

A young child with light hair, wearing a red and blue plaid shirt and blue jeans, is shown in profile, looking down and smiling. The background is a blurred outdoor setting with green grass and trees. A colorful abstract graphic in shades of green and yellow is in the bottom right corner.

# Grand Union Housing Group

Environmental, Social and Governance  
Report 2020/21

# Introduction

We've been in business for over 25 years and provide 12,000 homes for more than 27,000 people across Bedfordshire, Buckinghamshire, Northamptonshire and Hertfordshire. We're a £75 million turnover social 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.

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 2020/21 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 to the right, and which we're 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>P8</b>	Provides affordable housing	11	Sustainable Cities and Communities
			10	Reduce Inequality
	Building safety and quality <b>P11</b>	Resident safety is well managed	11	Sustainable Cities and Communities
	Resident voice <b>P12</b>	Listens to residents' voices		
	Resident support <b>P16</b>	Supports residents and the local community	11	Sustainable Cities and Communities
	Placemaking <b>P20</b>	Supports residents and the wider local community through placemaking		
Environmental	Climate change <b>P24</b>	Prevents climate change	13	Climate Action
	Ecology <b>P30</b>	Promotes ecological sustainability	15	Life on Land
	Resource management <b>P31</b>	Sustainable management of natural resources	12	Responsible Consumption and Production
Governance	Structure and governance <b>P34</b>	High quality Board of trustees	16	Peace, Justice and Strong Institutions
	Board and trustees <b>P35</b>	High quality Board of trustees		
	Staff wellbeing <b>P38</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.







# 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.

Local Authority	Weighted Avg Rent	Weighted Avg LHA	Weighted Difference %
Aylesbury	£98.62	£89.18	-10.06%
Bedford	£101.12	£170.73	51.21%
Cambridge	£129.65	£218.63	51.09%
Cherwell Valley	£106.19	£187.70	55.47%
Chilterns	£103.64	£107.66	3.81%
High Weald	£119.82	£144.99	19.01%
Lincolnshire Fens	£172.22	£100.11	-52.96%
Luton	£103.34	£174.19	51.06%
Milton Keynes	£102.40	£184.29	57.13%
Northampton	£104.21	£167.54	46.61%
Northants Central	£98.65	£151.24	42.09%
Outer North London	£192.84	£256.83	28.46%
Oxford	£115.11	£118.87	3.22%
Peterborough	£107.16	£153.88	35.80%
Rugby and East	£119.74	£146.71	20.25%
South East Herts	£89.82	£98.40	9.11%
South West Herts	£131.24	£153.04	15.33%
Stevenage and North Herts	£100.08	£203.33	68.06%

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)	8,494	67.70%
Intermediate rent	127	1.01%
Affordable rent	881	7.02%
Supported housing	479	3.82%
Housing for older people	1,128	8.99%
Low-cost home ownership	1,212	9.66%
Care homes	109	0.87%
Private rented sector	117	0.93%
<b>Total</b>	<b>12,547</b>	<b>100%</b>

## New homes completed in the last financial year

	Number	Percentage
General needs (social rent)	7	6.73%
Intermediate rent	0	0.00%
Affordable rent	48	46.15%
Supported housing	0	0.00%
Housing for older people	0	0.00%
Low-cost home ownership	25	24.04%
Care homes	0	0.00%
Private rented sector	24	23.08%
<b>Total</b>	<b>104</b>	<b>100%</b>

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

Our Board has recently approved the new Asset Management Strategy, which 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.

The vast majority of our existing housing stock has benefitted from cavity wall and loft insulation upgrades, and we are undertaking a comprehensive energy survey of each of our properties to understand what further works can be carried out to reduce our customers' fuel bills. We have also installed:



Solar PV at  
**742**  
properties



Solar thermal at  
**180**  
properties



Air source heat pumps at  
**629**  
properties without access to mains gas

We have 29 flats that are linked to communal ground source heat pumps and have replaced all gas boilers with modern condensing replacements. In addition, 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 give 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.

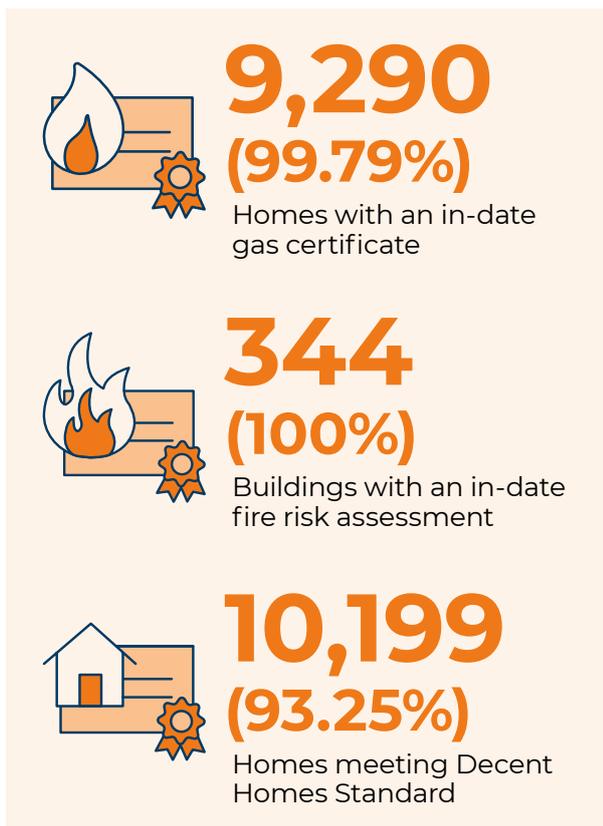
## Rental homes with a three-year fixed tenancy agreement (or longer)

	Number	Percentage
Rental homes with long term tenancies (include five-year fixed)	10,079	82.69%
Five-year fixed tenancies	73	
Starter tenancies - potential to be changed to more permanent tenancy	379	3.11%
Shared ownership	862	7.07%
<b>Total</b>	<b>12,189</b>	

# 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).



In a typical year, newly arising DHS failures would be added to our programme of works. They would then be resurveyed to validate the requirement for works and put on our programme for component renewal or given updated stock condition survey data to reflect the actual condition on the ground.

Last year, coronavirus restrictions severely hampered our ability to pick these up, resulting in the shift in our DHS compliance. Work has already commenced to address these during the current financial year, along with any newly arising DHS failures and we are confident we will return to 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 are currently undertaking a full review of our customer influence arrangements. Some recent assessments, in partnership with Tpas, highlighted the need for us to improve and update our approach. To ensure we understand who our customers are, their capability and needs, we are in the process of delivering a full psychographic segmentation. This will enable us to deliver, analyse and evidence representative customer voice.

The publication of the white paper has provided clear direction of travel and we are therefore looking to evolve our approach to customer influence, to ensure we can capture a wide range of customer views and enable greater transparency.

Currently, we have two customer members of our own Customer Experience Committee. We also have informal ways that customers can hold us to account and provide feedback on key tenancy issues. Customers can give us feedback at any time through our customer portal, website listening post and participate in:

- 1 Online surveys
- 2 SMS and email triggered surveys following contact with Grand Union
- 3 Focus groups
- 4 Local engagement events
- 5 Quick polls

Regular customer recruitment campaigns are run to offer opportunities for customers to be involved in digital service user acceptance testing, Lean service reviews and in-depth third-party interviews about specific service areas.

We have also commissioned Tpas to design a blueprint to ensure we meet the anticipated customer engagement requirements of the Building Safety Act. The blueprint will enable us to:

- engage with customers to provide the prescribed information regarding building safety issues and proposed changes to their block
- convey vital information about building safety at individual block level
- effectively communicate the customers' duties in respect of their part in managing risk
- liaise with customers – listening and responding to their concerns, ensuring they are heard and acted on.

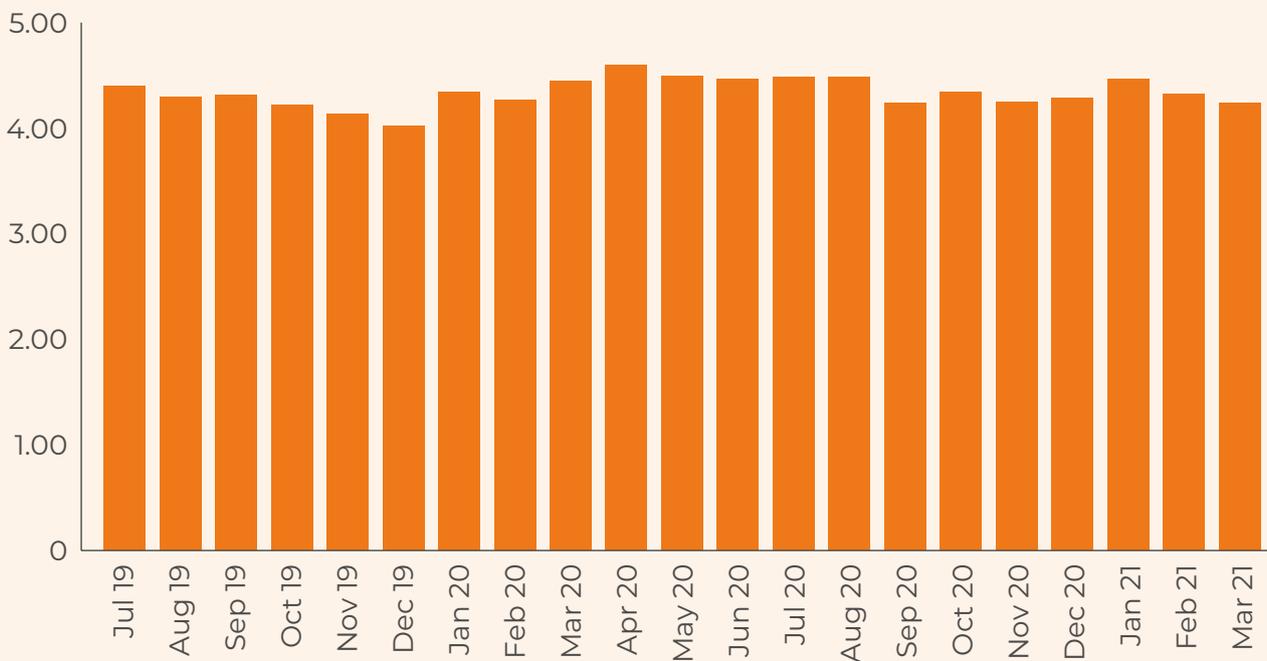
## How we measure customer satisfaction

In 2019 we radically changed how we captured customer feedback at a transactional level when we invested in new software called Rant & Rave. This 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 - over 20,000 responses since it was launched in July 2019. 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, reducing the need for customers to make complaints. We don't yet have a full three years' data, but this chart shows trends since we started using Rant & Rave.

We are also members of the Institute of Customer Service. This service allows us to survey our customers once a year and benchmark ourselves against not only the best service providers in the UK, but also other social housing providers. Last year, we fell short of the required score to become an accredited member.

The white paper has indicated a broad spectrum of areas that we will need to capture customer views on and we are therefore in the process of developing a suite of customer experience metrics and capturing a baseline score for each. This work will enable us to set meaningful and ambitious targets which we can share with customers and enable greater scrutiny of our performance.

## Customer Satisfaction (Source Rant & Rave)





## Customer complaints and how we learn from them

In the last year, there have been only three complaints referred to the Ombudsman, two of which were upheld.

Learning from all complaints is vital to continually improving services. Our Service Improvement team and Customer Resolutions 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.

We're also running practical problem-solving training across the business to help colleagues understand why something has gone wrong and to help them find the right solution.

As a result of this work, we've improved our processes and/or information for the following service areas:

- 1 New build property defects
- 2 Right to Acquire enquiries
- 3 Three-way mutual exchanges

Following customer feedback, we've improved how we communicated any changes to services because of coronavirus. Whilst we regularly published coronavirus updates on our website, in our newsletter and via social media, we learnt that this did not reach enough of our customers.

**We currently hold**



**70%**  
of customer email addresses

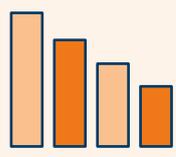


**86%**  
of customer mobile numbers

Contacting customers via these channels helped to highlight when new information was being published on the website.

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.

**We've set ourselves some challenging targets to achieve by 2023:**

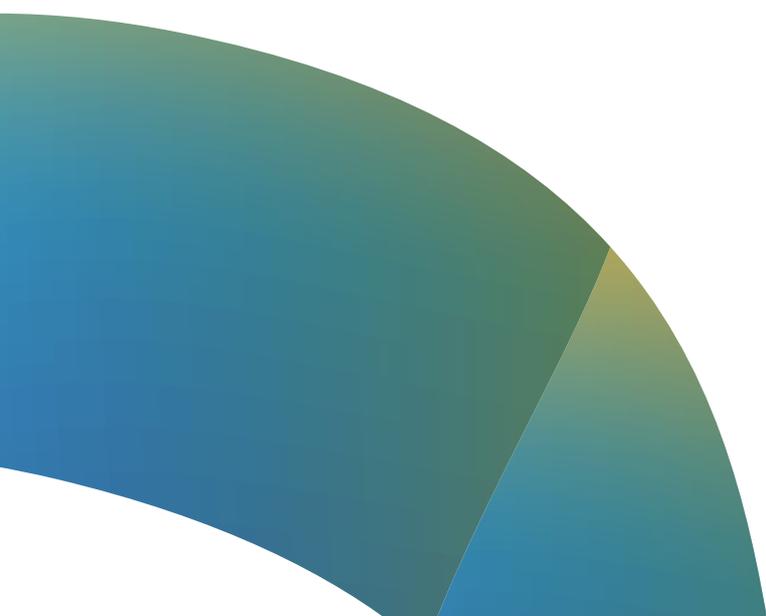


**60%**  
reduction in repeat/avoidable contact



**30%**  
reduction in the number of 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 2020/21 there were:

**1,230**

cases opened for benefits

**193**

opened for debt

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

In 2020/21 we completed debt advice options for **29** customers encompassing debt worth

**£182,000**

**£6,000**

was included in formal insolvency for **two** customers

**£24,000**

debt written off for **12** different customers

## 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:



**12**  
into employment



**188**  
with information,  
advice and guidance  
sessions

**44**  
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.

In October 2020 the team brought in a new four-tier support system. This saw the Wellbeing & Support Co-ordinators manage the higher level of support cases - tiers three and four - while the Wellbeing & Support Advisors manage tiers one and two.

Since its introduction, we have assisted:



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



### Kara's story

Kara and her son moved to their Grand Union home from a women's refuge three years ago. Having been through some tough times, they were excited to finally have a place of their own.

"At first I was happy, but then I went downhill. I was on Employment Support Allowance, then it was taken away from me.

The bills were racking up, I was behind with my rent and my Universal Credit wasn't getting sorted either.

I was too scared to look at my bank account and I didn't even open the curtains because if I saw the postman coming, I knew the mail would just be bills and bad news."

Kara was referred to our Wellbeing & Support team due to the extent of her rent arrears and Katy, one of our Wellbeing & Support Co-ordinators who support customers to sustain their tenancies, got in touch with Kara.

"Katy had so much faith in me and helped me to organise my standing orders for my rent and my bills so I could stop worrying about them. These might sound like small things to some people, but this was a big step for me. I'm proud how far I've come, from thinking that I couldn't do it.

All I needed was that bit of help and it's shown me that every step is a step towards good times."

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

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.

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.

For example, preliminary social value analysis of our Wellbeing and Support service is indicating an improvement of £2 to customer wellbeing for every £1 invested. This is an area that we hope to develop further over the coming year.



# 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

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.

### Creating a cohesive community

Working alongside Central Bedfordshire Council (CBC) Officers and Councillors, Town Councillors and the local community, Grand Union has been part of a project to transform the infrastructure of Winchester Road in the market town of Sandy.

Our aim was to improve the aesthetics of the area, which is a Greater London Council style estate, and provide additional parking.

The project included consultation with local customers to demolish 39 garages nearing the end of their lifespan, offering them alternative garages nearby as needed. Planning permission has been sought to remove planters, create more parking, introduce new arboriculture, and generally create a more cohesive community.



### Community clean up events

We organised two community clean up events in East Northants which saw us partner with other housing associations, town councils, police, community groups.

Working together with these partners and alongside the local communities, we have been able to clean up three estates, removing over 20 tonnes of rubbish, whilst simultaneously promoting the messages of "reduce, reuse and recycle".



## Partnership working restores harmony to troubled estate

Grand Union teamed up with Bedfordshire Police and CBC to help rid the Bilberry Road community, in the village of Clifton, of serious crime and anti-social behaviour (ASB).

Working with key stakeholders' project group, the local community and young people, a plan was put in place to tackle issues from all angles following an ASB crime reduction report.

A local lettings policy was introduced, and a community facility called "the Hub" was established on the estate as a place where all partner agencies and the community could come together.

Estate improvement works have been carried out and working with the Police and CBC enforcement measures resulted in four closure orders.

This partnership working has resulted in the community becoming 'one big happy family again' according to resident Lindsey.

"When I moved here many years ago, it was a lovely estate. But then it became really bad; drugs and prostitution were rife. It was never-ending and we wouldn't get any sleep because the police were here morning, noon and night. It was absolutely awful.

Rachel from Grand Union and Alan from CBC have been brilliant and have really made a difference. All the trouble has gone and now it's lovely. We're one big happy family again."

Feedback was also received from the parish council and partner agencies about the positive impact of this on the estate.





# 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

	Count	%
Homes rated A	23	0.29%
Homes rated B	1,909	24.28%
Homes rated C	3,676	46.76%
Homes rated D	2,071	26.35%
Homes rated E	166	2.11%
Homes rated F+	16	0.20%
		100.00%
No rating*	4178	34.70%
	<b>12,039</b>	

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

## Distribution of EPC ratings of homes built in 2020/21

	Count	%
Homes rated A	0	0.00%
Homes rated B	96	93.20%
Homes rated C	7	6.80%
Homes rated D	0	0.00%
Homes rated E	0	0.00%
Homes rated F+	0	0.00%
		100.00%
No rating*	2	1.90%
	<b>105</b>	

\*SAP rating not available on our systems

## Greenhouse gas emissions

### Scope one

Energy use and emissions from use of purchased gas.

	2018/19	2019/20	2020/21
kWh	94,670	53,677	940
tCO <sub>2</sub> e	17.42	9.87	0.17

Energy use and emissions from fleet transport and machinery.

	2018/19	2019/20	2020/21
kWh	1,042,700	1,116,954	1,503,794
tCO <sub>2</sub> e	258.09	273.08	366.53

### Scope two

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

	2018/19	2019/20	2020/21
kWh	435,383	358,122.4	289,934
tCO <sub>2</sub> e	123.24	91.54	67.6

### 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.

	2018/19	2019/20	2020/21
kWh	700,376.9	631,815.3	249,828.2
tCO <sub>2</sub> e	178.54	158.15	62.59

## Totals

Total annual energy and emissions.

	2018/19	2019/20	2020/21
kWh	2,273,130	2,160,569	2,044,496
tCO <sub>2</sub> e	577.29	532.64	496.89
Intensity ratio: tCO <sub>2</sub> e per property managed	0.05	0.05	0.04

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:



# 106

properties were surveyed which required no insulation works



# 138

properties received a loft insulation top up



# 10

properties received cavity wall insulation

Some planned works were postponed because we applied for Green Homes Grant. Unfortunately, we were unsuccessful with this application.

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, which instead will be calculated in-house, once we have collated all of our RdSAP data into a NHER Autoassessor database and updated where appropriate to reflect completed works.

We are also conducting a project this year to carry out 2,000 EPC surveys to properties which have not yet been surveyed. This data will be combined with our existing records to inform large scale retrofitting programmes to our existing stock.









## 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. We have included climate risk in the action plan as the Climate Change Adaptation Plan with a deadline of March 2024. This will include various factors including flood risk and increasing temperatures.

For new homes that we build, we are meeting local planning policy requirements for water and other sustainability issues. We will also introduce assessment against building for a healthy life and National Design Standards into our new homes, which is a new requirement for the 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.

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.

One of the strategic targets of our Environmental Sustainability Strategy is to develop an Environmental Management System that is in line with ISO14001 by June 2022.

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.







# Governance

Effective governance is a key feature of strong organisations and Grand Union is no different, with effective governance 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 adopted the latest NHF Code of Governance 2020 from 1 April 2021. Prior to this, we were fully compliant with the NHF Code of Governance 2015.

We've held a top rating for both our Governance and Financial Viability since the Regulator first brought them in, and in December 2020 our G1/V1 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 2020/21 financial year.

## Board and Committee demographics

**59.3yrs**

average age

**4.7yrs**

average tenure

**9.09%**

People of the Global Majority (PGM) members

**0**

disabilities declared



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

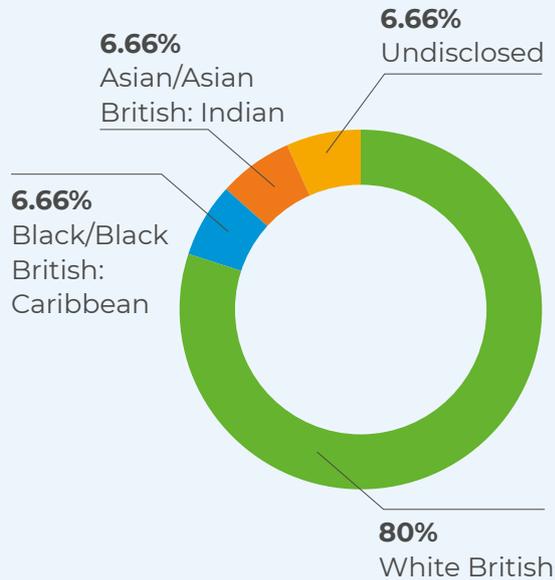
The 2020 NHF Code of Governance has a maximum tenure length of six years, reduced from nine in the previous code. This change means that a number of our Board members have had to resign or will be doing so in the coming months.

This will result in the Board being underrepresented 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 is what we are working towards.

## Board ethnicity breakdown



## Further Board and Committee information

During 2020/21, there was no Board turnover and 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 and Aileen Evans.

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

The Audit & Risk Committee has four Board members on it. One has been a Deputy Finance Director and Director of Finance Services at another housing provider, before moving to her current position as Executive Finance Director in January 2019 so has several years financial experience and continuing. Another 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. A third is a full member of the Chartered Institute of Internal Auditors.

A succession plan was approved by the Board in July 2021 and takes account of the requirement of the new Code of Governance.

Following the completion of an external governance review, we received a final report in February 2020, which included Board effectiveness.

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 Declarations of Interest Register, 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

Out of 387 colleagues, only 11 are paid below the living wage. Five of these colleagues are cleaners and six are apprentices.

Whilst some of our apprentices are being paid below the living wage, we do pay them at least the national minimum wage (a lot higher than the apprentice minimum wage) and pay for their training from the apprenticeship levy.

We have a strategy that will mean our cleaning colleagues will be TUPE'd to a cleaning specialist organisation this year, so we will not employ cleaners going forward. We will however, be keen to ensure that the cleaners are paid well for their sector.

## 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. She regularly posts blogs on our staff intranet on the topic of mental health and sometimes scores herself out of 10, encouraging others to do the same and to start talking about their mental health more.

Other colleagues also regularly post on our intranet about mental health and wellbeing, and we posted colleague questionnaires on the subject during the last year - particularly during lockdown.

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.

Medicash, our healthcare cash plan for health and wellbeing, offers colleagues counselling as well as stress support.

Following the successful rollout of agile working, all colleagues are now able to benefit from hybrid working/working from home, and we've introduced a large number of flexible working patterns.

We've offered coaching, mentoring and even BrainWorking Recursive Therapy (BWRT) sessions to colleagues to support them.

We've also held wellbeing seminars for colleagues including men's mental health, improving your sleep, improving your motivation and finance education sessions. We're looking to cover more topics moving forward, including sessions on the menopause.



## Physical health

We encourage colleagues to be physically active, and they have taken part in:



Yoga in the office



5-a-side football matches



Regular running club



Cycling near to our office



Rounders tournament



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 having their nails done 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 2020/21 was **6.64**.

# 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 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.

In respect to social value, we have had contractors work with our Community Investment team on projects within our local communities, sponsoring local sports teams or individuals and offering curriculum support in schools.



## Environmental impact

When procuring goods and services, we ask contractors specific questions as part of the preliminary contract work. This includes waste disposal and the promotion of recycling rather than disposal in landfill.

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.







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