

ESG REPORT 2024

Environmental, Social and Governance

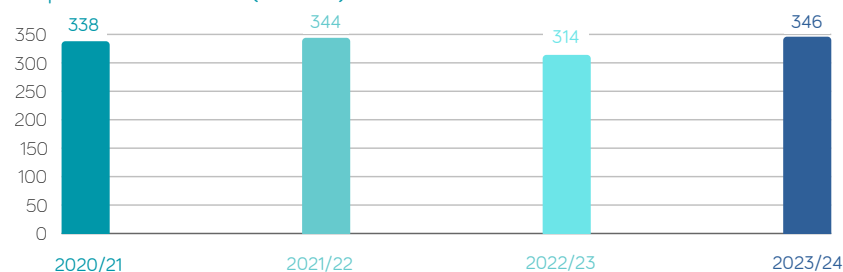


community
gateway

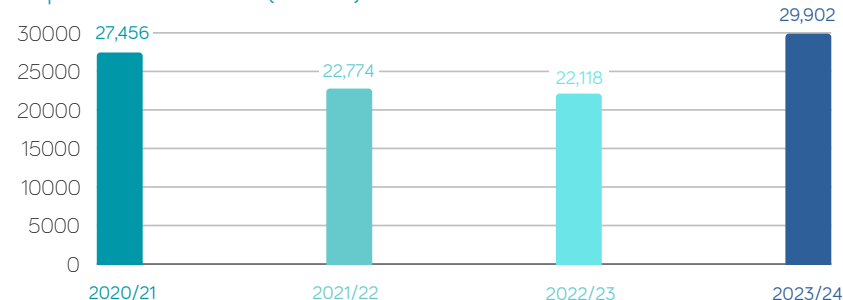
Environmental

CGA commissioned a carbon neutral study and established our baseline carbon footprint in 2020/21. In 2023/24, we have seen an increase of **0.52%** 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 four years is shown below:

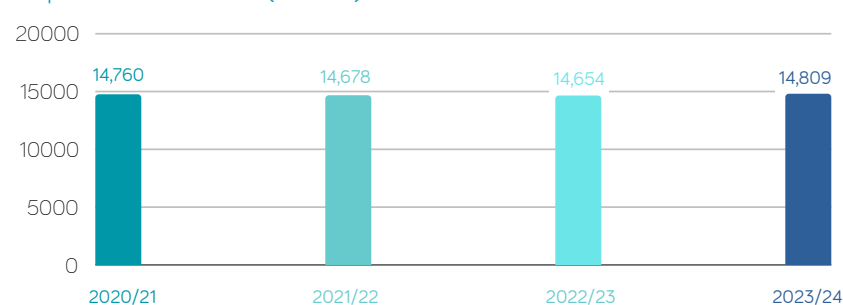
Scope 1 - Direct Emissions (tonCO₂e)



Scope 2 - Indirect Emissions (tonCO₂e)

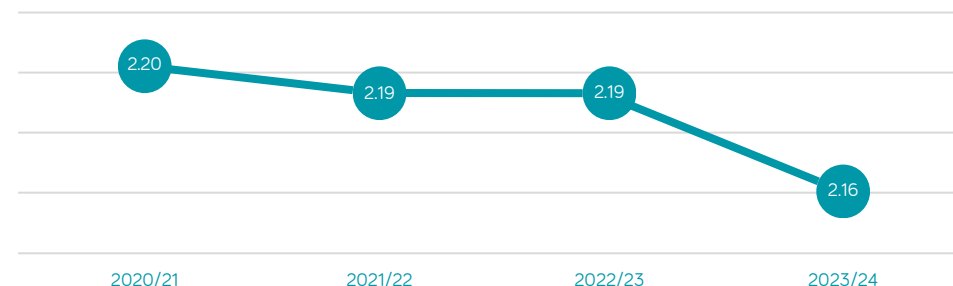


Scope 3 - Indirect Emissions (tonCO₂e)



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 emission per home over time:

CO₂e Per Property Managed



Key energy efficiency actions undertaken in 2023/24



We completed our first homes with an energy performance rating (EPC) 'A' rating as part of our commitment to improve the energy efficiency of our homes and reduce fuel bills for tenants.



We provided electric vehicle charging points to all new build homes.

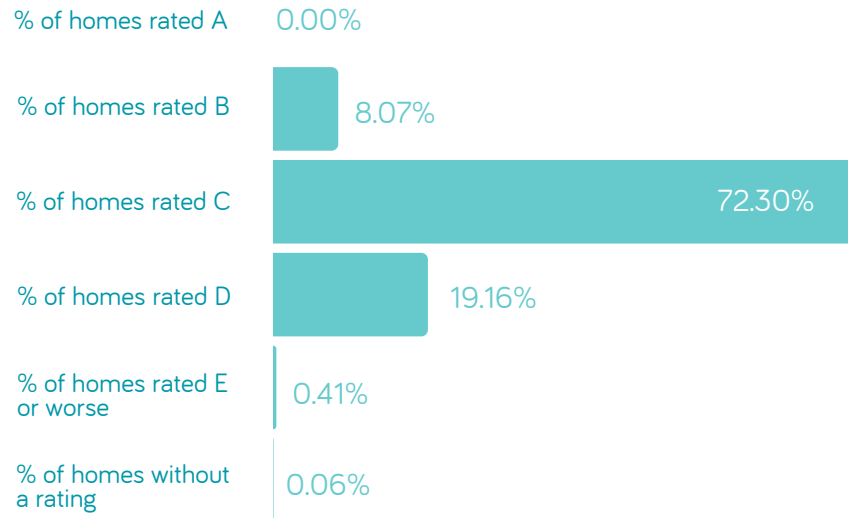
Energy Performance Certificate (EPC) ratings of our homes



of our total homes had EPC ratings of band 'C' or above at the end of 2023/24, marginally exceeding our target of over 80%.

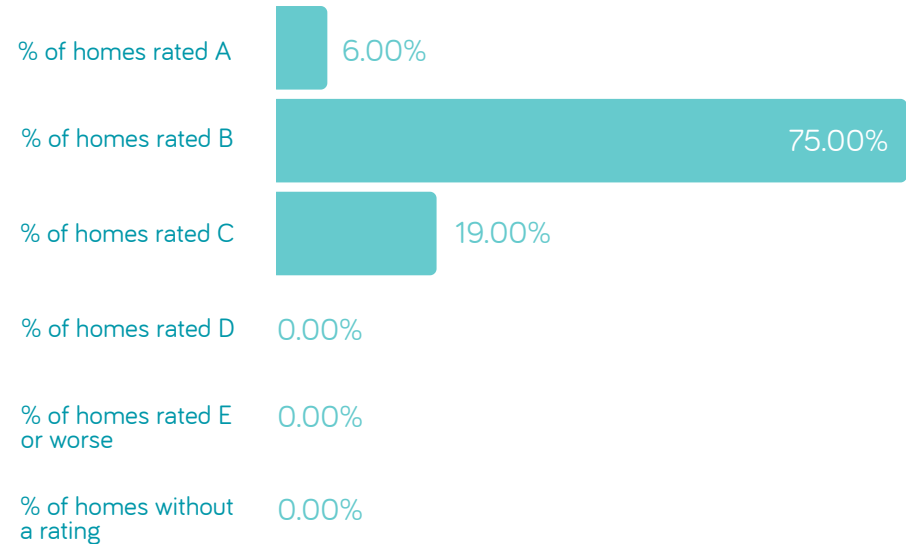
Distribution of EPC ratings of existing homes

(those completed before the last financial year)



Distribution of EPC ratings of new homes

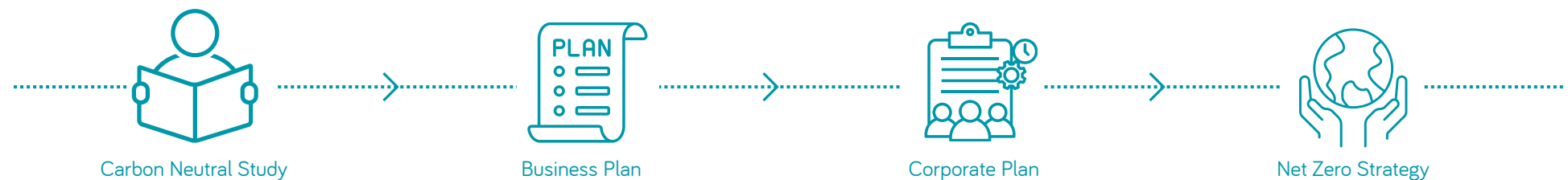
(those completed during the last financial year)



Net Zero Strategy

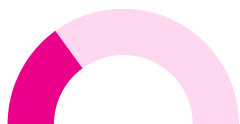
Whilst CGA does not currently have a Net Zero Strategy, we undertook a Carbon Neutral Study in 2021/22. This has provided a roadmap to achieve the Government's net zero target and indicative costing which have been used to inform our 30-year Business Plan.

Sustainability has been included as a key priority in our Corporate Plan 2024-2030 and a Net Zero Strategy will be developed 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



21.5% 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



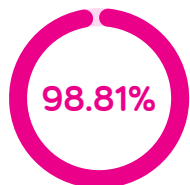
99.60%

of gas services were completed by the annual service date



99.96%

of homes had all required electrical checks completed



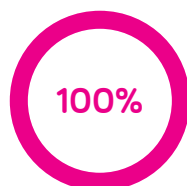
98.81%

of required asbestos management surveys and re-inspections completed



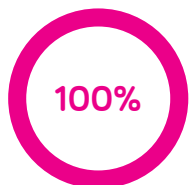
100%

of required communal passenger lift safety checks completed



100%

of required legionella risk assessments completed



100%

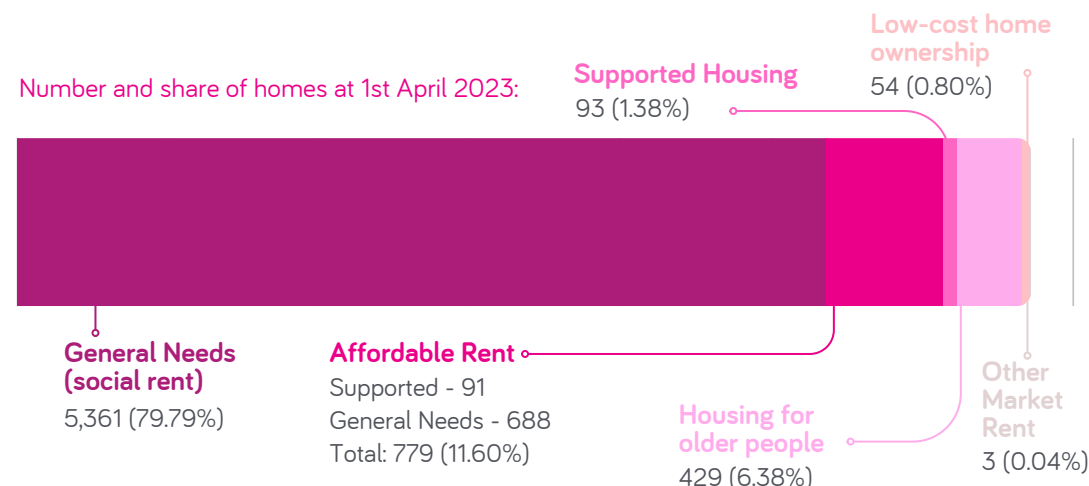
of our homes meet the Decent Homes Standard

Damp, Mould and Condensation (DMC)

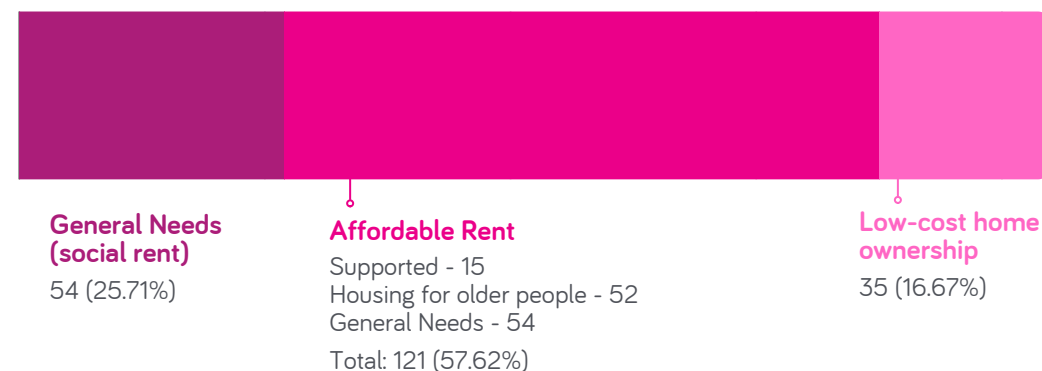
CGA is committed to providing a safe, warm and dry home for all our tenants. We have a comprehensive DMC Policy in place setting out how we will prioritise, resolve and keep tenants informed about reports of DMC in their homes. Further information can be found on the dedicated DMC page of our website.

Share and number of existing homes

During 2023/24 we increased our stock by 210 homes. This equates to 3.1% of our total homes.



Number and share of new homes built during 2023-24:




Key Tenant Support Services

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


Reducing the effect of high energy costs on tenants

 **133** tenant applications for energy vouchers supported by CGA during the year with a total value of over **£19,500**

 **88** tenants supported to make applications to the Government's Household Support Fund for assistance with essential daily costs such as food and energy bills

 **54** tenants attended 'Winter Warmer' sessions which provided advice and support on how to keep warm during the winter months

 **44** tenants participated in 'Cooking on a budget' activities, helping them to make low-cost nutritious meals for their households


 **22** tenants referred to a local partner for assessments on how to save money on their energy bills

Tenant Satisfaction

78.58% of tenants were satisfied with the overall service provided by CGA in the 2023/24 Tenant Satisfaction Measures perception survey. This survey was conducted by an independent external company as a one-off census survey during the period 8th September to 18th October 2023. A variety of collection methods (text message, e-mail, postal and telephone) were utilised to make the survey accessible to as many households as possible. Survey responses were received from **18.74%** of CGA households. The full results of the survey can be found on the performance pages of our website.


Tenant Voice

CGA is a mutual housing association with **1,748** shareholding Members as at 31st March 2024.

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

 **12** tenants serve on 'Gateway Central' (our Tenants' Committee)

 **1,140** Members use our online tenant consultation hub

 **1,019** tenants consulted during the year to help inform and improve our services

 **£20k** awarded through our Community Fund to support **15** 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 Gratings:

G1 - CGA holds the top regulatory grading for Governance

V1 - CGA holds the top regulatory grading for Financial Viability

Fully compliant with our chosen code of Governance*

(*National Housing Federation Code of Governance 2020).

Board Demographics



Female



BAME



Disability



Average Age



Board Composition and Tenure

During 2023/24 the Board comprised **11 Members** and **one Co-optee**.

Four Board Members have stepped down in the last two years. 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. All members of the Corporate Management Team have been with CGA for more than two years.

6	years is the maximum tenure for Board Members
5	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 conducted



4.27 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

8.18%
median

5.95:1

Chief Executive: Median worker pay ratio

