



**Environmental, social
and governance report**
for the year ended
31 March 2024

Introduction

We've been in business for 30 years and provide 13,000 homes for more than 29,000 people across Bedfordshire, Buckinghamshire, Northamptonshire and Hertfordshire. We're a £95 million turnover social housing business with nearly 400 staff.

We create homes for those that need them, 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 900 more new homes over the next three years to play our part in ending the housing crisis.

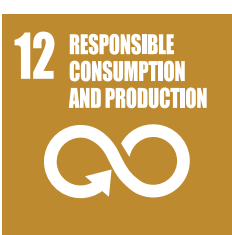
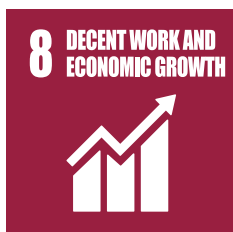
In doing so, we know that we have a responsibility to make a positive impact on the environment, as well as to our customers, colleagues, and partners.

This Environmental, Social and Governance (ESG) report showcases our work in the 2023/24 financial year in terms of the specific themes outlined in version 2.0 of the Sustainability Reporting Standard for Social Housing.

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

Direct impact

SUSTAINABLE DEVELOPMENT GOALS



Indirect impact



We have now agreed in principle three sustainability key performance indicators with Nationwide in respect of the £120m facility issued during 2023. They focus on:

- the energy efficiency of our existing stock as we look to ensure all our properties achieve a minimum EPC rating of C by 2030
- the quality and effectiveness of our governance framework
- our continued commitment to grow the business by developing at least 250 new social benefit homes each year

You can find more information on our activities on our website, together with other documents including our corporate plan and 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

This report is divided up into twelve ESG themes.

Environmental

Page	Theme name and number	SDG Goals
7	T1 - Climate change	Climate Action
11	T2 - Ecology	Life on Land
11	T3 - Resource management	Responsible Consumption and Production

Social

Page	Theme name and number	SDG Goals
13	T4 - Affordability and security	Sustainable Cities and Communities
		Reduce Inequality
15	T5 - Building safety and quality	Sustainable Cities and Communities
17	T6 - Resident voice	Sustainable Cities and Communities
21	T7 - Resident support	Sustainable Cities and Communities
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Governance

Page	Theme name and number	SDG Goals
29	T9 - Structure and governance	Peace, Justice and Strong Institutions
29	T10 - Board and trustees	Peace, Justice and Strong Institutions
31	T11 - Staff wellbeing	Decent Work and Economic Growth
35	T12 - Supply chain management	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](#).



Environmental

Like other businesses, we're looking at our environmental impact, and we're committed to becoming a 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

Prevents and mitigates the risk of climate change

Distribution of EPC ratings of existing homes (completed before 2023/24)

Homes rated A	0.5%
Homes rated B	21.8%
Homes rated C	51.0%
Homes rated D	22.4%
Homes rated E or worse	2.1%
No rating/unknown	2.2%

Distribution of EPC ratings of homes built in 2023/24

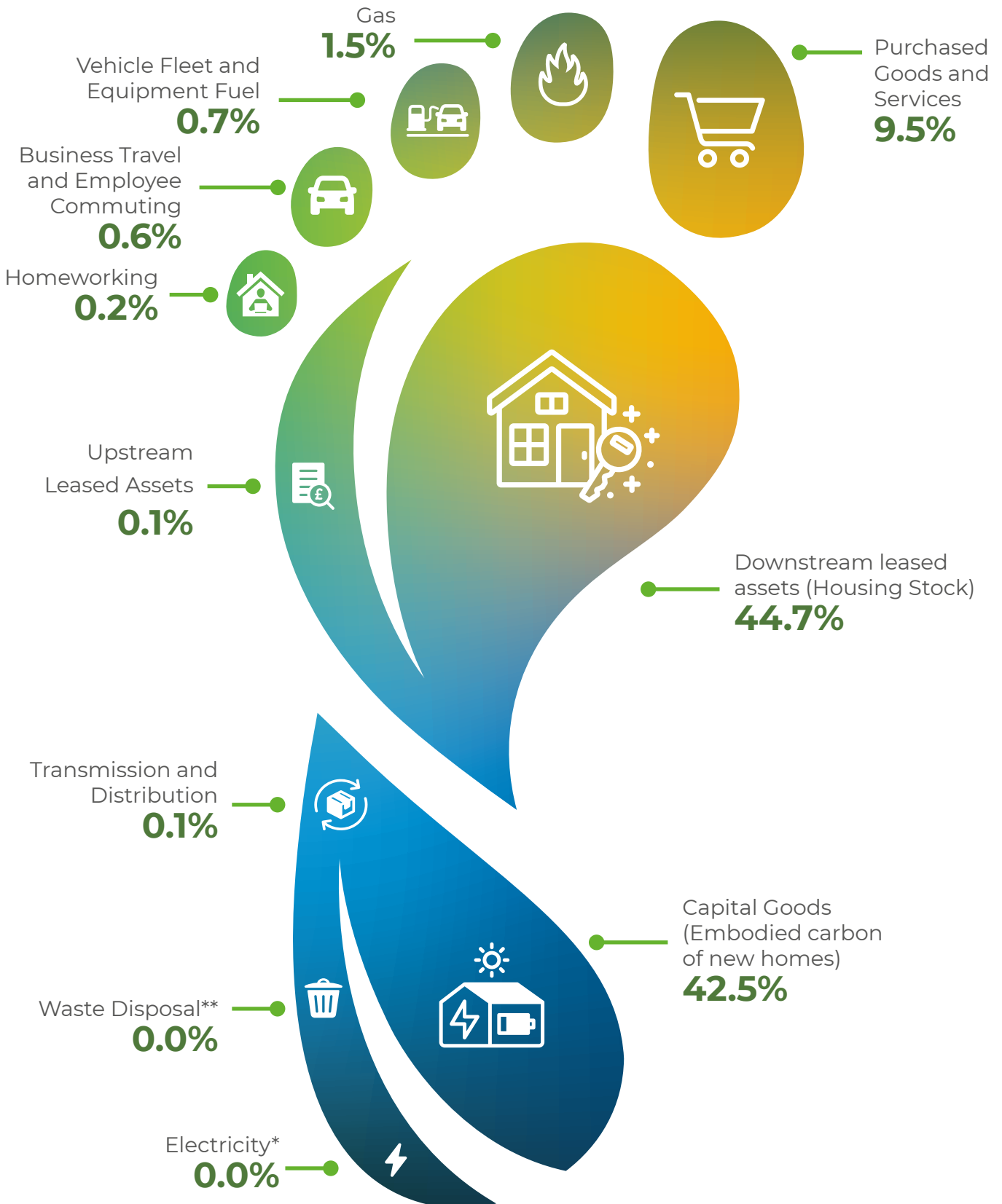
Homes rated A	0.0%
Homes rated B	95.5%
Homes rated C	4.5%
Homes rated D	0.0%
Homes rated E or worse	0.0%
No rating/unknown	0.0%



Our journey to net zero

We are committed to becoming a net zero organisation by 2050 as stated in the Environment and Sustainability Strategy.

Our carbon footprint



Represented figures are rounded to one decimal place.

* Using market-based emission factors our scope 2 emissions are reported as 0 reflecting the sourcing of renewable energy.

** Due to data available we have only been able to account for a very small amount of waste in our operations which represents 0% compared to our other larger categories.

Now that we have calculated our full carbon footprint for Grand Union, we will further develop our strategic direction towards net zero and create a Pathway to Net Zero Strategy which will have interim targets and tangible actions.

Energy efficiency retrofit activities undertaken in the last year

203



homes retrofitted in 2023/24

80



homes had solar PV installed

1



home had external wall insulation

10



homes received cavity wall insulation

93



homes received loft insulation

17



air source heat pumps installed

2



high retention storage heaters installed

631

EPC surveys undertaken in the year



279

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



£1.7 million spent during 2023/24 on de-carbonisation works and associated works such as surveys, assessments, installations and certification. By 2030 we are aiming to get all properties up to EPC C.

Greenhouse gas emissions

Scope 1:



Gas used in company buildings



Fuel from fleet and equipment



Electricity / renewable power used in our buildings

Scope 3:



Purchased goods and services



Embodied carbon in construction



Fuel and energy related activities



Waste



Business travel and colleague commuting



Colleagues working from home



Housing stock



Energy use from leased buildings

Emission Category (Tonnes CO ₂ e)	2022/23 (Baseline)	2023/24
Scope 1	1,576	1,499
Scope 2 *	0	0
Scope 3 **	65,625	65,230
Total emissions	67,201	66,819
Intensity metric/ tco₂e per property managed	-1%	-2%

* Due to incomplete data for electricity and gas consumption in the 2023-2024 reporting year, estimations have been employed. 7% of total gas consumption and 30% of total electricity consumption was estimated. These estimated figures account for approximately less than 1% of the total carbon emissions. It is therefore concluded that the actual figures are adequately represented by these estimates in the overall carbon footprint assessment.

** Due to incomplete data about emissions for downstream leased assets, 13% of total emissions have been estimated.

Using market-based emission factors our scope 2 emissions are reported as 0 reflecting the sourcing of renewable energy. We have saved 874.3 tonnes CO₂e tonnes of carbon by sourcing renewable energy 2023/24.

The climate risks to our homes and supply chain

On 31 March 2024 we completed a Climate Adaptation Report which looked at flood risk, water vulnerability and overheating risk to our properties. This report will be reviewed, and we will consider how the findings will be incorporated into relevant strategies and work streams.

Ecology

Promotes ecological sustainability

Increasing green space and promoting biodiversity

While we don't currently have a strategy to enhance green space and promote biodiversity on or near homes, it is in our plans to do so.

We have undertaken a biodiversity trial which saw us plant wildflowers at one of our retirement schemes. We will soon be able to report on the results of this trial.

With the introduction of Biodiversity Net Gain on new developments, we see the opportunity to look at this and our wider strategy on biodiversity holistically.

Managing and reducing pollutants

We have developed an environmental management system (EMS) which is compliant with ISO 14001, which covers the risks associated with pollutants. The EMS will be fully implemented into the business within the next 12 months.

Resource management

Sustainable management of natural resources

Where possible, we are looking to increase the use of responsibly sourced materials for building works. This forms part of our Sustainable Procurement Strategy which is currently being finalised. Once this is approved, we will look at a plan specifically around building materials.

We have a strategy for waste management incorporating building materials, and while we don't currently have a strategy for good water management, we plan to. This is part of our strategy, but we wanted to get a feel for the water vulnerability posed by our properties first. Now that the Climate Adaptation Report has been completed, we can look to develop this work.

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.



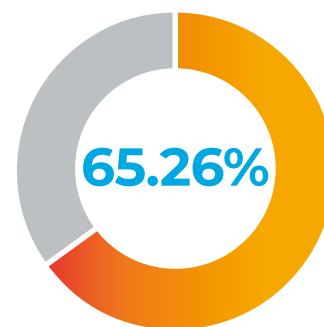
Affordability and security

Provides affordable and secure housing

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 2023)

	Number	Percentage
General needs (social rent)	8,591	68.1%
Intermediate rent	73	0.6%
Affordable rent	1,025	8.1%
Supported housing	377	3.0%
Housing for older people	1,012	8.0%
Low-cost home ownership	1,018	8.0%
Care home	7	0.1%
Private rented sector	146	1.2%
Other	370	2.9%
Total	12,619	100%

New homes completed in 2023/24

	Number	Percentage
General needs (social rent)	43	16%
Affordable rent	114	43%
Low-cost home ownership	107	41%
Total	264	100%

How we're trying to reduce the effect of fuel poverty on 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 £9.1 million (including social housing decarbonisation funding) to continue our retrofit works over the next three years.

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 and top-ups of smart meters. We also refer to local food banks.

For those who are most in need we have a Customer Support Fund which can be used to buy flooring, white goods and basic household furniture.

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 and in need of retrofit are prioritised as part of our overall retrofit programme.



Providing security of tenure for customers

Grand Union offers starter tenancies for all new customers, except for those holding an assured or secure tenancy with Grand Union, another registered provider or a local authority immediately prior to the allocation.

These starter tenancies are issued for an initial period of 12 months. If there are no issues during this time, they are converted to assured lifetime tenancies.

Where possible, we aim to provide our customers with assured tenancies and long-term tenancy rights. This is, however, dependent on the area and type of property the customer is moving to.

We will offer assured tenancies to new customers who hold an assured or secure tenancy with Grand Union, another registered provider or a local authority immediately prior to the allocation in accordance with the Regulatory Standards Framework, irrespective of where they are being housed.

Building safety and quality

Resident safety and building quality are well managed



99.96%

Homes with an in-date gas certificate



100%

Buildings with an in-date fire risk assessment



98.19%

Homes with an in-date electric certificate (within five years)



99.83%

Homes meeting Decent Homes Standard

Only eight properties failed the decent home standard:

- **One state of repair failure (windows)** – A job for new windows was logged for June 2024.
- **One state of repair failure (storage heaters)** – New heating has now been installed.
- **Five state of repair failures (oil service)** – Two of these have now been serviced and two are due to be serviced soon. The other is currently an empty property and will have been serviced before a new customer moved in.
- **One state of repair failure (solid fuel service)** – This service is still overdue as the customer refused a new heating system. We're working with them to find a solution.



Managing and mitigate the risk of damp and mould

Where we know of cases of damp, mould and condensation we take primary responsibility for this – it is never treated as a lifestyle issue.

Getting the problem sorted as quickly as possible is our priority, which is why we changed our policies to treat the mould on the initial visit rather than starting with an inspection.

We have a dedicated team of trades operatives who focus on dealing with damp, mould and condensation issues. As well as these specialists, the rest of our trades teams and a number of other colleagues have undergone training on dealing with damp, mould and condensation to ensure they can identify potential signs when visiting customers' homes.

We have been installing environmental sensors in a number of our homes which track the temperature and humidity in the property.

These sensors, that we are looking to roll out to all homes over the next few years, allow us to keep track of the property's performance. Using this data, we can then see when conditions aren't quite right, helping us to act before mould and damp become a problem. Customers can also use an app linked to the environmental sensors to monitor the conditions in their own homes.

We also have a dedicated damp and mould email address to make it easier for customers to report issues they had in their home.



Resident voice

Listens to residents' voice

Our 2024 tenant satisfaction measures (TSM) results



We were disappointed to see our overall satisfaction level at 60% - down 1% from last year. This is something we really want to improve and here are some of the key areas we're focusing on in the year ahead.

Repairs

We had a small (2%) increase in satisfaction with our repairs service this year. However, it is still a long way from where we want it to be so this remains our number one priority.

Some of the key improvements we've implemented have been increasing the size of the team and expanding our repairs operating hours to between 8:30am and 6pm.

Looking ahead, we're going to introduce video technology to help us see what issues may be in a customer's home.

Sorting things out when they go wrong

We know that a large number of customers aren't happy with the consistency of our communication, including getting a callback and keeping them informed.

To improve this, we've added extra resources to our Resolutions team to give a single point of contact when customers do need help resolving complaints.

- We recently reviewed the way we handle complaints and have implemented some key changes. These include the way we gather information and that we have to communicate information to our customers.
- We're rolling out improved training for our people around the importance of acting on our customer complaints.

Developing our priority services register

The survey told us that customers who struggle with high levels of anxiety and are time poor are the least satisfied – 43% satisfaction with our overall service. We also know that customers living with complex needs including mental, physical and cognitive capability issues need more from us.

As such, we will be developing a priority services register that will better tailor our service to customers' needs.

Hard work paying off

Whilst we know that we have some work to do we are pleased to see some of the work last year pay off in this year's results.

Satisfaction with our approach to dealing with Anti-Social Behaviour (ASB) up 8%

This has increased even more in some of our individual customer groups.

Repairs satisfaction up 9% for some customer groups

Satisfaction with the time taken to complete a repair increased for customers who have really busy lives.

We know we still have loads of work still to do to make repairs more reliable, consistent and quicker for all customers but we are pleased to see some initiatives paying off.

Older customers overall satisfaction up 6%

Customers in some of our older persons schemes continue to be more satisfied year on year.

How customers can hold us to account

Our Customer Influence Framework details our strategic approach to bringing the customer voice into the organisation and covers feedback, complaints and engagement.

The framework, which was informed by extensive research, enables our customers to influence our services and really hold us to account.

Through Voice, our fully anonymous customer feedback platform, customers can scrutinise policies and procedures and give feedback on a range of services.

We deliver a full range of consultation, engagement and scrutiny activity through Voice which enables 100s 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.

Voice activity during the year

570 customers are actively using Voice, our customer feedback platform.

During the year, members took part in:

- **17 polls**
- **16 surveys with a 22% average response rate.**
- **8 forums**

Topics included:

- **Sustainability language** – Voice users helped us to better understand what language they'd prefer us to use in communications about sustainability.
- **Digital handbook** – We asked Voice members for feedback on a proposed digital handbook which would be provided to customers when they moved into their new home.
- **Our website** – We shared examples of our proposed new website layout and asked Voice members for feedback on the look and feel.
- **Rent review letters** – We asked members to review our new rent review letters which were designed to be easier to understand and more accessible.
- **Our new corporate plan** – Voice users helped us to shape our Corporate Plan for 2024-27 via two surveys. The first was to help us understand what makes a house a home. The other was to review our priorities for the new plan.
- **Customer annual report** – Voice users helped us to better understand what they wanted from a Customer annual report so we can ensure it is designed to suit their needs.
- **Social media** – Voice users helped us to better understand whether our customers are getting the most out of our social media posts.

Some of the feedback received on Voice was essential for us in designing a Damp, Mould and Condensation Policy that is inclusive for all customers, meeting their individual needs and ensuring that it is accessible to all. This feedback has changed the style of all future policies.

During the year we also collected and published our first Tenant Satisfaction Measures data, setting up a dedicated

space for the results on our website and in our Customer annual report. This survey was delivered through Voice, additional emails to those not using Voice and some telephone interviews. We have designed a methodology that reflects the needs of our customers, and ensures we get a broad and inclusive response. We know from previous work with customers that we reach a more representative group if we offer digital channel collection.

Rant & Rave

We continue to track feedback at our transactional level service touchpoints through Rant & Rave.

We received 6,605 customer responses through Rant & Rave in 2023/24

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 complaints and how we learn from them

In the last year, seven complaints were referred to the Housing Ombudsman – one of which was withdrawn by the customer.

Two of these were determined as service failures. Two were found to be maladministration, and one was severe maladministration. We are yet to hear an outcome about the final complaint.

We always look to learn from these complaints and where possible change how we do things.

As a result of the severe maladministration, we've revised our processes for when dealing with insurance related to repairs for issues like subsidence. This includes better monitoring of claims and ensuring customers are more regularly informed.

For the other complaints, we're still reviewing what went wrong. Once this has been completed, we will aim to improve our services as a result.

As well as this, we've recruited an additional member to our Resolutions team so we can better deal with complaints moving forward.

Resident support

Supports residents, and the local community

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.



667**personal alarm
systems installed
in 2023/24.**

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.

Extra care

In our extra care services we've developed partnership forums where customers can feed back about the services provided and influence change. Meetings are now well established and run monthly at both Quince Court, Sandy, and Chamomile Gardens, Biggleswade.

Our Life24 and Extra Care colleagues collectively completed over 66,000 wellbeing checks during the year, ensuring our most vulnerable customers remained safe and well in their homes.



Success story

Julie lives in a one-bedroom supported flat in Bedford which she shares with her pet rabbit. She receives support from care staff and our Partnerships team, who work with customers with learning difficulties and/or autism.

“I love this place and I don’t ever want to leave”

She’s now very happy in her flat but the previous few years were a bit of a rollercoaster for her: “I was in a toxic relationship and my then partner introduced me to amphetamines and cannabis, which resulted in me losing my children.

“I was so disappointed in myself and I felt so guilty.

“To get this flat, I had to prove I was drug-free, and stay that way. I’m proud to say that I’ve achieved this all by myself. I’m never going back to drugs; I’ve been down that road.

“I’ve been through some really bad times in the past. I lost a baby when I was 18, I’ve self-harmed, taken an overdose and have been on the receiving end of domestic abuse.

“I still have bad days sometimes, but I try to keep busy so I don’t think of the negatives. I know I have support in place, should I need it, and Sheena (her Partnerships Coordinator) has been amazing, she’s helped me a lot.

“I did feel a bit sad and lonely when I first moved in, but I was so happy when I was told I could have a pet. I couldn’t wait to get my rabbit; he keeps me company and snuggles on my bed with me at night.

“Life is so much better now. I love this place and I don’t ever want to leave.”



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 support 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.



142
DA referrals made for customers



4
colleagues offered DA support



372
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 2023/24 there were:



1,171
Welfare Benefits referrals

110
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 **£3.4m** 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 2023/24 the team supported **489** customers.



Health and housing

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

Our Health & Housing Co-ordinator focuses on healthy neighbourhoods and housing. They work alongside key partners to provide initiatives to reduce health inequalities within our key communities, responding to local and evidential needs.

We recognise that our frontline colleagues are gatekeepers to accessing the people we're trying to help. That's why there's an additional focus on training internal frontline colleagues on health and housing issues. This is to better equip them when having health conversations with customers.

Work is also underway on a new project with an emphasis on sustainability and environment. This includes work on a retrofit project to make our homes more energy efficient! It will also link in with our current damp and mould project as it will help our homes stay warmer and reduce the potential for damp, mould and condensation.

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**

Placemaking

Supports residents and the wider local community through placemaking

Our vision continues to be adopting a fully integrated health and housing approach. This is seeing us focusing on healthy neighbourhoods, with our Health & Housing Co-ordinator and Youth Participation Co-ordinator working in partnership with a range of external agencies.

There is continued partnership work with Public Health to proactively tackle health inequalities to improve access to, and engagement with, public health services as well as running health check-ins which have had high levels of engagement within our neighbourhoods.

The community-based work in Bilberry Road, Clifton, has seen our multi agency hub host 20 public health services for over 600 visitors.

In addition to this, we have now developed a project to respond to the health and housing concerns resulting from asthma, damp and mould. Project Adam is a front foot intervention and seeks to create a

single pathway between health and housing explicitly connecting data on asthma (as identified by health professionals) with us as the customers' landlord so we can tailor our interventions accordingly.

During the year the work of our Health & Housing Partnership was shortlisted for Partnership of the Year at the Affordable Housing Awards and Best Collaborative Partnership at the Aico|HomeLINK Community Awards 2024.

As part of the partnership, we also collaborated with the Chartered Institute of Housing to produce and launch "Building blocks for life – How to develop effective health and housing partnerships" - a paper looking at the role of housing in tackling health inequalities.

We also continue to offer our activity days at our Extra Care schemes, which are funded by Central Bedfordshire Council and are generally well attended.



Success story

“I’m so happy. It’s wonderful!”

Jacky, 69, had been living in a ground floor flat in Sandy for 10 years, feeling lonely and suffering from anxiety. She would regularly admire a block of new apartments that were being built in Biggleswade, thinking how nice it would be to live somewhere like that.

“I thought the apartments must be private because they looked so lovely. But then I saw it was a housing association building them – Grand Union Housing Group – so I decided to call them to find out more.

“I applied through Central Bedfordshire Council and was over the moon to find out I’d been successful with my application.

“I moved into Chamomile Gardens in January 2023, with my cat. We’re both so happy here, it’s lovely.

“I’m really thankful that I live here. I feel safe and worry less, so I’m sleeping better, which is obviously better for me, and my nerves and anxiety have also improved.

“I’m also eating better since I moved here; I’ve put on half a stone!”

The scheme of 93 apartments has been beautifully furnished with spacious communal areas for the residents to enjoy and has additional facilities, such as a hairdresser, restaurant and a community hub, building on the sense of community that already seems to play a big part of residents’ lives. Jacky is certainly making the most of the social activities that regularly take place.

“Being on my own, I felt very lonely before, it was such an issue, but now I have nice neighbours. It’s wonderful to have people to socialise with.

“We meet up for coffee and catch-ups in the communal lounge areas and we have get-togethers in the cinema room too. We go out for meals and we held a big party for the King’s Coronation.

“I’m also able to people-watch from my window; children going to school, people walking their dogs. I feel like I’m part of civilisation again, being amongst other people.

“We’re in a really convenient location too. From here, I can easily get to the sports centre, where I go swimming and have my Pilates classes. I can walk to town to a coffee shop or to the Interchange retail park or to the local shops.

“Natalie, Grand Union’s Health & Housing Co-ordinator has visited here carrying out health checks and we have Tracey, a foot therapist, who visits us too.”

Jacky’s balcony, where she can sit and relax, overlooks a piece of steel artwork in the garden – three chamomile flowers, designed by a Northamptonshire blacksmith.

“In the summer I’ll be able to sit outside in the beautiful gardens and talk to people, which will be lovely.

“Living here has made a real difference to my life, it’s enriched it. I have companions and friends here; but you can choose to join in if you want, or not.

“My family are thrilled for me and it’s made them feel better because they know I’m so happy. It’s wonderful!”



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

Promotes ecological sustainability

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 2023/24 financial year.

Managing ESG risks

In early 2023 we developed our Risk Universe. The Board agreed its risk appetite against this in March 2023 and reaffirmed its position in January 2024. We have

worked with a consultant to reframe our risk management framework and policy which was approved by Board in March 2024. Work continues to embed risk management throughout the organisation.

We have a principal risk register and an operational risk register which are reported quarterly to both Audit & Risk Committee and to Board. The principal risk register includes sustainability, net zero and carbon retrofitting risk and financial shock and organisational resilience. Operational risks include:

- environmental sustainability
- employee lifecycle
- domestic abuse and safeguarding customers
- customer voice
- regulatory framework failure

Board and trustees

High quality Board of trustees

Board demographics

40% are female

52.8yrs average age

4.7yrs average tenure

10% have a disability

10% People of the Global Majority (PGM) members

No Board members identify as gay, lesbian or bisexual

10% are Grand Union customers

How this compares to the areas we serve:

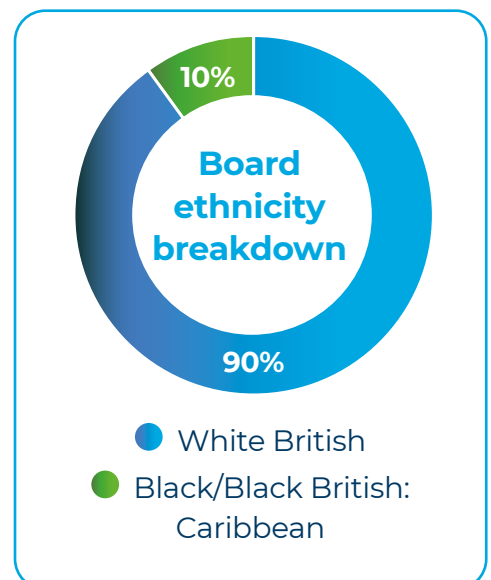
51% are female

54.6% are over 45 years old

5.7% are PGM

2.2% are gay, lesbian or bisexual

6.6% categorise themselves as disabled



Grand Union has a Customer Experience Committee with delegated authority from the Board. The Committee meets quarterly and has two customer members. One of these customer members also serves on the Board.

Board aims to:

- foster an inclusive leadership approach, creating a culture of safety and trust where discrimination is eradicated, and colleagues feel valued and heard.
- be sufficiently diverse and have the required skills to support and satisfy the needs of our customers.
- use positive action to attract people of the global majority groups (PGM) into Board roles, with a target of 50/50 men and women and 8% PGM groups.
- create a culture of understanding by educating colleagues and the Board to see the world through the eyes of those who live with prejudice.
- create an open, accessible recruitment process, making reasonable adjustments to encourage applications from applicants with disabilities or additional needs.

Further Board and Committee information

9% Management turnover in the last two years

There are 11 members of the Senior Management team – three in the Executive team and eight Directors. In September 2023, one Director left. Their replacement was appointed in February 2024.

52.8% Board turnover in last two years

Across the last two years we've had four members join the Board and seven leave. One of those leaving was the former Chair who joined in 2022 and left the same year following mutual agreement that it was not the right cultural fit. The other members leaving were either due to reaching maximum tenure or as part of active Board management after reviewing skills requirements and performance.



As of 31 March 2024 we had nine Board members.

The Board is made up entirely of non-executive members.

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 May and June 2023.

The appointment of our current external auditors, Beever 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 (and when circumstances change) via our HR management system. 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. We also have a Declaration of Interest policy and Board and Committee members' Code of Conduct which includes provisions on dealing with conflicts.

The Company Secretary is authorised to determine and review internal procedures for the managing of conflicts of interest.

Staff wellbeing

Supports employees

Colleague pay

Colleagues are paid at least the real Living Wage, including our cleaners. Our apprentices are paid at least the National Minimum Wage.



Mean gender pay gap – 1.56% in favour of women

Median gender pay gap – 3.48% in favour of women

CEO worker pay ratio – 5.6:1

Belonging at Grand Union

We want everyone to feel like they can be their true self and that they belong at Grand Union. To help us do this, all colleagues receive EDI training, and we have a Belonging Group. They raise awareness of Equality, Diversity and Inclusion (EDI) through regular communications, sharing of successes, reporting and activities in the office.

In June we decorated the office to celebrate Pride month and offered colleagues pin badges to show their support for the LGBTQ+ community. We also ran a “wear it with pride” week, where colleagues wore colours from the Pride flag to show their support for the event.

To help us mark Black History Month, we enjoyed some fantastic food and music from African and Caribbean cultures in our office. This was organised by colleagues from our Belonging Group.

To celebrate Diwali, we put up decorations, provided food and even had a henna tattoo artist visit our office.

In December we celebrated Christmas in our office with a festive buffet. This was really well attended and saw a Grand Union Christmas choir formed, who entertained colleagues during the event.

Colleagues have created a sub-group from the Belonging Group for those from PGM backgrounds. This group is called SOUL and has been set up to provide mutual support and also to help guide the Belonging Group on issues they face, and what can be done to improve life at work for them. In addition to this, another colleague is setting up a group for those with impaired hearing.

We recently introduced a religious holiday swap policy. This allows colleagues practicing other religions to swap the UK bank holidays so they can have time off to celebrate their religious holidays.

We have created a Wellbeing Passport, to support those with conditions that affect them on a daily basis, which will be rolled out shortly.



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.

We have Mental Health Champions across the organisation that provide support to colleagues and sign post them to the relevant services. They have arranged lunchtime talks and regularly blog on our intranet to promote their services and offer support.

We provide an Employee Assistance Programme which offers confidential counselling to colleagues, and we have the services of the Centre for Financial Education. They offer financial education on topics such as pensions, mortgages, credit cards etc for all colleagues, to help with financial wellbeing.

We have trained both line managers and colleagues in mental health awareness to recognise the signs of poor mental health. There are quarterly check-ins for all colleagues to assess their wellbeing and this is an opportunity for conversations to be had about any mental health concerns. By being so open we hope this creates an environment for colleagues to feel comfortable in discussing their mental health.

10.15 days The average number of sickness days per employee during 2023/24

44% Mental health absence increased in 2023/24 compared to 41% last year

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 encourage regular exercise through Gymflex, which gives them discounted membership at hundreds of gyms and leisure clubs across the country.

There are lunchtime running and walking groups and we provide monthly fruit bowls in our office.

Health monitoring equipment is available in our office on a quarterly basis for colleagues to track their weight and blood pressure. We also offer free flu vaccinations once a year for all colleagues.

We work agilely to promote a healthy work life balance, and this includes flexible work patterns such as nine-day fortnights to accommodate personal or dependants' health needs.

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.





Investing in our people

K2 Academy is Grand Union's centre of excellence, providing colleagues with engaging opportunities to learn, develop and progress, supporting them to unlock their full potential and thrive in their career. We are supportive of colleagues gaining qualifications to increase their specialist knowledge and support professionalising the sector.

33 courses run

274 course delegates received training

6 Leadership Elevator programmes run

50 programme delegates trained

2574 training delivery hours

4.5/5 post-learning recommendation score

76 CIH memberships

14 certified practitioners

29 CIH qualified colleagues with 3 more currently studying.

Supply chain management

Procures responsibly

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.

Sustainability in procurement

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

Environmental

C1 - Distribution of EPC ratings of all homes

	As of 31 March 2021	As of 31 March 2022	As of 31 March 2023
Homes rated A	0.2%	0.3%	0.5%
Homes rated B	13.0%	18.7%	21.8%
Homes rated C	42.2%	40.7%	51.0%
Homes rated D	28.2%	24.6%	22.4%
Homes rated E or worse	2.3%	2.0%	2.1%
No rating/unknown	14.1%	13.8%	2.2%

C2 - Distribution of EPC ratings of new homes

	2021/22	2022/23	2023/24
Homes rated A	3.70%	0.0%	0.0%
Homes rated B	81.00%	97.1%	95.4%
Homes rated C	15.30%	2.9%	4.5%
Homes rated D	0.00%	0.0%	0.0%
Homes rated E or worse	0.00%	0.0%	0.0%

C4 - Energy efficiency retrofit activities undertaken

	2021/22	2022/23	2023/24
Homes that received cavity wall insulation	2	4	10
Homes that received loft insulation	87	227	93
Home that had external wall insulation	11	14	1
Air source heat pumps installed	5	11	17
High retention storage heaters installed	2	12	2
Homes that had Solar PV installed	0	11	80
Spend on decarbonisation works	*	£0.3m	£1.3m

C5 - Greenhouse gas emissions

Kg CO2 equivalent	2021/22	2022/23	2023/24
Scope 1	*	1,576	1,499
Scope 2	*	0	0
Scope 3	*	65,625	65,320
Total emissions	*	67,201	66,819

*Not available for that period

Social

C12 - Rent compared to the Local Housing Allowance

	2021/22	2022/23	2023/24
	61.7%	65.3%	65.2%

C13 – Total homes owned and managed

	As of 31 March 2021	As of 31 March 2022	As of 31 March 2023
General needs (social rent)	8,554	8,574	8,591
Intermediate rent	73	73	73
Affordable rent	934	1,041	1,025
Supported housing	315	319	377
Housing for older people	934	946	1,012
Low-cost home ownership	1,187*	1,285*	1,018
Care home	7	7	7
Private rented sector	134	148	146
Other	-	-	370
Total	12,138	12,393	12,619

*Leasehold may have been counted under Low-cost home ownership in 2021 and 2022, and in Other in 2023.

C14 - New homes built

	2021/22	2022/23	2023/24
General needs (social rent)	31	32	43
Intermediate rent	0	0	0
Affordable rent	109	58	114
Supported housing	10	1	0
Housing for older people	25	68	0
Low-cost home ownership	108	118	107
Care home	0	0	0
Private rented sector	15	0	0
Other	10	5	0
Total	308	282	264

C17 and C18 - Building safety and quality

	2021/22	2022/23	2023/24
Homes with an in-date gas certificate	99.6%	99.8%	99.96%
Buildings with an in-date fire risk assessment	100%	100%	100%
Homes meeting Decent Homes Standard	99.9%	99.9%	99.83%

C20 – Tenant Satisfaction Survey scores

	2022*	2023	2024
Overall satisfaction	N/A	61.4%	60.3%
Satisfaction with repairs service	N/A	57.2%	59.1%
Time taken to complete your repair	N/A	49.3%	51%
Provides a home that is well maintained	N/A	58.4%	58.9%
Provides a home that is safe	N/A	70.3%	68%
Listens to your views and acts upon them	N/A	53.9%	47.3%
Keeps you informed	N/A	59.3%	55.2%
Treats me fairly and with respect	N/A	66.3%	64.7%
Approach to complaints handling	N/A	26.2%	22.7%
Keeps communal areas clean / maintained	N/A	46.3%	47.9%
Makes a positive contribution to your neighbourhood	N/A	42.5%	40.5%
Approach to handling antisocial behaviour	N/A	41.8%	38.4%

*Tenant Satisfaction Surveys only came into effect in 2023.

C22 – Number of Ombudsman cases where maladministration took place

	2021/22	2022/23	2023/24
	0	0	3

C12 - Support service performance

	2021/22	2022/23	2023/24
Welfare Benefits referrals	1,267	1,160	1,171
Debt Advice referrals	182	162	110
Benefits gains for customers	£2.4m	£3.2m	£3.4m
Customers supported by Wellbeing & Support team	455	379	489
Domestic abuse referrals made for customers	127	157	142
Colleagues offered domestic abuse support	5	5	4
Safeguarding referrals made for customers	177	260	372
Personal alarm systems installed	676	558	667
Customer wellbeing checks	54,579	54,500	63,546

Governance

C31 - Board demographics

	2021/22	2022/23	2023/24
Female Board members	26.7%	36.4%	40%
PGM Board members	13.3%	18.2%	10%
Board members with a disability	7.0%	9.0%	10%
Average age of Board	54.7 years	56.5 years	52.8 years
Average tenure of Board	3.8 years	4.7 years	4.7 years
LGBTQ+ Board members	0%	0%	0%

Board ethnicity	2021/22	2022/23	2023/24
White British	86.6%	78.6%	90.0%
Asian/Asian British: Indian	6.7%	7.1%	-
Black/Black British: Caribbean	6.7%	14.3%	10%

C31 - Board and management turnover

	2021/22	2022/23	2023/24
Board member turnover	36.1%	32.9%	29%
Management team turnover	0%	0%	0%

C43 - Pay gap

	2021/22	2022/23	2023/24
Mean gender pay gap	1.16% in favour of men	1.53% in favour of women	1.56% in favour of women
Median gender pay gap	4.12% in favour of women	4.72% in favour of women	3.48% in favour of women

C44 - CEO: median-worker pay ratio

	2021/22	2022/23	2023/24
	5.3:1	5.7:1	5.6:1



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