

ESG REPORT 2024/25

Environmental, Social and Governance



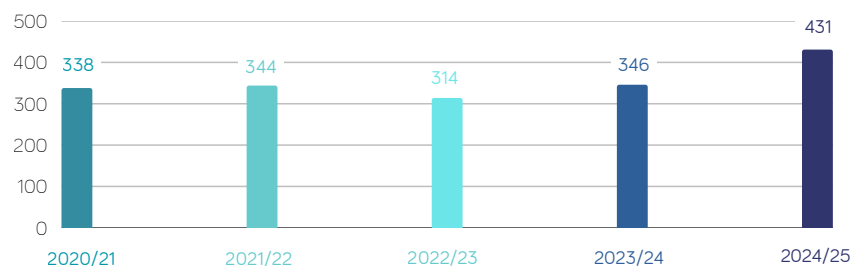
community
gateway

Environmental

Community Gateway Association (CGA) commissioned a carbon neutral study and established our baseline carbon footprint in 2022. In 2024/25, we have seen an increase of **3.3%** in our total carbon footprint (tonnes of carbon dioxide equivalents) when compared to our baseline position. The trend in our scope one, two and three emissions over the last five years is shown below:

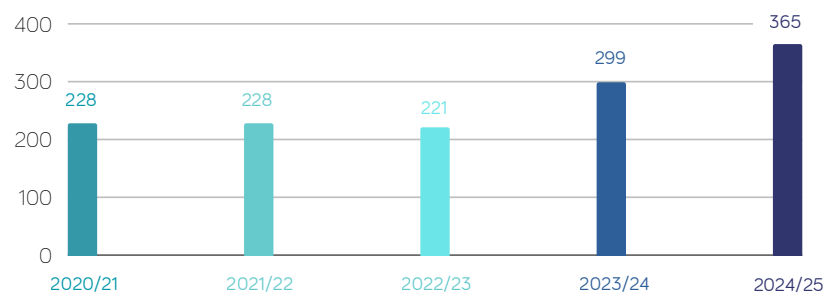
Scope 1 - Direct Emissions (tonCO₂e)

includes emissions from company owned vehicles and use of gas to heat offices/communal areas of our properties



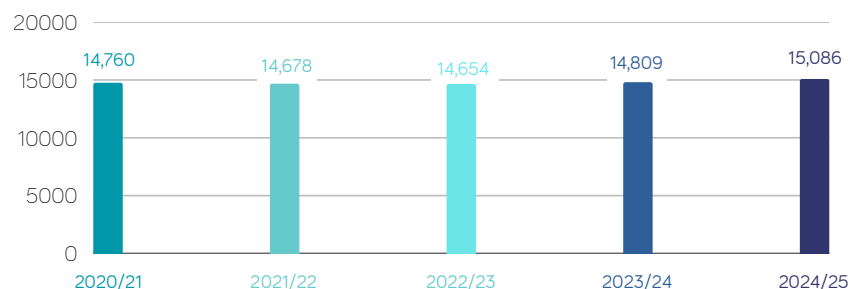
Scope 2 - Indirect Emissions (tonCO₂e)

includes purchase of energy



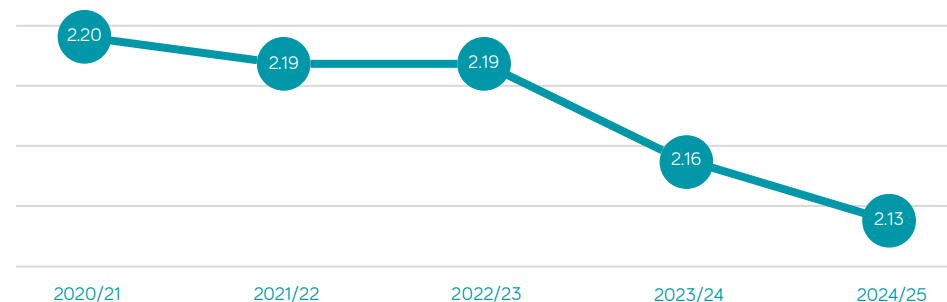
Scope 3 - Indirect Emissions (tonCO₂e)

includes emissions from the homes we own



This is due to an increase in the number of homes we own and manage. However, the chart below demonstrates that we have achieved a continued reduction in the emissions per home over time:

Ton CO₂e Per Home



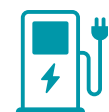
Key energy efficiency actions undertaken in 2024/25



We successfully secured £1.1m of Warm Homes grant funding to support our programme to achieve EPC 'C' compliance by 2030. This funding will be used to fully assess homes with an EPC rating below 'C' and deliver works to bring these homes up to Band 'C' by 2030.



We installed Air Source Heat Pumps into 80 of our new build homes as part of our commitment to improve the energy efficiency of our homes and reduce fuel bills for tenants.

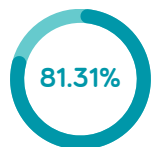


We have provided electric vehicle charging points to 111 of our new build homes. We have also installed solar panels and four communal electric charging points at our new Extra Care Scheme, The Atrium.



We are piloting electric vehicles as part of our fleet of repair and maintenance vehicles, helping to reduce our overall fleet emissions.

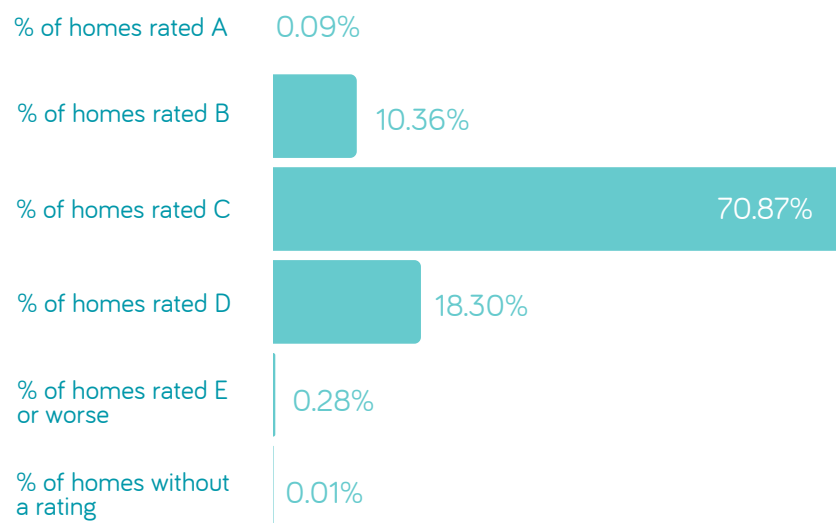
Energy Performance Certificate (EPC) ratings of our homes



At the end of 2024/25, 81.31% of our total homes had EPC ratings of band 'C' or above, exceeding our target of over 80%.

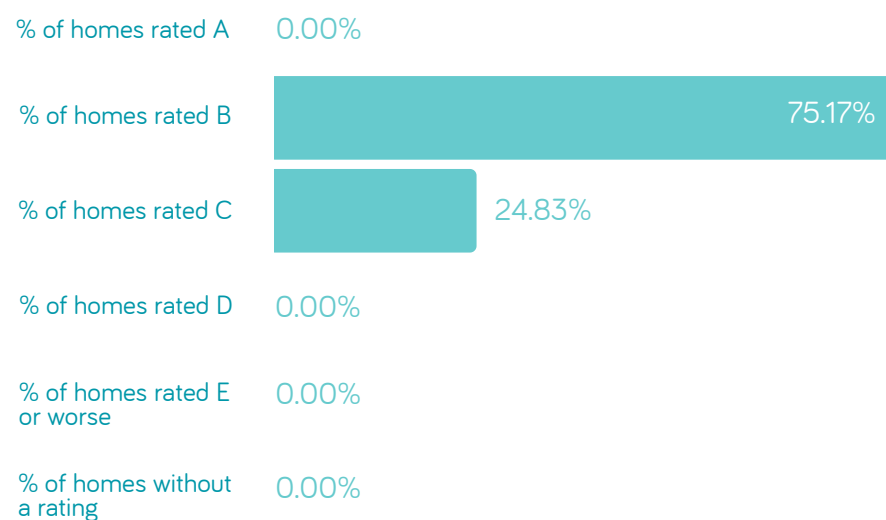
Distribution of EPC ratings of existing homes

(those completed before the last financial year)



Distribution of EPC ratings of new homes

(those completed during the last financial year)



Net Zero Strategy

Whilst CGA does not currently have a Net Zero Strategy, the Carbon Neutral Study undertaken in 2022 has provided a roadmap to achieve the Government's net zero target and indicative costings have informed our 30-year Business Plan.

'Create a Sustainable Future' is one of the seven key priorities within our Corporate Plan 2024-2030. Reducing the carbon footprint of CGA's asset portfolio is an objective within our Asset Management Strategy in recognition of the fact that reducing the carbon footprint of our homes provides the biggest opportunity to reduce our carbon emissions and support our ambition to become carbon neutral by 2050. Consideration will be given to the development of a Net Zero Strategy over the period of this Corporate Plan.

Social

Affordability and Security



30% lower on average

CGA's rents compared to the private rental sector in the areas we operate



20% lower on average

CGA's rents compared to the Local Housing Allowance in the areas we operate

Building Safety and Quality



100%

of fire risk assessments in place for applicable buildings



100%

of gas services were completed by the annual service date



99.96%

of homes had all required electrical checks completed



100%

of required asbestos management surveys and re-inspections completed



100%

of required communal passenger lift safety checks completed



100%

of required legionella risk assessments completed



100%

of our homes meet the Decent Homes Standard

Damp, Mould and Condensation (DMC)

CGA is committed to providing a safe, warm and dry home for all our tenants. We have a comprehensive DMC Policy in place setting out how we will prioritise, resolve and keep tenants informed about reports of DMC in their homes. Further information can be found on the dedicated DMC page of our website.

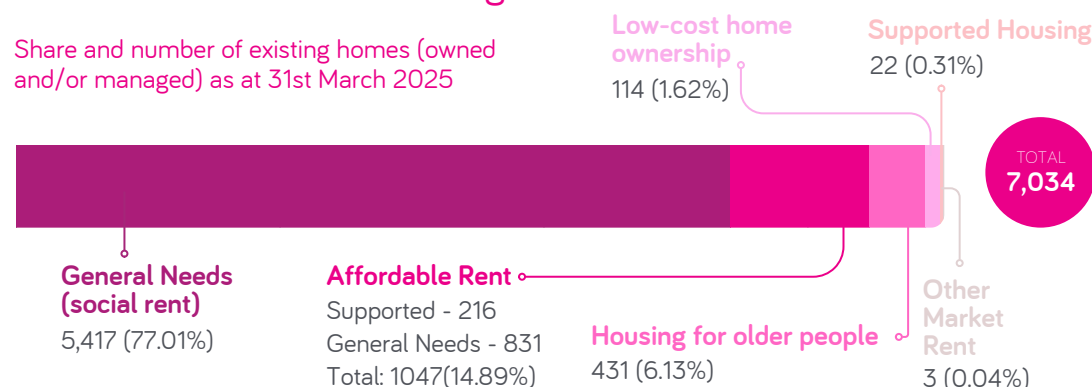
Security of tenure for tenants

CGA is committed to allocating and letting their homes in a fair and transparent way that considers the needs and security of tenure of their tenants and prospective tenants. CGA initially offers new tenants in general needs, sheltered and extra-care properties a Starter Tenancy (also known as Short Term Assured Tenancy Agreement) for a period of 12 months or a maximum period of 18 months where there are reasons for extending the probationary period.

If the starter tenancy has been held satisfactorily, the tenancy will transfer to a Lifetime Tenancy (also known as a Fully Assured Tenancy Agreement). A Lifetime Tenancy makes a huge difference to the lives of our tenants supporting them to build families, access local education and employment opportunities and other local services.

Share and number of existing homes

Share and number of existing homes (owned and/or managed) as at 31st March 2025



During 2024/25 we increased our stock by 180 homes. This equates to 2.6% of our total homes.



Key Tenant Support Services

1	Welfare Benefit Advice	5	Community Support
2	Homelessness Services	6	Digital Inclusion
3	Preventing Social Isolation	7	Telecare Monitoring Service
4	Construction based training for young people	8	Helping tenants sustain their tenancies

Reducing the effect of high energy costs on tenants



1,198 tenants were supported to complete benefit applications to maximise their income. This generated £4.62m in financial gains for tenants over the course of the year.



We responded to **632** requests for food parcels and issued **394** energy vouchers, totalling over £19k to help our tenants during challenging times.



157 tenants were supported to make applications to the Government's Household Support Fund for assistance with essential daily costs such as food, utilities and clothing.



We awarded over **£17K** through our Discretionary Assistance Fund, which has been instrumental in helping 74 tenants clear rent arrears, avoid eviction, and re-establish financial stability. These payments have played a key role in sustaining tenancies and preventing homelessness.

Tenant Satisfaction

The 2024/25 Tenant Satisfaction Measures perception survey found that **86.23%** of tenants were satisfied with the overall service provided by CGA. This is an increase from 78.58% in 2023/24.

During 2024/25, a new approach was agreed in collaboration with tenants to introduce a monthly rolling programme of surveys, replacing the previous one off-census survey. The surveys took place during 1st October 2024 to 28th February 2025, where a random sample of tenants were asked for their views. This was undertaken by an independent company who also produced the survey results. 24.52% of CGA households responded to the surveys, an increase from the previous year where 18.74% responded. The full survey results can be found on our website.

Tenant Voice

CGA is a mutual Housing Association with **1,746** shareholding Members as at 31st March 2025.



4 tenants currently serve on the Board, including the Chair.



12 tenants serve on our Tenants' Committee.



72 members attended our 2024 Annual General Meeting.



1,200 tenants consulted during the year to help inform and improve our services.



£16k awarded through our Community Fund to support **8** local community projects.

We offer a range of opportunities to get involved, including:



Surveys



Consultation Exercises



Focus Groups



Neighbourhood Studies



Task and Finish Groups



Mystery Shopping



Tenant Committee



Community Activities

Governance

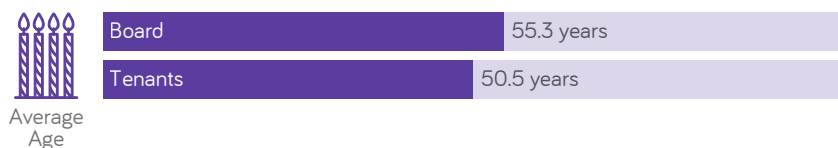
CGA is a not-for-profit organisation and is registered with the Regulator of Social Housing as a social housing provider. We are also registered with the Financial Conduct Authority as a Community Benefit Society.

Regulatory Gradings:

- G1** - CGA holds the top regulatory grading for Governance
- V1** - CGA holds the top regulatory grading for Financial Viability
- C2** - CGA is broadly meeting the requirements of the four Consumer Standards with some areas of improvement identified.

Fully compliant with our chosen code of Governance*
(*National Housing Federation Code of Governance 2020).

Board Demographics



Board Composition and Tenure

During 2024/25 the Board comprised **11 Members** and **one Co-optee**.

Five Board Members have stepped down in the last two years with the majority having served their full term. The Board's active succession planning arrangements have enabled vacant positions to be filled with new Members who have the knowledge, skills and experience to support CGA in delivering its corporate objectives.

6	years is the maximum tenure for Board Members
6	years is the length of time we have worked with our current external auditors
0	is the number of Executives serving on the Remuneration Committee. The roles of Chair and Chief Executive are held by two different people
0	adverse regulatory findings in the last 12 months



3 out of 5

Members of the Audit Committee have recent financial experience



Non-Executive Directors on the Board



Our last Independent Review of Board Effectiveness was completed



2.89 years

Is the average tenure of the board

All Board members complete an annual declaration of interests form which is ratified by the Company Secretary and kept on record. All Board Members declare any interests at the start of each Board meeting and these declarations are recorded in the meeting minutes. If a Board Member's interest creates a conflict, they must leave the meeting and cannot participate in discussion or vote on the matter.

Staff wellbeing



We are a Living Wage Employer
Accredited since October 2014

Gender Pay Gap



(UK average for all employees is 13.1% - ONS 2024)

4.85:1

Chief Executive: Median worker pay ratio

(Average for social landlords was 5.9:1 in 2023/24 according to sustainabilityforhousing.org.uk)

