



## Welcome

This review reports on progress during 2023/24 with our mission to provide homes and care that improve opportunities for people, and our pledge to 'do the basics brilliantly'.

Our strategic plan for 2023 to 2026, Better housing & care, sets out how safe, healthy homes and services are central to this. It's a commitment that also delivers on our business values of integrity, diversity, openness, accountability, clarity and excellence.

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Public awareness and concern about the risks and costs of poor housing have increased in recent years. This is partly due to greater media attention and avoidable tragedies like the 2017 Grenfell Tower fire and death of two-year-old Awaab Ishak in Rochdale due to damp and mould in his family's home.

But there's more work needed to showcase the positive, society-wide benefits of good, affordable homes and strong, settled communities.



We support the joint Chartered Institute of Housing and National Housing Federation Healthy Homes, Healthy Places initiative. And we hope the evidence and examples presented here shine some extra light on this vital topic.

## Homes are our business

David Russell, Chair and Chan Kataria, Chief Executive

We're constantly reminded that the 'h' in emh is all about homes – the foundation for people's security and life opportunities, which it's our job to provide. This informs our business attitude; determined to build as many new homes as possible while getting closer to customers, doing the basics brilliantly and minimising safety, financial and personal risks.



In 2023/24 we completed 402 affordable new homes for rent and shared ownership – a good outcome given the sharp increases in borrowing and materials costs and other economic storms that have slowed the construction industry. In a year when the rate of homebuilding fell nationwide, we were able to keep up the pace and volume through our strategic partnerships with Homes England, key local authorities, elected mayors and lenders.





## Positive change

There's now a mood of greater optimism across the sector following the change of Westminster government and the new administration's pledge to put housing at the centre of its plans for growth and national renewal. Although we expect public finances to remain under severe strain for some time to come, we've signalled our intent to help achieve the target of 370,000 new homes each year.



We also welcome the renewed focus on consumer regulation, with updated standards and extended, statutory powers for the Housing Ombudsman Service. At emh we've embraced this shift by developing the Resident Influence Committee, whose inputs have brought richer discussions, constructive challenge and mutual learning. The resident Scrutiny Panel has also completed excellent review on our approach to damp, mould and condensation and how we respond to complaints.





## Learning and leading

Being open and eager to learn from customers reinforces the culture that we're continuing to build across the group. We want to be an organisation that encourages and empowers people to try new things – thanking colleagues and partners for their innovation and forgiving mistakes that help us to learn. Our people know what they do is important, so they're not deterred by bad days or setbacks.

This resolve fuels our determination for emh to live its values in everything we do. Sustaining the focus on homelessness, affordability, regeneration, environmental gains and equality means we'll continue to make responsible use of customers' money to deliver real, lasting value.



We're leading the way in making existing homes more energy efficient – through added insulation, air source heat pumps, solar panels and improved ventilation.

This award-winning work highlights an important feature of modern housing business: that investment on its own is not enough. We also have to transform the way we collect and use data to prove that change is working, and take people with us through education, training and support.

## Homes and communities

Charley Gibbons
Executive Director – Housing



To respond to customers' feedback and the <u>Better</u> <u>Social Housing Review</u>, we've made a big change to the way we run our housing management and neighbourhood service. We've also boosted investment in existing homes to improve security, comfort and energy efficiency.

The key objective of the changes to our management service is to be more visible and present in local communities – on the spot to identify issues before they turn into problems, and on hand to build relationships with customers. Working on a more geographical basis across communities in the north and south of the region, an expanded team includes 25 housing officers, plus specialist

lettings negotiators and tenancy solutions case workers to handle antisocial behaviour, fraud and other complex situations.





## A personal view from Chris Ashton, former Executive Director – Housing

After 28 years, my time at emh ended in autumn 2024. Reflecting on the housing scene now compared to when I joined the organisation as an area manager in 1996, I've been struck by two things. Firstly, today's challenges are immeasurably greater than when I started – overstretched public services mean that housing associations have by default gradually taken on more community responsibilities. Some people's needs have also become more complex and demanding, often linked to drug and alcohol abuse or mental ill health.

The second thing is, every day I've been amazed by the dedication and resilience that my teams demonstrate in responding to these difficult circumstances. I'm proud of them and wish emh and all of its customers a happy future.

## **Sharper services**

On average, each housing officer now looks after around 600 homes, compared to 866 before, with a mix of community and desk-based work. The Resident Influence Committee gave the new approach and structure its 'green assurance' to confirm that customers had been fully involved and listened to in designing the new structure. We understand that not all customers will feel confident about engaging with us, so the new approach is designed to be more proactive and accessible.







For Midlands Rural Housing customers, we've responded to people's concerns about cost-of-living pressures by introducing a <u>Customer Support Fund</u>. This offers an all-round package of support and advice, including emergency food, white goods, carpets and help for residents to attend job interviews.

Alongside these changes we've updated our Homelessness and Rough Sleeping Strategy to address the increased levels of homelessness and numbers of families living in temporary accommodation. In line with our commitments as part of the Homes for Cathy alliance, the strategy focuses on prevention (for example, money advice and targeted tenancy support), intervention (including new accommodation for people with mental health needs in Leicester), recovery and lobbying for improved policy and practice.



#### Safe and comfortable homes

We've maintained good levels of compliance on building elements that are key to residents feeling safe at home, including gas, electrical and fire safety, water, asbestos and lifts. On top of this, we completed 5,460 home condition surveys in 2023/24, which means that 98% of emh properties now have a survey less than five years old.

There's been solid progress too in the energy surveys we use to plan the ongoing programmes of decarbonisation. With more than 500 assessments carried out last year and a bid for the third round of Social Housing Decarbonisation Fund being prepared, we're on target for all homes to meet Energy Performance Certificate level C or above by 2030. In homes where we've already finished energy efficiency works, residents have seen annual savings of up to £315.

The one area that's not working so well is our response to and handling of customer complaints. Like many housing providers, we've experienced a steady increase in the number of complaints and have not always been able to meet the deadlines for response, or offer customers the outcomes they want. This is reflected in the low satisfaction score for complaints handling (35%) from the Tenant Satisfaction Measures survey. We had 14 Housing Ombudsman Service determinations in 2023/24, with no findings of severe maladministration. We must and will improve this, using better data, clearer communication and extra resources to give customers the personal attention and support they deserve when something goes wrong.



"This new approach to services means we'll be having more conversations with people in and around their homes.

Enabling us to spot things early, act quickly and be more proactive in meeting local needs."

Alison Kreamer, Director for Community and Customer Service



Smita Patel Housing Officer

"I've worked with emh for 38 years, so have seen a lot of changes in that time. This is a very positive move to get more people on the ground – able to knock on doors and ask customers if they need any help. I've switched from managing homes in the centre of Leicester to a rural patch in Blaby, which is very different. I've organised an estate open day, with the police, money advice colleagues and other local agencies, and plan to run local surgeries at local village halls and libraries."

## Care and support

Ruth Jennings
Executive Director – Care and Support



2023/24 was a year of consolidation as we returned the charity to a small financial surplus through our review of assets, and took steps to increase resilience. Reduced staff sickness and turnover, and a younger profile of new people joining our team are sure signs of recovery and greater confidence in the care sector. We've made great progress in coproducing services – working with service users as equal partners to improve standards.





The enhanced pay, conditions, onboarding and support for qualifications we introduced last year had an immediate effect in improving staff retention. Annual turnover has fallen from a high of 27% to a stable 15%, with far fewer colleagues leaving within their first year of service. Together, these changes have reduced our use of agency staff and enabled us to strengthen succession planning through greater use of secondments, acting up and internal promotions.

## Working together

Our new co-production strategy is based on the Think Local, Act Personal concept, and core principles of equality, diversity, access and reciprocity.

Service users have helped to specify and recruit staff for a number of homes, and design, promote and run a well-attended group-wide Christmas party at the end of 2023. Through the Small Sparks budget, we've made grants of up to £500 to several groups of residents for garden upgrades, furniture and barbecues – all designed to increase social interaction.

We also held a Do You See Us? event as part of Learning Disability Week, and ran a series of eight relationships workshops initiated by a service user asking for advice on finding a girlfriend. Everyone has the right to love and be loved, so from the workshops we've developed a toolkit for use across all our services.

These examples show how co-production is now woven into our culture and everyday actions and behaviours.



"Loved the invite and ball game idea. The host was great!"

Chris from Chesterfield – a supported living service user who helped to organise the Do You See Us? event for Learning Disability Week.

Chris loved being involved in the planning and delivery of the activities, including the poster design, choosing one of the most popular activities and confidently hosting the night!



#### **Key decisions**

In a few places where it was clear that the available revenue or type of property weren't enough to deliver acceptable standards, we've withdrawn from services and disposed of assets to gain capital receipts. But it's clear that the financial environment for social care remains tight and challenging. We've continued to seek extra funding for our contracts and support local authorities forced to restrict their spending to statutory services. In Leicestershire, we were able to convert two schemes intended for clients with learning disabilities into accommodation for homeless people with mental health conditions.



Working with ARK Consultants, we've completed a review of the properties we definitely want to retain, ensuring that we're able to provide standards to match those in general needs housing. And to extend provision for working aged people with physical and learning disabilities we've taken over delivery of a new 75-home extra care scheme in the centre of Leicester from another provider.





The Care Quality Commission's Single Assessment Framework has been delayed, along with publication of the government's consultation on supported housing inspection/regulations. To anticipate both of these and other future changes, we commissioned an internal audit of managing agent services and have appointed a specialist consultant to review the landscape, growth opportunities and pricing models. We need all our services to be as ready as they can be for whatever lies ahead, and are taking part in the national advisory group to guide the CQC's future regulation.



Around two-thirds of care plan records and rotas are now digitised, but a complete switch to digital-only working has been affected by secure broadband availability in some rural areas. We hope to complete this project by the end of 2024/25. Other safety-related initiatives we've undertaken include a review of sleep-in service, and introducing the RADAR software for risk management and compliance. And to demonstrate the real-world impact of our work, we're increasingly using case studies to report on performance - helping board members to see the people at the end of every service.

Before the 2024 general election, we actively supported the Speak Up For Care campaign. With 23 million people in the UK receiving or providing adult social care, the sector represents almost half of the country's electorate and can play an important role in economic growth.

## Growth

Chris Jones Executive Director – Development



Against the backdrop of a significant national slowdown in homebuilding due to increased interest rates, inflation and planning delays, we've maintained output across the East Midlands. We welcome the new government's commitment to building more homes and understanding that every pound invested in social housing produces a positive return.



The 212 shared ownership sales we completed in 2023/24 represents our biggest ever total in one year – producing £18.2 million of receipts. This demonstrates that demand for our housing products remains high and that shared ownership is a solid tenure option for many people. Thirty-one staircasing transactions, with residents increasing the stakes in their homes, also yielded £3.1 million of extra income.

## Competition and advantage

When competing for development sites, even if we're not the highest bidder, we have the advantage of being the 'enduser' responsible for ongoing management and maintenance. The scheme at Henson Close in Whetstone, Blaby typifies this, with a mix of social rent, shared ownership, bungalows and supported housing for homeless people. It's an attractive new neighbourhood that's been shortlisted for several awards.





Small and medium-sized construction companies are central to delivering our programme, and we've experienced two partner firms going into liquidation midway through schemes. This highlights the need for greater certainty over grant rates and Government action to guarantee building insurance bonds.



Richard Mugglestone Managing Director, Midlands Rural Housing

## **Rural housing**

The year saw Midlands Rural Housing continue to deliver high quality services to the four partner rural housing associations who continue to build, manage and maintain homes in rural communities across the Midlands. Our work is dedicated to supporting our customers and the wider rural communities of the region.

Our rural housing enabling work remains an important part of our development plans – an aspect that again depends on adequate grant rates. These are typically 30% in England compared to 60% or higher in Wales.



With rural waiting lists continuing to rise, we support the Government's desire to see more use of 'grey belt' sites. We've completed 64 homes in 2023/24 and will do the same again in 2024/25.

Midlands Rural Housing has accessed DEFRA funding to work with Action With Communities in Rural England (ACRE) and Rural Housing Enablers to research the needs of younger working people, key workers and older people in our communities.

We've invested in record levels to improve the energy efficiency of homes owned by the rural housing associations and we undertook retrofit work - funded by the Social Housing Decarbonisation Fund and the rural housing associations - across the Peak District, Warwickshire and Northamptonshire.

Our aim is to achieve a minimum Energy Performance Certificate (EPC) Band C for all homes by 2030.



## Partnership success

For all new building, strong partnerships are the key to success. Blaby District Council in Leicestershire has been particularly supportive in enabling a package of schemes, which together will provide 441 new homes over seven years up to 2027/28. And with Broxtowe Borough Council in Nottinghamshire, we're contributing to a new generation of high-quality council homes.

In North West Leicestershire, a threeway partnership between emh, the local authority and the landowner is making a landmark scheme possible where environmental standards and safety are the guiding principles. Once finished, the development at Talbot Lane in Whitwick will feature tiered allotments, orchards, natural spaces for learning and play and super-insulated homes.



In the same district, we're also currently on site with our largest single development of 150 mixed-tenure homes at Standard Hill in Coalville.

Homebuilding by emh is in a good place – creating communities where people feel safe, secure and good about where they live.

Chris Jones Executive Director – Development



"Jan helped us throughout this process. She went above and beyond to make this happen. The development is quiet, and the layout is well planned and spacious. The design and standard of the house internally is lovely."

Catherine, Asfordby

## People

Joanne Tilley
Executive Director – Corporate Services



Our organisation may already be well into its eighth decade, but there's no let-up in the need to develop the way we work, or our ambition to do things better. People and relationships will always be the crucial ingredient in achieving success.

The recent changes to housing management and neighbourhood services have been supported both by customers and our in-house Organisational Design Group. They used root cause analysis to examine processes in this part of the business, and the Barrett Values as a change-management tool. The lessons learned from this review are now being applied to customer services, with a special focus on how we can implement the BIG Project outcomes to improve our repairs response.

The Barrett Values (which assess how colleagues' individual values match those of the organisation) have also yielded some valuable insight from new starters during their first year of employment.

While confirming that emh generally lives up to its values, the feedback highlighted how, in the age of mobile, remote and home working, we need to make it easier for people to access the information they rely on for their jobs. We're acting on this to review and improve our intranet.



## Safety and resilience

We've updated the group's People
Strategy to recognise the pressures upon staff and help them be more resilient and prepared for change. Stress is now the biggest cause of sickness absence – due to a combination of increased workloads and the knock-on effects of the coronavirus pandemic, with residents experiencing increased poverty, domestic abuse and mental ill health.

Alongside the two parts of the business newly accredited to the ISO 45001 standard last year, Corporate Services and Garden Services were both reaccredited. Given the high level of risks involved in gardening and landscaping, we're particularly pleased with the strides Garden Services has taken with its team culture and working methods.



The residents Health and Safety
Committee has made a big difference in assessing other risks, including balancing ponds and other open areas of water near to customers' homes, and our follow-up to a serious fire and explosion. A new Head of Facilities post is helping us to take a more holistic view of health and safety; focusing on landlord issues like these alongside building safety and our responsibilities to staff, contractors and the public. This role is also strengthening our environmental monitoring so that we can continue to reduce waste and cut our carbon footprint.





#### **Development and diversity**

Last year, the GEM Programme offered two graduates plus an established 'internal talent' colleague the chance to develop their skills while working in housing management, specialist housing and land buying. Through their training and contributions to nationwide GEMshacks, they've brought great energy, motivation and a fresh perspective to these roles. Meanwhile, we're recruiting 12 new apprentices to take the total up to 70 across the group, including jobs and training in customer service, property, finance, IT and grounds maintenance. For this year's Aspiring Managers Programme, new and potential leaders are working on a project to decide our approach to the upcoming Competence and Conduct Standard.



Equality, diversity, inclusion and fairness continue to be a top priority – issues brought into even sharper focus by the riots of summer 2024. The Black and Minority Ethnic leaders and wider staff groups have been looking at ways to encourage people to speak out about discrimination and be assured of a proportionate response. The People team has received special training on harassment, victimisation and micro-aggression to make sure we're able to spot and act on workplace concerns.

Following a very successful group-wide

<u>Diversity Day</u>, we've seen a big
increase in colleagues willingness to
self-declare their differences. And we're
now in the third year of a strategic
partnership with East Midlands Chamber
to research and celebrate diversity and
promote best practice.





"GEM has been a brilliant gateway to learn more about housing and develop my professional skills to become a 'person of influence' and help shape the future of the sector. I feel it's set me up brilliantly to push on with my career and be the change that I want to see."

Matt Smith, Housing Officer and GEM Programme trainee

"After working in housing for over 20 years, I took an 18-month break, then joined emh in 2020. It's the best career move I ever made. Although I was already Chartered Institute of Housing-qualified, I applied for the GEM Programme in-house, with a submission about how this could benefit me and the business, and my feelings around social justice. It's such a valuable experience to meet the other GEM trainees and travel all over the country to the different GEMshacks. The Programme is hard work, but very, very worthwhile."

Becky Clarke, Assistant manager – specialist housing and GEM Programme trainee





"The GEM programme has allowed me to deep dive into the world of housing and experience different aspects that I don't see in my day-to-day job. I've been particularly moved by the Homelessness GEMshack, which has sparked me and my colleagues to help tackle this at a local level. I feel so lucky to be a part of emh, to have people supporting my growth and to have been put forward for this programme. 10/10!"

Grace Nicholls, Land buyer and GEM Programme trainee

## Resilience

Geoff Clarke
Executive Director – Finance



With a £34.5 million operating surplus for 2023/24, we have been awarded an A with a stable outlook rating with S & P and G1/V2 regulatory assessment. With the new government calling for increased housebuilding, the key challenge is to stick to our strategic priorities and keep spending money on the right things.



We've invested in the new housing and neighbourhoods structure to put greater numbers of staff into local communities; making them more visible to customers and better able to gather information to support future targeting of our services. This data helps us to implement the findings of the Better Social Housing Review, learn from complaints and act on the BIG Project outcomes to improve repairs appointments.

## **Stronger finances**

Following a review of lending, the group has reduced its interest costs and now has the equivalent of four years' liquidity, including £75 million accessed through the government-backed Affordable Homes Guarantee Scheme. Changes we've negotiated to loan covenants mean that we can now exclude spending on major repairs, creating more headroom for unexpected expenditure if it is needed. In turn this gives us greater capacity if we choose to invest more in decarbonisation, the Decent Homes Standard and other improvements to existing homes. Our business plan includes provision to keep on improving energy efficiency beyond 2030 towards the target of net zero carbon emissions by 2050.

It's a great achievement to have brought the care and support service back into surplus for 2023/24. The decisions we've taken to exit a small number of non-viable services and dispose of properties that won't provide acceptable long-term standards represent tough but important steps in keeping residents and service users safe.

#### **Efficient and effective**

Procurement savings from the Efficiency East Midlands network and social value generated by the partnership with our building materials supplier are channelled directly into local communities – for example, to pay for a new neighbourhood garden in Cotmanhay, Erewash.

Joint working with customers plays an essential part in us achieving value for money. Residents have recently been involved in selecting a new repairs contractor, ALECT, plus work to specify and design a new group website. These are examples of our commitment to strong, stable finances and the pledge to keep on doing the basics brilliantly.



# A safe and healthy business

Adam Aucutt Head of Health and Safety



Health and safety is everyone's responsibility – as shown by the initiatives included throughout this review. Our corporate health and safety team performs a vital cross-cutting role – setting standards and coordinating action across every aspect of our legal obligations and best practice.

The committees we've formed for overall health and safety, fire safety and building safety act as 'responsible persons' to meet statutory requirements. They carry out cross-departmental reviews to sign-off of new-build plans and oversee stay-put and evacuation procedures for flats. We report to the committees quarterly on all accidents and near misses, plus the follow-up action we've taken. The main Committee also reviews all new or revised health and safety

documentation, ensuring that no guidance is more than three years old. Residents have greatly improved the clarity and accessibility of our procedures, and played a hands-on role in multi-disciplinary neighbourhood inspections.

The Scrutiny Panel's recommendations on how we prevent and respond to damp, mould and condensation have all been accepted and built into the dedicated team we've established to address this issue.

The team has a £1 million budget, supported by a specialist supply chain and contractors. To make sure we act on property defects, heads of service attend monthly 'lessons learnt' sessions with the complaints team. From these, we update policies and processes to improve the way we triage and manage complaints from end to end.

## Strong systems

With four parts of the group already accredited to ISO 45001, we're intending to add four further areas each year, including IT and finance during 2024/25. Aligning the whole group behind an independent global standard, for which the assessors scrutinise rules, culture and practice, signals how seriously we take health and safety.

We've implemented a new, risk-based approach to inspecting care and support properties; organising remedial repairs and prioritising opportunities for improvement. Across all emh homes, we've also stepped up our response to hoarding – an increasingly prevalent psychological condition that can put the people affected and their neighbours at considerable risk.

#### Collaborative culture

Colleagues and trades unions also make valuable contributions to updating our safety culture and practice.

Together, we've reviewed the lone-working arrangements and training for housing, care and support staff, including those who sleep onsite.

We're also looking ahead to prepare for likely future legislation and regulations – for example, extra fire safety requirements for buildings over 11 metres high.

Health and safety are tightly woven into our purpose as a housing provider and placeshaper. Residents, service users, staff and partners put their trust in us to keep them safe from harm. They deserve nothing less.



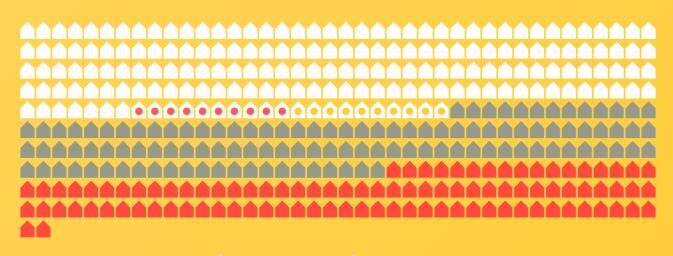
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## 2023/24 key facts



2022/2023: 490

## Homes, growth and investment



187 Shared Ownership ○ 10 Rent to buy ○ 10 Market sale
 116 Social Rent ○ 99 Affordable Rent

	2023/24	2022/23
Rented homes sold to existing residents Right to Buy: <b>8</b> / Right to Acquire: <b>4</b>	12	26
Number / Value of shared ownership sales	212 / £18.2m	135 / £13.1m
Value of investment in existing homes	£21m	£14.5m
Percentage of homes meeting the Decent Homes Standard	99.29%	95.75%

Through the independent <u>HouseMark</u> benchmarking service, we compare our costs and performance against a peer group of similar housing providers.

"Prior to work starting on the replacement of our 20 year old, unreliable lift, the contractor installed temporary stairlifts to help residents with mobility challenges access their flats.

These were certified very quickly and operated successfully during the new lift installation, and were greatly appreciated by the residents who needed them."

John Bonnett Resident and Estate Champion, Elizabeth House

## Money and resilience

	2023/24	2022/23
Turnover	£147.5m	£130m
Operating surplus	£34.5m	£31.4m
Operating margin	20.1%	20.2%*
Net surplus	£14.2m	£6.5m
Management cost per home	£4,173	£3,596
Rent arrears as % of total rent collectable	3.65%	3.25%

<sup>\*</sup>Excluding property sales

### Service

	2023/24	2022/23
Overall satisfaction with service	73%	**
Satisfaction with homes being safe	75%	**
Satisfaction with homes being well maintained	71%	**
Overall satisfaction with the repairs service	74%	**
Percentage of homes with GasSafe certification	99.7%	99.8%
Satisfaction with handling anti-social behaviour	61%	**
Feeling emh treats residents fairly and with respect	78%	**
Number of Stage 1 complaints received	1,925	981
Satisfaction with how complaints are handled	35%	**
Average time to relet empty homes	17.62 days	18.9 days

<sup>\*\*</sup>From our 2023/24 first-year Tenant Satisfaction Measures, so no direct equivalents available for 2022/23.

Measures are based on phone surveys with a sample of 1,000 customers.









## People and diversity

	2023/24	2022/23
Number of employees (Full-time equivalents)	971	1,139
Workforce representation (Target 11% from ethnic minorities)	22.7%	10%
Board representation (Target 50% female)	45.5%	43%
Leadership representation (Target 50% female)	58.5%	57.1%

## Doing the basics brilliantly

The results and indicators above show how we're performing against our pledge to do ten basics brilliantly:

- Ensure effective governance and smooth succession to Board
- 2. Deliver new homes under the Strategic Partnership
- **3.** Deliver repairs and customer services that are fit for purpose
- 4. Strengthen customer voice with a new Resident Influence Committee (RIC)
- Collate comprehensive stock information to inform asset management decisions
- 6. Ensure provision of reliable and secure data on homes, customers and people

- 7. Develop robust processes to ensure compliance with Health & Safety requirements
- 8. Review care services and assets to deliver effectiveness and viability
- Develop staff culture to support Equality, Diversity and Inclusion, wellbeing and psychological safety
- 10. Review financial plan to meet liquidity requirements, deliver Value for Money and ensure sufficient headroom in our covenants

# Awards and recognition

We were pleased to receive a number of awards and accreditations during 2023/24:

- #45 Inside Housing Top 50Biggest Builders 2024
- Best National and Regional
   Housing Association, 2024 Energy
   Efficiency Awards
- Highly commended for Best Urban
   Development Team, 2023 Inside Housing
   Development Awards
- Development and Midlands Rural
   Housing teams accredited to ISO 45001
   for health and safety
- The Villers wins Best Development in the Mixed category at the Inside Housing Development Awards.

# Compliance and standards

We comply with the updated Regulator of Social Housing's economic and consumer standards, and the National Housing Federation's Code of Governance.

99.3% of our homes meet the Government
Decent Homes Standard. We are 100%
up-to-date with assessments and
certificates for fire, Legionella and lift
safety and 97.4% of our asbestos
assessments have also been undertaken.

Following a review of registrations, we await first inspections by the <u>Care Quality</u> <u>Commission</u> (CQC) of four of the group's 11 regulated services. One other is judged as 'requiring improvement', awaiting re-inspection.

The group's Environmental Social and Governance (ESG) report includes our response to the <u>Task Force on Climaterelated Financial Disclosures (TCFD)</u>.

