

**Championing a more
sustainable future:**
Environmental,
Social & Governance
(ESG) Report 2022/23



Contents

Introduction

- 3 Foreword
- 4 About us
- 4 ESG in numbers

Sustainable Reporting

- 5 The Sustainable Reporting Standard for Social Housing

Environment

- 7 Climate Change
- 9 Ecology
- 10 Resource management

Social

- 11 Affordability and security
- 12 Building safety and quality
- 13 Resident voice
- 17 Resident support
- 21 Placemaking

Governance

- 23 Structure and governance
- 24 Board and trustees
- 25 Staff wellbeing
- 28 Supply chain management

Sustainable Finance

- 29 Euro Medium Term Note (EMTN) programme and sustainable bonds
- 30 Appendix

Foreword

We have always set ourselves the highest standards of sustainability and governance, and as one of the UK's leading social housing providers, we continue to play our role in creating safe and sustainable communities. In a world that is ever changing and uncertain, our aim for higher standards of sustainability and affordability are as important as ever.

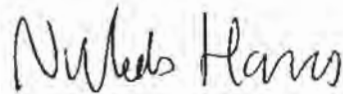
This is our third annual Environmental, Social and Governance (ESG) report in line with the Sustainability Reporting Standard for Social Housing (SRS), outlining our objectives and obligations to the environment, our customers and our colleagues. We are conscious that ESG is a journey and are keen to continue to learn and improve alongside the sector.

At Stonewater, our ambitious Development and Environmental Strategies aim to build as many affordable, warm and energy efficient homes as possible. Our new homes are designed and developed with high energy efficiency in mind, while ensuring families have space to live and grow. For our existing homes, our retrofit programme is underway with a target to make all our homes a minimum of EPC Band C by 2030. This will reduce our carbon footprint and make homes more thermally efficient for our customers.

As always, underpinning these strategies is the need to provide an excellent service for our customers. It is

important that we continue to attract talented colleagues and I am delighted that Stonewater continues to be recognised as a Two Star workplace by Best Companies, which celebrates the very best in workplace engagement. In addition, we have had the top G1/V1 governance and viability rating reaffirmed by the Regulator of Social Housing, and a long-term credit rating of A (negative outlook) by the independent rating agency S&P Global Ratings.

I am looking forward to building on our sustainability and governance achievements in 2023/24 and furthering our commitment to a more sustainable future.



Nicholas Harris
Chief Executive



Our new homes are designed and developed with high energy efficiency in mind, while ensuring families have space to live and grow.



About us

Stonewater is one of the largest social housing providers in the UK, owning and managing over 36,000 homes for more than 78,000 customers. Everything we do is driven by our Vision **for everyone to have the opportunity to have a place that they can call home.**

















Providing new homes is at the core of what we do as an organisation. As a housing association with a strong social purpose, we are committed to addressing the challenges of the current economic environment, affecting both our customers and our sector.

 **>36,000 homes owned and managed**

 **Operating in 132 local authorities**



ESG in numbers

<p>Homes above EPC Band C</p>  <p>76.2%</p>	<p>Land and Build homes with SAP 86 or above</p>  <p>9.8%</p>	<p>Average new build SAP score</p>  <p>84</p>	 <p>Two Star workplace status awarded by Best Companies</p>
<p>Average existing homes SAP score:</p>  <p>72.9</p>	<p>Customer satisfaction score</p>  <p>83.6%</p>	<p>Female representation on our Board</p>  <p>42%</p>	<p>Regulatory grading</p>  <p>G1/V1</p>
 <p>£27,366,374 in social value created</p>	 <p>963 New homes built</p>	<p>127 </p> <p>Homes retrofitted to achieve EPC Band C</p>	<p>SHIFT </p> <p>Gold: 64.8%</p>
 <p>Scope 1: 2,459 Scope 2: 2,007 Scope 3: 74,751</p>	<p>5,778 </p> <p>Trees planted through our Community Forest Trust partnership</p>	 <p>Secured in Social Housing Decarbonisation Funding</p>	<p>Sustainability department expanded to a team of seven</p> 

The Sustainable Reporting Standard for Social Housing

When a group of housing associations, investors and banks took the initiative to create a sector-wide approach to sustainable reporting for social housing in 2020, it was an easy decision for us to become an early adopter. The Sustainable Reporting Standard for Social Housing (SRS) forms the basis for our annual ESG report. The SRS is highly collaborative and has been supported by numerous consultations to ensure that it remains meaningful for all parties.

The SRS focuses on 12 core themes and 48 criteria for ESG reporting, which are fully aligned with the United Nations' Sustainable Development Goals (UN SDGs), Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB), the International Capital Markets Association (ICMA), and Loan Markets Association (LMA) Principles. For more information on the SDGs, see the **SRS website**.

12 core themes of the SRS and their UN SDG alignment

	Theme Name ¹	Description	UN SDG ²
ENVIRONMENT	Climate Change	Impact of climate change, and how risks are mitigated	13
	Ecology	Protection of local environment and ecology	15
	Resource Management	Sustainable approach to sourcing materials	12
SOCIAL	Affordability and Security	Property affordability, fuel poverty, security	10 11
	Building Safety and Quality	Legal responsibility of building safety	11
	Resident Voice	Listening to and empowering residents	11
	Resident Support	Initiatives to support individual residents	11
	Placemaking	Providing great places for people to live and enjoy	11
GOVERNANCE	Structure and Governance	Overall structure and approach to Governance	16
	Board and Trustees	Quality, sustainability and performance of Board and Trustees	16
	Staff Wellbeing	Support of staff and their wellbeing	8
	Supply Chain Management	Environmental impact and social value in procurement	12

See the reference table in the **Appendix** for Stonewater's answers to the 48 SRS criteria.

¹ The Sustainability Reporting Standard for Social Housing (Home - Sustainability for Housing)

² United Nations Sustainable Development Goals (Goals Archive - The Global Goals)

Environment

Climate change 13

Stonewater is fully committed to reducing CO2 emissions to net zero by 2050 to meet the Government's target. With our clear environmental strategy, we continue to develop high quality homes and upgrade the energy efficiency of our existing homes.

2022/23 Streamlined Energy & Carbon Reporting (SECR)

Although we are not required to report on energy and emissions under the SECR, we have provided this information voluntarily using the Greenhouse Gas Reporting Protocol - Corporate Standard.

Energy Consumption	
Mains gas (MWh)*	14,162
Transport fuel – business travel in employee-owned vehicles (MWh)	619
Mains electricity (MWh)*	10,379
Total Energy Consumption (item 1-6) (MWh)	25,160
Combustion of gas (Scope 1) (tCO ₂ e)	2,549
Combustion of fuel for Transport (Scope 3 – business travel in employee-owned vehicles) (tCO ₂ e)**	148.2
Purchased electricity (Scope 2, location-based) (tCO ₂ e)	2,007
Total gross emissions for which SECR reporting required (items 7-10) (tCO₂e)	4,704
Total gross emissions (item 11) per property managed (tCO₂e/property)	0.146



Other emissions non-mandatory	
Emissions from downstream leased assets (rented homes) – scope 3 (tCO ₂ e)	73,602
Emissions from contractor fleet – scope 3 (tCO ₂ e)	1,001
Total emissions – mandatory plus non-mandatory reporting***	
Total scopes 1, 2 and 3 emissions: (tCO₂e)	79,307
Intensity Ratio: Total Gross emissions for all scopes 1, 2 and 3 (tCO₂e per property)	2.46

Methodology verified by Positive Planet.

*Mains electricity and gas consumption data has been provided by our energy broker, which purchases energy on Stonewater's behalf.

**The energy consumption associated with business travel in employee-owned vehicles is not directly measured and has therefore been estimated from the mileage driven, which is captured by our expense handling software.

***Emissions were calculated using 2020 UK Government Greenhouse Conversion Factors for Company Reporting. The exception to this is emissions from main electricity which has been provided by our energy broker based upon our corporate renewable supply contracts.

Reducing our carbon footprint

At Stonewater, we incentivise colleagues to reduce their carbon emissions by using hybrid and electric cars, providing leasing allowances and covering the cost of installation of electric charging points. An upper CO₂ limit of 130g/km is set for our company vehicles, and we have committed to increasing colleagues' car allowances by 10% if they opt for a car that emits less than 100g/km.

This year, we also introduced a loan scheme for colleagues wishing to make environmentally friendly home improvements. This new benefit provides an affordable way for colleagues to reduce their reliance on fossil fuels and improve the energy efficiency of their homes.

The majority of our colleagues continue to work remotely following a shift to remote working during the Covid-19 pandemic, enabling us to further reduce our carbon footprint. However we do encourage colleagues to use our office spaces (Hubs) for collaborative working and team support, so our business travel emissions have increased slightly on previous years that saw our Hubs close for lockdowns.

Emissions from offices and business miles			
	2022/23	2021/22	2020/21
Office carbon footprint	40.6t	45.5t	53.4t
Business miles carbon footprint	160.2t	105.7t	197.5t

Existing homes

Our aim is to upgrade all our homes to a minimum energy efficiency rating of EPC Band C by 2030, as our existing homes are our biggest source of emissions.

With more than £9m in funding secured from the Department for Energy Security and Net Zero (DESNZ)'s Social Housing Decarbonisation Fund (SHDF) Wave 2.1, our retrofit programme is well underway.

This funding is being used to make energy efficiency improvement works to more than 800 homes, to lower our carbon footprint and reduce running costs for customers. This year we completed retrofit works on 127 homes. This included installing or renewing internal and external wall insulation on 79 homes, fitting low carbon heating solutions in 66 homes, and installing solar panels on 97 homes.

Our work so far has improved the distribution of EPC ratings across our homes.



72.9

Our average SAP score



76.2%

Of existing homes are now above EPC Band C

Distribution of EPC ratings across existing homes			
EPC Band	2023	2022	Change vs 2022
% Band A	0.3%	0.1%	200.0%
% Band B	12.2%	9.9%	23.2%
% Band C	63.7%	65.0%	-2.0%
% Band D	22.7%	23.9%	-5.0%
% Band E	0.7%	0.9%	-22.2%
% Band F	0.2%	0.1%	100.0%
% Band G	0.0%	0.0%	-
Unknown	0.2%	0.1%	100.0%



We're really pleased to have secured this funding to improve the energy efficiency of 800 homes. With the cost of living crisis, making the upgrades needed to ensure our customers' homes are warm, efficient and comfortable has never been more important.

Patrick Chauvin, Chief Officer of Safety, Assets and Sustainability at Stonewater



New homes

Over the past year, we have implemented futureproof measures including uplifts to solar panels, low flow radiators and heat pumps at some developments, which will help to reduce our retrofit requirements in the future.

Distribution of EPC ratings across new homes			
EPC Band	2023	2022	Change vs 2022
% Band A	4.4%	3.2%	37.5%
% Band B	91.6%	96.7%	-5.3%
% Band C	4%	0.1%	3,900.0%



Future homes

New building regulations are forcing a change in the quality of new homes, putting an emphasis on sustainability and usability. We are also being impacted by rising material costs and shortages brought about by Brexit. We have remodelled our hierarchy of standards for new homes to identify cost saving opportunities without impacting quality or sustainable performance.

All Land and Build developments approved in 2022/23 used non-fossil fuel solutions for their space and water heating. We are also well advanced in utilising Modern Methods of Construction (MMC). This ranges from full MMC homes built in factories and delivered to site fully complete, to smaller solutions such as structural insulated panels and prefabricated staircases. Using modern building methods should see homes delivered to a higher standard, faster than traditional construction allows for. We continue to install solar panels, battery storage and other innovative technologies wherever possible.

Passivhaus Standard Homes in Chard

We worked with Beattie Passive to create a small development in Chard, Somerset, using their unique build method, the Beattie Passive modular system. Four two-bedroom timber framed homes were constructed with a continuous insulation layer and an airtight membrane, making them extremely energy efficient to run - completed in December 2022.

Winner of the Sustainable Project of the Year

Our Mendip View scheme won the **Sustainability Project of the Year** award at the Insider Property Awards – South West, 2022.

The judges unanimously endorsed the 20-home development as **“a pioneering affordable housing scheme with real environmental benefit”**.

The homes use intelligent WondrWall technology that responds to residents’ lifestyles to reduce running costs.



Mitigating climate risk

We have modelled the flood risk of all of our homes and provide this information to customers upfront so that they can make a more informed decision as to whether or not the home is suitable for them.

Where we own or manage homes in high flood risk areas, our Sustainability Business Partner for Water and Ecology engages with the local authority and Environment Agency to understand our shared and individual responsibilities to protect our homes.




We have also modelled the risk of overheating within our homes – in some cases, accessing internal temperature data from smart thermostats – to identify whether any customers are at risk of heat stroke. Our retrofit programme follows PAS2035 standards for appropriate ventilation.

Supporting our customers

With the energy crisis affecting us all, it has never been more pressing to involve customers in conversations about energy efficiency and their environmental impact.

Last year, we launched an ongoing customer engagement campaign to raise awareness around energy efficiency. The campaign has been shortlisted for the **Best Engagement Campaign in the 2023 Unlock Net Zero Awards**.

It involved:

-  Hosting **Facebook Live events** with panel discussions and customer Q&As focused on the cost of living crisis
-  Promoting our **customer energy hub** which features a wealth of advice on how to reduce energy bills and links to support from the government and other agencies
-  And creating a suite of hints and tips videos helps on reducing energy consumption and using different heating systems efficiently.

We are now producing new videos focusing on households that have been involved in our retrofit programme.

These invaluable, first-hand accounts allow customers to better understand the retrofit journey, and see the tangible benefits for them and the planet. They also enable us to identify areas for improvement to our retrofit programme.

Ecology 15

Where possible, we utilise and enhance open spaces around our developments to create healthy and sustainable living environments for our customers.

Increasing green space and promoting biodiversity

To minimise the environmental impact of the construction process, we plant one new tree on our construction sites for every new home we build. Our partnership with the Community Forest Trust (CFT) plants another five trees for every home we build. Based on 963 new homes built in 2022/23 alone, the CFT will plant 4,815 trees on our behalf.



24,000+ trees have been planted since 2019

Sensory garden - Dorchester

We created a soothing sensory garden at our Young People centre in Dorchester, where residents can sit and enjoy nature, surrounded by calming scents. The garden continues to have a positive impact on residents with mental health issues.



Pollutants

We are currently developing a strategy to reduce pollution derived from our work on homes. We opt for less harmful products where possible, such as paints that give off fewer Volatile Organic Compounds and non-petrol equipment for grounds maintenance.

Edible garden – Peacehaven

At our Cripps Avenue development in Peacehaven, each front garden was created as an edible landscape with a groundcover of herbs and a small, self-pollinating fruit tree. We encourage residents to make use of the variety of herbs in their cooking and to harvest the fruit.



Resource management 12

Sustainable Procurement Policy

Our policy integrates environmental considerations with procurement practices. It asks suppliers to share our commitment to having a positive environmental impact.

Responsibly sourced materials

We continue to work with our contractors to increase the proportion of responsibly sourced materials we use. We track our progress through our SHIFT accreditation, and this year 56.6% of our maintenance materials were responsibly sourced. This is a 11.6% increase from last year.

Waste management

In 2022/23, 89.3% of our waste was recycled or reused*. We actively work with our suppliers and contractors to reduce and recycle building material waste and single-use plastics.

* Measured with the SHIFT waste management calculator.

Water management

Environment Agency research suggests that UK domestic water consumption needs to amount to 130 litres per person, per day, by 2030 to adapt to climate change and water scarcity. For 2022-23, water consumption for our housing stock was estimated at 129.2 litres per person, per day**.

When replacing kitchens and bathrooms, we opt for water efficient products, such as dual flush cisterns and aerated taps. We are working in partnership with Cenergist to install water saving devices in homes - 712 devices so far. On average, four of these devices are enough to mitigate against the water use of one new build home.

**Waste used in maintenance and refurbishment work. Measured with the SHIFT water efficiency calculator.

Community Wood Recycling (CWR)

CWR is a network of social enterprises collecting and reusing waste wood in the most environmentally beneficial way while creating jobs and training for disadvantaged people.

This year, we worked with CWR on one of our schemes, rescuing 21.2 tonnes of wood from the waste stream. 18% was reused, and 82% was recycled into woodchip. This process also saved 11 tonnes of CO2!

Social

Affordability and security

10 11

Our Vision is **for everyone to have the opportunity to have a place that they can call home**, so providing high quality, affordable homes is at the heart of everything we do.

Units of housing stock				
Existing Homes	31 March 2023		31 March 2022	
	Number	%	Number	%
General needs	21,237	65.9%	21,072	67.6%
Affordable	4,824	15.0%	4,287	13.8%
Shared Ownership	3,289	10.2%	3,107	10.0%
Supported Housing	471	1.4%	452	1.5%
Housing for older people	2,339	7.3%	2,206	7%
Other	52	0.2%	33	0.1%
Total Owned	32,212		31,157	

To provide our customers the best possible security of tenure, we do not offer fixed term tenancies. Our standard tenancies are either assured or 12-month starter tenancies, which convert to assured after the first year if there are no issues with the tenancy.

Most of our properties are rented out at discounted levels compared to the private rental market. Our 10 largest areas for social rent ('General Needs' customers) comprise 20,957 homes and are 36.2% discounted on average to private sector rent.

Our relationship with The Guinness Partnership allows us to secure long-term grant funding via the Homes England Strategic Partnership, meaning we can deliver homes for the rest of the decade at scale. Since our merger in January 2015 we have delivered nearly 6,000 affordable homes.

Units of housing stock of new homes				
New homes	2022/23		2021/22	
	Number built	%	Number built	%
General needs (social rent)	599	62.2%	568	68.0%
Shared Ownership	288	29.9%	262	31.3%
Rent to Buy	68	7.1%	0	0.0%
Other units	8	0.8%	6	0.7%
Total built	963	100.0%	836	100.0%

While the majority of our new homes are for social rent, our affordable home ownership products offer an alternative for those seeking to buy their first home without the challenges of the mortgage market. We continued to deliver Shared Ownership and Rent to Buy products, and as part of our sales and lettings process we work with prospective customers to ensure that their new homes are financially sustainable.



963

New homes completed
in 2022/23 thanks to
sound financial planning

Fuel engagement

The price of energy has been central to the cost of living crisis that is leaving so many households feeling overwhelmed. It is estimated that 7.5 million UK households are in fuel poverty, with many left to choose between keeping their homes warm and dry and other essentials such as food. The average annual household energy bill is £2,500 - a huge increase on previous years.

To ensure that our homes are warm, comfortable and affordable, we have developed a Fuel Engagement Strategy. This involves our decarbonisation programme (see page 7), our customer energy campaign (see page 9) and other initiatives.

Our fuel engagement work focuses on three areas:

1. **Improving** the energy efficiency of our homes to reduce costs
2. **Supporting** our customers to access lower energy costs
3. **Upskilling** our colleagues to work with customers to help them to maximise their income and minimise spending



We created a specialist fuel engagement role to help customers by offering information and support in various ways. Our specialist worked with over 400 customers in the winter of 2022/23, referring them to the support services and helping them reduce their fuel debt, and worked with surveyors to resolve property issues contributing to high energy costs.

Our relationships with local and national support services have been invaluable throughout the energy crisis, particularly with LEAP, a free energy advice service. LEAP has provided a different dimension to the support we have been able to offer, especially in relation to damp and mould, draughts and fuel poverty issues.

Ali's story

Ali* contacted us with concerns about paying their energy bill, and the risk of damp, mould and condensation in their home as a result. We put them in touch with our Fuel Engagement Officer, who worked with our Damp and Mould team and a surveyor to help Ali with existing damp and prevent it coming back.

To support Ali's financial concerns, they were awarded a grant from the Longleigh Foundation, Stonewater's charitable partner.

The grant enabled Ali to complete a training course they had wanted to go on, so they could start a new career path that would allow them to earn more money. Ali told us that their mental and physical health improved following our support.

*Name changed for anonymity

Building safety and quality

11

The safety of our customers and the quality of the homes they live in is vital to us. Our Safety Management Committee is responsible for reviewing fire, safety, health and environmental issues and monitoring and prioritising all programmes of investment.

Risk assessment data (% of homes**)	2022/23	2021/22
Up-to-date gas safety checks	99.87%	99.63%
Fire risk assessment	99.69%	98.54%
Decent Homes Standard	98.68%	100.00%

**Any home that is missing a check or doesn't meet standards is actioned as a priority.

Resident voice 11

Listening to our customers and shaping our services with their feedback is a cornerstone of our corporate governance framework, upheld by our Customer Strategy.

This work is led by our fantastic Customer Voice and Influence function, who support colleagues to listen to what matters to our customers and co-create and improve services with them.

To ensure customer influence is at the heart of service delivery, and customers can hold management to account for provision of these services, Stonewater has the following formal groups:



Customer Experience Challenge & Assurance Panel (CXCAP)

This group consists of two customers, a Board member and a chief officer of Stonewater.

The group has oversight of our engagement activity, as well as our customer offer, service design and customer satisfaction. This ensures that we are listening to our customers and that services are influenced by the customer voice. The two customer members also attend the Scrutiny Panel, acting as conduits between the two groups.

Scrutiny Panel

This group is made up of eight customers from across the country, including tenants and leaseholders. This panel works collaboratively with Stonewater to improve our services and connect us to the priorities of our customers.

The panel carries out in-depth reviews of service areas and provides recommendations for improvement, which are discussed at CXCAP and reported directly to the Board. They then re-visit any recommendations they have made after six- and twelve-months to ensure they are fully embedded within service delivery.

How we engage with our customers

We work hard to embed excellent communication in every aspect of our work. Last year we rolled out My Customer Promise training to all of our colleagues, so that everyone knows how to apply an appropriate tone of voice when engaging with customers, and is able to provide excellent customer experience at all touchpoints. We are now piloting the training with our contracting partners.

We try to be as flexible as possible and provide a wide range of engagement opportunities, so that everyone who would like to get involved can.

Surveys

Many of our customers value the opportunity to take part in surveys on key issues. This year, we received over 2,962 contributions across 38 surveys. We analyse our survey data to make sure views are representative and to identify where we may need to proactively seek views from underrepresented groups.

Consultations

This year, more than 200 customers joined us to provide feedback on the issues that matter most to them, from our repairs service to our sustainability strategy. We also ran local consultation events, seeking feedback from customers in particular communities. We organised 64 face-to-face events in our Retirement Living schemes to give customers a say in our approach to managing the rising cost of communal energy.

Community Champions

We have 23 Community Champions who are customer volunteers dedicated to improving their local area. They provide feedback on the standard of grounds maintenance and report concerns about parking and anti-social behaviour, so we can act quickly.

Customer hubb

1,475 of our customers are members of our Customer hubb. This is an online space where customers can ask questions and give feedback about our services.

Friends of Scrutiny

The Friends of Scrutiny group is made up of 37 customers, who come together to share their views and feedback on different topics. They also read and review our customer communications, including our Customer Annual Review.

Telling our customers' stories

To make sure our work reflects the priorities and experiences of our customers, we create customer films to tell their stories. This year, we produced 37 films, including case studies from our refuges and information on our pet policy and rent review.

Inclusion groups

We developed a network for our disabled customers and carers so they can have their voices heard in consultations, workshops and service improvements projects. This is part of our work to ensure we make reasonable adjustments and support every customer to get involved in a way that works for them.

Ageing Well

We set up our Ageing Well network in 2020 to help customers aged 55+ to co-create an Ageing Well Strategy with us. Forty-five customers got involved, helping us to create services, connect people to reduce loneliness, and promote digital inclusion.

Facebook community group

We have an active community of 1,948 customers in our Facebook group. The group is a helpful source of information for customers, and this year we used it to share training and employment opportunities, our financial support offer and our energy hub.

Facebook Live Events

This year we hosted four Facebook live events. These events allow us to meet our customers, update them on the issues which matter to them, answer questions and resolve any issues, often there and then. This year we focused on the cost of living crisis and making sure we're providing customers with as much support as possible. Around 400 customers tune in each time and we use the recordings to reach even more.

Customer satisfaction

Stonewater is a member of the Institute of Customer Service (ICS), enabling us to capture best practice from a diverse range of customer service organisations and benchmark performance inside and outside of the housing sector with its UK Customer Satisfaction Index (UKCSI).

Customer satisfaction (CSAT) is a key metric for us, ensuring that our Customer Promise is a reality for our customers. CSAT is reviewed at all levels of the business including at our Chief Officers Group (COG), CXCAP and Board.



Our 2022/23 satisfaction remained at a similar level to last year. Given the challenging operating environment and UKCSI seeing a decline in this period overall, our score is positive, but we still strive for improvement.

Customer Satisfaction Index			
	2022/23	2021/22	2020/21
Overall satisfaction	83.6%	83.1%	84.5%
UKCSI	56.9	56.1	65.3

Acting on customer feedback, we have developed several initiatives to drive further CSAT improvement. Any gaps are addressed within our Customer Strategy Action Plan, which remains a live action plan underpinning our Customer Strategy. Our initiatives this year included:

- Maximising use of ActiveH (our housing management system) for case processing, to enable greater visibility and consistent management of customer enquiries. As part of this, we are trialling automatic text messages to reduce the likelihood of customers contacting again for updates on their case. We are also trialling the use of PowerApps for more visibility over certain workflows and data in a way not previously possible
- Launching a Digital Customer Services project to improve MyHome. This will include adding a 'permissions' module, enabling greater customer self-service
- Building a new, customer-centric website. This will go-live towards the end of 2023 with improved content and functionality to help customers find the information they need quicker than ever before
- Continuing work around 'Right First Time', developing triage and improving the scripts used by our Customer Service Centre operatives
- Re-mobilisation of Stonewater's largest responsive repair contract, which we hope will improve customer experience.

We capture CSAT in three ways:

1. **Rant & Rave:** We solicit customer sentiment in real time through regular SMS, email and telephone surveys across all stages of the customer journey.
2. **Perception survey:** This is conducted twice yearly to prepare and baseline for consumer regulations, notably the Tenant Satisfaction Measures (TSMs).
3. **Annual ICS customer survey:** This enables us to benchmark outside of sector and triangulate with an annual ICS colleague survey (identifying how equipped and empowered colleagues are to deliver excellent customer service).

Customer complaints, compliments and comments

At Stonewater, we actively welcome all complaints and feedback; this lets us know what is working well and what needs to improve. We accept all forms of feedback in any way it is reported to us.

Our Customer Relations team lead our complaint management service, working with our customers to resolve their complaints fairly. We also identify and record learning points, which we report to our Chief Executive, CXCAP and Board quarterly, and share our actions with customers.

As members of the Housing Ombudsman Service (HOS) we follow the Complaints Handling Code. Our aim is to resolve complaints by fully investigating and responding within committed timelines. We consistently resolve over 82.4% of complaints at Stage 1. We are transparent and open, and help customers who are dissatisfied with our response to refer their case to the HOS.

In 2022/23, the HOS investigated 22 complaints across 10 complaint investigations. 10 of these determinations were for maladministration and service failure. The remaining 12 found no service failure or reasonable redress. 0.4% of complaints received by Stonewater resulted in a determination which is below the risk threshold. Quarterly reports provide our COG, CXCAP and the Board with a detailed overview of each case reviewed by the HOS.

In 2022/23, we made several improvements to our services based on the HOS' feedback. This included:

- Completing a review of our complaints by Equality, Diversity, and Inclusion (EDI) characteristics, and rolling out reasonable adjustments training to colleagues
- Publishing and promoting our Customer Complaints guide in multiple languages to ensure all customers can access the service
- Increasing the capacity of our Customer Relations Team to speed up our complaint service and introducing a new Repairs Triage Team to book repair jobs faster
- Improving communication about temporary heaters and when we will provide them to customers
- Developing a new commitment tracker and case processing system to improve our visibility of complex repairs projects to help us deliver works at pace
- Refreshing our communications to better explain our service charges and estate services offering
- Rolling out My Customer Promise training to contractors and adding a new objective for every colleague to ensure we prioritise complaint resolution
- Establishing a new Re-housing Panel, bringing together colleagues from across Stonewater to ensure a clear and consistent approach to managed moves
- Introducing additional financial support for customers, including our online energy hub.

Customer Complaints Panel

Our Customer Complaints Panel (CCP) brings a unique perspective to complaint cases. The five members of the CCP use Stonewater's policies to ensure we've followed our procedures and have been fair and honest in our complaint responses.

The CCP use their lived experience as Stonewater customers to make recommendations for complaint handling and help to resolve complaints. The CCP reviewed 11 cases this year and made 37 recommendations.



Resident support

11

Some of our customers are vulnerable and we are committed to meeting their needs. We do this by providing suitable accommodation and responsive landlord services.

We also work closely with our charity partner, Longleigh Foundation, to provide access to enhanced support. Longleigh's support focuses on helping customers to maintain successful tenancies and thrive within their homes. Its grants support customers in crisis and allow for preventative interventions that promote independence and financial resilience.

The past 12 months...

As expected during the cost of living crisis, the past 12 months have been Longleigh's busiest, with May seeing the highest ever number of grant applications since the charity was established in 2015.

In 2022/23, Longleigh approved **815** applications and distributed **£665,533**.

642 of these were Hardship Grants,

152 were Crisis and Disaster Grants, and

21 were Education, Training & Employment Grants



A grant-making partner for the social housing sector

Jasmin's story

Jasmin* was a victim of serious anti-social behaviour, experiencing issues with her neighbours for more than 18 months. This was exacerbating her health struggles with Myalgic Encephalomyelitis (ME), anxiety and depression. As time went on, Stonewater recognised that Jasmin was not safe and found her a new place to live. Although she was pleased to be moving, Jasmin didn't have the money to move as quickly as she needed to.

Stonewater supported Jasmin to successfully apply for an Individual Grant from the Longleigh Foundation. The grant paid for a removals company so that Jasmin could move into her new home straight away.

Jasmin was also referred to mental health support and given a Community Investment Grant from Stonewater. After feeling trapped in her previous home, unable to use her garden, this grant allowed Jasmin to create a safe and relaxing outdoor space.

*Name changed for anonymity



Supported living

Stonewater's supported living services deliver support and accommodation services for young people, those fleeing domestic abuse and those with mental health needs.

Many of these services are commissioned by local authorities, but we also work with funding partners, including the Longleigh Foundation, who fund our South Hampshire Women's Refuge and innovative LGBTQ+ Safe Space.

2022/23 snapshot

100 customers supported into work

79 customers supported into independent living

77 customers supported into education

48 customers supported into employment

Domestic abuse services

We strive to provide safe accommodation, activities and interventions that allow customers fleeing domestic abuse to rebuild their lives and those of their children.

We provide health and wellbeing activities alongside digital and financial help.

2022/23 snapshot

626 customers and children supported by our domestic abuse services

226 customers supported with their mental health and wellbeing

159 customers and children supported into education, employment or training

110 customers supported into independent and secure accommodation

Benjamin's story

Benjamin* was experiencing homelessness and was referred to the Exeter Foyer by Exeter City Council. Benjamin engaged with the support here and expressed that it was the first time that he felt his voice was being heard, instead of being told what to do. We enrolled Benjamin on a college course to complete his Maths and English qualifications, and provided him a Microsoft tablet for his studies.

Benjamin gained his Level 3 in Maths and English and was supported to find a job. He was also asked to become an ambassador for the council's Children's Services. With his qualifications, Benjamin now has the confidence to take on this role.

* Name changed for anonymity

Emily's story

Emily* was in an abusive relationship. Her partner was sentenced to prison, but Emily lived in constant fear that he would be released early. She didn't feel safe at home, so she came to one of our refuges. When Emily first arrived, she was anxious as she didn't know the area and found it hard to trust those around her. With the help of the refuge's staff, Emily began to trust again and was supported in attending counselling, accessing GP support, and managing her finances

Emily has now moved into her own Stonewater home and is living an independent life without fear.

* Name changed for anonymity

Retirement living

We are committed to ensuring our Retirement Living customers live in great places to grow older, with co-designed services that meet their needs and aspirations regardless of age, wider characteristics, circumstances or tenure. We regularly check in with our customers to ensure they are happy and comfortable.



This year, we made more than
100,000 wellbeing calls.

We also support our customers by holding events – one of which followed our rent and service charge review. We hosted four Zoom sessions to allow customers to voice their concerns and understand what support is available to them. These were followed up with 1-2-1 financial health checks with each customer.

Pride in Mablethorpe - Peter Dyer Court

Mablethorpe hosted their first Pride event in 2022 and our customers at Peter Dyer Court wanted to get involved. Supported by their Scheme Coordinator, they took part in the celebrations and raised money for a defibrillator at the same time.

- “ Just because we live in Retirement Living doesn't mean we are too old to get involved! What a great day. - Resident
- “ To open conversations about the LGBTQ+ community has been great. What a lovely community to be a part of! - Resident
- “ I never knew much about Pride or the LGBTQ+ community. It has been great to learn. - Resident



Employability

Through our partnerships with training providers and employers, we provide opportunities for customers to access education, employment and training.

Our Employability and Volunteering Strategic Lead attends careers fairs to promote opportunities to customers in our communities. They also present to frontline teams so that they are aware of the employability, training and volunteering support we provide and can make referrals.

We are also working with the Housing Associations' Charitable Trust (HACT) on a 'retrofit skills' programme, to improve opportunities for our customers to upskill and secure work in the green economy.

2022/23 snapshot

- 7** customers assisted with CV writing
- 5** customers assisted with job applications
- 3** customers secured interviews
- 2** customers provided with interview skills on a 1-2-1 basis
- 2** customers attended an NCS interview skills workshop
- 2** customers referred to our We Are Digital initiative
- 1** customer completed a customer service level 1 qualification
- 1** customer achieved Digital Skills level 2 qualification
- 1** customer supported into regular volunteering



Placemaking

11

Homes are more than just places to live - they provide a sense of belonging and community. That's why we put placemaking at the centre of our development programme. We build communities and environments that encourage people to interact and embrace their surroundings, to improve well-being and societal cohesion.

Our frontline teams work with our customers to improve communal spaces and address issues such as parking, rubbish, noise levels and boundary disagreements. As a response to the changing employment landscape brought about by Covid-19 pandemic, we're also now including home working spaces in new developments to allow our customers to work, study or relax in a designated space.

Europa Way, Warwick

Europa Way is a mix-tenure development of 45 new homes. We recognise that mix-tenure communities can become divided, so we organised an engagement event to bring the community together and break down stigmas around social housing.



Mansergh Walk, Totton

Mansergh Walk in Totton is a unique development in which all communal areas are pedestrianised. There was a communal play area which was no longer being used. Following customer engagement, we explored ideas for how we could regenerate it to create a space all the community could enjoy. We worked with one of our contractors to create a communal garden, providing a space for customers to sit and relax and improving the overall look of the area.



Public art

Over 600 homes on our Land and Build developments now feature public art, and we have established successful partnerships with developers to ensure that we secure public art for homes delivered by S106 agreements.

Our sector-leading approach to public art saw us launch the Blunden Prize competition in 2021/22. Artists were asked to consider the location, history and natural landscape of the site, and demonstrate how they would minimise the environmental impact of their work. The competition received 47 entries from artists across the country and was won by Midlands-based studio CODA Workshop. It was so well-received that it's now running for a second year (2022/23).

Cardington public art piece

Cardington Studios are host to many blockbuster movies and one of the largest indoor spaces in Europe. The movie reel sculpture, commissioned by Stonewater, pays tribute to the area's film history.

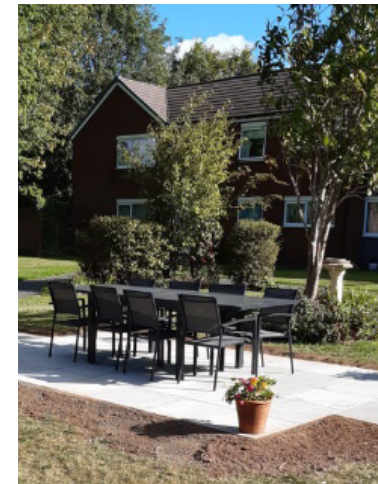


Community Investment Grants

Community Investment Grants (CIGs) are available to fund projects and activities that support our communities – both for addressing specific challenges or transforming entire neighbourhoods. This year, we received 438 CIG applications.

The Firs, Meriden

A grant of £4,989 was awarded to The Firs, a Retirement Living scheme in Warwickshire, for patio refurbishment. The original patio was small and difficult to use. Using the grant, we were able to move the patio to a level area to make it accessible and provide a new table and chairs. Residents felt that the changes had enhanced their neighbourhood and that it would encourage them to stop and talk to their neighbours.



Stonewater's impact

To measure the impact of our placemaking work, this year we extended our Impact Group to include members from the wider business, not just our customer experience function. We use the HACT Value Insight Tool to attribute a financial value to our activity.

This year, we generated **£27,366,374** in gross social impact



GOVERNANCE

Structure and governance

16

As a charitable, not-for-profit housing association, we work to the rules and regulations of the UK Regulator for Social Housing and are fully aligned with the National Housing Federation's Code of Governance 2020 (NHF's 2020 CoG).

At Stonewater, we promote a culture of risk awareness, based on our Risk Management Policy. The Board is responsible for ensuring that Stonewater has an effective risk management framework in place. Our Chief Officer Group (COG) is responsible for the identification and management of risks, and for the implementation of policies to support the process of internal control.

New, emerging and high-scoring risks are monitored through the Strategic and Critical Operational Risk Register, which is kept under review by the COG and the Risk & Assurance Committee to ensure that it fully reflects the risks to the delivery of Stonewater's Operational and Strategic Plan. The board receives regular reports on performance against operating risks arising from the current external environment.

The Board has adopted a risk appetite statement, which sets out the nature and levels of risk areas we are prepared to take. This is facilitated by metrics to enable the Board, committees and panels to assess whether performance remains within the risk appetite parameters. Our Chief Executive reports to the Risk and Assurance Committee on the effectiveness of the internal control environment.

Structure and governance

Criteria	2022/23	2021/22
Regulatory Viability and Governance Rating	G1/V1	G1/V1
Regulatory of Social Housing Registration Number	L1556	
Code of Governance	National Housing Federation Code of Governance 2020	
Not-for-profit	Yes	
Adverse regulatory findings over the last 12 months	None	None



Board and trustees

16

To ensure that the Board represents our customers in the best possible way, the Board seeks to reflect the diversity of Stonewater's customers and our communities.

The Board consists of 12 members (11 non-executives and one executive) from a wide variety of backgrounds and specialisms and is supported by two committees and five challenge and assurance panels.

The diversity of our Board supports healthy debate and challenge, ensuring that a range of perspectives are included in the decision-making process. Members of the Board are appointed for one-year terms and reappointed annually up to a maximum of six consecutive years. Of our 11 non-executive Board members, four (36%) have been appointed in the past two years. Of our six Chief Officers, two (33%) have been appointed in the past two years.

Efficient handling of conflicts of interest at the Board is an important part of efficient corporate governance. We abide by Principle One of the NHF Code of Conduct 2022.



Diversity strand	Stonewater's board in 2023 (vs. 2022)	Stonewater's customer profile in 2023 (vs. 2022)
Ethnicity (%BAME)	17% (17%)	12% (11%)
Gender (% female)	42% (50%)	60% (60%)
Disability (% disabled)	17% (8%)	12% (9%)

Chair of Board and CEO independent	Yes
% of non-executives on Board	92%
Maximum tenure of board members	6 years
Average tenure of board members	3 years
Average age of board members	58 years
Turnover of the board and management team in last two years	36% Board 33% management
Succession plan provided to Board in the last 12 months	Yes – September 2022
When was the last independently run, board-effectiveness review?	May 2021
Executives on Remuneration Committee	None
Audit Committee members with recent and relevant financial experience	2 (chartered accountants)
Tenure of current external audit partner	7 years (BDO)

Staff wellbeing 8

We want to foster a culture where everyone's opinions and views are heard, where you can bring your whole self to work and excel regardless of your background, perspective, and experience. We offer a number of initiatives to help our colleagues remain happy and healthy at work.

The **Health & Wellbeing Hub** provides support and guidance for our colleagues and their friends and families. It signposts to services and information on mental health, physical activity, financial wellbeing, healthy eating and more.

The Wellbeing team are all **Mental Health First Aiders** and we offer mental health awareness training to all colleagues. As members of the National Leasehold Group (NLG), colleagues also have access to the NLG Mental Health Helpline. We also have an employee assistance programme that includes a wellbeing advice line, face-to-face counselling, an online GP service and much more.

We use numerous **channels to keep colleagues informed** about what's happening at Stonewater as we continue our hybrid way of working. Our regular manager briefings provide managers with updates to share with their teams, and we help managers have conversations with colleagues to support their wellbeing and development at Stonewater.

In response to the cost of living crisis, we established a **Financial Wellbeing Hub** for colleagues. This signposts to financial wellbeing support, advice on managing money, and how to make the most of our benefits, like discounts and instant vouchers.



Best Companies Two Star workplace

We're proud to be recognised as a Two Star workplace in 2023 for the second year running by Best Companies. This reflects outstanding levels of engagement.



Equality, diversity and inclusion (EDI)

At Stonewater, we celebrate diversity and are committed to creating an inclusive culture that allows all of our colleagues equal opportunity to grow, develop and succeed. Inclusion is about making sure everyone feels a sense of belonging at Stonewater.

As EDI is one of our strategic drivers, we have an EDI Delivery Board to govern and structure our approach to EDI across the organisation. We have adopted the Social Housing Equality Framework (SHEF) to enable us to promote and integrate EDI into our systems, policies and procedures.

We have also adopted the Investing in Ethnicity Maturity Matrix, Disability Confident scheme and the Stonewall Workplace Equality index to drive equality for all.

This year we achieved the Investing in Ethnicity Maturity Matrix Exemplary Employer accreditation and were named one of the **Top 10 Outstanding Organisations in the UK Ethnicity Awards**.

Networking groups

Our networking groups allow colleagues to come together to share perspectives and learn about each other's experiences. They are run by colleagues, for colleagues. Everyone is welcome and encouraged to come along to our network meetings and events.

Alliance

Our gender equality networking group is determined to address gender inequality and ensure a level playing field across all genders. We run a Menopause Listening Group and a Men's Listening Group, Stronger Together.

2GeTher

Our race equality group seeks to ensure that our business reflects the wonderful diversity of the UK and that opportunities are open to all regardless of race, colour, nationality, ethnicity, national origin, religion or beliefs.

Spectrum

Our LGBTQ+ networking group supports colleagues to feel safe, supported and comfortable at work. It is a safe space for discussion, raising awareness and promoting understanding of LGBTQ+ experiences.

Inspire

Our disability networking group was developed to ensure colleagues feel comfortable identifying themselves as disabled and able seek support at work. The group aims to ensure that disability discrimination has no place at Stonewater.



Reverse Mentoring Programme

Reverse mentoring involves someone younger, more junior or less experienced sharing knowledge, experience and skills in a specific area of expertise with someone older, more senior or more experienced. Reverse mentoring can help to improve EDI in an organisation, by educating senior leaders on the barriers to employment progression that people from under-represented groups may face.

After a successful pilot programme, we are about to begin our second year of reverse mentoring at Stonewater. Mentors will represent our employee network groups, having at least one of the protected characteristics.

Our annual EDI initiatives



Pay reporting

Stonewater is fully committed to equality in all aspects. We have a clear policy of paying employees equally for the same or equivalent work, regardless of any protected characteristics. That is why we monitor our gender pay gap data each year and publish and report that figure to the government.

There is always more work to do, and while we are delighted to have made progress towards a better balance between men and women at more senior levels, our overall median pay gap has increased by 2.3% to 20.4%, compared with 18.1% the previous year.

While this is disappointing, it is important to note that we don't pay people differently based on their gender or ethnicity. This figure reflects the fact that, although we are edging closer to a 50:50 split at senior levels of the organisation, overall we still have far more women in lower paid roles than men.

Pay statistics and sick days		
	2022/23	2021/22
Living Wage Payer	Yes	Yes
Median Gender Pay Gap	20.4%	18.1%
Median BAME (Black Asia Minority Ethnic) Pay Gap	9.5%	1.3%
CEO-Worker Pay Ratio: Median	8:1	8:1
CEO-Worker Pay Ratio: 25 th percentile	11:1	11:1
CEO-Worker Pay Ratio: 75 th percentile	6:1	5:1
Average Number of Sick Days	4.1	2.9

We also voluntarily reported on our Black, Asian and Minority Ethnicity pay gap data again this year, and this year's outcomes reveal a set-back in our achievements to date, with a median Ethnicity pay gap of 9.5%. Whilst our employee diversity has increased, we recognise that there is still work to do to create a more diverse workforce and continue to take action to address this, such as supporting the work of our employee networking groups and the development of an Ethnicity Pay Gap Action Plan.

We know that organisations with diverse senior management teams perform better and we aim to be a leader within the housing sector in providing equality of opportunity. Our ability to attract, develop and retain a diverse range of talented people throughout the business is crucial.



Supply chain management 12

Environmental impact

As part of the procurement process, we ask suppliers to discuss their commitment towards reducing their carbon footprint and towards sustainable initiatives. Our Sustainable Procurement Policy ensures that a minimum 20% weighting is applied to environmental and social value for all formal tenders.

We monitor our contractors' environmental performance quarterly. Each contractor provides us with information on their waste, responsibly sourced materials and carbon emissions that form part of our SHIFT assessment. This transparency allows us to see how our contractors are performing and we can begin to see how we can improve our environmental performance together in partnership.

Social value creation

During the procurement process, potential contractors are asked several due diligence questions, including the contractor's health and safety arrangements, equality and diversity commitments, modern slavery and human trafficking statement, as well as commitment to social value creation.

Celebrating our 5,000th home

We recently celebrated the completion of our 5,000th new home since Stonewater was formed in 2015. We marked the occasion with a tree planting event where guests and stakeholders enjoyed tours of the new flats and show homes. Everyone was impressed by the space and light within the homes, their external appearance, and our plans for integrating public art. We also presented Hill Partnerships' plumbing apprentice, who is working on the site, with a tool bag.



Sustainable finance

Euro Medium Term Note (EMTN) programme and sustainable bonds

This past financial year has been particularly challenging, with high levels of inflation, soaring interest rates and the cost of living crisis affecting our customers. The Finance team have refined our financial approaches and increased efficiencies to ensure that we can continue to support customers and meet housing needs.

In July 2021, we established a £1.0bn EMTN programme. The programme makes it more straightforward to raise funds and places us on firm footing to work with funding partners to deliver on our commitments to customers in the years to come.

In September 2021, we successfully issued our first £250m sustainability bond from this programme. The bond re-established Stonewater's presence in the public capital markets and was issued at 85 basis points over

gilts (the cost of government debt). The bond was issued by Stonewater's funding vehicle, Stonewater Funding PLC, and matures in September 2036. Bond proceeds were used to refinance existing Affordable Housing and Green Buildings as well as for new Affordable Housing and Green Buildings.

The proceeds from the £250m bond were fully allocated in the ESG Report 2021/22 which was externally reviewed by ISS Corporate Solutions. Stonewater identified a £321m portfolio of qualifying assets, which complied with Stonewater's Sustainable Finance Framework. These assets were split 50% each between Affordable Housing and Green Buildings. 'Affordable Housing' is defined as social and affordable housing in the United Kingdom. 'Green Buildings' are homes with an EPC Rating of A or B. 41% of the portfolio were new assets and the remainder were older existing eligible assets. At the point of final bond proceed allocation, the new homes identified for Affordable Housing had an average rent vs. the private sector of 66%. Refinanced homes identified for Affordable Housing had an average rent vs. the private sector of 54%.

We used the proceeds to build or refinance 2,797 homes, across 103 schemes in 57 local authority areas nationally. Only three homes from the fully allocated portfolio have been sold since March 2022 (representing 0.1% of the original number of homes).

For more granular detail of the bond allocation, please refer to the sustainable finance chapter of the 2021/22 ESG Report, available on our website.



Appendix

UN Sustainable Development Goals

There are 17 Sustainable Development Goals (SDGs) which encompass 169 targets and 7,525 actions. The goals are an urgent call for action by all countries – developed and developing – in a global partnership. The SDGs aim to end poverty and other deprivations, alongside the recognition that this must go hand-in-hand with improving health, education, and reducing inequalities and spur economic growth. All of this runs in tandem with tackling climate change and working to preserve our oceans and forests.



The Sustainable Reporting Standard for Social Housing 48 criteria for ESG reporting

No.	Type	Criteria	Location in report
C1	Core	For properties that are subject to the rent regulation regime, report against one or more Affordability Metric: 1) Rent compared to Median private rental sector (PRS) rent across the Local Authority 2) Rent compared to Local Housing Allowance (LHA)	11
C2	Core	Share, and number, of existing homes (owned and managed) completed before the last financial year, allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	11
C3	Core	Share, and number, of new homes (owned and managed) that were completed in the last financial year, allocated to: - General needs (social rent), - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	11
C4	Core	How is the housing provider trying to reduce the effect of fuel poverty on its residents?	12
C5	Enhanced	What % of rental homes have at least a 3 year fixed tenancy agreement?	11
C6	Core	What % of homes with a gas appliance have an in-date, accredited gas safety check?	12
C7	Core	What % of buildings have an in-date and compliant Fire Risk Assessment?	12

No.	Type	Criteria	Location in report
C8	Core	What % of homes meet the national housing quality standard?	12
C9	Core	What arrangements are in place to enable the residents to hold management to account for provision of services?	13-14
C10	Core	How does the housing provider measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?	15
C11	Enhanced	In the last 12 months, how many complaints have been upheld by the Ombudsman. How have these complaints (or others) resulted in change of practice within the housing provider?	16
C12	Core	What support services does the housing provider offer to its residents. How successful are these services in improving outcomes?	17-20
C13	Enhanced	Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	21-22
C14	Core	Distribution of EPC ratings of existing homes (those completed before the last financial year).	7
C15	Core	Distribution of EPC ratings of new homes (those completed in the last financial year).	8
C16	Enhanced	Scope 1, Scope 2 and Scope 3 green house gas emissions.	6
C17	Enhanced	What energy efficiency actions has the housing provider undertaken in the last 12 months?	7
C18	Enhanced	How is the housing provider mitigating the following climate risks: - Increased flood risk - Increased risk of homes overheating	9
C19	Enhanced	Does the housing provider give residents information about correct ventilation, heating, recycling etc? Please describe how this is done.	9
C20	Enhanced	How is the housing provider increasing Green Space and promoting Biodiversity on or near homes?	9-10
C21	Enhanced	Does the housing provider have a strategy to actively manage and reduce all pollutants? If so, how does the housing provider target and measure performance?	10

No.	Type	Criteria	Location in report
C22	Enhanced	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building works? If so, how does the housing provider target and measure performance?	10
C23	Enhanced	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	10
C24	Enhanced	Does the housing provider have a strategy for good water management? If so, how does the housing provider target and measure performance?	10
C25	Core	Is the housing provider registered with the national regulator of social housing?	23
C26	Core	What is the most recent regulatory grading/status?	23
C27	Core	Which Code of Governance does the housing provider follow, if any?	23
C28	Core	Is the housing provider Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	23
C29	Core	Explain how the housing provider's board manages organisational risks.	23
C30	Enhanced	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc) - that resulted in enforcement or other equivalent action?	23
C31	Core	What are the demographics of the board? And how does this compare to the demographics of the housing provider's residents? Add commentary if useful.	24
C32	Core	What % of the board AND management team have turned over in the last two years? Add commentary if useful.	24
C33	Core	Is there a maximum tenure for a board member? If so, what is it?	24
C34	Core	What % of the board are non-executive directors?	24

No.	Type	Criteria	Location in report
C35	Core	Number of board members on the Audit Committee with recent and relevant financial experience.	24
C36	Core	Are there any current executives on the Remuneration Committee?	24
C37	Core	Has a succession plan been provided to the board in the last 12 months?	24
C38	Core	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	24
C39	Core	When was the last independently-run, board-effectiveness review?	24
C40	Core	Are the roles of the chair of the board and CEO held by two different people?	24
C41	Core	How does the housing provider handle conflicts of interest at the board?	24
C42	Core	Does the housing provider pay the Real Living Wage?	27
C43	Core	What is the median gender pay gap?	27
C44	Enhanced	What is the CEO:median-worker pay ratio?	27
C45	Enhanced	How does the housing provider support the physical and mental health of their staff?	25
C46	Enhanced	What is the average number of sick days (both long and short term) taken per employee?	27
C47	Enhanced	How is Social Value creation considered when procuring goods and services?	28
C48	Enhanced	How is Environmental impact considered when procuring goods and services?	28

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