

environmental, social and
governance (esg) report

2022

2023

contents

Title	Page No.
Foreword	3
About us	4
At a glance	5
Our approach	6
Provide services that have the biggest impact in supporting our customers:	8
• Affordability and security	8
• Fuel poverty	10
• Resident support	11
Create thriving, safe and sustainable places and homes that people want to live in:	13
• Placemaking	13
• Climate change	14
• Ecology	15
• Building safety and quality	15
• Resource management	16
• Supply chain	16
Work together for the good of our customers:	17
• Resident voice	17
Be a sound, secure and sustainable business:	19
• Structure and governance	19
• Board and trustees	21
Create an employee offer that attracts the best people	23
• Staff wellbeing	23
The future of ESG for believe housing	24

welcome

Welcome to our second Environmental, Social and Governance (ESG) Report and my first as Chief Executive.

This year we have built on our achievements and lessons learned. This is reflected in our corporate plan, which has simplified our objectives to create more impactful outcomes for our people, for our customers, for our business.

At believe housing we are committed to our vision of life without barriers for our customers; and to do that we will continue to listen to feedback and encourage meaningful engagement that helps us co-design a sustainable business for the future.

As our customers continue to experience pressures from the cost of living, we recognise that it's more important than ever to provide value for money while delivering services that matter most to customers. This report gives us the opportunity to be transparent with our customers and partners about our performance. We recognise that setting goals and objectives must go hand in hand with evidencing real progress.

We have seen increased scrutiny of the social housing sector in the past 12 months, from the Regulator of Social Housing and the Housing Ombudsman, following the tragic death of Awaab Ishak and the subsequent introduction of Awaab's Law. In response, the sector has been re-evaluating what its core purpose is and whether this is being delivered. As a business, we feel confident in our approach to defining our core business and feel our ESG report gives a clear line of sight to show how this being delivered.

We have continued to report in line with the Sustainability Reporting Standard for Social Housing ('SRSSH'), a standard that can help shape our future business and challenge our business to improve. This year we are aligning ourselves to the UN Sustainable Goals as we continue to be driven by a value-based approach to improvement. We feel a commitment to these goals is a clear fit to our values as an organisation and, although challenging, it is important to challenge ourselves to be visionary.

As a social landlord that sees customers as the heart of how we deliver as a business, we have worked hard to continue building a culture that our people, customers and partners are proud of and feel part of.

Alan Smith
Chief Executive



about us

Since becoming believe housing in 2019, we have focused on values of ‘doing the right thing; for our people; for our customers; for our business’

As a landlord we cover an operating area of 350 square miles. This continues to grow as we look to develop affordable homes in areas such as Newton Aycliffe, Hartlepool and Middlesborough, continuing to invest in the communities that need us.

At believe housing we pride ourselves on putting our people and customers at the centre of how we deliver our services and how we do business. We feel that being a listening business is key to delivering on our vision of life without barriers.

In delivering our vision, we recognise that the needs and demands of our customers are diverse, which is why we are committed to providing services that have the biggest impact on our customers. We want to be easy to work with and create thriving, safe and sustainable places, and homes that people want to live in.

Despite the changing environment we operate in, we believe our vision reflects our core purpose and will be achievable and deliverable for our people, our customers, and our business in future.



at a glance

believe housing's ESG in numbers (2022/23)



99.4%
cases successfully resolved by our Safer Neighbourhoods and Neighbourhoods teams



Created a combined total of
£5,010,417
social value



Improved the energy efficiency ratings of
1,401
homes



Received
25,054
bids for our properties



Average SAP (energy performance) of all properties rated
69.01



223,130
calls received by the customer hub



72%
of calls resolved at first point of contact



98.5%
Durham Key Options applications were made online



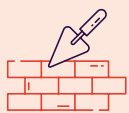
3.65%
of tenancies ended within 12 months



Healthy culture score for 2022/23 was
84



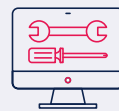
2 Star
accreditation from Best Companies



Average number of repairs per property increased from
3.82 to 4.19



Repairs right first time averaged
94%



86%
of customers satisfied with repairs



Delivered more than
700
new homes by 2022

our approach

Our Environmental, Sustainability and Governance (ESG) performance is a key indicator of our sustainability and resilience as a business. It is our opportunity to measure what we do, show how we understand our performance and demonstrate improvement.

Our corporate plan is reviewed every year to ensure we are proactive and agile as a business. This review feeds into our strategic objectives and performance metrics. As a business that doesn't believe in standing still, our objectives reflect our commitment to delivering the best outcomes for our people, customers, and business. Our approach to delivering on these objectives is to use them as a golden thread to drive business activity and assess performance.



The table below demonstrates how our strategic objectives are linked to our ESG reporting themes and metrics. This year we are reporting on both core and enhanced reporting criteria. We have chosen to compile our ESG reporting criteria themed under our strategic objectives to highlight the links and give a clear narrative on our direction as a business.

ESG area	Material ESG area	SRSSH theme	Strategic objective
Social	Affordable housing	Affordability	Provide services that have the biggest impact in supporting our customers
		Resident support	
	Health and safety	Building safety and quality	Create thriving, safe and sustainable places and homes that people want to live in
	Communities, social impact and wellbeing	Placemaking	
Engagement and consultation	Resident voice	Work together for the good of our customers	
Environmental	Energy climate change and emissions	Climate change	Create thriving, safe and sustainable places and homes that people want to live in
	Innovation		
	Sustainable management of natural resources	Resources management	
Governance	Diversity and inclusion	Staff wellbeing	Create an employee offer that attracts the best people
	Fair and ethical conduct	Structures and governance	Be a sound, secure and sustainable business
	ESG and business reporting		
	Governance and risk management	Board and trustee	
	Human and labour rights	Supply chain management	Create thriving, safe and sustainable places and homes that people want to live in
	Supply chain		

As we are aware, investors expect an understanding of our operating environment, reflecting the risks and clearly demonstrating the mitigation in place to protect the business, while also seeking to maximise opportunities.

This report has acted as a means of reflection to celebrate our successes and to be clear about our challenges. It As we are aware, investors expect an understanding of our operating environment, reflecting the risks and clearly demonstrating the mitigation in place to protect the business, while also seeking to maximise opportunities.

Our approach is to use the TIDES framework, focusing on the five key disruptive forces (technology; institutional change; demographics; ethical and environmental; societal change). We use the framework to review our corporate plan and drive improvement, responding to environmental changes with an evidence-led approach. Each section of our ESG report will be mapped against the UN Sustainability Goals to demonstrate our impact and how we feel we contribute to more global objectives.

 **SUSTAINABLE DEVELOPMENT GOALS**



provide services that have the biggest impact in supporting our customers

Affordability and security

Being a business that focuses on outcomes rather than outputs helps us ensure we deliver services that provide value for money and have the biggest impact on our customers. Our strategic objective reflects this ambition.



As part of our process to set our rent levels, we consider carefully what the impact will be on our customers. As part of this consideration, figures are presented on the local economy including present employment figures and the breakdown between full-time and part-time employed, and gender disparities. We additionally benchmark ourselves against comparator providers regionally.

The data below demonstrates our affordability and provision of tenures in the following ways:

1. Rent compared to median private rental sector (PRS) rent across the local authority
2. Rent compared to Local Housing Allowance (LHA)
3. Regional comparator with other registered providers (RP)
4. Existing and new provision by tenure type.

2022/23 figures based on all tenure types excluding shared ownership

Local authority	No. of believe housing homes	Overall average believe housing rent	% of LHA rent	% of PRS rent (ONS, n.d.)
Durham	17,923	£75.39	82%	68%
Sunderland	64	£111.13	93%	74%
Stockton	38	£140.35	116%	87%
Hartlepool	9	£123.08	100%	92%



The above figures show a higher percentage for areas outside of County Durham due to the stock in these areas being new build in comparison to the stock we retained at transfer. The stock type in areas such as Stockton and Hartlepool consists of new build homes that are more energy efficient, built to a higher specification and developed in areas of high demand. This is reflected in the average rent being above the average of LHA for that area. This still continues to be lower than those rents in the private rented sector.

The below table shows how we compare to our regional competitors in the last financial reported year 2021/22²:

Property type	Livin	Gentoo	Karbon	Thirteen	North Star	Bernicia	Beyond	believe housing
Non-self-contained	£0.00	£0.00	£0.00	£66.52	£0.00	£0.00	£0.00	£0.00
Bedsit	£63.09	£0.00	£65.03	£66.32	£64.34	£61.83	£68.27	£55.53
One-bedroom	£69.15	£70.64	£67.60	£76.29	£70.44	£67.02	£78.18	£64.32
Two-bedroom	£77.68	£79.72	£75.72	£86.35	£81.88	£75.36	£88.05	£72.13
Three-bedroom	£83.52	£87.92	£83.52	£94.97	£90.90	£82.92	£96.55	£79.36
Four-bedroom	£91.99	£96.32	£95.01	£104.11	£102.28	£93.77	£106.25	£85.55
Five-bedroom	£104.26	£103.62	£104.63	£115.17	£107.27	£96.26	£116.59	£91.54
Six-bedroom +	£0.00	£123.20	£122.58	£125.82	£116.21	£0.00	£119.06	£119.13
Overall average	£78.19	£81.04	£76.50	£87.82	£83.06	£77.00	£88.81	£72.43

²Registered provider social housing stock and rents in England 2021 to 2022 - GOV.UK (www.gov.uk)

Existing homes (homes completed before the last financial year)		General needs (social rent)	Intermediate rent	Affordable rent	Supported housing	Housing for older people	Low-cost home ownership	Care homes	Private rented sector
Year	2021/22	17,367	243	332	-	-	-	-	-
		96.2%	1.5	2.3%	-	-	-	-	-
	2022/23	17,566	232	289	-	-	-	-	-
		97.1%	1.3%	1.6%	-	-	-	-	-

New homes (homes completed during the last financial year)		General needs (social rent)	Intermediate rent	Affordable rent	Supported housing	Housing for older people	Low-cost home ownership	Care homes	Private rented sector
Year	2021/22	-	12	62	-	-	-	-	-
		-	16.2%	83.8%	-	-	-	-	-
	2022/23	-	34	77	-	-	-	-	-
		-	30.6%	69.4%	-	-	-	-	-

We recognise that our customers differ in the type of provision they need and provide not just social rent but affordable rent and Rent to Buy options. We also know that security of tenure is important to our customers and 98.95% of our tenancies have at least a three-year tenancy. Only our starter tenancies are for less than 12 months, and these will be gradually phased out with the introduction of the Renters Reform Bill.

Fuel poverty



£16,850
heat and eat vouchers issued



We recognise that the cost of heating our homes has increased significantly over the past 12 months. Fuel poverty is becoming an issue for more of our customers. The term heat or eat is commonly used to describe the difficult choices many of our customers face. The Department for Energy Security and Net Zero estimated between 14-16% of households in Durham in 2021 were experiencing fuel poverty. And this number is predicted to continue to grow. To alleviate the financial pressures they face, we have been supporting our customers by giving them access to heat and eat vouchers. And our dedicated support teams are able to identify customers who are most in need and make sure we support them and their individual needs.

Case study

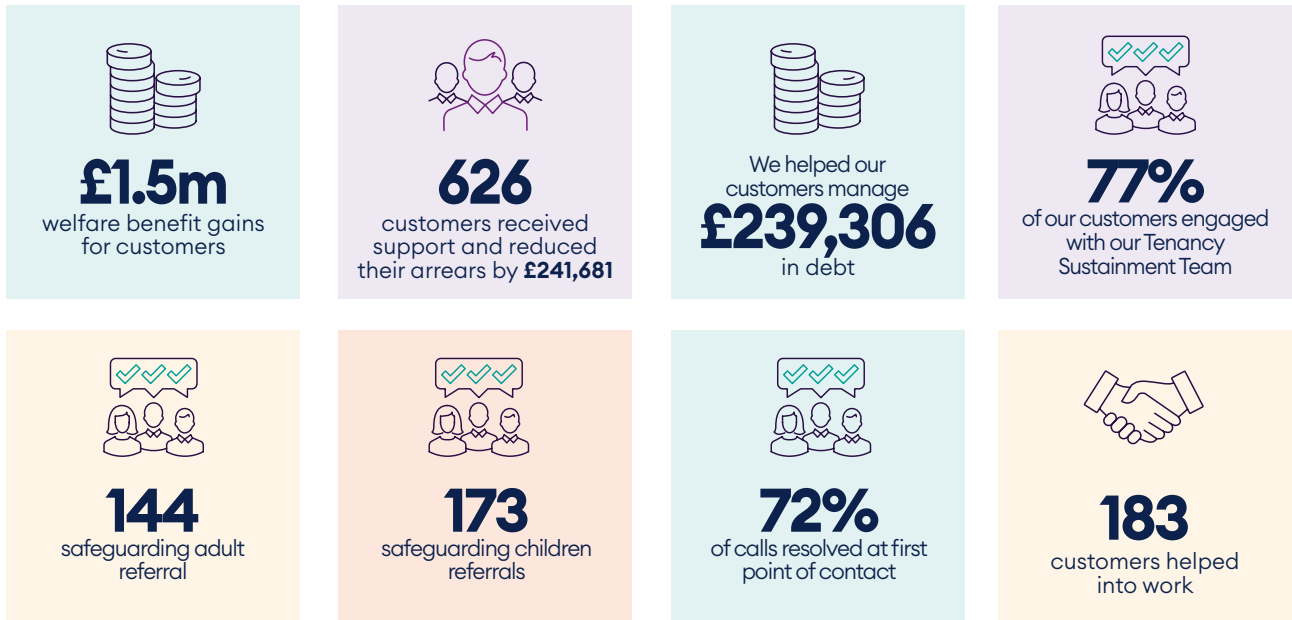
An elderly customer contacted us to highlight that they were struggling to heat their home. One of our colleagues quickly identified that this customer was experiencing fuel poverty. The customer was triaged, and a full bespoke needs assessment carried out. We identified what support the customer required and if specialist services were required.

This included a full financial assessment and a discussion about health and wellbeing. We visited the customer's home and carried out a heat loss assessment and considered the energy efficiency of other measures within the customer's home. We offered energy advice and ensured the customer was able to use the existing measures and equipment, such as the thermostat and heating system. This holistic approach to fuel poverty ensured we identified the customer's needs, which included being unable to get out of bed easily due to a disability and therefore needing to make sure the heating went on and off at the correct time. We were able to identify several interventions that would support this customer and reduce the impact of fuel poverty both financially and in relation to their wellbeing. This included: switching them from a pre-payment meter to Direct Debit; helping them to apply for the Warm Home Discount; and increasing their yearly benefit entitlement by £7,088.

Alongside our vouchers, we are committed to reducing fuel poverty for our customers and offer advice and assistance on how to be more energy efficient. We work in partnership with Advice in County Durham, and National Energy Action to support customers who find themselves in debt with their supplier, identifying schemes such as the Warm Homes Discount that can assist with fuel bills. In homes where we are carrying our re-roofing work, we are now fitting solar panels as part of our standard specification to help customers with the overall cost of heating their homes.



Resident support



We believe in supporting our communities to live independent lives where they can achieve their potential and a home is the anchor for delivering on this vision. We also recognise that there are members of our communities that need more intensive support. Our Tenancy Sustainment and Money Matters Teams offer bespoke support for our customers around fuel, finances and furniture, while our Housing Matters Team works closely with applicants moving into our properties to make sure they are tenancy-ready. Our Employability Team supports our customers to enter the job market and to develop the skills needed to improve their job opportunities. In the last financial year, we supported 183 people into employment.

Case study

A customer contacted our Money Matters Team suffering from anxiety and requesting a home visit as they felt unable to cope. The team agreed to visit the next day, given the severity of the customer's mental state. It became clear that they were unable to deal with letters and found engaging with people difficult. As a result, their financial situation was serious, and they were at court stage with some of their debts leading to extreme distress. The Money Matters Team was able to support the customer by contacting the creditors and having the court action withdrawn. The team was also able to use their knowledge to agree sustainable arrangements. The customer was placed on the priority services register by the team to ensure that they are identified by other agencies as vulnerable. This was something the customer was not aware of. After our visit, they felt their mental health had improved and no longer felt suicidal because of their situation.

As the cost of living continues to affect our customers, we have worked in partnership with our local credit union to develop a cost-of-living loan. This loan provides vital finance to customers who would be turned away by traditional lenders and often forced to use unscrupulous or high-interest forms of credit such as loan sharks and doorstep lenders. The loan also encourages our customers to save by offering a £50 grant deposited into their credit union account when the loan is taken out and kept in the account for the term of the loan. Customers are encouraged to add to this initial amount if they are able to.

Our team access funding to support customers from partners such as Durham County Council, whose Housing Support Fund has helped customers to purchase essential household items.

We work closely with partners to ensure those who face barriers to securing a tenancy can find a home. This partnership working helps identify the right property in the right area and provide wraparound support to give customers the best prospects of succeeding in maintaining their tenancy. We recognise that furnishing a tenancy can be costly but is an important part of making one of our houses a home. In May this year we launched our 'be loved' furniture scheme, which was the winning project from believe housing's 2022 innovation event for colleagues. It has been developed by one of our Neighbourhood Team leaders with the help of employee volunteers.

Case study: be loved



As a company, we have previously spent money sending furniture from empty properties to landfill. As some of our customers struggle with the cost-of-living crisis, this leaves little scope to buy furniture or household items. The 'be loved' pilot scheme utilises the furniture left behind by restoring and repairing it, ready for delivery to our customers free of charge. The furniture is catalogued and uploaded on to a bespoke app that customers can browse to reserve items they need to make their house feel more like home. Our people are offered the opportunity to volunteer using some of their four-day annual volunteering allowance.

Our customers and communities really matter to us as a business, which is why we allocated £242,584 to invest in our communities. The projects we funded received match funding of £203,768.23. This means we can maximise the impact from our investment. As part of these projects, we funded three school breakfast clubs, as we recognise that breakfast is an important factor in learning outcomes for children and this provides vital support for the families who need it most.

It is important to us that our customers have a voice and say in how we spend their money. Our community investment programme is delivered through a panel of our customers who award grants up to the value of £500. We have invested in these customers by providing training and development necessary to assess and award funding against objectives. This panel has awarded grants that have contributed to delivering £3,293,730 in social value for our customers.

We offer our customers a dedicated employability service, focusing on helping customers into work, accessing better paid work, or training and development. This service has supported 183 customers into employment, supported 123 customers through our employability discretion fund and helped 67 customers access training and development opportunities.

Our tenants often turn to us in a time of crisis. Our safeguarding service provides support to victims of domestic abuse and those at risk of suicide, and deals with concerns relating to both children and adults. This service has seen an increase in those referred and has had to consider how this is resourced to ensure we are equipped to support some of our most vulnerable customers. This is a reflection on the cost of living and other pressures that our customers find themselves under.

create thriving, safe and sustainable places and homes that people want to live in

Placemaking



76%

of our customers believe we make a positive contribution to their neighbourhood



We see our role in placemaking as using a people-centred approach to the planning, design and management of our homes and public spaces. We will use this approach to support our neighbourhoods to be safe, connected and attractive places our customers want to live in. We want our customers to thrive and live happy, secure and productive lives, which is reflected in our vision of a life without barriers.

The placemaking of our communities is key to aligning our investment in our assets. This may also include the disinvestment in stock that is no longer viable. Our approach is to find a balance between investment against the needs of our customers and our communities.

Case study

Farnham Road sits within the popular Newton Hall estate very close to the centre of Durham City, and this project presents a real opportunity to make a positive contribution to the sense of place in this part of the city.

believe housing currently owns 15 homes in a mixed-tenure development of 22 'Calder' homes on the estate. The Calder homes were one of several prefabricated, factory-built housing solutions developed in the post-war period, in the context of shortages of certain building materials at the time. Calder was not a common construction type (only around 600 built) and there are few still in existence in the UK.



The proposal to demolish the Calder homes is directly linked to the energy inefficiency of the homes and the costs associated with bringing them up to a currently acceptable standard. The potential development of new homes on the site in future will greatly enhance the housing offer in the area, further improving its attractiveness and sustainability as a great place to live. Newly redeveloped homes will be significantly more energy efficient, comfortable and lower cost to run than those they replace and will impact positively on environmental sustainability as well as customers' household bills. This is a strong housing market area with potential to support a high-quality mixed tenure redevelopment of very sustainable new homes for future believe housing customers.

The quality of the homes we provide has always been important. And as we continue to deliver significant improvement programmes, we start from a point of considering our customers and how we futureproof their homes. Our current EPC ratings are displayed with a comparison to the previous financial year:

Existing stock

EPC rating	Percentage of homes 2021/22	Percentage of homes 2022/23
A	0.02%	0.19%
B	3.49%	4.76%
C	35.50%	48.47%
D	60.99%	46.52%
E or less	-	-

New stock

EPC rating	Percentage of homes
A	-
B	100%
C	-
D	-
E or less	-

As a business we pride ourselves on not standing still and driving performance improvement. We have agreed with our funders that, going forward, we will deliver new homes that have an EPC rating of A.

Climate change



10%
of our fleet is powered by electricity

Carbon neutral
certified in 2022

‘Green business of the year 2022’
award from North East England Chamber

568
trees planted as part of Earth Day

We are committed to protecting our planet. This is highlighted by our ambitious green plan, which focuses on encouraging positive behaviour change to reduce climate impact through influencing the individual choices of our people, our customers, and our business.

As part of being an ambitious business when it comes to our environmental impact, we are measuring scope 1,2 and 3 emissions. Although this is a challenging metric, we feel it is the right thing to do. This metric is also reported as part of our corporate performance to give oversight to our Executive Management Team and our Board, all of whom are driving our environmental ambitions as a business. This year we are tracking our progress and have set performance benchmarking to help deliver emission reductions. The table below shows our carbon emissions for 2022/23:

Scope 1: Kg CO ₂ equivalent	707.98 tCO ₂ e
Scope 2: Kg CO ₂ equivalent	0 tCO ₂ e
Scope 3: Kg CO ₂ equivalent	16,574.80 tCO ₂ e
Scope 1, 2 and 3: Total Kg CO ₂ equivalent	17,282.78 tCO ₂ e

We recognise that improving our homes is imperative to being an environmentally sustainable business. This is a key driver for our business plan and supported by our corporate strategy, asset strategy and green plan. The delivery of our key green objectives has seen the installation of basic energy efficiency measures such as loft insulation alongside green technology such as heat pumps and solar panels. We have successfully delivered improvements to 1,186 homes as part of the first wave of the Social Housing Decarbonisation Fund (SHDF), something we are proud to say exceeds the targets originally set when securing the funding. We have recently secured £6.8m in funding from the second wave of SHDF, as part of a consortium led by the Tees Valley Combined Authority.

In addition to funding and home improvements, we continue to support our customers to be more energy efficient through advice and information provided by our Environmental Team. We have worked with partners, such as RE:GEN, to ensure our customers are able to make efficient use of the technology provided. This support starts before any installation takes place, during the work being carried out, and in the months following the work's completion.

Our Environmental Team provide information on correctly ventilating properties and, with smart sensors, can detect properties where overheating may be an issue and provide the appropriate advice. The team has provided information on recycling and recently, as part of the Great Big Green Week, collected redundant IT equipment for recycling.

Ecology

We are in the early stages of developing a biodiversity strategy, which will help us focus on current and future activity. As our business continues to develop new homes and regenerate existing ones, we will create a more biodiverse approach to how this achieved. In our recent project in Brandon, green space and access to green space underpinned the principles for how we delivered the design of the project.

We do not currently have a strategy to actively manage and reduce pollutants, but we do measure our greenhouse gas emissions.



Building safety and quality

Our customers' safety is something we take seriously. We continue to deliver safe homes for our customers by making sure gas checks and fire safety checks are carried out and our homes meet the national quality standard.



% of homes with a gas appliance with an in-date, accredited gas safety check	100%
% of buildings with an in-date and compliant Fire Risk Assessment	100%
% of homes meeting the national housing quality standard	100%

In response to the Building Safety Act, we have implemented several changes: to Regulations 9 and 10 in particular. As part of these changes, we have fitted fire-rated noticeboards in blocks including communal areas. This is in response to the businesses' responsibility to provide fire safety information and instructions. We also sent the information directly to customers, which highlighted the importance of their fire doors. This information will be provided at sign-up and is scheduled to be reissued annually.

Resource management

As part of our procurement process, all contracts undergo full PESTLE analysis, which consider the impact on the environment in terms of sustainability, waste, recycling, disposal, carbon footprint, and emission reduction. We have a strong contract management framework, which performance manages each contract and assesses regularly whether the contractor is meeting the agreed delivery against 11 different elements of the framework. This allows us to make proactive decisions on what we are delivering for our customers.



We do not currently have a waste management strategy or metrics to measure our performance in this area. However, we have asset and place management strategy, which we will be reviewing as part of aligning our business to being more sustainable.

We have looked at innovations in water management, including a trial with colleagues to reduce the water used in toilets. We will be looking at better water management as part of our environmental plans.

Supply chain

believe housing is part of the County Durham Pound, working with partners across County Durham to develop a sustainable local economy that will deliver better prospects for the local area and its communities. The County Durham Pound delivered a combined social value annually of £323 million, focusing on five areas of value including jobs, growth, social, environment and innovation.

Our social value for procuring goods is measured using the National TOMs (Themes, Outcomes, Measures) Framework and includes environmental metrics such as ‘Decarbonising and Safeguarding our World: Carbon emissions are reduced’ and ‘Decarbonising and Safeguarding our World: Air pollution is reduced’. This creates value through our suppliers focusing on environmental metrics and outcomes as part of their tender submissions. We also work with our supply chain and contractors to identify projects in need of donations and that will add social value.

Case study: East Durham Trust

East Durham Trust was awarded a community grant from believe housing for the creation of an innovative ‘Citizen Story Space’, offering safe and secure outdoor facilities for community engagement, education and activity. believe housing’s Procurement and Assets teams worked alongside the Community Engagement Team to assist with their external supply chain, in order to bring the project back to target following delays impacted from the covid pandemic. This work also helped the funding of the community grant to stretch further.

As part of Phase 1 of the Environmental Improvements framework, RE:GEN had a number of works in the area which were of the same scope of works required at East Durham Trust. This included removing and reinstating block paving and installing a dropped kerb.

Works were undertaken in January 2022, over the course of five days, by two site operatives. The outdoor area was ready for use by Spring 2022.



work together for the good of our customers



Resident voice



Our Customer Voices group is crucial in holding us accountable and helping us shape meaningful services that reflect what our communities and customers want and need. This group conducts scrutiny exercises and has input into our strategy and policy development functions. We recently held an event for customers to come along and hear about the scrutiny activities carried out by the Customer Voices group. This provided an opportunity to showcase the important work done and the impact this has had on our direction as a business.

We feel it is important that our people get to know Customer Voices. This reinforces that customers and their voice are at the centre of what we do. We have given our people time to do a meet and greet with customer voices. We also offer opportunities to job shadow our Governance Team, to get a real feel for how the team works with Customer Voices and really makes a difference.

Some members of the group have participated in the interview process for our senior roles. This reflects our commitment to ensuring we get the right people in the right roles and ensures that everyone appointed understands the importance of our customers. This has been successful and both colleagues and members of Customer Voices found this process very insightful and useful.

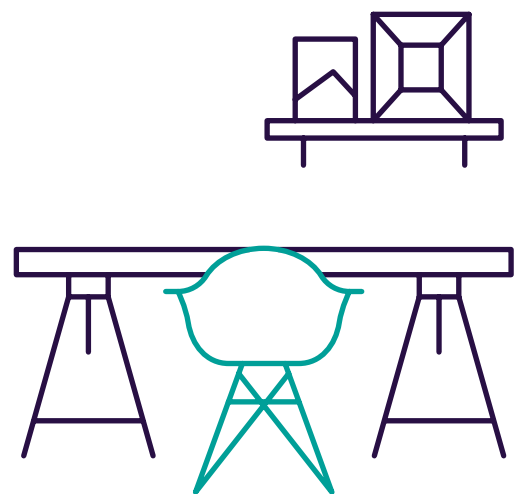
Our customers' views of services and how we perform are highlighted in our annual Survey of Tenants and Residents (STAR), which measures satisfaction through a perception survey, conducted by telephone and online. Our customer satisfaction over the past three years is displayed below:

2020	2021	2022
86.8%	80%	78.54%

The results of our survey are typical of results not just across the housing sector but in other sectors, which have seen a trend of decreasing satisfaction. The results of our Survey of Tenants and Residents (STAR) have been used to develop an action plan to identify improvements needed and what actions we are taking in response to customers' feedback.

We use the data from STAR and monthly transactional surveys to help shape our corporate plan, monitor corporate performance and identify key improvements. We analyse this data year-on-year to benchmark our performance against other providers as well as for trend analysis. We also use tools such as HouseMark benchmarking to clearly define and measure our performance to provide assurance and transparency to our customers. The introduction of Tenant Satisfaction Measures will provide further insight into how we are performing against our peers and give our customers the opportunity to review our performance in areas such as repairs and antisocial behaviour.

As a business we strive to improve our performance and are clear that feedback from our customers is valuable insight into how we do this. Part of this feedback comes from complaints. We view complaints as opportunities to make things right, learn lessons for the future and shape how we improve. In the past year, five complaints have been upheld or partially upheld by the Ombudsman. This has resulted in changes to how we operate as a business and how we deliver some of our services. Where there has been a finding by the Ombudsman, a full examination of the complaint has taken place. This includes lessons learned and what actions we have taken and will take to ensure we put measures in place to prevent further complaints. Our Board and Senior Leadership Team are all provided with analysis of these cases, and they are highlighted across the business to ensure colleagues have an understanding, including their role in dealing with customers and their complaints.



be a sound, secure and sustainable business

Structure and governance

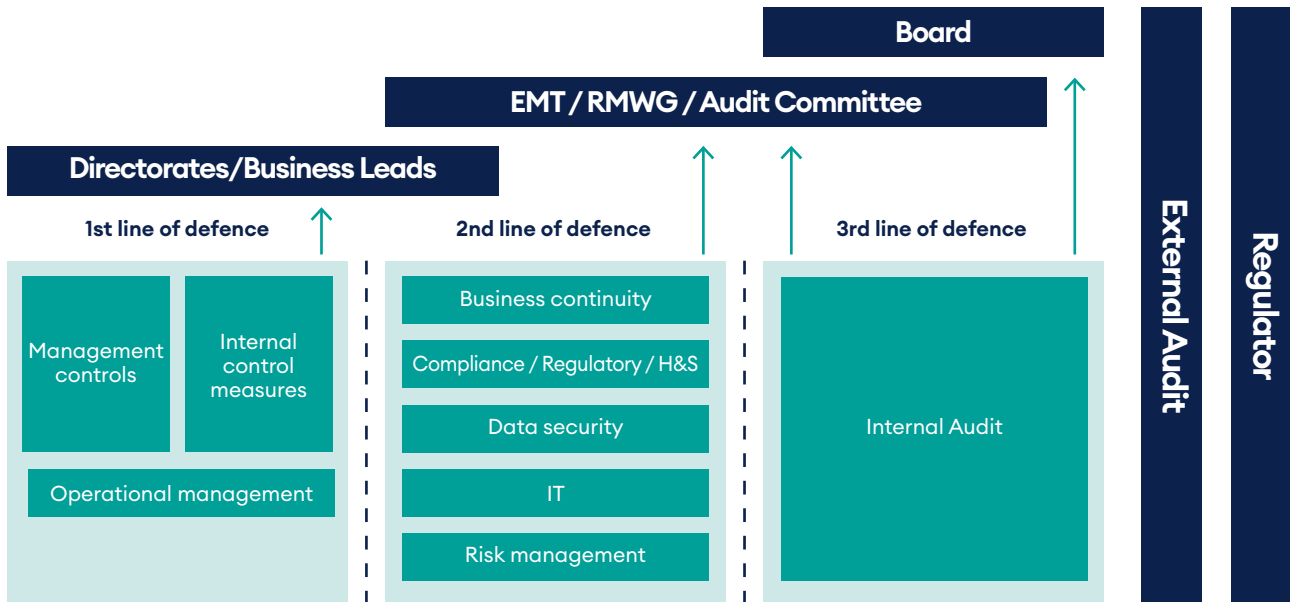
We are a not-for-profit Community Benefit Society, currently rated as G1/V2 by the Regulator of Social Housing. And we have adopted the National Housing Federation’s Code of Governance 2020, ensuring that our governance structure remains fit-for-purpose. Our approach to governance is reflected in our values of ‘do the right thing’ and the behaviours we promote and expect as a business.



Our approach to risk is managed using a well-established Risk Management Framework, using the four key pillars in the framework below.



We operate a three line of defence model. The first line is the directors and managers with direct responsibility for the daily management and control of risk. The second line includes our Executive Management Team (EMT), Risk Management Working Group (RMWG), Audit Committee and specialist colleagues who oversee the effectiveness and integrity of the risk management framework. The third line includes Board, Audit Committee, RMWG and Internal Audit, who provide independent assurance and challenge.



We utilise quarterly risk management working group meetings to review our risk register and highlight any new or emerging risks. A quarterly risk report is produced from these discussions, which feeds into our Audit Committee and Board. This group also focuses on where potential risk may present opportunities and utilise a radar diagram to visualise our position as a business. This helps to focus our approach as a business and proactively take opportunities as they arise. Our Board is regularly updated on both risks and opportunities, and sets the risk appetite of our organisation based on the detailed risk analysis provided. The success of this approach to risk management is reflected in the business not being subject to any adverse regulatory findings in the last 12 months.

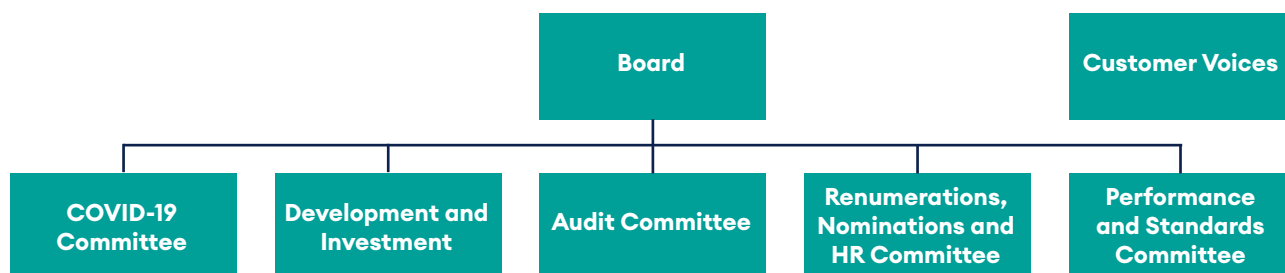


Board and trustees



We have actively worked to create a diverse Board that reflects the society we live in. This is highlighted in our approach to recruitment and the new appointments made to the Board. Our current Board make-up includes the following:

% of Board that are women	42.0%
% of Board that are BAME	8.0%
% of Board that have a disability	8.0%
% of Board that are LGBTQ+	0.0%
Average age of Board members (years)	57
Average Board tenure (years)	5.1



There has been a 33% turnover in at both Board level and in our Executive team over the past two years. This has included one Board member leaving in June 2021, three new Board members being appointed in December 2021, and two changes to our Executive Team in April 2023. Following the adoption of the new 2020 Code of Governance there was a change in tenure from nine to six years. We have a selection of Board members that will serve a nine-year term, with the remainder serving six years unless the Board approves a longer term if it is in the best interests of the business. 83% of our Board are Non-Executive Directors. Five of our Board members sit on our Audit committee, all of whom have financial experience and expertise. Our current external audit partners have currently been in place for three years. We have a robust approach to succession planning that includes our Board Trainee Programme. Our Board has had a succession plan presented to them in the past 12 months and an effectiveness review was conducted on 22 September 2021. Our Remunerations, Nominations and HR Committee is made up solely of Board members.

We manage conflict of interest through declarations of interest collected annually and reviewed throughout the year. This is a standard agenda item at all Board and Committee meetings and conflicts are declared to the Secretary and recorded in the minutes.

Our Chief Executive role and the Chair of the Board are two separate roles held by two different individuals. Our Chief Executive was recruited into post in the past 12 months and a new Chair of our Board will be in place in the next six months. We also have a Senior Independent Director (SID) who deals with potential conflict or issues within the Board and is there for members to raise any concerns with.



Case study: board trainee programme

Our Board Trainee Programme launched in January this year, with five recruits from diverse backgrounds. The recruits had an average age of 39, with the aim of increasing the diversity of our Board and effective succession planning. We are proud to have tenants as part of this group, giving us the customer voice at all levels and a different perspective on how our business is governed. The trainees have so far received four training modules delivered in partnership with Altair. This is complemented by sessions based on getting to know believe housing as a business, with themes such as finance and risk.

Feedback from our trainees so far has been really positive. We will regularly gather feedback and insight from them throughout their two-year programme to help shape and develop our business as well as future trainee programmes.



create an employee offer that attracts the best people

Staff wellbeing



Healthy culture score of **84**



2 Star
accreditation from Best Companies

3 GOOD HEALTH AND WELL-BEING



5 GENDER EQUALITY



Our people represent who we are as a business. They demonstrate our culture, deliver our vision and live our values. We are committed to supporting our employees to maintain and enhance their health and wellbeing. We recognise the positive impact that this can have on employee engagement and the delivery of services to our customers. Improving our employees' ability to take responsibility for their health and wellbeing, build resilience and to balance work and home life, will ultimately lead to improved individual and organisational performance.

Our 'believe in balance' campaign raises awareness of the importance of wellbeing, and highlighting activities and resources available to our people. As part of our campaign, we have the 'little book of balance' to share advice and help on topics such as mental health, healthy eating and the menopause, which includes interviews and articles featuring our people.





We have engaged an independent occupational health provider to provide a service designed to help employees stay in work, or to return to work, when experiencing health problems. This will include preparing medical assessments of an individual’s fitness for work, liaising with GPs or medical specialists, and working with individuals to help them to improve their health and wellbeing so they can continue or return to work. As a business we reported the average number of sick days per employee for 2022/23 to be 9.42 days.

We partner with two external, independent employee assistance providers to provide support to employees in matters such as counselling, legal advice, bereavement assistance, plus general health and wellbeing advice, such as family and financial problems. We have had 57 people take up this support in 2022/23 and 62 in the previous financial year. We provide appropriate training and development in relation to health and wellbeing and seek to foster a positive mental health culture by incorporating these principles into relevant training and by running regular initiatives to raise awareness of mental health issues at work.

Any employee cases of domestic abuse that come to the attention of the organisation will receive support on an individual case basis. This may include an occupational health referral and signposting to services such as the employee assistance programme and external organisations who can assist. Our Domestic Abuse Policy has been highlighted as best practice in the sector and highlights our commitment to addressing domestic abuse as a wider issue.

As an organisation we value diversity and embrace equality, working hard to attract and maintain talent that reflects our vision and values. We pay the real living wage in recognition that we want to pay our people fairly for the work that they do and support them to live decent lives away from work. We will continue to work with our supply chain to deliver positive change for those working in those areas. We recently carried out an exercise to rebase and review the salaries of some areas of our business, to ensure we were paying our employees fairly and comparatively for the work they do.

The important role of women in our business continues to be reflected in the reduction in our gender pay gap in the recruitment of women into senior roles in both our Executive Management Team and our Board. Our gender pay gap information is displayed below:

Gender pay gap	
% gap (mean)	1.7%
% gap (median)	8.1%
CEO to worker pay ratio	
	5:1

the future of environmental, social and governance for believe housing

As a business we will continue to improve our ESG performance by focusing on the sustainability not only of our business but of the communities we serve.

Our core purpose has always been clear and guided by our corporate plan, vision and values. We will be publishing our ESG performance in a meaningful way for our customers in the next 12 months, so they are able to understand our approach to sustainability and the wider impact our business has on our communities and the planet.

The current ESG criteria is currently under consultation with the new standard in place for reporting in 2024. We will be adopting this new reporting standard for our ESG report next year. It is anticipated that the new standard will require a year-on-year comparison. With that in mind, we have already included some of the year-on-year comparisons in preparation for this.

As a business we are always looking to improve performance and benchmark ourselves against others in the sector. We will use the Sustainability Reporting Standard (SRS) annual report to compare our ESG report to the wider sector and make this information available to our Executive Management Team.



believe
housing

Call: **0300 1311 999**

Email: **hello@believehousing.co.uk**

Visit: **www.believehousing.co.uk**

Coast House, Spectrum 4,
Spectrum Business Park, Seaham, SR7 7TT



believehousing



@believehousing



believehousing