

A large, vibrant red poppy flower in full bloom, set against a blurred background of a blue sky and green foliage. The flower's petals are layered and show some texture and slight discoloration from age or sunlight.

# **Grand Union Housing Group**

Environmental, Social and Governance  
Report 2021/22

# Introduction

We've been in business for over 25 years and provide 12,500 homes for more than 27,000 people across Bedfordshire, Buckinghamshire, Northamptonshire and Hertfordshire. We're an £86 million turnover social business with 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.

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

This ESG report showcases our work in the 2021/22 financial year in terms of the specific themes outlined in the Sustainability Reporting Standard for Social Housing.

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

## Direct impact



## 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](mailto:pr@guhg.co.uk)

You can also find out more about the UN SDG by visiting: [sdgs.un.org/goals](https://sdgs.un.org/goals)



# Report structure

ESG Area	Theme Name	Description	SDG
Social	Affordability and security <b>P10</b>	Provides affordable housing	11 Sustainable Cities and Communities 10 Reduce Inequality
	Building safety and quality <b>P15</b>	Resident safety is well managed	11 Sustainable Cities and Communities
	Resident voice <b>P16</b>	Listens to residents' voices	11 Sustainable Cities and Communities
	Resident support <b>P18</b>	Supports residents and the local community	
	Placemaking <b>P22</b>	Supports residents and the wider local community through placemaking	
Environmental	Climate change <b>P28</b>	Prevents climate change	13 Climate Action
	Ecology <b>P31</b>	Promotes ecological sustainability	15 Life on Land
	Resource management <b>P32</b>	Sustainable management of natural resources	12 Responsible Consumption and Production
Governance	Structure and governance <b>P36</b>	High quality Board of trustees	16 Peace, Justice and Strong Institutions
	Board of trustees <b>P37</b>	High quality Board of trustees	
	Staff wellbeing <b>P39</b>	Supports employees	8 Decent Work and Economic Growth
	Supply chain management <b>P41</b>	Procures responsibly	12 Responsible Consumption and Production

Each theme in the report includes a number of individual criteria that we have reported against.



# The year at a glance

Here are some of the areas where we've seen improvements over the last year.

	2020/21	2021/22
 Number of social rent homes owned and managed	<b>8,494</b>	<b>8,554</b>
 Number of new homes built	<b>104</b>	<b>308</b>
 Total solar PV installed	<b>742</b>	<b>747</b>
 Properties with no EPC ratings	<b>34.70%</b>	<b>18.9%</b>
 Total air source heat pumps at properties without access to mains gas	<b>629</b>	<b>642</b>
 Homes meeting Decent Homes Standard	<b>93.25%</b>	<b>99.9%</b>
 Cases opened for benefits	<b>1,230</b>	<b>1,265</b>
 Customers supported through our Wellbeing & Support service	<b>281</b>	<b>455</b>
 Customers supported into employment	<b>12</b>	<b>27</b>
 tCO <sub>2</sub> e per property managed	<b>0.04</b>	<b>0.05</b>
 Properties receiving insulation	<b>148</b>	<b>209</b>
 Median gender pay gap	<b>4.74%</b> in favour of women*	<b>4.12%</b> in favour of women*

\*For every £10 the average man earns, the average woman takes home £9.88 (this was £9.69 in 2021).



# 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.

Broad Rental Market Area	Weighted Avg Rent	Weighted Avg LHA	Weighted Difference %
Aylesbury	£102.60	£89.18	-14.00%
Bedford	£103.23	£170.45	49.13%
Cambridge	£131.60	£218.63	49.70%
Cherwell Valley	£107.72	£187.52	54.06%
Chilterns	£114.27	£107.66	-5.95%
High Weald	£122.16	£144.99	17.09%
Luton	£103.74	£173.99	50.59%
Milton Keynes	£103.53	£184.61	54.67%
Northampton	£104.21	£167.42	44.31%
Northants Central	£98.65	£150.88	40.66%
Outer North London	£195.73	£256.83	27%
Oxford	£101.45	£118.87	15.81%
Peterborough	£107.16	£153.88	36.43%
Rugby and East	£122.42	£145.79	17.43%
South East Herts	£100.82	£108.21	7.06%
South West Herts	£133.87	£153.04	13.36%
Stevenage and North Herts	£101.61	£203.23	66.67%

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.



## Number of homes owned and managed

	Number	Percentage
General needs (social rent)	8,554	70.46%
Intermediate rent	73	0.60%
Affordable rent	934	7.69%
Supported housing	315	2.59%
Housing for older people	934	7.69%
Low-cost home ownership	1,189	9.79%
Care homes	7	0.06%
Private rented sector	134	1.10%
<b>Total</b>	<b>12,140</b>	<b>100.00%</b>

## New homes completed in 2021/22

	Number	Percentage
General needs (social rent)	31	10.06%
Intermediate rent	0	0.00%
Affordable rent	109	35.39%
Supported housing	10	3.25%
Housing for older people	25	8.12%
Low-cost home ownership	108	35.06%
Care homes	0	0.00%
Private rented sector	15	4.87%
Market sale	9	2.92%
Other	1	0.32%
<b>Total</b>	<b>308</b>	<b>100.00%</b>



# Sian's story

Sian, a midwife, and her 11-year-old son Jacob live in a two bedroomed Grand Union home in the pretty Bedfordshire village of Oakley, but twelve months before it had been a different story.

Because Sian was studying to become a health visitor, and not earning, she knew that renting a home privately would be out of her reach financially, so she and Jacob spent four years sharing a home with a friend in order to keep the costs down.

With the pandemic, and the family dynamic changing in the house they shared in Bedford, Sian realised she had to find somewhere else to live.

"At the time I didn't realise how much I was giving up by sharing. All I thought about was the positives – splitting the bills and sharing childcare.

"I didn't think I'd qualify for social housing, but I joined the housing register for Central Bedfordshire in June 2020. I started bidding on properties but didn't think I stood a chance.

"It was a really stressful time, but I just had to be patient.

Then one day Sian received a phone call from the council to tell her she'd been successful in bidding on a newly built, two bedroomed, Grand Union property in the village of Oakley in Bedfordshire.

"This house is amazing and Oakley is so lovely and quiet. It's a really pretty area and there are lots of lovely walks round here.

"I love that we can really relax. The best thing is being able to have friends round and the children being able to play in the garden.

"Our neighbours are all lovely and friendly and there's a real sense of community.

"I have a beautiful home where I can plan for the future. I feel very lucky."

Read more about Sian's story on our website:

[www.guhg.co.uk/success/sian/](http://www.guhg.co.uk/success/sian/)



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

Our Asset Management Strategy puts in place a coherent methodology for getting to net carbon zero by 2050 and SAP C by 2028, in advance of the Government's targets. This strategy will also deliver an affordable means of heating our customers' homes.



Solar PV at **747** properties



Solar thermal at **180** properties



Air source heat pumps at **642** properties without access to mains gas

We have 29 flats that are linked to communal ground source heat pumps. We work with Energy Angels to ensure that all new customers have the best choice of tariffs when they move into their new homes. These properties are fitted with smart meters and any previous debts cleared.

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.

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



**80.90%** of rental homes have at least a three-year fixed term tenancy agreement.

# 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 the Decent Homes Standard (DHS).



**99.6%** Homes with an in-date gas certificate



**100%** Buildings with an in-date fire risk assessment



**99.9%** Homes meeting the Decent Homes Standard

Each year, Grand Union has a small number of newly arising DHS failures which are provisionally included on our planned works programmes. These are resurveyed to validate the requirement for works and either put on the programme for component renewal, or given updated stock condition survey data to reflect actual conditions on the ground.

Coronavirus restrictions hampered our ability to address all DHS failures, resulting in a small carry-over of failing properties into the new financial year. Work has already commenced to address these failures during this financial year, along with any newly arising DHS failures. We are confident we will return to a full 100% DHS compliance by financial year end.



# 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 have launched a new Customer Engagement Framework which brings together all of our research, engagement and feedback activity. At its core is a new customer digital research panel platform - Voice. This launched to all customers in September 2022 and enables us to have a continuous dialogue with more customers than ever before.

With an advanced research toolkit, we can deliver surveys, polls, discussion forums and more, to inform service design and ensure customers' views are central to decision making. The platform enables us to feed back results, allowing more scrutiny and performance transparency.

We have also delivered a full psychographic segmentation. This has given us a detailed understanding of our customers' strengths, capabilities and challenges which are being used to inform our service transformation. Voice enables us to deliver, analyse and evidence our customer segments to ensure a truly representative customer voice is being heard.

Our Customer Experience Committee has two customer members and we are seeking to recruit a customer to our main board. Our two Committee members also sit on our Customer Insight Steering Group which oversees all activity on our Voice platform.

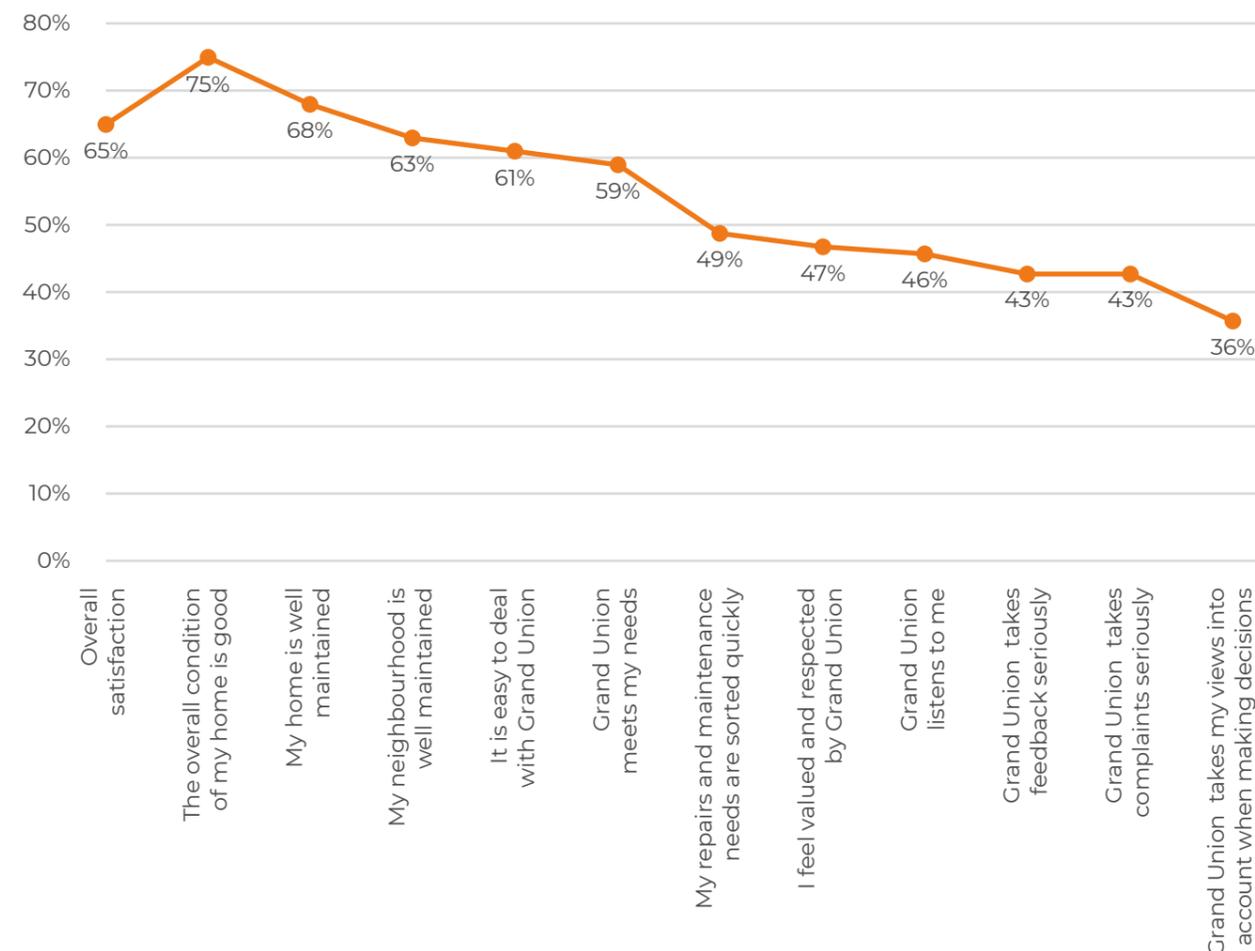
## How we measure customer satisfaction

At the end of 2021, we captured a new set of customer experience metrics as part of our segmentation work. This has provided us with a broad baseline for the new tenant satisfaction measures which are reflective of the final suite of new regulatory metrics. This means we are ahead in understanding where we should prioritise improvements. Our relatively low scores relating to customer engagement have already informed the launch of Voice.

We continue to track feedback at our transactional level service touchpoints through Rant & Rave. We are evolving this approach to capture more detailed information to enhance our performance reporting.

Rant & Rave enables us to capture customer feedback in real time. It's a quick and easy way for customers to tell us about their experiences of our services, so we receive a lot of feedback. The software triggers an alert to our Customer Resolution team if we receive any poor feedback. This means we can recover service failure situations quickly.

## Customer experience metrics



## Customer complaints and how we learn from them

In the last year, only four complaints have been referred to the Housing Ombudsman Service (HOS).

- One is still with HOS for adjudication
- One partially upheld, no further award to be offered and no maladministration
- Two not upheld.

Learning from all complaints is vital to continually improving our services. Our Continuous Improvement team and Customer Resolution team work closely to make sure this learning is turned into action. We analyse complaint themes and trends and put in place measures to make sure the same things don't happen again.

One of the significant causes of complaints is a failure to keep customers informed of progress when multiple appointments are needed to complete a repair. We have started an in-depth service review of our repairs service, which will focus on improving our "right first time" rate and communication with customers. We are also running a programme of customer service excellence training sessions with colleagues that focuses on improving how we keep customers informed about their repairs. Our new Voice platform will also enable us to capture any emerging or systemic issues, so we can recognise and act on an improvement process prior to receiving formal complaints.

Changes to services resulting from customer feedback and complaints are also published on our website.



# 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.

## Benefits and debt advice

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

In 2021/22 there were:

**1,265**

cases opened for benefits

**182**

opened for debt

In 2021/22 we helped customers make arrangements to repay debt worth

**£150,000**

**£23,500**

debt was also written off.

We also secured

**£2.46m**

in extra income for our customers through welfare benefits advice.

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.



## Employment support

Our Employment, Training & Skills Co-ordinator provides tailored information, advice and guidance sessions to meet the employment, skills and training needs of our customers.

Customers supported in the last year:



**27**  
into employment



**146**  
with information, advice and guidance sessions

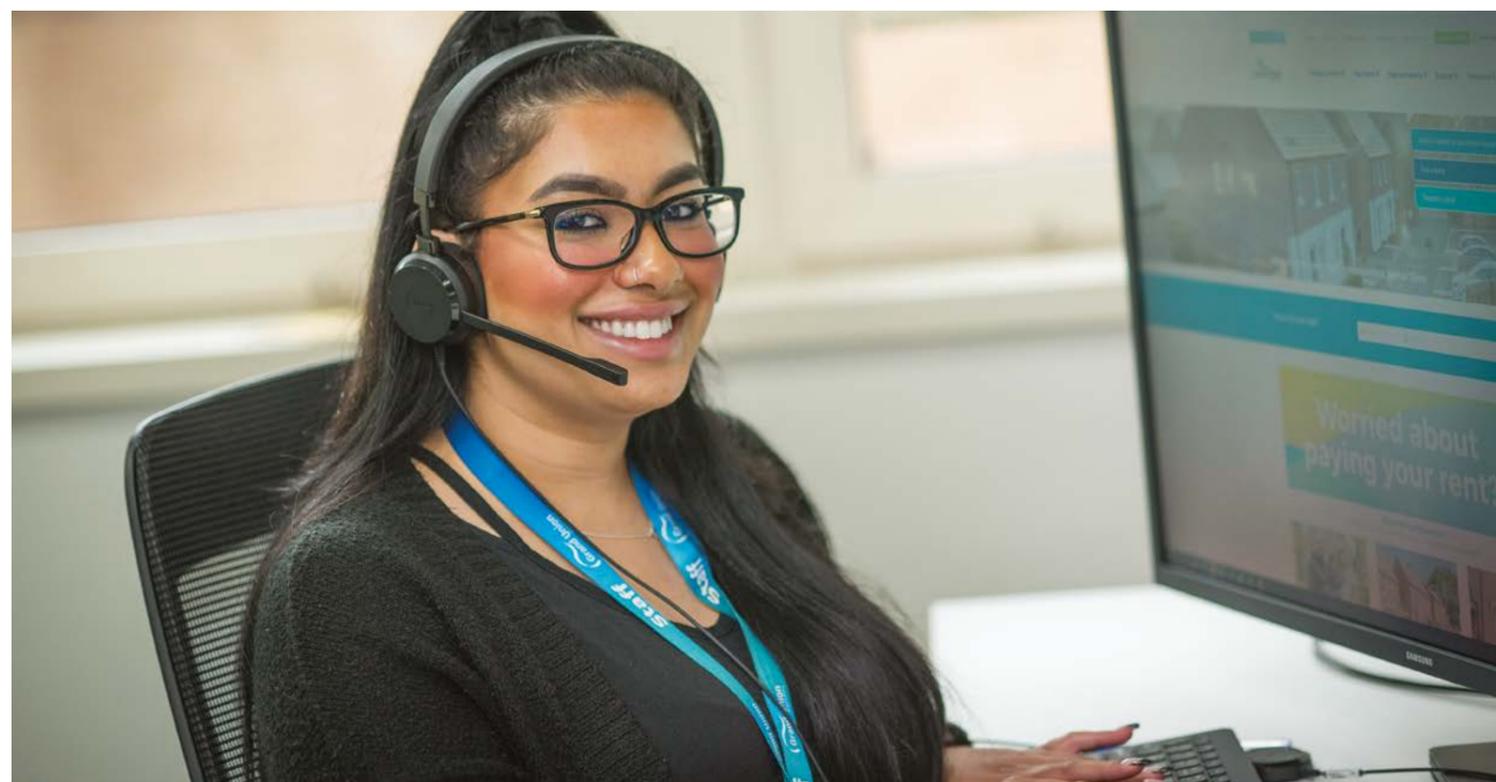
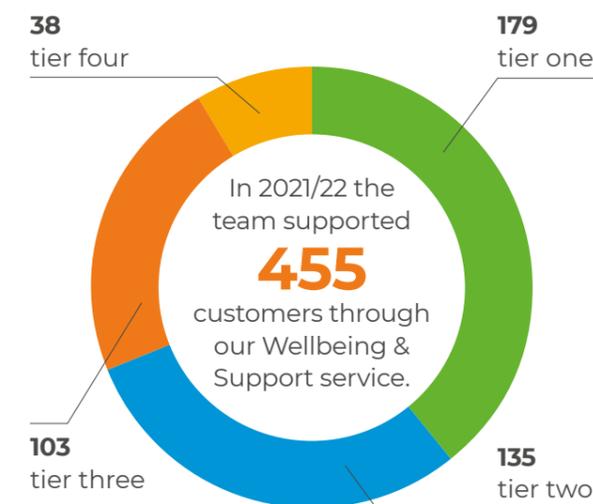
**37**  
with training needs

## 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.

They operate a four-tier support system - Wellbeing & Support Co-ordinators manage the higher level of support cases (tiers three and four) while Wellbeing & Support Advisors manage tiers one and two.

We are currently using the HACT Social Return on Investment tool to measure the work that is completed by the team.



We also have a Health and Housing Co-ordinator and Wellbeing Co-ordinator who work in partnership to provide initiatives to reduce health inequalities and improve wellbeing within our key communities, responding to local and evidential needs. These range from therapeutic gardening to activity days supporting our customers with dementia and help reduce isolation.

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.

# Helen's story

Helen was over the moon to move to a place of her own just before Christmas 2020, after a traumatic few years.

Helen, 61, says: "I'd just lost my mum and trying to get organised at home, even just the housework, felt overwhelming.

"I was fed up arguing with the kids to keep the place clean and then their bedrooms started to slip too. I felt so weighed down by it all, so I just didn't look.

"My youngest son would help me clean, but then he moved out. My eldest son got more and more untidy; his mental health issues got worse and his hoarding got worse. I felt responsible and was too ashamed to let anyone know.

"Being at home felt so dark and heavy. I'd have no idea what mood my son would be in.

"One night, things came to a head and I had to call the police. They called Grand Union and told them my house wasn't fit to be lived in.

"Katy from the Wellbeing & Support team called me to assess the situation. I remember feeling embarrassed during that conversation. But I also remember thinking that I didn't have to live like that any more.

"Katy wasn't judging me or blaming me. It was an incredible feeling to know that someone was there, someone actually cared."

In November 2020, Helen was moved into temporary accommodation while the police, social care and staff from various teams within Grand Union discussed a way forward, and then just before Christmas, Helen moved into her new flat.

"I didn't think Grand Union would help with my situation. I didn't realise they offered this kind of help and support.

"Katy saved my life; she gave me hope and a way out. I can't ever thank her enough."

Read more about Helen's story on our website: [www.guhg.co.uk/success/helen/](http://www.guhg.co.uk/success/helen/)



# Placemaking

This theme seeks to highlight the wider set of activities that housing providers undertake in order 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

Alongside building much needed new homes, part of Grand Union's mission is to build stronger communities and better lives. Our responsibility isn't just for the home itself, but also the surrounding area.

The links between health and housing are long established and well known, and housing is a significant determinant of health. Tackling health inequalities and preventing ill health is a focus for Public Health and our Health & Housing Co-ordinator who are working together to achieve these aims. Over the last two years, health inequalities have been highlighted and felt more acutely by many during the pandemic.

Our Community Investment work is defined as the work housing associations do alongside people and communities to help them thrive; this is Grand Union's aim and together we can achieve more.

Our work at The Bilberry Road estate in Clifton, Bedfordshire, showcases this. The community has been transformed thanks to partnership working to disrupt anti-social behaviour, the creation of a more cohesive community, supporting infrastructure work, and health and housing work which is now taking place at The Hub – a community facility set up by Grand Union where all partner agencies and the community come together.

As a result of this work, we won the Neighbourhood Transformation award at the Community Awards by Aico|HomeLINK, which recognises the work of a housing provider to transform and regenerate a local community to make the area a better place to live.

The Hub is now on focused on providing a link between health services and the local community; with fortnightly "Tea and Talk" sessions run with health colleagues, offering services within the local community including smoking cessation, MoreLife (weight management), KOOTH (mental health services for young people) and blood pressure checks - all with the offer of a free smoothie or coffee.

### Pride in the community

As part of the regeneration efforts within Sandy, we worked with Central Bedfordshire Council (CBC) as a lead partner, to host a “Pride Day” along with other stakeholders. Part of this day included clearing a number of tonnes of rubbish whilst also ensuring that as many items as possible were recycled. The event also included a community litter pick, hosted by CBC Councillors.

Together the messages of “reduce, reuse and recycle” were promoted.

During the day residents were also asked if they wanted a swift box installed on their property, as part of the ecology of the project – 12 boxes were installed – six on Grand Union homes.



# 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 will change the way we manage and invest in our homes and estates for good. We'll be 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

	%
Homes rated A	0.17%
Homes rated B	13.05%
Homes rated C	42.18%
Homes rated D	28.22%
Homes rated E or worse	2.25%
No rating*	14.13%
	<b>100%</b>

\*The number of no ratings is due to us only having to carry out an EPC on relet

### Distribution of EPC ratings of homes built in 2021/22

	%
Homes rated A	3.68%
Homes rated B	81.05%
Homes rated C	15.26%
Homes rated D	0.00%
Homes rated E or worse	0.00%
No rating*	0.00%
	<b>100.00%</b>

\*SAP rating not available on our systems

### Greenhouse gas emissions

#### Scope one

Energy use and emissions from use of purchased gas.

	2019/20	2020/21	2021/22
kWh	53,677	940	0
tCO <sub>2</sub> e	9.87	0.17	0

Energy use and emissions from fleet transport and machinery.

	2019/20	2020/21	2021/22
kWh	1,116,954	1,503,794	1,997,725.37
tCO <sub>2</sub> e	273.08	366.53	473.02

#### Scope two

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

	2019/20	2020/21	2021/22
kWh	358,122.4	289,934	179,710.10
tCO <sub>2</sub> e	91.54	67.6	38

#### 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.

	2019/20	2020/21	2021/22
kWh	631,815.3	249,828.2	387,616.89
tCO <sub>2</sub> e	158.15	62.59	95.63

#### Totals

Total annual energy and emissions

	2019/20	2020/21	2021/22
kWh	2,160,569	2,044,496	2,565,052.36
tCO <sub>2</sub> e	532.64	496.89	606.80

Intensity ratio: tCO <sub>2</sub> e per property managed	0.05	0.04	0.05
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The emissions in scope two and three are atypical due to coronavirus restrictions which resulted in a decrease in energy usage as people worked from home and undertook less business mileage.

Scope three business mileage does not include the mileage for home to office, which is deducted from our reporting as part of the expense claim.

**Energy efficiency actions undertaken in the last year**

Over the last 12 months:



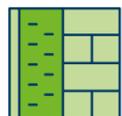
**39** properties were surveyed which required no insulation works



**87** properties received a loft insulation top-up



**2** properties received cavity wall insulation



**6** properties received external wall insulation

The works were instigated where properties had a low SAP rating. However, follow-up EPC surveys have not been conducted to gauge SAP rating improvements.

In addition to our own programme of insulation works, 114 properties also benefitted from insulation under the Energy Companies Obligations (ECO3) equating to £120k worth of funding.

We are working on a project this year to conduct 2,000 EPC surveys to capture any properties that have received energy efficiencies. This data be used to inform retrofitting decisions where we don't already have EPCs.

**Mitigating the risks of flooding and of homes overheating**

An assessment of the impact of flooding or overheating on the existing stock will be undertaken as part of the climate mitigation work that is required to ensure our Environmental Management System is in line with ISO14001. A Climate Change Adaptation Plan is scheduled to be completed by March 2024 which will cover climate risk, including flood risk and rising temperatures.

For new homes that we build, we are meeting local planning policy requirements for water and other sustainability issues. We have also introduced an assessment against building for a healthy life and National Design Standards into our new homes, which is a new requirement for our Homes England funded programme.

Our New Business & Development Strategy makes a commitment to net zero carbon homes in line with the government targets. We will pilot approaches towards net zero carbon in the short term, working with customers to understand the impacts of living in these homes and update our design brief to meet the future homes standard.

**Helping customers to understand how they can make a difference**

Our customer portal, MyGUHG, includes a number of video guides that provide helpful information about a wide range of topics including saving energy and water, fire safety, heating systems and general household maintenance.

We have also published useful information, such as videos, articles and animations, on our websites and social media channels to help customers understand how they can make a difference.

# 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**

Enhancing biodiversity is one of the four key themes in our Environmental Sustainability Strategy. Within the accompanying action plan we are also looking to:

- develop biodiversity procedures across estates and independent living gardens
- establish local partnerships that can help deliver biodiversity projects
- deliver a biodiversity project trial commencing in January 2023

All new homes that we build meet local planning policy requirements for open space and biodiversity.

**Managing and reducing pollutants**

Our Environmental Management System will enhance our procedures, in line with regulations, to mitigate environmental risk to air, land and water, minimising any adverse direct/ indirect environmental impacts of our activities.



# 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.

We continue to develop our Environmental Management System in line with ISO14001. In addition, we are also scoping and developing how we will measure all of our relevant scope three emissions in line with the Greenhouse Gas Protocol and our strategic objective to become a net zero carbon organisation by 2050. Once this is in place, we will then be able to start to implement procedures covering carbon reduction (sustainable travel), resources (waste and water), procurement, enhancing biodiversity in green spaces, and promoting a sustainable culture and sustainability reporting. All of these will be structured by the requirements of the Environmental Management System and our pathway to net zero.





# 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 Charitable Community Benefit Society registered in England & Wales No. 7853, is registered with the Regulator of Social Housing and has adopted the latest NHF Code of Governance.

We’ve held a top rating for both our Governance and Financial Viability since the Regulator first brought them in, and in November 2021 our G1/VI rating was again reconfirmed.



# 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.

## Managing organisational risks

Risk management is a central part of Grand Union’s strategic management. We recognise that some managed risk-taking is essential if we are to meet our objectives, therefore we are committed to a ‘risk aware’ rather than a ‘risk averse’ culture and we acknowledge that risk cannot always be eliminated from the activities we undertake.

We also ensure that we have a robust approach to risk management, which satisfies the business and the Regulator of Social Housing, with enough resources allocated to ensure risk is managed effectively.

We maintain both a strategic and an operational risk register, which are stored and managed in the OpRisk system. We methodically address all risks that are attached to our activities by focusing on the identification and treatment of these risks. Using process steps, the overall structure and operation of risk management across the organisation is contained within our Risk Management Framework.

The process steps of the Risk Management Framework are to:

- establish the context
- identify the risk
- analyse the risk
- evaluate (or rank) the risk
- monitor and review the risk

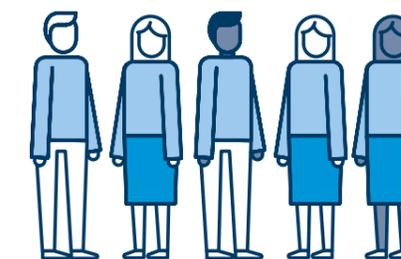
The Board has overall responsibility for the management and control of risks and for the Risk Management Framework, supported by the Audit & Risk Committee, which has a scrutinising role.

The Board agrees the strategic risk Grand Union faces in delivering its business plan, and the appetite for risk, with the Executive Management team. In addition, the Board has responsibility for setting and agreeing our risk appetite and statements.

Responsibility for risk management is something which applies to everyone in Grand Union. Everyone who makes decisions, delivers services and takes action should practice good risk management. We consider that it is everyone’s job and it is an agenda item for all Executive, Leadership, and team meetings.

We did not have any adverse regulatory findings in the 2021/22 financial year.

## Board and Committee demographics



- 26.7%** – women
- 54.7yrs** – average age
- 3.8yrs** – average tenure
- 13.3%** – People of the Global Majority (PGM) members
- 1** – disability declared

Two of our five Customer Committee members are current customers and both are women.

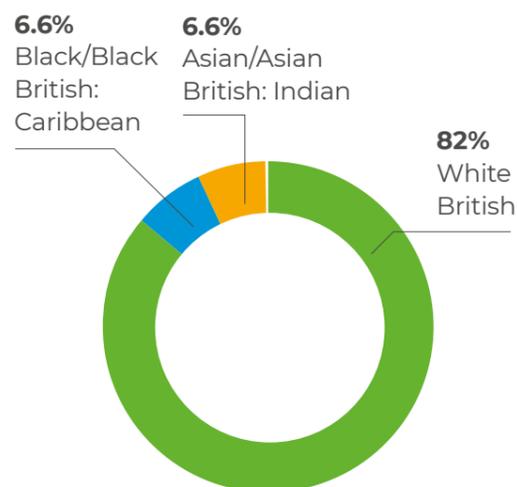
The latest NHF Code of Governance has a maximum tenure length of six years, reduced from nine in the previous code. This change meant that a number of our Board members resigned or will be doing so in the coming months.

This has resulted in the Board being under-represented by certain demographics. However, during recruitment for these positions we have targeted women and PGM.

Our statement of preferred composition of the Board states that we are aiming to have 50:50 ratio of men and women and to reflect the PGM background of our area of operation. If we look at the figures for these main areas - Central Bedfordshire, South Northamptonshire and East Northamptonshire - it is only 5% or less.

If we take the PGM average of these three areas, as well as Milton Keynes, where our office is based, it gives us 8%. This means we have a higher level of representation on our Board.

**Board ethnicity breakdown**



**Further Board and Committee information**

In the last 12 months there has been Board turnover of 31% while there has been no turnover in the Executive Management team.

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 – James Macmillan (Chair during 2021/22) and Aileen Evans.

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

The Audit & Risk Committee consists of three Board members and an Independent member. One is a semi-retired banker with many years' experience in the financial services sector, specialising in risk management with a particular focus on lending to the property sector. He is now a director of a small business consultancy firm. Another is a full member of the Chartered Institute of Internal Auditors.

A succession plan is provided to the Board regularly, and an effectiveness review is carried out by the Board annually.

The appointment of our current external auditors, Beevers and Struthers, was approved by the Board on 26 November 2019.

**How the Board deals with conflicts of interest**

To ensure transparency, declarations of interests is a standing item on each Board agenda. The Chair invites declarations at the start of each Board meeting and these will be dealt with in line with the Standing Orders included in the Delegations Framework. The Chair will determine the extent to which that member participates during the consideration of the matter in question.

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 not be included in this, and neither are contractors.

The CEO median worker pay ratio is 5.3:1 and the median gender pay gap is 4.12% in favour of women.

**Supporting colleagues' physical and mental health**

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

**Mental health support**

During her time as President of the Chartered Institute of Housing, Aileen Evans, our Group Chief Executive, focused her presidential campaign on mental health. This focus continues at Grand Union.

We've introduced mental health first aiders – a group of specially trained colleagues who have been offering support to anyone struggling with working at home, anxiety related to coronavirus and more.

We have recently teamed up with Thrive homes to provide a mental health charter for colleagues to access mental health champions across both organisations.

We are also introducing reflective supervision, in conjunction with MIND, for those colleagues who deal with customers with mental health issues as part of their roles. We will be running mental health training for line managers and are working towards the Public Health Mental Health Standards.

Medicash, our healthcare cash plan for health and wellbeing, offers colleagues counselling as well as stress support. We offer coaching, mentoring and even Brain Working Recursive Therapy (BWRT) sessions to colleagues to support their mental wellbeing.

Following the successful rollout of agile working, all colleagues are now able to benefit from hybrid working, spending three or four days a week working from home. We've also introduced a large number of flexible working patterns, some of which are to support colleagues with caring responsibilities.

We've held finance education sessions on pensions and retirement and will be offering cost of living sessions too. We're looking to cover more topics moving forward, including sessions on the menopause.





### Physical health

We are piloting MoreLife in conjunction with our NHS colleagues – this is a 12-week weight management programme for adults, designed to create long-lasting shifts in behaviour and give participants the tools and support they need to achieve their health goals.

A number of colleagues go running at lunchtime and some also cycle to work, making use of the showers we have in the office.

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

The Medicash plan allows colleagues to get money back on physical therapies including osteopathy, physiotherapy and acupuncture.

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

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

The average number of sickness days per employee during financial year 2021/22 was **8.8**.

# 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

As part of our major work procurement, we ask contractors to supply method statements in respect to supply chain management. We then score their responses and if it is too low (two or less out of five), we will not consider them further.

We expect that robust supply chain management procedures are in place that:

- create supply chain opportunities for local suppliers
- create employment opportunities for local tradespersons
- offer apprenticeships and work placements
- ensure our customers are aware of any opportunities

We have adopted an approach to social value as described above, using HACT's social value model.

Using the HACT Mental Health Social Value Calculator, a study of customers accessing our Wellbeing and Support Service between January and June 2021 showed that for every pound invested in the service, customers received the equivalent of £6.37 in improved wellbeing.

We have had contractors work with our Community Investment team on projects within our local communities, such as our therapeutic Gardening for Wellbeing schemes. Travis Perkins supplied goods and services to build raised beds in the gardens at two older people's schemes.



## Environmental impact

When procuring goods and services, and in line with the development of our environmental management system, we have introduced a new, more detailed form to be completed for Grand Union procurements. Our procurement procedures have also been updated to reflect the mandatory completion of this form. This form covers a wide range of sustainability areas including whether contractors have an environment policy, an environmental management system and what actions they take should an audit be failed. It also includes the monitoring and management of energy, water and waste as well as any environmental penalties.

Our environmental sustainability action plan includes the following:

- Put in place KPIs and waste reporting for all existing contracts
- Review method statements and pre-qualification questionnaires to include environmental legislation and compliance to manage risk
- Contracts to include environmental criteria written into the contract ensuring environmental compliance, reflects our environmental KPIs (where relevant) and environmental performance is reviewed to ensure continuous improvement throughout the contract
- Develop a sustainability procurement procedure to ensure the most sustainable products are being procured

The work that we are conducting on our full scope three carbon emissions will provide us with a baseline for purchased goods and services. We will then be able to develop measures to improve in line with our pathway to becoming a net zero carbon organisation by 2050.





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