Board members and an Independent member. All have a financial background. Three are qualified accountants and the other has a qualification in corporate finance.

They all have recent and relevant experience in finance, audit and/or risk.

A succession plan was provided to the Board in the last 12 months, and an independently run Board effectiveness review was carried out in April and May 2023.

The appointment of our current external auditors, Beevers and Struthers, was approved by the Board on 26 November 2019. We have had the same audit partner since that time.

How the Board deals with conflicts of interest

Board members declare interests annually. To ensure transparency, declarations of interests is a standing item on each Board and Committee agenda. If there is a conflict with an agenda item, the member will leave the meeting for the discussion and decision. Audit & Risk Committee annually review a log of interests declared.

Additionally, members must sign an annual declaration of interest form which is held on our HR management system. The Company Secretary is authorised to determine and review internal procedures for the managing of conflicts of interest, to the point where the risk of the conflict is mitigated. We also have a Declaration of Interest policy and Board and Committee members' Code of Conduct.



Staff wellbeing

This theme seeks to assess how staff are supported and how their wellbeing is considered.

The theme is made up of five criteria including salary information, additional support for staff and average sick days.

Colleague pay

All of our colleagues are paid at least the minimum wage, including our cleaners and apprentices.

Colleagues, including second year apprentices, are paid at least the real Living Wage, however new apprentices may be below.



CEO worker pay ratio – 5.7:1

Mean gender pay gap – 1.53% in favour of women

Median gender pay gap – 4.72% in favour of women

Supporting colleagues’ physical and mental health

The health and wellbeing of our colleagues is of paramount importance to us.

Promoting positive mental health is in our DNA and we continued to do this throughout the year. Our Mental Health Champions have continued to provide support and guidance to colleagues where needed.

We’ve continued our partnership with Thrive Homes so that colleagues from both organisations can benefit from the support of independent, trained mental health first aiders.

This focus on mental wellbeing has seen mental health related absence drop from **49%** to **41%** of absence during 1 April 2022 to 31 March 2023.

The average number of sickness days per employee during financial year 2022/23 was **8.13**.

Colleagues can use Medicash, our health cash plan, to access phone counselling and

up to eight face-to-face counselling sessions. They can also use it to get money back on physical therapies including osteopathy, physiotherapy and acupuncture.

We have been piloting reflective supervision for customer-facing colleagues who are dealing with customers affected by the cost-of-living crisis and their own mental health.

We have internal coaches and mentors and make adjustments at work and with our absence triggers for those suffering with their mental health.

Through agile working, colleagues benefit from flexibility and most can work at home for the majority of the time.

As a result of colleagues working from home more, and with energy bills rising, we paid a £26 per month working from home allowance during the autumn and winter months. We also provided colleagues with a one-off £500 payment to help with their rising energy costs.

We chose to close the business between Christmas and New Year, giving colleagues the full week off. This was in addition to their holiday entitlement, as we felt colleagues would benefit from the break after a challenging year.

We offer GymFlex as a colleague benefit, which gives them discounted membership at hundreds of gyms and leisure clubs across the country.

Colleagues have been able to benefit from massages and manicures in the office.

Our Health, Safety & Facilities Manager supports colleagues with workstation assessments, and we offer occupational health referrals too.



Supply chain management

This theme seeks to assess if the housing provider procures responsibly.

It is made up of two criteria assessing how social value and environmental impacts are considered.

Social value

We firmly believe that our role goes beyond providing homes. That's why our procurement process highlights social value creation as one of the core elements to be considered when undertaking new procurements.

One of the primary ways we promote social value is by prioritising local businesses and social enterprises in our procurement processes. We not only contribute to their growth, but also create a ripple effect that benefits the entire community.

We believe in the power of diversity and inclusion to drive positive change within our communities and diversity in our supply chain. We recognise that creating job opportunities that are centred on this is an essential aspect of our commitment to social value creation. Alongside this, partnering with a diverse range of suppliers helps us contribute to the growth of underrepresented businesses and create pathways for job opportunities that embrace the talents, perspectives, and experiences of individuals.

Our commitment to social value goes hand in hand with the principles of the Social Value Act 2012. Our procurement procedures explicitly outline our commitment to creating social value and our alignment with the Social Value Act. We incorporate social value criteria into our supplier selection, evaluation, and contract management processes.

During the procurement tender process, where appropriate, our method statement questionnaires contain questions relating to social value. Suppliers' responses are added as contractual obligations and are then monitored and enforced where necessary over the duration of the contract.

Through our social value-driven procurement practices, we are determined to leave a positive and lasting impact on the communities we serve. By engaging with local businesses, supporting social enterprises, and creating job opportunities, we foster stronger, more inclusive communities.

Environmental impact

As part of our environmental management system, all potential contractors are required to complete an "Interested Party Environmental Performance Questionnaire" which covers compliance and questions about the contractor's own operations. When tendering, we have also started to state environmental considerations, in particular around waste management. This will be further developed as part of our sustainable procurement policy.

Year-on-year comparison

Social

C1 - Rent compared to the Local Housing Allowance

2020/21	2021/22	2022/23
60.5%	61.7%	65.3%

C2 - Rent compared to the Local Housing Allowance

	As of 31 March 2020	As of 31 March 2021	As of 31 March 2022
General needs (social rent)	8,447	8,554	8,574
Intermediate rent	73	73	73
Affordable rent	881	934	1,041
Supported housing	318	315	319
Housing for older people	1,041	934	946
Low-cost home ownership	1,166	1,187	1,285
Care home	7	7	7
Private rented sector	110	134	148
Total	12,043	12,138	12,393

C3 - New homes built

	2020/21	2021/22	2022/23
General needs (social rent)	7	31	32
Intermediate rent	0	0	0
Affordable rent	48	109	58
Supported housing	0	10	1
Housing for older people	0	25	68
Low-cost home ownership	25	108	118
Care home	0	0	0
Private rented sector	24	15	0
Other	128	308	282

C5 - Rental homes with a three-year fixed tenancy agreement (or longer)

	2020/21	2021/22	2022/23
	82.69%	80.9%	80.3%

C6-8 - Building safety and quality

	2020/21	2021/22	2022/23
Homes with an in-date gas certificate	99.8%	99.6%	99.8%
Buildings with an in-date fire risk assessment	100%	100%	100%
Homes meeting Decent Homes Standard	93.3%	99.9%	99.9%

C11 - Number of customer complaints upheld

	2020/21	2021/22	2022/23
	2	1	0

C12 - Support service performance

	2020/21	2021/22	2022/23
Welfare Benefits referrals	1,230	1,267	1,160
Debt Advice referrals	193	182	162
Benefits gains for customers	£3.2m	£2.4m	£3.2m
Customers supported by Wellbeing & Support team	281	455	379

Environmental

C14 - Distribution of EPC ratings of all homes

	2020/21	2021/22	2022/23
Homes rated A	0.2%	0.2%	0.3%
Homes rated B	15.8%	13.0%	18.7%
Homes rated C	30.4%	42.2%	40.7%
Homes rated D	17.1%	28.2%	24.6%
Homes rated E or worse	1.6%	2.3%	2.0%
No rating/unknown	34.8%	14.1%	13.8%

C15 - Distribution of EPC ratings of new homes

	2020/21	2021/22	2022/23
Homes rated A	0.0%	3.70%	0.0%
Homes rated B	90.0%	81.00%	97.1%
Homes rated C	6.4%	15.30%	2.9%
Homes rated D	0.0%	0.00%	0.0%
Homes rated E or worse	1.8%	0.00%	0.0%
No rating/unknown	1.8%	0.00%	0.0%

C16 - Green house gas emissions

Kg CO2 equivalent	2020/21	2021/22	2022/23
Scope 1: Kg CO2 equivalent	366.53	473.02	610.39
Scope 2: Kg CO2 equivalent	67.60	38.00	24.98
Scope 3: Kg CO2 equivalent	62.59	95.63	157.5
Scope 1, 2 & 3: Total Kg CO2 equivalent	496.89	606.80	792.87

C17 - Energy efficiency actions undertaken

Kg CO2 equivalent	2020/21	2021/22	2022/23
Homes received a loft insulation	138	87	227
Homes received cavity wall insulation	10	2	4
Homes benefitted from insulation through ECO3 funding	---*	114	114

*Not available for that period

Governance

C31 - Board demographics

	2020/21	2021/22	2022/23
Female Board members	36.7%	26.7%	36.4%
PGM Board members	9.1%	13.3%	18.2%
Board members with a disability	0%	7.0%	9.0%
Average age of Board	59.3 years	54.7 years	56.5 years
Average tenure of Board	4.7 years	3.8 years	4.7 years
LGBTQ+ Board members	0%	0%	0%

Board ethnicity	2020/21	2021/22	2022/23
White British	82.3%	86.6%	78.6%
Asian/Asian British: Indian	5.9%	6.7%	7.1%
Black/Black British: Caribbean	5.9%	6.7%	14.3%
Undisclosed	5.9%	-	-

C31 - Board and management turnover

	2020/21	2021/22	2022/23
Board member turnover	0%	28.6%	21.4%
Management team turnover	0%	0%	0%

C43 - Pay gap

	2020/21	2021/22	2022/23
Mean gender pay gap	3.10% in favour of men	1.16% in favour of men	1.53% in favour of women
Median gender pay gap	4.74 in favour of women	4.12 in favour of women	4.72 in favour of women

C44 - CEO: median-worker pay ratio

	2020/21	2021/22	2022/23
	---	5.3:1	5.7:1

C46 - Average sick days per employee

	2020/21	2021/22	2022/23
	6.64	8.79	8.13

*Not available for that period



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K2, Timbold Drive, Kents Hill, Milton Keynes, Bucks MK7
6BZ Grand Union Housing Group Limited is a Charitable
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5060, and is a member of the National Housing Federation