



Environmental, Social and Governance report (ESG report)

2023/24





Introduction

by Helen Meehan
Chief Financial Officer

Welcome to our fourth ESG report

The need for homes across the UK has never been greater, and neither have the obstacles to delivering them.

Higher costs, skills shortages, funding challenges, and for housing associations, the need to regenerate and green their homes pose significant challenges.

Yet despite all of this Home Group delivered on its plan to provide almost 1,300 new homes this past year – more than half of them being social and affordable rented homes. And if you add in shared ownership then almost three quarters of the homes delivered have been provided for those most in need. We expect the majority of homes we provide next year to meet the same demand.

Following a taxing time over the past few years for us – the rest of the sector, and the UK generally – 2023/24 was a better year. In no short measure, that was down to the commitment and determination of all colleagues across the business to go over and above.



Last year, we housed over 125,000 people in our 56,000 homes across England and Scotland. This included accommodation-based support for over 14,000 customers with mental and physical health issues.

Our surplus, at £23.2m was ahead of the budget we had set ourselves.

We invested £188m to deliver 1,284 homes and spent £149m improving and maintaining our customers' homes.



Environment

We are now into the fourth year of our long-term road map to green our homes and help the UK reach its net zero targets.

Our net zero targets have been part of our organisational strategy for some time and are aligned to the Government's net zero targets for 2050. However, this year we are revising our environmental sustainability plan, having taken learnings from our work to date. We are focusing closely on specific areas, including EPC ratings, retrofit, biodiversity, climate risks, emissions, pollutants, responsible sourcing and water and waste management, among other areas.

We are currently revising our targets in relation to this new plan to ensure we are pushing ourselves to achieve the best outcomes possible.

In 2023/24 we began to ramp up our retrofit programme following a highly successful pilot the previous year, where we retrofitted 90 homes in Cumbria thanks in part to funding from the Government's Wave 1 Social Housing Decarbonisation Fund. The environmental and financial benefits this has brought our customers have been great.

This has led us to increase our activity as part of Wave 2 of the fund, where we will retrofit 1,000 of our homes. Throughout Wave 1 and 2 we have engaged customers to ensure they are aware as to why we are bringing about change, and meticulously going through the technology and how to utilise it to its greatest benefit.

We know that engaging customers on such significant change is absolutely crucial, and feedback from them has been overwhelmingly positive.

Social

Our engagement with customers overall continues to be an exemplar in the sector with close to 4,000 customers engaged or involved last year. They continue to be influential across all parts of the organisation - from seats on the board to being on recruitment, procurement or scrutiny panels.

We are equally pleased with our customer support activity, which ranges from helping customers with financial issues to training needs, or support with life skills. We continue to offer the majority of our apprenticeships to our customers who have been out of work for a long time.

This year will see us further focus on the needs of our customers and communities. We have established a new regional model, dividing our operations into six regions, each led by a regional director.

This will allow us to work more locally, driving an increased focus on working with local partners, and ultimately bring us closer to understanding our customers and the communities we serve. Our regional directors will drive operational performance and align this with enhancing our customer experience and satisfaction measures.

Governance

Last year, despite the economic and environmental challenges, we maintained our G1/V2 status, following an In Depth Assessment from the Regulator of Social Housing, the result of which was published in March 2024.

The new Consumer Standards published by the Regulator of Social Housing (RSH) came into effect on 1 April 2024*. This also marked a change in regulatory regime, with the RSH given new powers to proactively regulate the consumer standards for the first time.

A detailed exercise is underway to map our compliance and assurance against the new standards and the associated code of practice. The RSH have said that they expect most providers to have some distance to travel in order to deliver all the outcomes in the standards, and they expect providers to be proactive in identifying areas for improvement.

We have already taken action to strengthen certain service areas, for example a deep dive review into complaints handling, updating our approach to anti-social behaviour, and developing a standalone domestic abuse policy.

In June 2024, we reported our Tenant Satisfaction Measures (TSMs), in line with the RSH guidance which aims to ensure consistency and comparability in the information reported by registered providers. As well as various perception measures, from surveying our customers, the TSMs cover areas such as building safety, complaints, ASB and repairs performance.

These underpin some of our strategic KPIs and will be key to how the regulator assesses our performance under the new consumer regulation regime.

Our overall satisfaction rating stands at 66.9%. Our benchmarking indicates that this and the more detailed satisfaction scores are broadly in line with our peers. We know that there are areas we need to work on, and that is what we will do over the next year. In addition to reporting directly to the regulator, we have published our results on our website and will be sharing them with our customers through various channels.

Listening to our customers is key to everything we do. If we listen carefully, and act on their ideas or concerns, it will mean we are satisfying our customers and communities.

Helen

*The new Consumer Standards were not included in our In Depth Assessment from the Regulator of Social Housing.



Our approach to ESG reporting

Home Group was an early adopter of the Sustainability Reporting Standards (SRS) and our 2024 report is the fourth summary of our performance against this standard.

Our report is structured to respond to the criteria within the Standard, and, for the fourth year, we're pleased to include stories from customers and colleagues to bring it to life.

We are still as committed as ever to sustainability, creating social value for our customers and communities and demonstrating strong and effective governance.



A summary of our ESG performance in 2023/24

Financial support for customers

- Over the past year, **£6.29m** additional income and **£1.35m** in lump sum payments was gained for customers.
- **97%** of Home Group's general needs and affordable rented homes have rents that are lower or equal to the Local Housing Allowance
- **98%** of Home Group's general needs and affordable rented homes have rents that are lower or equal to the private rented sector

Green

- The impact of our Wave 1 SHDF retrofit has had a major impact on our customers, who reported hundreds of pounds of savings per year. Wave 2 is underway, which is the retrofit of **1,000 homes**.

Customer involvement

- Between April 2023 and March 2024, we have asked **3,793 customers** their views, listened to what they said and acted on their ideas.
- **29 customer assessors** assessed 43 neighbourhoods, services and schemes
- **20 customers** attended 4 Home Group repairs scrutiny group meetings

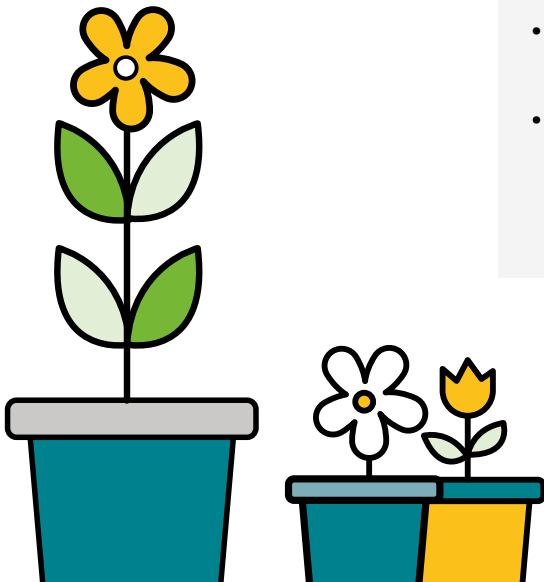


Customer recruitment and training

- **2 customer board members** on Home Group Board and **1 on Home Scotland Board** and **9 customers** presented to Board on a range of issues
- **4 customers** completed 'On Board' training, which prepares customers to be ready to sit on our boards
- Around **600 customers** per year take part in the specialised Home Group training programme Home Achievement Programme
- Each year, Home Group employs around **120 apprentices** - 70 of these annually (58%) are exclusively for Home Group customers who have been long-term unemployed.

A great place to work

- **4th in the Great Places to Work Survey** (Super Large Employer)
- **75 Mental health first aiders** on hand to support colleagues
- We hold the Government-backed, industry-recognised **National Equality Standard** which benchmarks us against other organisations and provides a thorough review of our policies and practices.



Our report structure

We have structured this report against the Sustainability Reporting Standard themes of Environmental, Social and Governance.














Each of these themes include information that is aligned with the UN Sustainable Development Goals.

“The UN Sustainable Development Goals (SDGs) are a set of common global goals that demand investors, government, business and society to do more to end poverty, protect the planet and ensure people enjoy peace and prosperity.”

(UN, Transforming our world: the 2030 agenda for sustainable development, September 2015).

UN Sustainable Development Goals (key)



ESG area	Theme	UN Sustainable Development Goal	Page reference
Environmental	Climate change	Climate action 	12
	Ecology	Life on land 	20
	Resource management	Sustainable cities and communities 	22
Social	Affordability and security	No poverty 	28
		Reduced inequalities 	
	Building safety and quality	Sustainable cities and communities 	32
	Resident voice	Sustainable cities and communities 	34
	Resident support	Sustainable cities and communities 	40
	Placemaking	Sustainable cities and communities 	44
Governance	Structure and governance	Peace, justice and strong institutions 	52
	Board and trustees	Peace, justice and strong institutions 	54
	Staff wellbeing	Decent work and economic growth 	56
	Supply chain management	Responsible production and consumption 	62

Environmental

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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.

We became an early adopter of the Sustainability Reporting Standard for Social Housing and produced our first ESG report under that standard in the same year we set out a 30-year road map to green our homes and help the UK reach net zero.

As we enter the fourth year of that road map we are starting to see some of the change we wanted to deliver, although we recognise that achieving our overall aims will take some time.

Our net zero targets have been part of our organisational strategy for sometime and are aligned to the UK's net zero targets for 2050.

A key priority within our asset strategy is to deliver a fully considered planned programme – one which incorporates not only the expected planned and cyclical maintenance but overlays energy efficiency and net zero initiatives. In short, our wider asset plan incorporates retrofit work.

This year we are revising our environmental sustainability plan, having taken learnings from our work to date. We are focusing closely on specific areas, including EPC ratings, retrofit, biodiversity, climate risks, emissions, pollutants, responsible sourcing and water and waste management, among other areas.

We are currently revising our targets in relation to this new plan to ensure we are pushing ourselves to achieve the best outcomes possible.

Underpinning our approach to sustainability is the certification of our ISO 14001:2015. We have retained our best in class result for the fifth year in a row. This is an important accreditation of the effectiveness of our Environmental Management System.

Also central to our sustainability plan is to take customers and colleagues on the net zero journey. We must have customers and colleagues buy in to achieve our goals. One way in which we do that is through our planned programme. Not only is this helping inform customers of energy efficiency improvements, it is also having a positive impact on our EPC ratings.

Our biggest achievement to date, within our plan, is our retrofit programme.

In December 2021 we successfully applied for funding through Wave 1 of the Government's Social Housing Decarbonisation Fund (SHDF).

With that funding, and our own investment, we retrofitted 90 homes in Cumbria as a pilot, to what we expected to be the first stage in a major retrofit programme across much of our stock.

The pilot was a great success and exceeded our expectations. Our engagement with and buy in from customers was excellent, thanks to a detailed communications plan. Their understanding of the technology was clear thanks to 1-1 sessions with customers to go through how to use the technology in their homes.

The biggest plus was the environmental and financial benefits the project brought – with customers seeing hundreds of pounds shaved off their energy bills.

The success of Wave 1 led us to successfully apply for funding through Wave 2 of the SHDF, this time to retrofit 1,000 homes across our stock. That work began in early 2024 and is expected to be completed in 2025. Given the



same level of intensity that went in to Wave 1 is going into Wave 2 we expect the benefits to be the same, if not greater.

Wave 2 funding for the SHDF was applied for through the Greener Futures Partnership.

Greener Futures Partnership (GFP) is a collaboration of like-minded housing associations who know a joint effort will achieve so much more to help the social housing sector to play its part in helping the UK reach net zero.

It is made up of five of the country's largest housing associations – Home Group, Abri, Anchor, Hyde Group and Sanctuary – with a joint turnover of £2.3bn and with over 600,000 customers in 300,000 homes, we represent around 10% of all social housing.

Last year GFP established a £1.5bn procurement framework to support its retrofit plans.

It is also pioneering practical approaches to help accelerate energy efficiency improvements in its homes and combat fuel poverty and is at the forefront of social housing's drive to meet the challenge of climate change.

While we are still in the early stages of our long-term plan we can see the shoots of success already appearing. This gives us the confidence and drive to ensure we continue to flourish.



What are our Energy Performance Certificate (EPC) ratings?

National data:

EPC Analysis - Group	New build 2023-24		Existing stock 31/03/2023	
	Stock	%	Stock	%
Scoring breakdown				
EPC rating A = 92-100 Standard Assessment Procedure (SAP) points (most efficient)	38	4%	53	0%
EPC rating B = 81-91 SAP points	854	96%	4,812	10%
EPC rating C = 69-80 SAP points	2	0%	28,344	61%
EPC rating D = 55-68 SAP points	0	0%	11,927	25%
EPC rating E = 39-54 SAP points	0	0%	1,288	3%
EPC rating F = 21-38 SAP points	0	0%	46	0%
EPC rating G = 1-20 SAP points (least efficient)	0	0%	12	0%
No EPC data	0	0%	388	1%
Total	894		46,870	

We continue to enhance the data we collect in order to report on the key energy efficiency measures of our homes. In addition to improving our EPC profile across both our existing homes, and our affordable new build homes, we have a recorded average SAP rating for our existing homes of 71.5 for (22/23: 71.2), and 85.4 for our affordable new build homes. Average energy intensity usage for our existing homes, using industry standard assumptions, is 148.8 Kwh/m²/yr.

Having a good understanding of the thermal performance of our customers' homes is central to our asset investment plan. Our asset plan and financial plans support our

achievement of EPC C in England by 2030, EPC B in Scotland by 2032. Reaching net zero in England by 2050 and 2045 in Scotland are major challenges where accurate stock data plays a key role.

Our understanding of our stock is underpinned by our ongoing programme of stock condition surveys. In 2023/24 we carried out 8,154 surveys. In 2024/25 we plan to carry out 8,500. The surveys are carried out by qualified Home Group colleagues, or external appointed stock condition surveyors. Our plan is to resurvey properties on a five year basis to ensure our stock data remains robust.

Our approach to meeting net zero targets

We are focusing on seven key areas to further improve our environmental performance as part of our commitment to achieving the UK Government's net zero aspirations.

These are:



Streamlined energy and carbon reporting (SECR)

Last year our overall carbon footprint was 2,516.7 tCO₂e. In 2022/23 it was 2,467.0.

Contributing factors towards the small increase include the addition of a new data set in relation to our flexible working approach where certain colleagues work from home, on average, three days per week.

This is offset by our general reduction in gas usage from moves to offices which don't have gas heating, or to shared spaces which fall outside of our reporting requirement. We have also seen significant emission savings from our server consumption due to improved server efficiency, which is managed by a third party.

We work hard to understand and reduce our carbon footprint and we have made great progress in targeting and achieving CO₂ improvements across multiple office sites and beyond. We examine closely the data gathered to understand trends, impacts and areas where we can make targeted improvements.

Methodology data used to calculate and convert tCO₂e for all carbon streams comes from the following business usage areas; gas, F-gas (Fluorinated gases) leakage, electricity, rail, air, mileage claims, water, electrical Transmission & Distribution (T&D) and lease van mileage.

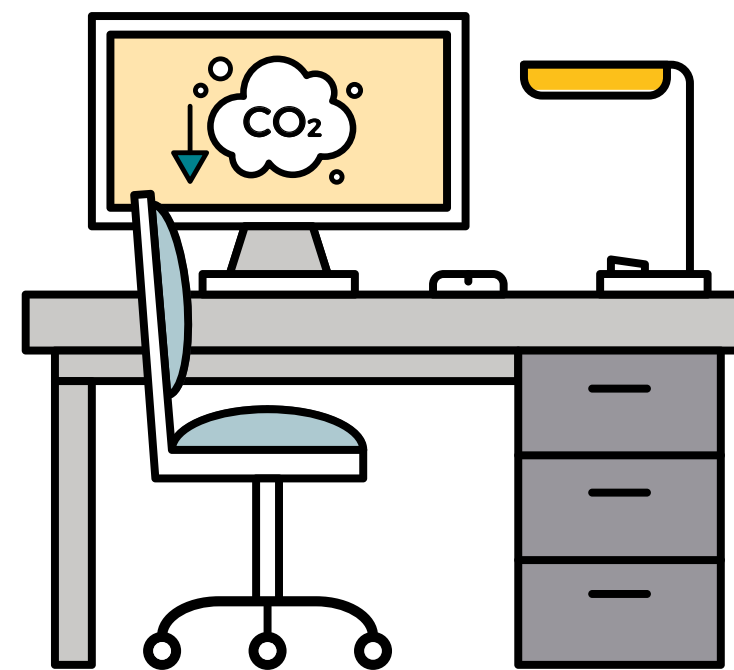
Where gaps in data exist we use best practice to estimate realistic figures. These estimations use industry standards, Suss Housing SHIFT recommendations and previous data trends to produce the most accurate figures. All carbon calculations have been conducted using Greenhouse Gases (GHG) Protocol methodologies in line with the Streamlined Energy and Carbon Reporting (SECR) regulations 2019.

In line with environmental reporting guidelines (SECR) 2019, our internal carbon scopes have been broken down as:

- **Scope 1 (Direct emissions):** Activities owned or controlled by our organisation that release emissions straight into the atmosphere. They are direct emissions. Examples of scope 1 emissions include emissions from combustion in owned or controlled boilers, furnaces, vehicles; emissions from chemical production in owned or controlled process equipment.
- **Scope 2 (Energy indirect):** Emissions being released into the atmosphere associated with our consumption of purchased electricity, heat, steam and cooling. These are indirect emissions that are a consequence of our organisation's activities, but which occur at sources we do not own or control.
- **Scope 3 (Other indirect):** Emissions that are a consequence of our actions, which occur at sources which we do not own or control and which are not classed as scope 2 emissions. Examples of scope 3 emissions are business travel by means not owned or controlled by our organisation, waste disposal, or purchased materials or fuels.

Our energy intensity ratio (carbon against number of rented stock) is: 0.054 (2022/23: 0.054).

Measure	Scope	Tonnes CO ₂ e
Emissions from combustion of gas	1	35.3
Emissions from Combustion of Fuel (DLO)	1	696.2
Emissions from pool van	1	3.2
Emissions from refrigerated leaks (F-gas)	1	3.4
Total Scope 1		738.1
Emissions from electricity	2	195.6
Total Scope 2		195.6
Emissions associated with electricity T&D	3	16.9
Emissions from water usage	3	1.8
Emissions from mileage claims	3	781.1
Emissions from server consumption	3	14.8
Emissions from air travel	3	22.8
Emissions from rail travel	3	53.7
Emissions from hotel stays	3	53.4
Emissions from home working	3	638.5
Total Scope 3		1,583.0
Total tonnes CO₂e		2,516.7



Mitigating climate risks

As the climate changes, mitigating the risks of overheating and flooding across our housing and land portfolio is an integral part of Home Group's sustainability plan.

We are working hard to meet this challenge to provide robust and workable solutions to alleviate these risks. We are also working with external partners to continuously improve our understanding of where these climate factors pose a risk, and we are investing in programmes of work designed to mitigate this through both new development and retrofit projects.

For example, to mitigate overheating in our homes, we are ensuring that our homes have the right levels of ventilation and insulation. As part of our ventilation strategy we are investing in the retrofit of properties through specific programmes or routine maintenance to improve the ventilation of our properties, utilising both passive and mechanical ventilation systems.

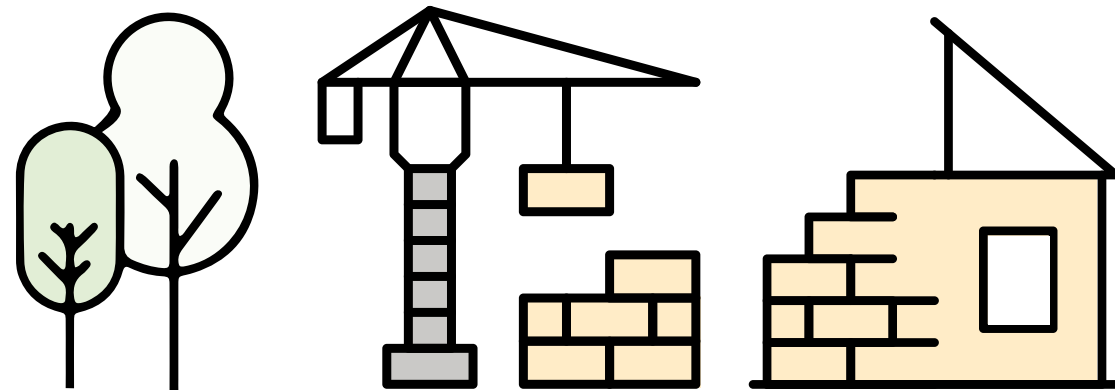
Alongside ventilation, we know that the way we insulate our homes is vital in reducing overheating. We engage with best practice quality standards such as the exacting PAS235 standard and have qualified in-house specialists who dedicate their time to making sure overheating risks are mitigated when designing housing retrofit projects or upgrades. We have learned much from our first major SHDF supported retrofit project.

The risks of increased flooding on our customers and communities is increasing and we are integrating flood risk into decision making across our organisation.

We have highlighted the need to embed flood risk designs into plans and processes and we are improving our analytics capabilities through the creation and embedding of enhanced CADCORP GIS systems which have vastly improved how we model potential flood occurrences and effects. This information allows us to become proactive in our approach to flood mitigation and climate change resilience planning.

Preventing against floods and surface water are key to how we design new build and regenerate our estates. Flood risk is an essential criterion when selecting procured or designed properties, and we are improving our processes to ensure flood mitigation is a substantial factor in decision making.

To make sure we are operating our maintenance and vehicle fleet in the most sustainable way we are investing in route planning technologies to reduce wasted journeys and decrease pollution. Within our more detailed environmental sustainability plan we have adopted a staged approach to ensuring our extensive fleet of vehicles are zero carbon by no later than 2030.



Ecology

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

Biodiversity

A healthy natural environment provides our colleagues, customers and partners with ecosystem services which improve lives. We are investing heavily to improve our knowledge on biodiversity. As part of our sustainability strategy we will survey 100% of our owned green infrastructure. This information will provide long-term green infrastructure plans to increase biodiversity, access to nature and provide green areas for customers to enjoy.

We are creating a partnership of likeminded organisations to drive biodiversity improvements where we have shared or available land. These plans will be internally audited to make sure we are achieving our set goals. To bolster this, they will also be externally audited by our independent environmental certification auditors through ISO14001 and SHIFT.

Our green infrastructure maintenance is managed with biodiversity improvement in mind, this includes vegetation trimming and replanting outside of breeding times alongside the planting of more biodiversity friendly species to provide forage and cover all year round.

We are also incorporating wildlife elements into our new build environments, such as bee bricks, bird boxes, hedgehog runs, habitat creation points and wildflower meadows.

The new Biodiversity Net Gain regulations have been internally assessed and have fed into our strategic approach for the short and medium term. We are proposing to exceed these regulations driven through our sustainability strategy and our biodiversity targets.

Reducing pollutants

We have a robust and certified approach to the management of pollutants and storage which are independently audited through our ISO14001:2015 Environmental Management System (EMS). Whilst having a firm grasp on controlling and managing pollutants we are also continuously working to remove harmful pollutants from our supply chain via tendering and contractual obligation. Our monitoring platform via our EMS allows us to identify any incidents of pollution, then monitor and record how these incidents were dealt with. We had no substantial or meaningful pollution incidents to report in 2023/24.



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.

Given we take environmental sustainability seriously, we expect our partners and suppliers to share our values, and therefore do the same.

When tendering, we assess the environmental policies of applicant organisations and will examine their sustainability experience and proposed approach to the contract.

Suppliers, contractors and other partners are required to explain their approach to recycling, reduction of waste, reduction of packaging and how they intend to reduce carbon emissions in transportation.

When we tender goods, we consider ways to specify items that have minimal impact on the environment, such as recycled paper and FSC wood products.

In new build development our baseline specification includes items such as flow restrictors on taps and low energy lamps to reduce the impact of the homes in use. We also look to meet the latest Part L building regulations by concentrating on the thermal performance of the fabric of the homes rather than using technology. We believe this is the best approach to ensure the long term performance of the homes. It means that we can take advantage of improvements in technology to further reduce their environmental impact in the future.

Additionally, the tender process itself includes environmental and / or ethical questions that form part of the evaluation, influencing the procurement decision.

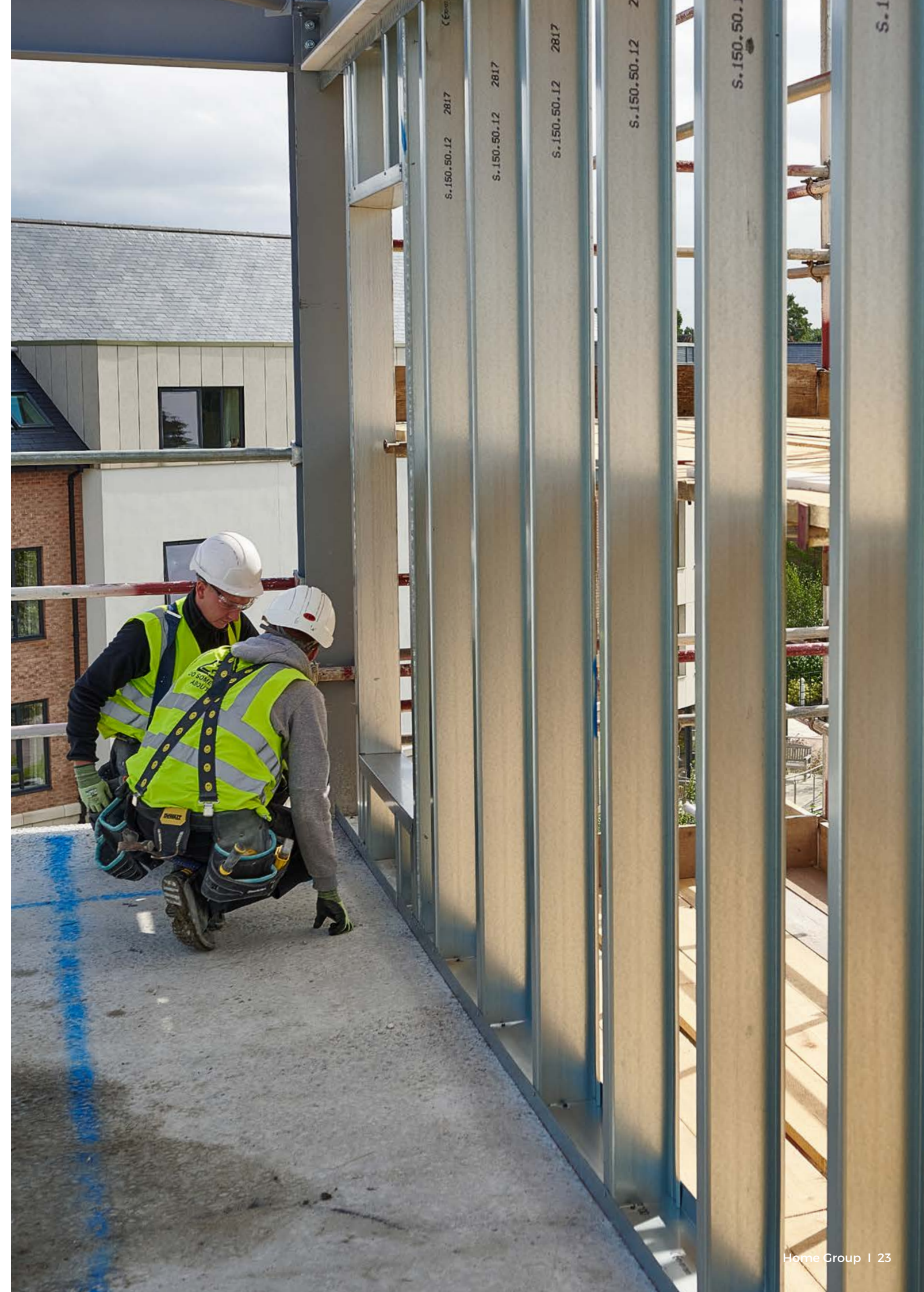
These requirements will also form part of the contract documentation and be discussed in regular contract management meetings in order to monitor throughout the lifecycles of the contract.

We would expect, as a minimum, our suppliers to hold an environmental policy. This is set as a pass or fail question within the tender process and seeks ISO14001 accreditation in major contracts.

In addition, we have a sustainable procurement policy, which is regularly reviewed to ensure continuous improvement in the reduction of the environmental impact of our business activities and support our pursuit of net zero.

We understand that not all spend categories have the same environmental impact, that is why we identify the high impact categories of spend to better understand the key sustainability issues and we are developing action plans for the measures that either Home Group or our suppliers can take to reduce their impact.

We are also looking at the best ways to target or measure our, and our suppliers' performance. In new build development, included within our 'employer's requirements' is an expectation for contractors to report on carbon emissions resulting from their business operations as a result of Home Group contracts. At the end of each financial year contractors are asked to provide information on the CO2 emissions (Scope 1, Scope 2) attributed to Home Group.



Waste and water management

How we manage our waste and water usage is another important aspect of our sustainability plan. We understand the importance that effective waste management and water reduction plans have on the environment across both our office and housing stock.

Waste management

In our development activity, we work closely with our contractors to assess the quality and robustness of their waste management approach and strategies.

Through our build contracts we encourage our contractors to register the site with the Considerate Constructors Scheme, which requires contractors to employ a suitable waste minimisation and management system. This includes things like designated storage and placement of waste, organised waste management, reusing and recycling to provide a safe environment and minimise impact on the surrounding community and the natural environment.

Our build contracts also encourage sites to provide and maintain a Site Waste Management Plan (SWMP) to plan, implement, monitor and review waste minimisation and management on construction sites. This helps to reduce things like over-ordering and site wastage, which is better for the environment and can deliver cost savings to reinvest.

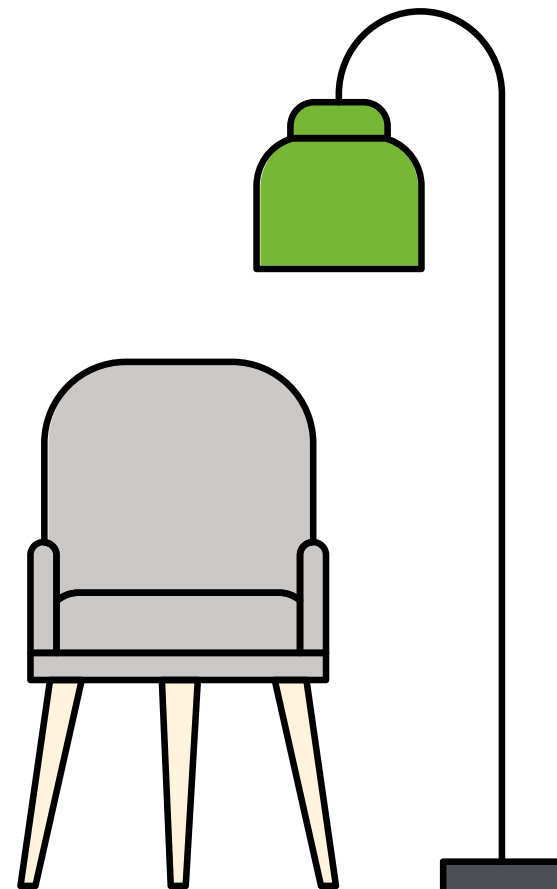
We are currently considering the impact and opportunities to further improve in this area through the Environment Act 2021, with its aim being to deliver improvements in air quality, biodiversity, water and waste reduction, and resource efficiency. We are investigating the use of modern methods of construction, recycled materials and adaptability of our housing stock to meet new legislation, to help cut construction waste and the use of water during construction activities.

For our general waste management outside of development, we work hard to reduce the impact of waste across our business activity.

Our waste management contract with Mitie was renewed in October 2024. Within the contract we included a specific KPI that 99% of all Home Group waste must be diverted from landfill. We also included focus on improving the level of detail and information we receive on where our waste goes to be treated.

During 2023/24 100% of waste generated within Home Group offices was diverted from landfill via various waste streams:

Waste Stream	Volume of waste (tonnes)
Recycled	44.2 (46%)
Materials Recovery Facility (MRF)	39.5 (41%)
Refuse Derived Fuel (RDF)	8.4 (9%)
Incineration	2.7 (3%)
Energy from Waste	1.4 (1%)



From our waste, 87% was processed via recycling methods with 46% being recycled, and a further 41% processed via a materials recovery facility. This is a fundamental component in the household and commercial waste recycling journey. Co-mingled recyclable materials are processed via mechanical and technical equipment to be separated into single recyclable material streams.

Almost 9% of our waste was used to produce refuse derived fuel (RDF). RDF is a renewable energy source that ensures waste isn't simply thrown into a landfill but is instead put to good use.

Finally, 4% of our waste was incinerated, a third of which was incinerated to generate energy. The process produces heat and steam which turn a turbine, producing electricity. Greenhouse gas emissions generated through this process are cleaned and filtered before being released into the atmosphere.

Our waste management practices:

- could power 52,643 British homes for one day;
- help save 2,459 trees;
- saved 4,338,671 litres of water;
- reduced our potential emissions by 127 tonnes of carbon dioxide equivalent

Our environmental policy incorporates waste management and our centralised waste services nationally mean we have greater control and visibility on how our waste is managed and controlled.

We continue to monitor diversion from landfill and recycling rate every month, and our ISO14001:2015 and SHIFT benchmarking audits give us performance related data and targets so that we can continue to make improvements and changes throughout the organisation.

Water management

Water is a critical aspect in our upcoming sustainability strategy and is an area where we are implementing a real focus. Low flow technologies, water harvesting and water recycling will be at the heart of our water reduction strategy moving forward.

These changes will be implemented through new build, existing asset component replacement and retrofit. We are also working with partners to identify products which use less water within the supply chain to achieve a meaningful, full cycle water reduction approach.

As we continue to expand our new developments to provide safe affordable homes, our development team continues to assess regulatory changes to assist compliant and sustainable decision-making processes. Our Workplace Solutions Team monitors our water meters monthly to assess usage patterns and identify reasons for peak usage.

Good water management strategies are also employed in our offices via BREEAM reporting to identify water efficiency improvements. To improve our water management, a new FACET condition survey approach was rolled out across our estate in 2023, including flood risk assessments for each site, which are recorded against each property in our commercial database.

Our properties are built with independent water supplies and individual meters to allow customers to manage their water usage and costs. Our new developments comply with, or exceed, Part G of the Building Regulations, limiting water consumption within each property to 125 litres per person per day. We have delivered 1,284 homes in 2023/24 with specifications including dual low volume flush toilets, reduced volume baths and flow restrictors to bath, basin taps and showers to limit water usage.

We continue to assess changes in regulation and best practice for new build homes, and consider any implications on water usage (and customer cost) in any decision making, to ensure we provide safe, affordable homes with sustainability considered.

Social

In this chapter



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.

Home Group properties

97% of Home Group general needs and affordable homes have rents that are lower or equal to Local Housing Allowance (LHA).*

98% of Home Group general needs and affordable homes have rents that are lower than or equal to private rental sector (PRS) rents.*

On average, Home Group rents are **72.9%** (2022/23: 76%) of LHA, and **66.2%** (2022/23: 63.6%) or PRS rents.

*This amount is based on the area in which claimants live and the size of dwelling appropriate for their household and also for England only.

The table below shows the tenure of homes we owned and managed at 1 April 2023 and the tenure of new homes completed in 2023/24.

	At 1 April 2023	New homes completed 2023/24
General needs (social rent)	34,471 / 67%	224 / 25%
Affordable rent	7,382 / 14%	168 / 19%
Intermediate rent	439 / 1%	287 / 32%
Supported housing	4,216 / 8%	0 / 0%
Housing for older people	1,937 / 4%	62 / 7%
Low cost home ownership	3,035 / 6%	153 / 17%
Care homes	114 / 0%	0 / 0%



Security of tenure

We work together with our local authority partners to meet the housing needs within our communities. We support local authority tenancy strategies to help us meet the needs of local communities, while delivering the right outcomes for Home Group's customers. We work with customers to support them to remain in their homes and offer appropriate advice and support to fulfil the conditions of their tenancy agreements.

We offer a range of tenure types to ensure that we are using the most appropriate form of tenure for our customers in both rented and supported housing services. We are committed to promoting equality, preventing unlawful discrimination, and making sure that customers are informed and appropriately supported whether signing up, changing, or ending their tenure agreement.

We offer lifetime tenancies to most new general needs customers across Home Group to support our commitment to helping communities grow and enabling customers to feel settled and secure in their homes. Where a more flexible form of tenure is needed to meet local needs and ensure that social housing is provided to those who most need it, we offer five-year fixed term tenancies, where this is consistent with the local authority tenancy strategy.

Fixed term tenancies*

5.5% (2022/23: 6.4%) of Home Group's general needs tenancies are fixed term tenancies

*Fixed term tenancies are not used in Scotland, supported services or older peoples' properties.

The table below shows analysis of the ten local authority areas where we have the most homes:

	Average weekly Home Group rent (£)	Average weekly LHA (£)	Home Group rent discount (%)	Average weekly PRS (£)	Home Group rent discount (%)
West Cumbria	100.66	118.64	15%	136.82	26%
Tyneside	95.76	135.22	29%	153.80	38%
Sunderland	92.91	114.31	19%	130.55	29%
Teesside	97.51	112.19	13%	120.70	19%
Durham	89.08	101.59	12%	122.70	27%
Dundee & Angus	96.98	117.27	17%	148.87	35%
North West London	147.68	332.45	56%	380.55	61%
Greater Glasgow	108.79	162.17	33%	201.04	46%
North Cumbria	101.06	121.13	17%	138.18	27%
Bradford & South Dales	105.06	134.67	22%	159.30	34%



How we try to reduce the effect of high energy costs on our customers

We have a range of activity that aim to help our customers reduce the impact of high energy costs.

That can be everything from advice and guidance in our customer magazine Homelife, to financial support from our financial inclusion team or our Home Group fund.

This year we made vouchers available to customers who needed help with energy costs.

These vouchers, offered through our Home Group Fund are for £28 for one to two customers, or £49 for households with more than two customers. We did not apply strict eligibility criteria for this support and we also offered referrals to our financial inclusion team

and our partners at LEAP (formerly Connect for Help).

LEAP are experts in energy advice and will advocate for customers, if permission is given, to deal with the energy provider directly. So far, LEAP have helped our customers save in excess of £700,000, so the referrals have made a huge impact. For customers who use oil heating, or other fuels and are struggling, we offered food vouchers of the same value to mitigate these costs from their outgoings.

Retrofit impact

We also work to reduce energy costs through retrofit and planned maintenance work.

Customers have experienced significant savings through our retrofit programme in Cumbria, which we completed last year.

We invested £3m on a whole house retrofit of 90 homes supported by wave 1 of the SHDF.

In support of this, we created an extensive customer engagement plan, which included workshops to outline the works, technology, as well as bespoke in-home energy advice, and full training on how to use the heat pumps effectively.

Among those customers whose homes were retrofitted was Queenie Fearon, who has seen big reductions in her energy bills. Like so many, Queenie was initially hesitant about the changes, unsure about changing from a system she already understood.

"I'll be honest, at first, I was really concerned about the cost. With the old system I knew how to work my bills out.

"But I found my bills are excellent. I pay around £50 per month. That includes everything. I live at home most of the time, so I can't grumble. I was able to clear two big debts recently with the money I'm saving not buying coal.

"I'm comfortable with the new system because I understand it. I just told them 'I'm nearly 70 and I need to understand what you're doing for me'.

"I'm so glad I agreed to have the modifications done to my house. Not only is it saving me money, it has really helped with my mental health."



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.

99.0% (2022/23 99.1%) of our homes have an up-to-date gas inspection and safety certificate

275 of the 407 properties without valid certificates, which make up the 1%, have now been completed. 30 are void pending certification following void works, and the remaining 102 are in the legal escalation process, because we have been unable to obtain access.

98.5% (2022/23: 98.0%) of our homes have had electrical safety tests carried out

482 of the 771 homes which did not have an up to date electrical safety test, which make up the 1.5%, have now been brought up to date. 196 homes are in the legal escalation process, because we have been unable to obtain access, and the remaining 93 are void properties where the test will be brought up to date as part of the programme of void works.

99.9% (2022/23 96.6%) of homes have a fire risk assessment

We complete regular Fire Risk Assessments on all our 2,012 blocks as required by legislation. We had one building that was overdue for assessment at the end of the financial year. This was completed in early April. We continue to work with our partners to deliver follow on works ensuring our customers live in safe homes.

99.9 % (2022/23: 99.1%) of our eligible properties meet Decent Home Standard (DHS)

As at 31st March when we measured our annual performance we had 54 homes which did not meet Decent Homes Standard. Since

that time almost 75% of those homes have either had works completed (27) or have live jobs taking place (14) to bring them up to standard. The remaining 13 homes are included in the planned programme for this financial year to replace thermal comfort measures such as doors, windows, insulation, or boilers.

99.8 % (2022/23: 97.9%) of our eligible properties in Scotland meet Scottish Housing Quality Standard (SHQS)

Performance against the SHQS was measured at 31st March. We had 14 homes which did not meet Scottish Housing Quality Standard. Since that time 11 homes (79%) have had work carried out to bring them up to standard. We also have one home with works scheduled as part of the annual planned programme, and two homes where customers have declined planned works.

100% (2022/23: 100%) of our eligible homes have had asbestos management surveys, or re-inspections have been carried out

100% (2022/23: 98.7%) of our eligible homes have had legionella risk assessments carried out

97.1% (2022/23: 94.4%) of our eligible homes have had communal passenger lift safety checks carried out

We complete annual safety checks on communal passenger lifts which serve just over 5,000 of our homes. As at the end of March 2024 four lifts had not had annual safety checks carried out (affecting 129 homes), however all have since been brought up to date.



Managing and mitigating the risk of damp and mould for our customers

We had been working on enhancing our approach to damp and mould long before the media attention rightly put a spotlight on the situation in the housing sector.

We established a damp and mould working group to drive improvements and scrutinise business approach. The following improvements have been implemented:

- Zero Tolerance approach rolled out to colleagues, including contractors, and supported through working group
- Live dashboard reporting showing all open jobs, complaints, and properties with reoccurring issues
- Dedicated damp and mould option when dialing our national telephone line
- In-depth training for all repairs surveyors
- Customers can report issues via website, livechat, email, social media
- Colleagues and contractors can report concerns via QR code
- Additional budget committed to tackling damp and mould issues over winter
- Supply of protimeters - high quality measuring devices which are easy for customers to read
- Supply of hygrometers for customers with high humidity
- Increased use of positive air units as a longer-term remedy
- Review of language used with customers.
- Policy Compliance note complete, providing a clear response to damp and mould

Resident voice

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

Customer Robyn Inglis talks about her experience when it comes to being able to make your voice heard.

Making sure that customers voices are heard is so important, that's why it's great to see it being a main feature of the new Tenant Satisfaction Measures (TSM).

Although in Scotland we don't have this specific TSM requirement, there is a regulatory requirement to measure and monitor tenant satisfaction.

The Scottish Housing Regulator requires housing associations to undertake customer satisfaction surveys every three years – or 'at least every three years'. Although housing associations tend to carry out their own surveys more regularly.

It will be interesting to see the differences between the process in Scotland and the new TSMs in England. It will allow us to look at the possible pros and cons of both, which may be able to help gain greater insight about customer experiences and expectations.

My family and I became Home in Scotland customers about four years ago. When we moved in we needed some repairs doing. However, I did get a little frustrated with the time it took.

I must stress my issue wasn't with Home in Scotland, who did what they needed to do, it was with the contractor at the time, who in our view took longer than we'd expect to get things sorted.

Around the time of our issue, a Home in Scotland customer engagement advisor was doing a walkabout on our estate with the housing manager. This allows customers to discuss their local area and identify any improvements. So, I had a bit of a moan to her about the contractor.

It was as a result of me attending the walkabout and having this discussion that she suggested I get more involved and get my views across different platforms and engage with other customers. So, I did.

Firstly, I attended Customer Viewpoint team meetings, which are made up of customers who rent from Home in Scotland. They can review anything the housing association does, which could include looking at the type of complaints they receive; review improvements they make when things haven't gone right; assess performance against their **Customer Promise** and feedback on proposed changes to the way they do things.



“ I would definitely recommend being a board member. Being able to voice the views of other customers is so important, especially to the executive members of the organisation. ”

I also did Customer Promise Assessments, where you can visit Home in Scotland's neighbourhoods and talk to customers who live there to measure how well they're doing at delivering their Customer Promise. It was great to speak with other customers to get some perspective.

In April 2023, I joined Home in Scotland's Board as a customer board member. It's been so interesting. I was made to feel welcome from the outset and felt comfortable speaking in what I thought may be a slightly daunting environment.

I am encouraged to express any concerns or raise any points. And where board members are particularly interested in an area they can ask for more information which staff will provide. For example, I asked for more information following a presentation on repairs. From that I made a couple of points that are now being looked at.

It's quite good to be involved in various aspects of the organisation. For instance, if there's a proposed new development you can share your views.

Things like this have given me a much greater understanding of Home in Scotland's wider operation. There's a lot going on and you see that through all the committees that take place. It's a busy organisation.

Being on the board has been really good for developing my skill set. But the greatest benefit has been being able to be a voice for the other customers, airing their views and experiences.



I don't make it about me, but about the wider issues that customers are facing. I see my role as relaying what I hear from customers at Viewpoint meetings, involvement meetings, or Customer Promise Assessments.

I would definitely recommend being a board member. Being able to voice the views of other customers is so important, especially to the executive members of the organisation.

Obviously, not every customer can be a board member, hence the importance of surveys. That is why it will be very interesting to see the outcomes and views of the new Tenant Satisfaction Measures in England, and see what, if anything, we can take from them that enhance the process in Scotland and strengthen the customers' voice.

Between April 2023 and March 2024, we asked 3,793 customers their views, listened to what they said and acted on their ideas.

Scrutiny and governance

- **2** customer board members on Home Group Board and **1** on Home in Scotland Board, and **9** customers presented to Board on a range of issues
- **4** customers signed up for our 'On Board' training and all completed the course
- Involved **50** customer forum members in **4** meetings at **8** sessions
- **29** customer assessors assessed **43** neighbourhoods, services, and schemes against our Customer Promise, speaking to **518** customers
- **2** local customer consultations following complaints involving **29** customers
- **146** Viewpoint team members took part in **31** Viewpoint meetings
- **12** customers involved with the national development group which focuses on design and development, sustainability, and asset management
- **20** customers attended **4** Home Group repairs scrutiny group meetings

Complaints

- **14** customers reviewed **5** complaints using complaints scrutiny model

Digital consultations

- anyone@home has **396** members who contributed to **18** consultations

Equality and diversity

- **29** Life Swap members delivered **25** Life Swaps to **1,865** customers, colleagues, and stakeholders
- **5** customers from Do You Hear Us, our multicultural customer group involved in **3** digital meetings throughout the year.
- **7** customers involved in our Wonder Women group in **4** digital meetings and attended **3** Women of Home Group network meetings
- **8** customers at **2** meetings of We are Unique and Proud, our disability group
- **6** customers from Alphabetti Spaghetti, our customer led LGBTQ plus support group, involved in **28** sessions
- **4** customers from FrieNDs, our customer neurodiversity support group, involved in **18** sessions
- **14** customers involved in **4** Men's group meetings
- **89** customers from **15** independent living schemes met with colleagues across **8** regions as part of the over 55s forum
- **12** customers involved in equality diversity and inclusion training

Customer awards

- **255** nominations
- **5** customers involved in shortlisting and judging
- **11** celebrations across the country

Public affairs and external events

- **8** customers involved in **9** external events

Communication

- **23** customers involved in **3** Homelife editorial panels
- **6** customers involved in Home Heroes reward and recognition panels

Recruitment, induction, and training

- **105** customers involved in recruiting colleagues into **228** roles
- **8** customers delivered **4** customer-led interview panels for **4** roles
- **25** customers involved in recruitment training
- **6** customers involved in local induction training delivered to **48** colleagues
- **9** customers involved in producing an induction video for colleagues
- **9** customers involved in It's Good to be Home induction sessions
- **6** customers involved in creating e-learning for colleagues

Procurement

- **18** customers involved in procuring **6** new services and contacts

Consultations

- **4** high rise buildings consultations involving **66** customers
- **32** customers involved in **3** thriving community's consultations
- **46** customers involved in **3** consultations about changes affecting where they live
- **391** customers in Scotland involved in the regulatory rent consultation
- **902** customers in Scotland involved in the customer satisfaction consultation
- **4** customers involved in developing and tracking community action plan in Creamery Court Letchworth
- **3** customers involved in developing the 'find a home' app on the website
- **32** customers involved in domestic abuse and safeguarding policy reviews
- **56** customers involved in menu of involvement consultation

Community engagement

In addition, **909** customers took part in over **17** different local engagement activities from street clean ups to barbeques, service open days and gardening projects

Measuring satisfaction

This year, the regulator of social housing introduced a new set of measurements for social housing landlords. These new measures bring to life how we are performing for customers.

They cover things like:

- How satisfied customers are overall.
- How we are keeping homes in good repair
- How we are keeping homes safe
- How we are delivering respectful and helpful engagement
- How we are handling complaints
- How we are dealing with anti-social behaviour
- Responsible neighbourhood management

This year, we surveyed 3,603 customers by phone, email, letter and face to face. This included customers who rent from us and shared owners.

The research, carried out by an external expert, helps us because it tells us what we are doing well and how we need to improve. It complements some of the other customer research we do which tells us how people are feeling in the moment after a repair has been completed.

You can see more about our Tenant Satisfaction Measures (TSMs) including hearing from customers, colleagues and seeing how we are working to improve the scores at www.homegroup.org.uk/tsm

Home in Scotland is required to carry out a survey at least every three years in order to meet the Scottish Housing Regulator's standards for registered social landlord activities. Our latest survey was carried out in 2023. The percentage of customers satisfied with Home in Scotland's overall service provided by landlord was 77% (80% in 2020).

Our overall satisfaction in England as measured using the TSM methodology is 66.9% (rented and supported). Our benchmarking indicates that this is broadly inline with peers. Our overall satisfaction for shared ownership is 44.5%.

Our overall satisfaction is

66.9%
rented and supported

“It's very important to share the information with your customers.”

Dee, Home Group customer



Maladministration

In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place?

In the year ended 31 March 2024, the ombudsman has determined that there were 86 cases of maladministration relating to Home Group's complaints. The ombudsman reported that these were in the main for not meeting complaint timescales.

In Scotland, the Scottish Public Services Ombudsman (SPSO) upheld one complaint.

We are continually assessing our complaints procedures and we have a robust lessons learned framework which we deliver in partnership with our customers.

In the past year we have:

- Made it easier to report a complaint. Customers can now report complaints over the phone, in person to a Home Group colleague, or on our website where they can also add photos

- Assigned each customer a dedicated, named person for their complaint, who will keep them up to date throughout the process
- Enhanced the way we deal with complaints to speed up the process
- Improved the way we store and share information about a customer's complaint. This means all colleagues can access the same information about a customer's complaint, meaning a customer does not have to repeat themselves at any time
- Made sure every colleague knows how to resolve complaints. We have run detailed briefing sessions on our new processes, and ensured everyone is clear on what their responsibilities are for making sure customer complaints are resolved quickly and effectively
- Enhanced our reporting to create more visibility of live cases on complaints, resulting in more timely responses for our customers



Resident support

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

Resident support is such a key activity within Home Group, which is reflected in the level of time, energy, and resource we spend in this area.

Our support for customers comes in many forms – from helping them to better manage their finances and help increase their income, support their physical and mental wellbeing to training for new customer board members to helping to enhance their skills, build aspirations, and ultimately gain employment.

Supporting customers financially

Life before Covid and the cost-of-living crisis wasn't easy for many of our customers. Making ends meet for them before these two issues landed was already difficult. That has now been dialed up considerably.

While some people may be getting back to 'normal', this isn't the case for many in social housing. They are still facing very difficult decisions on what they spend their extremely limited and stretched resource on.

Home Group's Financial Inclusion Team have been a lifeline for many of those customers over the past year. The team are inundated with calls and referrals from people hoping they can get the support that keeps their heads above water.

The team have been working overtime to support customers to maximise their income; reduce their outgoings and manage their

finances, enabling them to feed their families and heat their homes.

The specialised staff offer free one-to-one support based on a customer's individual situation. They can help with:

- Spending and saving money
- Claiming benefits
- Filling in forms
- Universal Credit journal updates

They will look at a customer's financial situation and offer personalised options. They really care about helping people, as can be seen in their achievements last year.

The team received 4,769 customer referrals. They supported customers to increase income by over £7.5m. This consisted of:

- Lump sums: £1.35m
- Additional annual income for customers: £6.29m, which on average equates to over £1,300 for each customer

Apprenticeships

Our apprenticeship programme continues to deliver for our customers.

At the end of March 2024 we were actively supporting 169 apprentices. Around a third of those on a live programme were Home Group customers who have been long-term unemployed. More than 60% of these apprentices tell us that they feel they would not have been offered a job or an apprenticeship elsewhere.

We invest over £1m per annum in employment costs for our customer apprentices and over £200k in their learning. Across our wider programme we deliver 26 different apprenticeship types that range from Level 2 (GCSE level) right through to Level 6 and 7 (Degree and Masters level).

- 77% of our apprenticeships are filled by disadvantaged and diverse groups
- 90% of our apprentices stay in jobs within Home Group

Case study

Scott

Home Group customer

Scott came to Home Group after spending months on the street when he was 21. He stayed at Tyneside Foyer, our support service for young people, where he remained on and off for four years.

"I had ups and downs in that time, but thanks to the support I had it eventually helped me to stabilise, to the point that before I moved out, I was able to secure an apprenticeship with Home Group, working with the Customer Service Centre.

"I did the apprenticeship for a little bit, but to be honest it didn't suit my skills or experience. Luckily, Home Group was able to help me move my apprenticeship over to working at support services, which I absolutely loved. It's been a journey since then helping support our customers. Now I'm back where it all began for me - Tyneside Foyer – this time not as a customer but as a Client Services Manager.

"It's great to be there for pastoral support as well as impactful programmes like HAP.

“It's so powerful having that experience myself. It lets me connect well with our customers; they can see the journey I've been on, having started out no different to them.”

It really helps me empathise with them and helps them respond positively. I can be with them at breakfast, and they might say 'Oh you don't know what it's like' – and I can say I do I was sat in that same seat not that long ago myself.”



Helping customers achieve their goals

Another one of our successful schemes which supports customers is the Home Achievement Programme (HAP).

The HAP is Home Group's unique, specialist training programme, which helps customers to work towards achieving an accredited qualification in a range of varying areas tailored to their needs. Run for over 10 years, HAP is included as standard in all our accommodation and community-based services but can also be delivered as a stand-alone service.

The principal areas of focus are:

- Health and wellbeing
- Employability
- Social responsibility
- Promoting independence

The programme is modular and credit-based, allowing for a targeted and person-centred learning path. Customers work with our specialist team to identify areas of individual need and are supported through the process. HAP, accredited by One Awards, allows customers to learn new skills, build confidence and improve their overall wellbeing. It also supports customers to secure housing and employment. Around 600 customers per year take part in the training programme.

Customers comments who have undertaken HAP

Customer 1

"I was diagnosed with depression, anxiety and dyslexia.

"I was signed up to the wellbeing and recovery service because I had moved from supported housing into a flat and I didn't know anyone. I was supported to join a variety of groups and to do the Home Achievement Programme.

"I got my first certificate ever; personal budgeting skills. It has given me more confidence to do more and I'm happy to have achieved so many things."

Customer 2

"I was sofa surfing, drinking, and taking drugs. Things had to change. I found accommodation with Home Group and signed up for the Home Achievement Programme.

"I completed two modules; drink and drugs, and self-esteem. It really put me on the right track and gave me the urge to learn more.

"I now have a job with Home Group, I'm back with my son, have a great social network and my own home. My life has changed so much."

Case study

Sam

Home Group customer

Sam came to Home Group as a customer receiving floating support. This is a service for customers who need more complex support or who may take longer to achieve the goals they identify in their support plan.

Sam, who lives in Truro, has a learning disability, ADHD and dyspraxia.

After joining us Sam volunteered her time with the engagement team completing Customer Promise Assessments and various involvement sessions. She has recently chaired meetings at her regional viewpoint team and national meetings. In addition to volunteering at her local supported service she leads sessions to support others with their well-being.

Sam says: "Prior to being supported by Home Group I was at rock bottom. My conditions were getting on top of me, and I thought what's the point.

"But my interaction with Home Group has changed my life. It really has. I was struggling before Home Group stepped in to help.

“Having the right people support you is so important. It has totally changed my life round.”

"As I did more volunteering with Home Group my confidence grew, to the point where I felt I could go for a job, which prior to that had not crossed my mind at all.

"At my first interview I wasn't expecting much to be honest but a couple of days later I got a call telling me I had been successful.



"I am now working as a Quality Service Director for Thera Trust, which specifically supports people with learning disabilities.

"Had it not been for a referral from a friend to Home Group I would not be where I am now – happy, confident and in a job I really enjoy.

"I can't thank Home Group enough, and especially Louise from the engagement team for the support I've received that has got me to a place I never thought I would get to."



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.

One of our goals is 'providing the right homes, in the right places'. This cuts across our plans for the delivery of social homes, affordable homes, our innovative flexible rent programme, and homes for outright sale, through our own brand Persona Homes. It also includes the investment in existing homes. Wherever we build we take account of geography, demographics, people, communities, and crucially, need, inside and outside the home.

In general, placemaking is mostly recognised as undertaking substantial regeneration projects, of which we have delivered several over the past few years across England and Scotland. But it is sometimes the smaller regeneration that can have the most impact, as our example later will show.

This past year we have enhanced our community investment activity. We recruited a specialist placemaking manager to focus on key activity such as Anti-Social Behaviour (ASB), community benefits programmes, enhancing social value, and in-depth engagement activity. Four pilot areas across our portfolio have been chosen to test out plans to increase community investment and enhance our placemaking.



Case study

Hartlepool

One of our most recent successful smaller regenerations took place in Hartlepool, on Teesside.

Two estates – Clarence Estate and West View Estate – had been suffering from several issues. They included wear and tear; higher levels of empty homes; reduced demand for three bedroomed homes; higher turnover of tenancies; larger amount of arrears; anti-social behaviour and reduced staff presence within the community.

It was safe to say community spirit was fairly low.

We set about creating a multi directorate approach to tackle the issues, involving among others, asset, maintenance, operations, supported services, and the financial inclusion team.

A working group undertook a root and branch review of what was needed on the estates. From that came a plan to heavily invest in the regeneration of the homes; create a physical presence from which staff could engage more closely with customers; work more closely with police to tackle ASB, provide customers with financial advice and support, create training opportunities and hopefully employment.

It was also agreed that we would apply for funding through the Government's Move On fund to support vulnerable people in the town needing homes, and adapt the three bedroomed homes into flats to accommodate their needs.

Finally, the marketing team was asked to support the group to challenge existing perceptions of the estates and make them attractive once again to new customers.

One of the first things created was the community hub – a connection between customers and Home Group colleagues – which increased engagement and interaction almost overnight.

The upgrading of customers' homes on both estates also increased satisfaction and positivity.

The financial inclusion team made significant strides in supporting customers with income maximisation and cost savings. They also helped tackle loan sharking which was prevalent on the estates.

Colleagues on the ground started to strengthen relationships with police to tackle anti-social behaviour, as well as work more closely with local councillors.

The modification of the three bedroomed homes, via the Move On fund, has also had a significant impact.

The outcomes from the community investment activity has brought about a remarkable turnaround and returned the estates back to their once vibrant beginnings. There is pride in the communities and a togetherness that had been missing for too long.

While there are fortnightly customer interaction sessions, customers are encouraged to speak ad hoc with staff to report any estate issues and share information – which they do. We also use the Hub space to meet with partner agencies including police, social services, support agencies, and the local authority.



Outcomes from the community investment activity include:

- 44% reduction in ASB
- Improved relationships with community police/social services/local authority housing team and victim support services
- Reduction of empty homes from 20% to 4%
- Improved EPC ratings - 67% of homes are now rated EPC C, compared to 24% before investment
- 100% of customers successfully placed in learning programmes, developing skills for learning, life, and work.
- Employment for one apprentice (with plans for another)

“The estate had changed over the years. There was once a waiting list but we got to a stage where people wanted to move out. The work that has gone on has changed all that. People are pleased to move back and there is a sense of pride in the place once again, which is great.”

Hartlepool customer comment

“Hartlepool Move On has provided a much-needed housing option for our customers, most of whom have multiple issues which have caused repeat homelessness, including the need for temporary accommodation at times.

Move On is a timely service reacting quickly to the needs of homeless people and staff are always very willing to consider referrals quickly and help, where possible.

The properties are beautifully presented and offer an opportunity for a fresh start for people who would ordinarily have few options.”

Hartlepool Borough Council



Case study

Dave

Home Group customer

Dave, Steph, and their children moved into their home in Hartlepool around five years ago.

Dave says: “When we moved in we knew some work was needed on the house. We also had an issue with some anti-social behaviour going on in the street. Home Group recognised things needed to change.

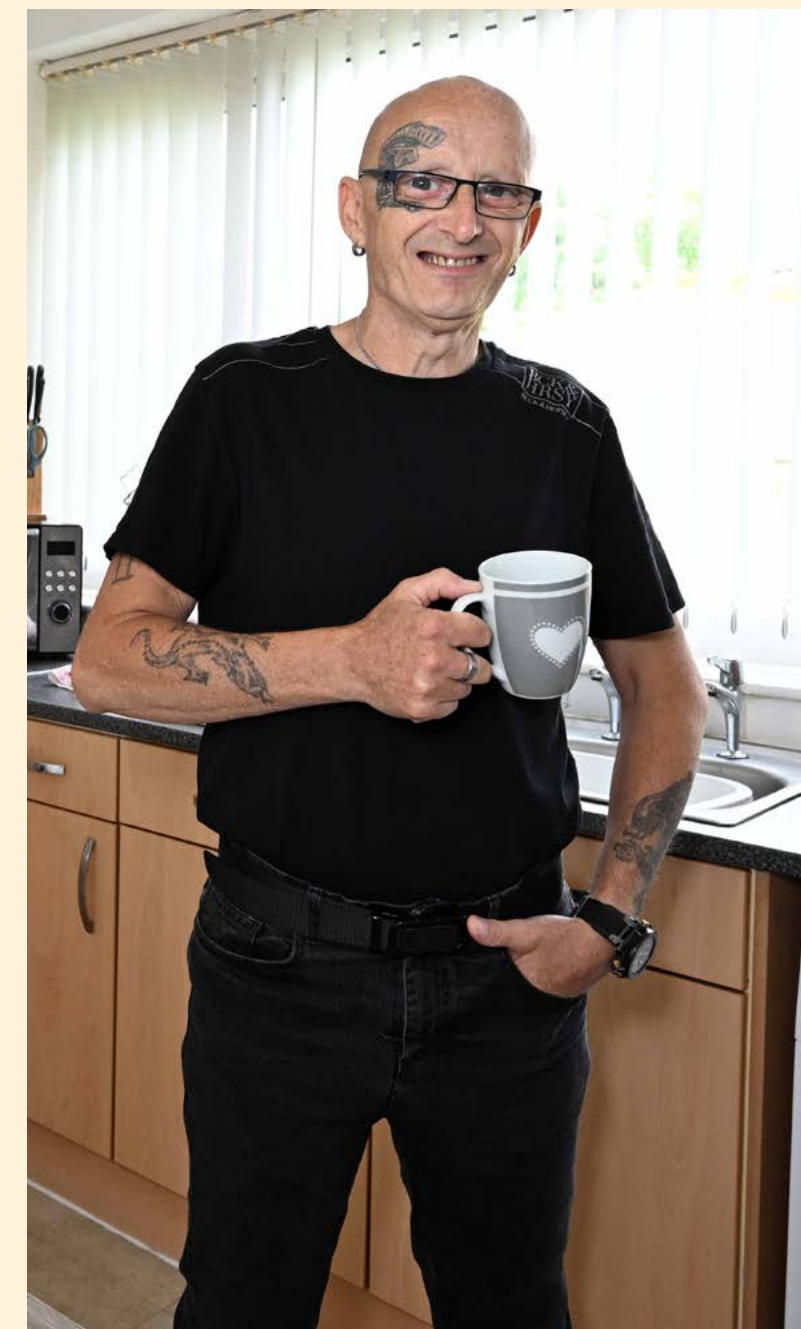
“The upgrades that have been made to the house have been excellent, we can’t complain at all. We got a new boiler, roof insulation, new doors and windows, new bathroom etc. You can see they have invested a lot in the estate.

“The changes that Home Group made in the neighbourhood have also been really good. The biggest positive by far has been the community hub, or Home Group office as we call it.

“When the office opened things really calmed down and it’s been great since. You still get the odd issue but you can go to the office, and they’ll get on it. It’s made such a difference.

“Overall, we have seen such a difference since Home Group did all the work to the estate.

“We love the house, it’s a solid house, lovely and warm. The repairs we need doing are done quickly now and the guys who come to do them are smashing, you can have a good bit crack with them. We are really happy here.”



Governance

In this chapter



Structure and Governance



This theme seeks to assess the housing provider's overall structure and approach to governance

Home Group Limited (HGL) is a registered society, registered with the Financial Conduct Authority under the Cooperative and Community Benefit Societies Act 2014 (registered number 22981R). It has charitable status but is exempt from registration with the Charity Commission.

Home Group Limited is a non-profit Registered Provider of Social Housing registered with the Regulator of Social Housing (RSH) (registered number L3076). Home Group Limited is the parent organisation in Home Group and has four trading subsidiaries;

Home in Scotland Limited, a charitable Registered Social Landlord registered with the Scottish Housing Regulator undertaking Home Group's business in Scotland;

Home Group Developments Limited, a private non-charitable company which undertakes new build construction of affordable housing and homes for sale on the open market;

North Housing Limited, a private non-charitable company which acts as a vehicle to facilitate joint venture activity across the Group;

Home Group Repairs Partnership Limited (HGRP), a private non-charitable company which provides repairs and maintenance services to HGL.



Home Group has G1:V2 status from the Regulator of Social Housing (RSH). The Home Group Board is committed to adhering to high standards of corporate governance following an In Depth Assessment in March 2024 and has adopted and is compliant with the requirements of the National Housing Federation (NHF) Code of Governance 2020.

Home Group Board manages all risks, including ESG related risks, through a robust framework with support from our Audit Committee. Our dedicated Governance and Risk Team supports the wider business to ensure proportionate controls are in place which align with our strategy. We maintain a central risk register which includes all of our operational and strategic risks, and each risk is assigned to a member of our Senior Management or Executive Team to ensure that appropriate action is taken. This includes making sure appropriate plans are put in place to minimise the likelihood of a risk event occurring, or to minimise the impact if a risk event does occur.

We undertake regular horizon scanning to identify if there are any new or emerging risks that need to be brought onto either the operational or strategic risk register. We report our horizon scanning, along with a summary of risk reviews, to our Audit Committee at each quarterly meeting.

Home Group Board is responsible for setting the organisation's risk appetite and therefore guides the level of risk exposure that we would be comfortable with, and are briefed on critical risks and the central risk register twice a year.

The Board also assesses its own effectiveness each year, and undertakes a review of the risk framework every two years, using external consultants, and risk specialists from our insurance providers.

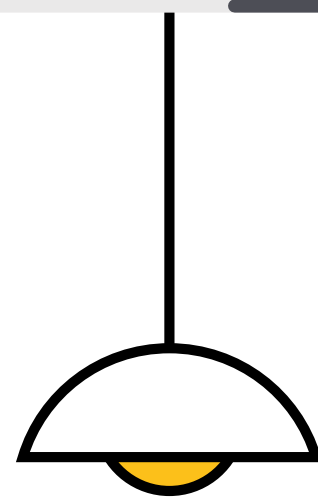
We align our risk model to our core activities so ESG forms an integral part of our risk consideration. Examples of risks with an ESG theme include:

Environmental Risks	Social Risks	Governance Risks
<p>Failure to meet obligations around new and existing home energy performance.</p> <p>Failure to deliver an effective retrofit programme.</p>	<p>Failure to deliver on what our customers have asked of us.</p> <p>Failure to effectively address ASB.</p> <p>Failure to deliver the quality of care required to deliver our strategy.</p>	<p>Failure to comply with statutory legislation and regulatory frameworks.</p> <p>Failure to attract, recruit, develop and retain talent.</p>

Controls to manage these risks are regularly assessed in terms of their effectiveness and action plans are developed to ensure that risks are managed in line with our overall risk appetite.

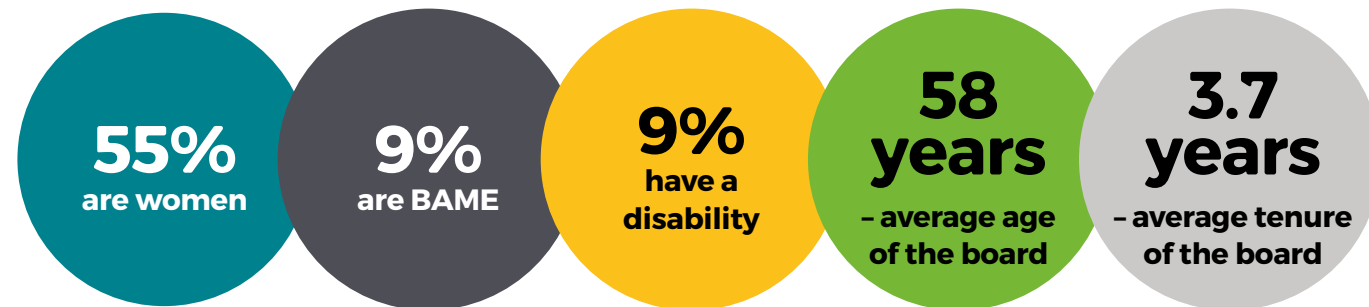
We have not been subject to any adverse regulatory findings in the last 12 months that have resulted in enforcement or equivalent action.

Board and trustees



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

Group board



The board ensures it receives input from a diverse range of people into the governance processes. This includes a variety of mechanisms to make sure our customers' voices are heard at board level. We obtain input through our Customer Viewpoint and Customer Forum activity, and Customer Promise Assessments, as well as general feedback received through other channels.

Customer focused items are included on each board agenda. Board also receives data on complaints and tenant satisfaction. We also have customer board members serving on both the Home Group and Home in Scotland boards. Finally, we have channels open across the organisation to receive input from colleagues.

While we don't currently have policies that specifically incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of Board members and senior management this is a consideration in the recruitment process.

There are 13 members of the Group Board of which 11 (84.6%) are Non-Executive Directors (NEDs). The remaining posts are two executive directors (the Chief Executive and the Chief Financial Officer). The roles of the Chairman of the Board and the Chief Executive are held by two different people. Since adopting the NHF Code of Governance 2020, and in line with best practice all new non-executive directors are appointed for a maximum of two three year terms.

Succession planning is discussed at every meeting of our Governance Committee and a board skills matrix is used to inform recruitment decisions. The average length of service of our current non-executive board members is just over 3.7 years. 27% of our Home Group Non-executive Board members and 33% of our executive team have left in the last two years.



The Home Group Board annually assesses its own effectiveness and regularly evaluates its skill set. A governance review is carried out annually by the Governance Committee and Board to measure compliance with our code of governance. The last external review of Board and committee effectiveness was carried out in June 2022 by specialists Altair who concluded that Home Group had a robust governance framework and an effective board. The next review is due 2025.

Our Audit Committee is made up of four NEDs. Two members of the Committee have recent and relevant financial experience. The Audit Committee is supported by an independent, internal audit function (Inter). They deliver an annual assurance plan.

Our Governance Committee, which is responsible for executive remuneration consists of four Non-executive directors

and supports the Board in maximising the effectiveness of the group's governance arrangements.

Our external audit partner, Deloitte, were appointed in 2020 and carried out their fourth audit of the accounts for the year ended 31 March 2024.

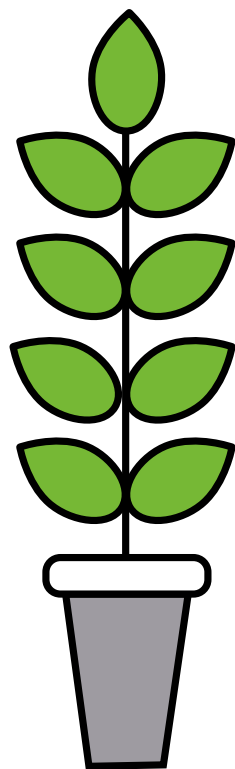
Board/committee and Executive team members are required to complete an annual declaration of interests which are published on our website and to inform the group of any changes to their interests during the year. Conflicts of interest are a standing agenda item at the start of every board and committee meeting and are managed in accordance with our code of conduct.

Staff wellbeing

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

At Home Group when we talk about wellbeing, we mean everything that's going on with us personally and beyond, our sense of purpose, how we think, feel and act. We normalise conversations about health and wellbeing and feel wellbeing is not only about a colleague's physical and mental health, it's also about financial wellbeing.

We continuously engage colleagues, and review our wellbeing approach to ensure our offer is fit for purpose, in line with best practice and delivers brilliant wellbeing resources and support to all colleagues. We do this by working collaboratively with our colleague forum to empower, educate and enable all colleagues to help make Home Group an even healthier place to work.



Great Place to Work Results (super large category):

- UK's best workplace – 4th
- UK's best workplace for development – 8th
- UK's best workplace for women – 9th
- UK's best workplace for wellbeing – 16th



Once again we have enhanced our wellbeing offer to support our colleagues, covering:

- **Wellbeing hub:** one-stop-shop on our intranet with information and resources on physical, mental and financial wellbeing
- **Mental health first aiders (MHFA):** we have 75 qualified MHFAs whose names are published for face-to-face or remote support
- **Peer support groups:** we have an extensive range of peer support and allies groups
- **Employee Assist:** we offer 24/7 all-year round support to our colleagues through our external partner, providing in-the-moment emotional support, counselling and guidance
- **Occupational health:** We use occupational health specialist to support colleagues to be their best at work
- **Health cash plan:** colleagues can claim back up to £1,140 on a range of health offers
- **External support:** we have a comprehensive list of specialist external organisations who can support colleagues
- **Annual wellbeing fortnight:** every January we host a digital wellbeing fortnight
- **Menopause:** resources for colleagues and allies on coping with menopause, including internal and external support and colleague lived experiences
- **Domestic abuse:** support for all colleagues who are experiencing various types of domestic abuse or know someone who is, with links to our safeguarding resources, digital learning and external support
- **Pregnancy loss:** support for all colleagues who experience miscarriage, still birth, ectopic pregnancies, molar pregnancies and neonatal loss
- **Supporting carers at work:** We have carers champions to provide peer support. Colleagues are entitled to take one weeks paid carers leave per year, the other three weeks are unpaid, but we go over and above the statutory entitlement of four weeks unpaid
- **External accreditations:** we are signatories to Mindful Employer, Disability Confident and the National Suicide Prevention Alliance
- **Great Place to Work®:** we're consistently recognised as a great employer for wellbeing

We spend a lot of time and resource ensuring equality, diversity and inclusion (EDI) is promoted across the organisation. This includes:

- **Equity, diversity, inclusion and belonging (EDI&B) steering group:** an organisation-wide group to coordinate and monitor progress against our colleague and customer EDI&B plans and strategy
- **National Equality Standard achieved:** we hold the Government-backed National Equality Standard which benchmarks us against other organisations and provides a thorough review of our policies and practices
- **Disability review completed:** we engaged with one of the UK's leading diversity and inclusion consultants to review how we attract disabled candidates
- **Disability disruptors:** senior leaders completed our externally led 'disability disruptor' programme, aimed at challenging current practice and encouraging debate
- **EDI&B leadership behaviours and scorecard:** an expansion of our brilliant people behaviours which explicitly includes inclusivity designed to create commitment from leaders to live our inclusive behaviours

- **Accessibility audit:** an accessibility expert tested our systems to identify accessibility improvements
- **Peer support groups:** a range of closed network groups for colleagues with shared protected characteristics and open allies groups across our platforms
- **Pay gap reporting:** we not only report on our gender pay gap but also our ethnicity pay gap
- **Annual inclusivity week:** every December we host a digital inclusivity week
- **Mandatory training:** our EDI&B digital learning is mandatory for new colleagues
- **Learning nudges:** a mixture of bitesize sessions that colleagues can complete themselves or managers can use in team meetings and are themed around our EDI&B calendar
- **Life swaps:** a programme of digital sessions hearing from a colleague or customer with a lived experience around EDI&B

Supporting colleague development

Home Group has a comprehensive learning and development offer, which supports job specific, personal and professional development.

We have directorate specific learning pathways which are designed around three key stages of development: induction; tools to do the job; and ongoing development.

In addition to the above learning offer, these are the additional ways we support the professional development of colleagues:

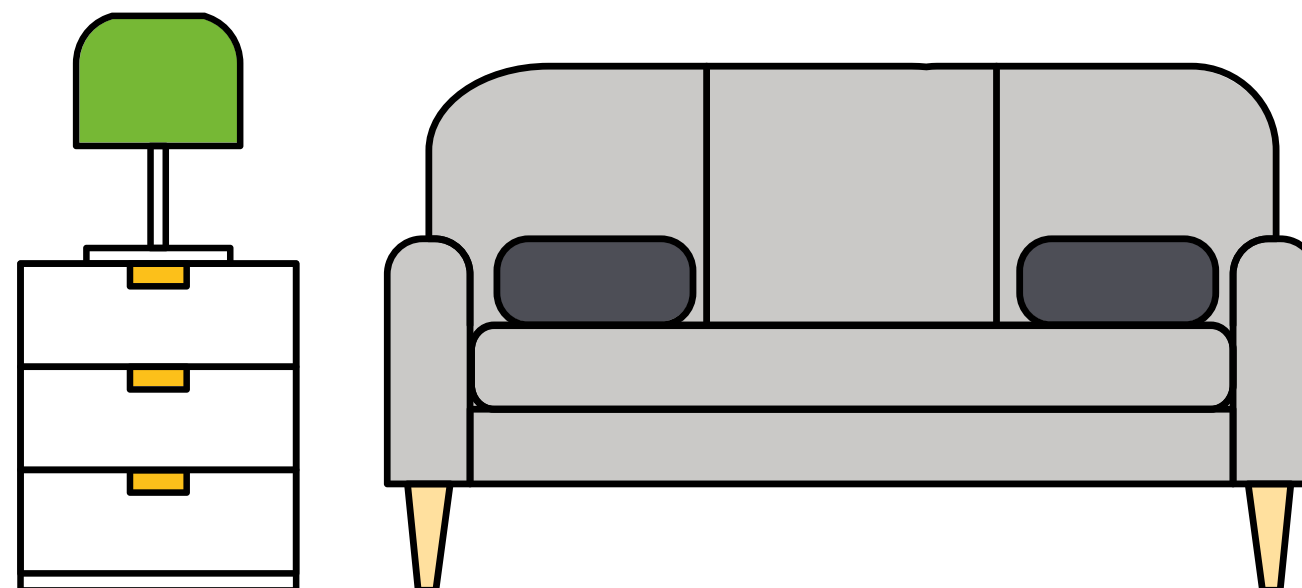
- An internal coaching and mentoring programme, which each year supports over 30 colleagues with their professional development
- Provision of funding to support professional development through external development opportunities
- Apprenticeships for existing colleagues which they complete alongside their current role. We currently have over 80 colleagues enrolled on apprenticeships, in topics which support their professional development

This year, in anticipation of the introduction of the new competence and conduct standard planned to be introduced by Ministry of Housing, Communities and Local Government, Home Group has supported a cohort of our operational managers to complete the level 4 Certificate in Housing and one of our executive team to complete the Level 5 Diploma in Housing.

Grow our Own is our innovative approach to talent management, internal talent pipelines and tailored professional development. Key parts of this programme are:

- A colleague toolkit with information about different careers available in Home Group
- Documented career paths for all areas of the business
- Developed 'Accelerator Programmes' to give colleagues the core skills they need to progress to a different role in Home Group
- Virtual career fairs where representatives from each area of the business talk about work carried out, roles available and skills needed to be successful
- Upskill of a pool of internal career coaches to help support colleagues

We get regular positive feedback from colleagues on the policies, practices and benefits mentioned above. And we feel they are significant factors in our Great Place to Work standing. We were delighted to be named among the top ten best places to work in the UK for the six consecutive year in the 2024 Great Place to Work Survey.



Our approach to pay

As highlighted previously we have a strong social mission, with absolute commitment to equality and diversity in the workplace.

We welcome the legislative reporting requirement for organisations to publish details of their gender pay gap and support the calls for ethnicity pay gap reporting to become mandatory – which is why we continue to publish this information alongside our gender pay gap.

'Grow our own' plays a crucial part in enabling us to retain talent within the organisation, but it is equally important to be a strong employer of choice across all under-represented groups for us to attract diverse talent and ensure our employer value proposition is aligned to support us with this.

We'll continue with our extended Rooney Rule approach for all senior roles across the organisation at the same time as building diverse talent pipelines both internally and externally.

Home Group continues to pay the Real Living Wage through the Living Wage Foundation Rate in England and the Scottish Living Wage in Scotland. We commit to ensuring that all roles engaged directly on our contracts are compliant with the Living Wage including those in the supply chain.



Does the housing provider pay the Real Living Wage?
Yes

What is the housing provider's median gender pay gap?
9.3%

What is the provider's CEO: median worker pay?
9.9 : 1

Gender



This year we've seen another fall in our mean gender pay gap which is great to see, and that we are following external trends as reported by the Office of National Statistics (ONS).

Since last year, our gender pay gap has reduced a further 2.1% and now stands at 11.6%. It is reassuring that the mean gender pay gap is continuing to close and in line with if not ahead of other organisations in this important area.

* In April 2023, we brought the repair service in one of our regions in house resulting in the TUPE transfer and recruitment of 140 maintenance staff, including trades specialists, supervisors, and management. This has impacted the overall make up our colleague base, increasing the proportion of male colleagues in maintenance from 64% to 71%, and was a significant factor in the median gender pay gap increasing from 6.5% to 9.3%

We employ 3,344 people

2,051 Female: **61%**
1,293 Male: **39%**

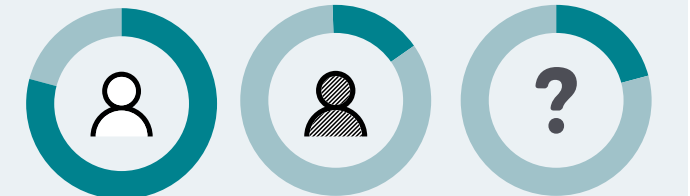


Ethnicity



We employ 3,344 people

74.8% identify as white
14.0% identify as multicultural
11.2% did not identify their ethnicity



CEO: worker pay ratio

The CEO: worker pay ratio follows the BEIS Option A methodology which shows ranking from low to high, identifying those employees in 25th, 50th and 75th percentiles. Remuneration includes FTE earnings, bonus and employer pension contributions. Any organisation-wide colleague bonuses are determined by our colleague forum, without management involvement.

Year	25th Percentile Pay Ratio	CEO Median Pay Ratio	75th Percentile Pay Ratio
2023/24	11.1 : 1	9.9 : 1	4.9 : 1
2022/23	11.6 : 1	9.9 : 1	5.6 : 1
2021/22	11.5 : 1	9.5 : 1	5.1 : 1
2020/21	11.5 : 1	9.8 : 1	5.8 : 1

Supply chain management

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

We are in the process of finalising a social value strategy which will further enhance our current approach to creating social value when procuring goods and services. The strategy will help create a centralised system for capturing all social value work carried out.

At present, consideration for social value creation is factored into our tenders and this forms part of the evaluation scores. Social value is an agenda item in core meetings facilitated by contract managers, with suppliers in attendance.

Working with contractors, we aim to create social value on as many projects as possible. Delivering community benefit activity, which positively impacts our customers, and their communities is a key consideration within our procurement process.

As part of the qualitative assessment stage of tender processes, we frequently ask bidders to tell us how they would propose to support Home Group's community initiatives financially and non-financially. Tenderer's responses to these questions are assessed and ultimately influence the outcome of the process.

We ensure that commitments made at bid stage are fulfilled by making them a contract deliverable and monitoring progress as part of the contract management routine. As experts in the communities that we work within we are often well placed to link up a supplier looking to fulfil a community benefit commitment with a community organisation looking for support.

We are constantly striving to deliver more community benefit from our sourcing activity and in 2023/24 have been working to refresh our approach.

Our overarching plan is to use our knowledge to be more prescriptive about our requirements at tender stage and consistently apply our requirements within the purchasing categories we are managing.

Opposite is an example from 23/24 of the social value created in partnership with one of our contractors Morgan Sindall.

Project name	Project status	Start date	Target direct wellbeing	Target wellbeing health top-up	Actual adjusted total social value
Apprenticeship Academy	Completed	17/07/2023	£36,995	£179,394	£204,300
Diana Award - 12 weeks mentoring programme	Completed	01/04/2023	£36,218	£43,841	£130,639
DWP Employability Support over 50's	Completed	01/04/2023	£123,977	£141,231	£405,973
Educational Engagment Programmes	Completed	01/04/2023	£25,074	£24,496	£55,402
Misc Employability Support	Completed	01/04/2023	£10,477	£39,378	£51,705
Smart Works Employability	Completed	01/04/2023	£120,949	£394,035	£561,497
SWAP - Health and Safety in the Costruction Environment	Completed	04/03/2024	£6,965	£99,325	£82,541
Work Experiance	Completed	01/04/2023	£6,965	£93,151	£73,232
			£367,620	£1,014,851	£1,565,289

Sustainability

We have a big challenge ahead of us to move towards Net-Zero and we recognise that we will not achieve this without the support of our supply chain.

We have a category management approach to procurement and when sourcing we tailor our tendering process according to the environmental impact of the category. We assess the environmental policies of applicant organisations, as a matter of course and will frequently include qualitative assessment of bidders' sustainability experience and proposed approach to the contract in question.

We also adopt the following approach in specific areas:

1. When we purchase goods and services we consider any associated sustainability matters to ensure that the products we buy have as little environmental impact as practical. From recycled paper and Forest Stewardship Council (FSC) certified wood products to low flow taps and showers we understand that by making incremental improvements we'll make strides towards our overall environmental goals.
2. In the repairs and maintenance area:
 - a. Green appointments - dynamic resource scheduling to reduce the carbon footprint.
 - b. Collaboration with other housing associations in the same region - partnering up to avoid using multiple resources inefficiently in the same area.

3. We are working with key supply chain partners to establish projects to 'decarbonise' our existing homes using building fabric improvements and green technologies.
4. We endeavour to source renewable green energy in all our directly procured areas.
5. The new homes we build will meet or exceed the sustainability standards specified in the building regulations in England and Scotland. This will result in lower running costs which will benefit our customers.

Our sustainable procurement policy is regularly reviewed to ensure continuous improvement in the reduction of the environment impact of our business activities and to support the organisation's pursuit of Net-Zero.



In a turbulent world, our commitment to delivering for our customers and communities remains constant and we exist to deliver on our Customer Promise every day.

We hope you find our reporting interesting and insightful and that it demonstrates our absolute commitment to improving our ESG performance and reporting on it transparently.

If you are an investor and have any questions or feedback at all, please get in touch with steve.hallowell@homegroup.org.uk

If you are a customer, please contact communications@homegroup.org.uk

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Home Group Limited
(Co-operative and Community
Benefit Society No: 22981R)
Regulator of Social Housing
Registered No: L3076

