



Futures ESG report

2023-24



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Futures Housing Group



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Contents:

Why the environment, social impact and good governance are important to Futures	3
Reporting on our ESG work	4
Introducing the Sustainability Reporting Standard	5
▶ Environmental: Forging ahead with retrofitting.....	5-7
▶ Social: A customer's insights into our Insight Committee.....	7-8
▶ Governance: Why value for money is so important.....	9-10
What's new this year	11-14
How we meet the Standard	15
▶ The environmental criteria	15-23
1. Climate change	16
2. Ecology	20
3. Resource management of natural resources.....	22
▶ The social criteria	24-42
4. Affordability and security	25
5. Building safety and quality.....	33
6. Resident voice	35
7. Resident support.....	39
8. Placemaking.....	41
▶ The governance criteria	43-51
9. Structure and governance	44
10. Board and trustees.....	45
11. Staff wellbeing.....	47
12. Supply chain management.....	50
Looking to the future	52

Why the environment, social impact and good governance are important to Futures

With the grey, rainy and cool weather we often have in the UK, it can be easy to forget about climate change. But 2023 was the hottest year since records began.

While this is a global problem that needs global solutions, it also needs each of us to take responsibility and to act. Homes and construction - both of which are at the heart of our work - are major contributors to carbon emissions. So we are absolutely committed to doing more to reduce our impact on the planet and to help our customers to do the same.

Improving the energy performance of our customers' homes is no longer new for us. It's deeply embedded in our day-to-day work and future plans. We also continue to invest in green spaces and more carbon-neutral ways of working to further reduce our impact.

We are helping our staff to do their part too with our 'Carbon Hero' training sessions and a new salary sacrifice scheme to make electric cars more affordable. And we are well on track to make all our homes energy performance certificate (EPC) band C and above by 2030 which also brings financial and comfort benefits for our customers.

Alongside our work on sustainability we have been focused on our social impact again this year. We restructured our Neighbourhoods team to create a new Communities team. This will make it easier for us to spend more time out and about engaging with customers and their communities. And, as ever, we've invested in community projects to help make life easier for people across the region.

Last but not least, this report considers our governance. While this might feel less dynamic and customer-focused than our environmental and community efforts that's far from the truth. Our work carries great responsibility. We need only look back to the Grenfell Tower fire and the death of Awaab Ishak to understand that when housing associations get things wrong, the consequences can be tragic. So being well run with the right oversight really matters and it's something we take very seriously.

Reports like this are helpful for us to evidence why the environment, social impact and good governance are so important to Futures.



Reporting on our ESG work

This report adopts the Sustainability Reporting Standard for Social Housing, put together and overseen by Sustainability for Housing. The standard has now been adopted by almost 200 organisations across England and Wales and we're proud to be reporting again for the third year running.

The standard is an 'open source' tool for explaining our ESG performance transparently and consistently with other housing associations to allow easy comparisons to be made. It was designed from the outset with housing associations and is aligned with the **United Nations' (UN) Sustainable Development Goals**.

We care about the planet and making our customers' homes more energy efficient and comfortable to live in, and we hope this report shows just how seriously we take sustainability in all its forms.

Being our third year we're still in the early stages of our journey, as we're working towards achieving key milestones on our way to net zero by 2050. We will continue to adopt the Sustainability Reporting Standard for Social Housing to track our progress, see how we develop and shine a spotlight on the positive work we're doing.

SUSTAINABLE DEVELOPMENT GOALS



Introducing the Sustainability Reporting Standard

The standard has updated to version 2.0 this year. It now has 46 core criteria across the same 12 themes spread across the three umbrella topics – **social, environmental and governance.**

On top of the 46 core criteria, there are 19 enhanced criteria that don't have to be addressed to meet the standard. In previous years we've reported against a few of these, but this year we're pleased to be able to report against 14 of the enhanced too.



1. Environmental

Climate change is a challenge facing the whole world and it's not a problem we can resolve overnight. Tackling the climate emergency is a worldwide effort, and while we're just one of millions of organisations on our planet, we're still determined to do all we can to reduce our carbon footprint.

Household emissions are one of the biggest contributors to greenhouse gases. With over 10,500 homes in our stock and new developments continually in the pipeline, we have to take sustainability seriously. This is why we invest in our existing homes by making them warmer and more affordable to heat. And why

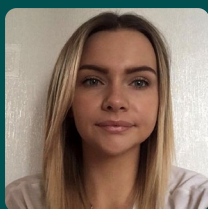
we're exploring ways to build low carbon homes, with heat pumps and solar panels, rather than needing to retrofit these in years to come.

We know that our carbon footprint doesn't just come down to our homes. How we work and the wider communities where our customers live have an impact too. These environmental standards show the differences we're making to our homes, employees and communities so far.

The environmental criteria

Theme		Description	Relationship to UN Sustainable Development Goals
1.	Climate change.	Prevents and mitigates the risk of climate change.	Climate action.
2.	Resource management.	Sustainable management of natural resources.	Life on land.
3.	Resident voice.	Listens to residents' voice.	Responsible consumption and production.

Forging ahead with retrofitting



Lauren Corns
Assets Surveyor, Sustainability



Darren Lewis
Assets Surveyor, Sustainability



What does a typical week look like for an assets surveyor?

Lauren: No day is ever the same - we never get bored! I might be out visiting homes that are having energy upgrades fitted, I could be talking to customers and contractors, or I might need to go and deal with the occasional problem installation. We're also gathering EPC data for all our homes and planning what we need to do improve them to EPC C and above.

There's also a lot of admin involved, a lot of data gathering, but it's all really varied.

Darren: We also visit homes when a customer reports issues with damp and mould. I'll go and assess the home, find out what's going on and, if possible, I can do a plan of action on site with the customer. If it's a more complicated situation I might need to work it out back at the office. But whether it's damp or mould, repair works or insulation, we always make a plan of action and then arrange to get it sorted.

Wave 1 of the Government's Social Housing Decarbonisation Fund completed last year and you've already started on Wave 2. How is it going?

Lauren: We're much more used to the funding requirements now and more confident around all the monthly reporting. Everything feels like it's running more smoothly with both customers and contractors.

We're also better at contacting customers now. We have a new customer liaison officer and so has our contractor. It's nice for the customers to have a familiar face and for us to have the extra help. They'll do home visits, be present on site and be the first point of contact for customers.

Darren: My knowledge has improved so much. We both spend a lot of time reading technical details about energy improvements to homes as we need to ensure our contractor delivers the work to a high standard. We have to have this knowledge to do our job effectively. We can't always rely on the contractor to be the expert, Lauren and I need to have a good understanding too.



Tell us more about the energy performance certificate project that you're working on?

Lauren: We've both been working on a roadmap for our future. This includes getting up-to-date EPC ratings for homes and what we need to do to improve those that are below EPC C. It's taken a lot of time and effort, but it's been interesting. We now have new software that can say what we need to do to get a home to EPC C. There's so many factors and different measures needed.

Darren: We'll be reassessing the EPC ratings of 2,000 homes this year, to ensure the data we hold on our properties is up-to-date and accurate.



Why is it important to improve the energy efficiency of our customers' homes?

Darren: Our role isn't just about ticking boxes and filling in spreadsheets. We are dealing with real people's lives and homes. This work creates warmer and more comfortable places for people to live which can make a huge difference to their life. And that's my goal really too, to keep making a difference.

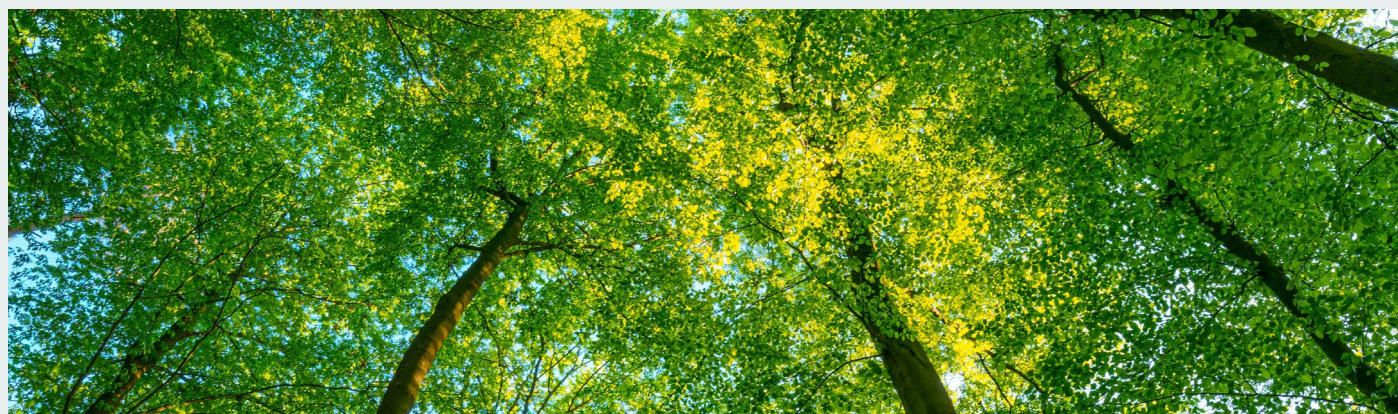


2. Social

As a not-for-profit organisation, we're more than just a landlord for our customers. We know that we have a big responsibility to support people and the wider community, and that goes much further than

just collecting rent and fixing leaks. These social standards show the continued work we do to invest in and provide extra services to our customers and their communities.

The social criteria



	Theme	Description	Relationship to UN Sustainable Development Goals
4.	Affordability and security.	Provides affordable and secure housing.	Sustainable cities and communities.
5.	Building safety and quality.	Resident safety and building quality are well managed.	Reduce inequality.
6.	Resident voice.	Listens to residents' voice.	Sustainable cities and communities.
7.	Resident support.	Supports residents and the local community.	Sustainable cities and communities.
8.	Placemaking.	Supports residents and the wider local community through placemaking.	Sustainable cities and communities.



A customer's insights into our Insight Committee

David

Insight Committee customer member



What made you want to join our Insight Committee?

Six years ago I returned from Canada after retiring and bought a shared ownership home with Futures. I wanted to still do something after retiring and give something back to the community, so when I saw the role advertised I thought it looked like one I would get satisfaction from. I was also intrigued. I'd never been a tenant before and I was interested to see how social housing works. I've been on the committee for five years now.

What do you think about the work Futures does around sustainability?

It's very commendable. Everybody should be doing this sort of thing. I get to hear stuff on the committee and read your magazines about the sustainability work you're doing too. I can tell Futures is very keen on sustainability and insulating homes. They're also very keen on reducing damp and mould. We speak about this in our meetings and see the increase in cases that comes through during the winter.

Can you describe a typical meeting?

The topics vary, but they're always very structured and run extremely well. One particular topic that stands out to me was when we looked at the moving in process for customers. We got to go out and visit properties and see how Futures supports people when they're moving out, or the steps to get a home ready for moving in.

How do you think Futures supports its customers and the community?

I think in general Futures tries its very best to support customers and they do care. In the six years I've been a customer and five years I've been on the Insight Committee I can see that Futures has improved no end.

Most customers do just want to get on with their lives and don't always need extra help, but I think Futures really do try. When you look at their website, all the information on there is very good. They also have the online Help Hub and My Voice for customers too and in person there's the estate walkabouts. I feel quite passionately about those as I think they're the main way Futures can communicate with customers effectively. I'd like to see Futures do more of them and keep being more and more present in the community.

What do you enjoy the most about being on the Committee?

The best thing is finding out how social housing works. I've learned an awful lot and I really like learning. The people are always very nice, everybody is very, very pleasant, and everyone does a good job. I've also been surprised at how detailed the data shared with us is and indeed just how much data Futures produces. I quite like looking at it though, it's interesting to me.



3. Governance

Good governance shows that we’re accountable for our actions and that we’re a trusted, well-run organisation. We’re heavily regulated by the Regulator

of Social Housing and rightly so, given that we have an impact not only on our customers, but our colleagues and the wider community.

The governance criteria

			
Theme		Description	Relationship to UN Sustainable Development Goals
9.	Structure and governance.	Legal structure of the organisation and its approach to governance.	Peace, justice and strong institutions.
10.	Board and trustees.	High quality board of trustees.	Peace, justice and strong institutions.
11.	Staff wellbeing.	Supports employees.	Decent work and economic growth.
12.	Supply chain management.	Procures responsibly.	Responsible consumption and production.





Why value for money is so important

Raj Sharma
Director of Finance

Some organisations have scaled back their sustainability goals over the last few years because of the tough economic climate. Is anything changing for Futures?

We're a strong organisation. Many housing associations have pulled back from investing in sustainability because of the increased pressure on finances from factors such as higher interest rates, higher inflation and increased investments into existing homes. But we don't plan to do that. We're committed to continuing with sustainability because we know it's the right thing to do and we want to make a positive difference.

Why do we sometimes decide to sell off homes? How does that help with value for money and our objectives?

Homes are our biggest asset and getting the best value out of them is really important and it's part of our corporate plan. It gives the regulator and other bodies assurance that we're making the right decisions. Sometimes a home might not be right or viable for our needs or those of our customers. If we sell it, it can still provide an opportunity for someone to get onto the housing ladder. We get a mixture of buyers, such as people in trades like plumbers and builders, as well as first-time buyers. The homes may need work doing, but that makes them cheaper. So it's still helping society and means we can then invest the money in our current or future stock.



Why is value for money important for housing associations?

The key thing about value for money is that it's embedded throughout our entire organisation. We have to ensure that value for money is part of every decision we make and that what we're doing has a benefit to customers and to Futures.

In the case of sustainability, it benefits customers as they will have a warmer, more comfortable home and will save on energy bills. For Futures, we know it's the right thing to do. It shows how we're investing and looking after our customers.

From a business point of view, sustainability is a big cost. The key thing is that we've already set aside resources within our 30-year business plan to ensure that all homes get to EPC C by 2030. We've also set aside a significant amount to get to net zero. By proactively including this within our business plan it gives our contractors assurance about the work required over the medium term so we can work together to ensure this is delivered. It also means that each year we don't say 'oh, we've got '£x' amount of money for sustainability' as we have a commitment to ensure we do what is right for our customers and society.

How important are grants for our energy efficiency programmes?

Grants are very important and we're committed to applying for them to help retrofit as many homes as we can. However, we're doing the work regardless of grants. We'll try and maximise the money we have, so the grants are not a driver in themselves. We genuinely want to do this work. If the Government was to change its mind and stop the funds, then that's fine, as we'd still work to get there.

Everyone's focus at Futures is to do what's right. It's a pleasure being at work and working with everyone here. There's just a positive culture and we all want to help society.



What's new this year...

This year marks another successful 12 months of making progress, showing we're comfortably building the foundations of our sustainability, social and governance journey in our third-year of reporting. Some of the new things we did this year to improve our ESG performance include:

1. Environmental:



Hitting EPC band B and above for all new build homes.



Completing projects under Wave 1 of the **Government's Social Housing Decarbonisation Fund**.



Retrofitting 195 homes to make them warmer, cheaper and more comfortable to live in.



Jointly publishing a roadmap to **improve green spaces** with other housing associations and charities.



Planting hundreds of shrubs and wildflower seeds in 16 areas on the Southbrook estate in Daventry.



Responsibly sourcing 92% of the materials we bought.



2. Social



Colleagues donating 115 coats to local community support groups.



Making our **17 community centres** available for customers to use for free or for a small charge.



Our Tenancy Support team improving the finances of customers by **£1,169,263**.



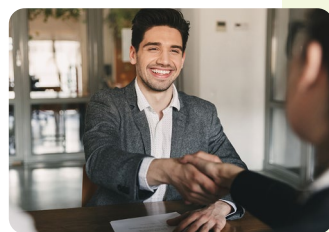
Handing over **243 emergency food and energy vouchers** for customers.



Achieving a **Five Star Occupational Health And Safety Audit** from the British Safety Council.



Scoring **74.4% for overall customer satisfaction** in our first batch of Tenant Satisfaction Measures.



Supporting **seven customers into full-time work** and 12 into part-time employment.



Taking part in **seven community action days** across Derbyshire and Northamptonshire, with partners including local councils and police services.



Collecting **over 100 bags of rubbish** on five litter picks as part of the Great British Spring Clean.



3. Governance



Retaining our top **G1/V1 ratings** from the Regulator of Social Housing through an In-Depth Assessment.



Hiring two new customers to join our Insight Committee to give us a total of six customer members.



Training more team members to give us 75 **Mental Health First Aiders**.



169 colleagues have now gone through the **Leadership Academy** since it launched in 2017.



Introducing **paid fertility leave** for team members.



Increasing the percentage of local suppliers we use from 65% to **80%**.

How we meet the Standard

Standards marked with an asterisk are 'enhanced' and not core criteria. The information provided covers the financial year 1 April 2023 to 31 March 2024, unless otherwise stated.

The environmental criteria



Introduction

James Dial

Head of Sustainability & Asset Maximisation

Making sure that Futures acts more sustainably is something I feel very passionate about. I take great pleasure in being able to lead and put forward projects that are both better for our customers and the planet. A healthy home and environment are essential for our wellbeing, so the fact we can help improve this for our customers is a great responsibility, and one I'm proud to be involved in.

Energy prices have come down this year, but they're still significantly higher than a few years ago and many of our customers are still struggling to pay their bills. One way we can support this is by improving the energy efficiency of our homes, which should make them warmer, and in turn can then reduce heating costs. I'm pleased that we completed Wave 1 of the Government's Social Housing Decarbonisation Fund at the end of 2023, meaning over 150 homes had

free energy upgrades. The start of 2024 marked the beginning of Wave 2 and thanks to £3 million worth of new funding, hundreds more of our least energy efficient homes will receive free energy measures, such as insulation and solar panels.

We're continuing with our energy performance certificate roadmap and are still on track to make all our homes EPC band C and above 2030. Our Board, Insight Committee and Asset Investment Committee continue to review our progress, and sustainability remains one of seven key themes in our new corporate plan that launched in April 2024.

We know we're at the early stages of transforming our homes and how we operate, but I'm delighted at the progress we're making and feel confident we're on the right path.





Theme: Climate change


Description: Prevents and mitigates the risk of climate change.





Criteria within this standard:


 *Distribution of EPC ratings of existing homes (those completed before the last financial year).*


 *Average SAP rating of existing homes (completed before the last financial year).*


 *Distribution of EPC ratings of new homes (those completed in the last financial year).*


 *Average SAP rating of existing homes (completed before the last financial year).*


 *Does the housing provider have a net zero target and strategy? If so, what is it and when does the housing provider intend to be net zero by?*


 *Does the housing provider have a costed transition plan?*


 *What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's net zero strategy and target?*


 *Number of homes that have been retrofitted in the last financial year.*

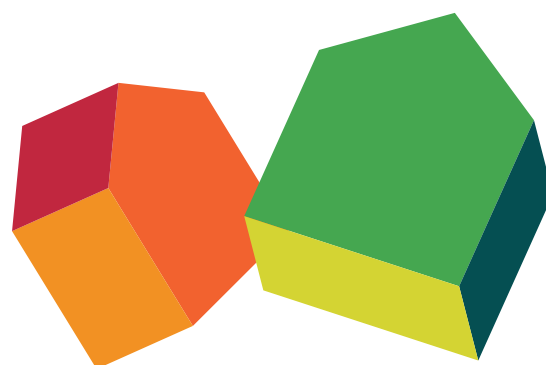
 *Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing providers is aiming to retrofit.*

 *Scope 1, 2 and 3 greenhouse gas emissions and emissions per home.*

 *Does the housing provider qualify for SECR reporting?*

 *SECR intensity ratio for total emissions (Scope 1-3).*

 *How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought, and overheating risks? How is the housing provider mitigating these risks?*



How we meet this standard

Making sure that all our homes are EPC band C and above by 2030 is one of our main short term sustainability targets, so we're pleased that almost 60% of our homes for which we have data are band C or above. We're also continuing to improve our data to ensure we're improving our homes in the right way. To support this we'll assess or reassess 2,000 more homes by the end of 2024.

This target is one of many that we first set in our Sustainability Strategy for 2022-25. This strategy

also includes our roadmap to net zero by 2050, a three-phase breakdown showing our commitment to achieving net zero. This makes up part of our costed transition plan to improve the thermal efficiency of our rented homes, as well as other highlights including transitioning to an electric vehicle fleet from 2028 and all homes using low carbon heating by 2050. We're still in the early stages, but we're continuing to make good progress, particularly as the number of homes with lower EPC ratings is decreasing and those with higher ratings is increasing.

EPC performance of existing homes

	2023-24	2022-23	2021-22
Band A	0%	0%	0%
Band B	15%*	16.9%	15.2%
Band C	44%	37%	36.6%
Band D	39%	41.5%	42.7%
Band E or below	2%	4.6%	5.5%

Average SAP rating of existing homes: 70

*The number of Band B rated homes has gone down slightly this year as a result of reassessing newly vacated homes.

EPC performance of new homes

	2023-24	2022-23	2021-22
Band A	6%	0%	0%
Band B	94%	96.5%	98.7%
Band C	0%	3.5%	1.3%
Band D	0%	0%	0%
Band E or below	0%	0%	0%

Average SAP rating of existing homes: 84

Our CO2 emissions

	2023-24	2022-23	2021-22
Scope 1 (direct emissions)	557.17	648.7	647.9
Scope 2 (indirect emissions from purchased electricity)	246.64	168.2	247.3
Scope 3 (all other indirect emissions)	27,791.85	27,504.3	27,890.7
Total	28,595.66	28,321.1	28,785.9

CO2 emissions per home: 2.82

SECR* intensity ratio for total emissions: 68.56 kg CO2e/m² per homes managed, 34.00 kg CO2e/m²

*We report on SECR on a voluntary basis.

A Futures customer who had external wall insulation said:

“This time last year my home was freezing but now my home warms up so much quicker when I put the heating on. It actually stays warm too which I’m really pleased about.”



Our total carbon emissions have increased slightly this year compared to last year but are still lower than in previous years. We’re pleased that our emissions per home have gone down. This shows that our roadmap to net zero wouldn’t be possible without improving the energy efficiency of our customers’ homes. This is why we’re dedicated to retrofitting and making the most of available grant funding.

Since April 2022 we’ve been awarded over £1.6 million from Wave 1 of the Government’s Social Housing Decarbonisation Fund, which we’re pleased to have completed at the end of 2023. More than 150 of our least energy efficient homes in Amber Valley and Erewash received measures such as external wall insulation, cavity wall insulation, loft insulation and draughtproofing, with a small number of homes receiving solar panels.

As Wave 1 finished, we went straight into Wave 2 with thanks to the continued support of the Midlands Net Zero Hub in our successful £3 million award. All of this funding has enabled us to retrofit 195 homes in the last financial year, and by the end of Wave 2 just over 300 homes will have had energy improvements.

Upgrading customers’ homes is not just a box ticking exercise. We know it means much more than that when many people are still feeling the pinch from the cost of living crisis and energy prices are still higher than they were historically. This work continues to follow the PAS 2035 framework so we can be confident that the measures deliver affordable warmth, carbon reduction and healthy homes.



Installed external wall insulation in **56 homes**.



Added loft insulation to **149 homes**.



Installed cavity wall insulation in **131 homes**.



Improved draughtproofing in **131 homes**.



Installed solar photovoltaic panels in **31 homes**.



Upgraded to LED lighting in **133 homes**.

We installed 80 smart thermostats in customers' homes this year. They allow us to monitor the real time mould risk in those properties and take action if needed. The Switchee device also tells us about temperature, air pressure, motion, humidity and light. All of this helps alert us to potential problems so we can better support customers to live in comfortable, safe and warm homes.

All new homes we develop are subject to consultation with the Local Lead Flood Authority as part of the planning approval process. We include mitigation strategies such as sustainable drainage systems in the scheme design as required. Ventilation strategies are also a key component of our fabric first energy improvement works.

The risk of increased flooding really hit home this year. In October the village of Ironville was sadly hit by an unprecedented flood and many households, including 18 of our customers, had to be temporarily moved out of their homes.

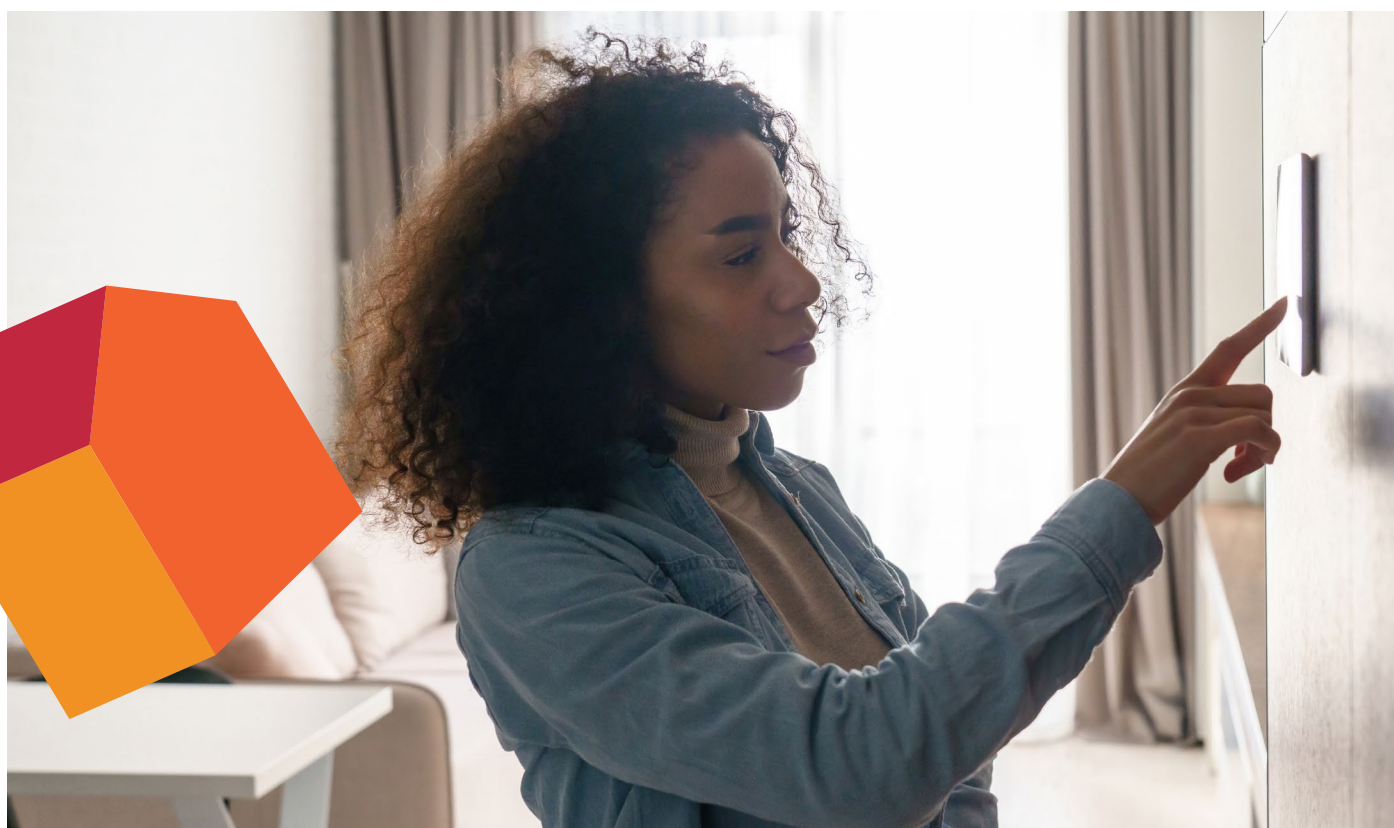
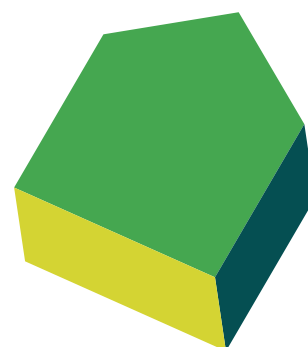
Colleagues worked tirelessly to find all affected families a suitable and safe place to live and helped prepare the temporary homes with essential items customers needed.

The drying out process for homes is unpredictable and it was eight months later in June before the first customers could eventually return. The damage caused meant that the ground floor of all the homes needed new flooring, rooms needed decorating, and a new kitchen had to be installed.

While many colleagues played a part, our assets and communities teams were dedicated to supporting customers the whole way through this long and challenging time. This included installing post boxes at the homes so that people could still safely collect their mail, dealing with insurance claims, energy companies, contractors and hosting an open day for customers to make choices about their new kitchen, and discuss timescales for work being completed and potential move in dates.

We'd like to thank our colleagues for all their continued hard work on something that has now become part of their normal roles since the day the flood hit. We must also thank all the affected customers for their continued patience and understanding.


Understanding how climate change could affect the properties we own is a key objective of our new corporate plan. Going forward we'll work with consultants to better understand flooding and overheating risks for both our customers' homes and business properties.




Theme: Ecology

Description: Promotes ecological sustainability.

Criteria within this standard:

- 

Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?
- 

Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?

How we meet this standard

We're looking forward to publishing our first green space strategy by the end of 2024. It will set out our goals of engaging with customers and communities to improve green spaces near our homes.

We've also worked with a number of organisations on a guide to help other landlords and their communities, to maximise and improve green spaces. The 'Green space stewardship model' is the output of a 24-month consultation with contributions from Futures, the Green Spaces Advisory Board, Ground Control, Clarion Housing, Home Group, Notting Hill Genesis, Orbit Group, Peabody and Sovereign Network Group, to produce the detailed step-by-step guide.

Our grounds maintenance teams are continually



working to enhance green spaces and promote biodiversity. The beginning of this year saw the conclusion of a project to plant hundreds of shrubs and wildflower seeds across the Southbrook estate in Daventry, as part of a community approach to improving green spaces.

The idea initially came from a consultation with residents we ran with West Northamptonshire Council in 2020. This resulted in the renovation of the Southbrook Community Centre and continued support of the centre and nearby areas. The final part of the consultation's goals was to make streets look more attractive with plants, and our grounds maintenance operatives have been busy doing exactly this.



	2023-24	2022-23	2021-22
New shrubs	3,345	159	3,000+
New hedging plants	0	375	300+
New trees	14	8	4
New wildflower meadows	7,475 m ²	25 new areas	12,000 m ²

We have several written strategies for managing pollutants. Our vehicles carry chemical spill kits to deal with petrol or diesel spills. We’re using significantly more water-based paints which contain fewer harsh chemicals. We also use specialist contractors to collect and segregate waste. For example, teams based at our depot near Ripley now work with a local company to ensure that all surplus paint is safely disposed of as hazardous waste.

We’re continuing to use Foamstream in our northern region. This environmentally friendly weedkiller uses heat and plant-based foam to kill off weeds. We’ve also

replaced petrol in our machinery with ‘Alkylate’ fuel which significantly reduces harmful emissions.

On new developments, we test for contaminants in the ground and in any buildings involved with residential development for our affordable schemes. This testing is done by consultants who recommend a course of action if pollutants are found. The plan is agreed with the local authority and contaminants are treated either on site or safely removed to a licensed facility.





Theme: Resource management


Description: Sustainable management of natural resources.




Criteria within this standard:

 Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?

 **Percentage of materials from responsible sources.**

 Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?

 **Percentage of materials that are recycled and/or diverted from landfill.**

 Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?



How we meet this standard:

We now have a strategy for using responsibly sourced building materials. As part of this we monitor the total carbon emissions from our suppliers quarterly. We started this in October 2023 and know that in the first six months of reporting our suppliers used 329,209 kg of CO₂. We can now benchmark and track this going forward.



We responsibly sourced 92% of the materials we bought in 2023-24.

We chose not to renew our ISO 14001 accreditation in December 2021, but we have adopted much of the best practice from it and continue to have high recycling and waste diversion rates. We're proud to say that we recycled almost all (98%) of our building materials in the last year.

We've also increased the number of waste streams to improve our waste management within our repairs and maintenance works. And we're putting plans in place to ask contractors working on our new developments to confirm the percentage of building waste that is recycled going forward.



In 2021 we spent **£26,337** to dispose of **319 tonnes** of waste.

In 2022 we spent **£31,358** to dispose of **311 tonnes** of waste.

In 2023, we spent **£38,854** to dispose of **294 tonnes** of waste.

The figures above show that while we're spending more on dealing with waste, we're disposing of less waste in traditional ways. We have found alternative ways to dispose of scrap metal, PVC and glazing to help save money, as well as having a more positive impact on the environment.

Alternatives for scrap metal have meant that we recycled 16.5 tonnes for £3,800 in 2023. In 2022, we recycled 14.46 tonnes for £1,900 and in 2021, 14.86 tonnes for £2,280. Our aim for this year is to further increase our scrap metal recycling by capturing more smaller pieces of metal, such as tap replacements, electrical cables from rewires, door handles and hinges.

In 2021 we became part of the FENSA UPVC recycling scheme, which enabled 24.25 tonnes of plastic waste from our window replacement programmes to be recycled in 2023 - saving us £2,354. We managed to recycle more than half (57%) of our plastic waste in 2023, and these free collections mean that our plastics skip is filling up more slowly resulting in long term savings.

All properties with communal hot and cold-water systems have water risk assessments and we action any recommendations. We run monthly, three-monthly,

and six-monthly water safety tests on communal water systems to ensure that customers are safe from risks such as Legionella. We have updated our water safety policy and guidance to better align it with guidance from the Health and Safety Executive. Communal bathrooms have been removed from our independent living schemes as customers told us they weren't used.

We're also exploring how we can reduce water use by installing low water consumption fittings in kitchens and bathrooms, as well as updating our new build specification to include low water consumption components. We're continuing to review our office energy and water use to identify more potential improvements.



The social criteria



Introduction

Sarah Wyke

Director of Housing

We know that not all of our customers need extra help, but many do. That's why providing support services goes hand-in-hand with providing affordable homes.

We've been supporting people across the East Midlands for over 16 years and we help our customers through a range of services designed to help them live well and independently. Demand for these services continues to grow and I'm proud of the work we do to support our communities.

Over the past year we've redesigned our 'neighbourhoods' service to have a more 'community' focus. Our customers were telling us that they wanted to see more of us in their local areas, and our teams were also telling us they wanted more time to spend supporting our customers and wider communities. In response, we've expanded the size of our Neighbourhoods team and renamed them 'Communities'. The change has meant that our team members have smaller areas to look after, so they can now spend more quality time dealing with issues that

matter the most to our customers and have more time out in the community. Having great partnerships with local organisations is also vital to our work. They enables us to make positive changes with more impact than we could have on our own.

We often say '*We're more than just a landlord*'. While we hope that resonates with customers, those outside the social housing world may still be surprised that we offer more than the upkeep of a home. We also offer customers support for domestic abuse and signposting, employment and training opportunities, through to helping and supporting customers in times of crisis, however small or big the problem might be.

We and our contractors help by donating to foodbanks and we often run initiatives for colleagues to give back to the community. We can help customers to budget and go to appointments with them. In fact, this year we increased the financial gains of our customers by over £1 million - now could we really say all this if we were '*just a landlord*'?








Theme: Affordability and security

Description: Provides affordable and secure housing.

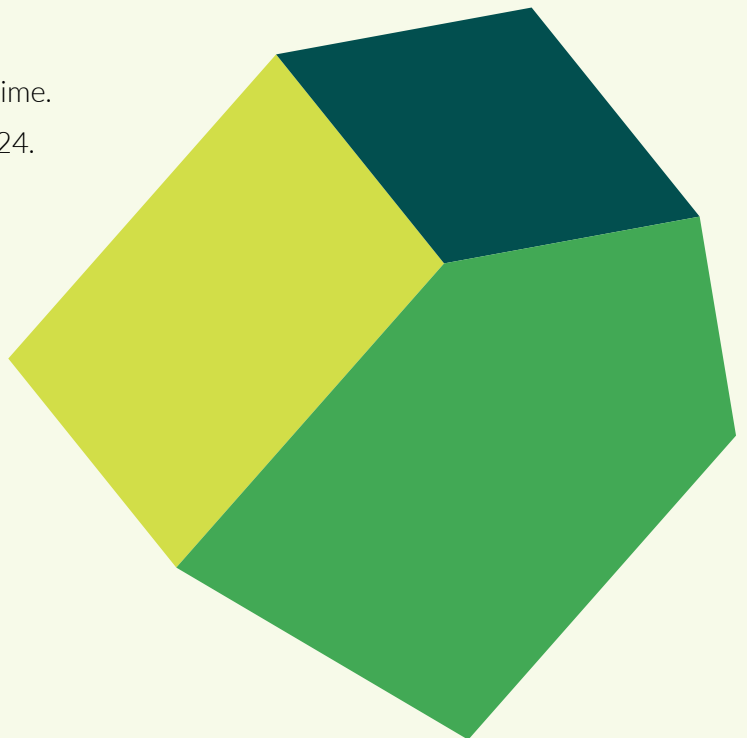
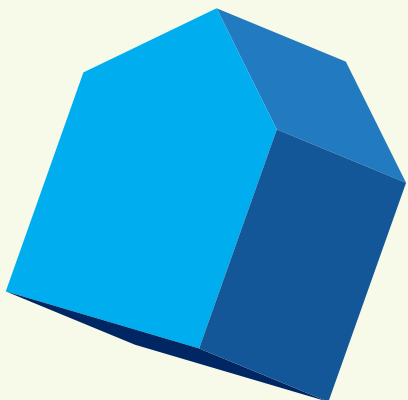


Criteria within this standard:

-  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 relevant local authority.
 - 2) Rent compared to the relevant Local Housing Allowance (LHA).
-  Share, and number, of existing homes (owned and/or 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.
-  Share, and number, of new homes (owned and/or 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.
-  How is the housing provider trying to reduce the effect of high energy costs on its residents?
-  How does the housing provider provide security of tenure for residents?

How we meet this standard

- ▶ Data is for all rents subject to the rent regulation regime.
- ▶ Rents are for the period 1 Apr 2023 to 31 March 2024.
- ▶ LHA rates are for the year beginning April 2023.
- ▶ Rents are all pro-rata to 52 weeks.





Rent compared to Local Housing Allowance (LHA) by local authority area:

Local authority		Homes	Av. weekly rent	LHA rate	%
Amber Valley	1 bed	1,544	£93.23	£90.90	103%
	2 bed	1,961	£100.72	£115.07	88%
	3 bed	2,091	£106.71	£136.93	78%
	4 bed	78	£115.17	£182.96	63%
	5 bed	8	£123.26	£182.96	67%
	6 bed	1	£127.85	£182.96	70%
Total		5,683	£101.12	£117.59	86%
Erewash	1 bed	22	£107.62	£90.90	118%
	2 bed	122	£112.30	£115.07	98%
	3 bed	49	£119.98	£136.93	88%
	4 bed	4	£141.86	£182.96	78%
Total		197	£114.29	£119.19	96%
Ashfield	2 bed	5	£94.22	£80.55	117%
Total		5	£94.22	£80.55	117%
Bolsover	1 bed	1	£76.38	£89.75	85%
	2 bed	32	£109.55	£103.56	106%
	3 bed	13	£114.02	£126.58	90%
Total		46	£110.09	£109.77	100.3%
Derbyshire Dales	2 bed	2	£115.60	£120.82	96%
	3 bed	4	£129.18	£143.84	90%
Total		6	£110.98	£136.17	82%

Local authority		Homes	Av. weekly rent	LHA rate	%
West Northampton	1 bed	552	£92.49	£120.82	77%
	2 bed	1,202	£110.28	£147.29	75%
	3 bed	1,326	£114.29	£172.60	66%
	4 bed	143	£127.41	£228.99	56%
	5 bed	2	£131.94	£228.99	58%
	Bedspace	9	£98.70	£84.35	117%
	Total	3,225	£109.66	£156.84	70%
Broxtowe	1 bed	9	£87.34	£108.16	81%
	2 bed	36	£119.79	£126.58	95%
	3 bed	6	£144.78	£143.84	101%
	Total	51	£117	£125.36	93%
NW Leicestershire	1 bed	16	£122.94	£103.56	119%
	2 bed	29	£147.66	£130.03	114%
	3 bed	4	£158.59	£155.34	102%
	Total	49	£140.48	£123.45	114%
NE Derbyshire	2 bed	22	£118.13	£120.82	98%
	3 bed	2	£124.14	£143.84	86%
	Total	24	£118.63	£122.74	97%
Peterborough	Bedspace	16	£94.68	£65.59	144%
	1 bed & bedsits	10	£84.75	£110.47	77%
	Total	26	£84.75	£82.85	102%
N Northants	1 bed	9	£95.07	£109.32	87%
	Bedspace	9	£94.86	£80	119%
	Total	18	£94.97	£94.66	100.3%
East Cambridgeshire	2 bed	2	£113.18	£195.62	58%
	Total	2	£113.18	£195.62	58%

Local authority		Homes	Av. weekly rent	LHA rate	%
South Derbyshire	1 bed	4	£113.85	£90.90	125%
	2 bed	3	£139.39	£115.07	121%
	Total	7	£124.79	£101.26	123%
Derby	2 bed	53	£149.93	£115.07	130%
	3 bed	27	£147.19	£136.93	107%
	4 bed	2	£230.77	£182.96	126%
	Total	82	£151	£123.92	122%
Blaby	2 bed	7	£140.56	£130.03	108%
	3 bed	3	£162.40	£155.34	105%
	Total	10	£147.11	£91.02	162%
Hinckley & Bosworth	1 bed	8	£106.15	£103.56	103%
	2 bed	22	£152.77	£130.03	117%
	3 bed	7	£167.47	£155.34	108%
	Total	37	£145.47	£106.70	136%
Harborough	1 bed	4	£103.38	£195.62	53%
	2 bed	1	£138.46	£218.63	63%
	3 bed	1	£168.75	£299.18	56%
	Total	6	£120.12	£216.72	55%
Rushcliffe	1 bed	10	£161.54	£159.95	100.1%
	2 bed	6	£180	£207.12	87%
	Total	16	£168.46	£177.64	95%



Existing tenure types

Tenure type	Number of existing homes on 31 March 2024 completed before 1 April 2023	Share of existing homes on 31 March 2024 completed before 1 April 2023
General needs (social rent)	5,576	54%
Intermediate rent	69	0.7%
Affordable rent	689	7%
Supported housing	24	0.2%
Housing for older people	3,106	30%
Low-cost home ownership	441	4%
Fixed term: Rent to Buy	108	1%
Care homes	0	0%
Private rented sector	269	3%
Total	10,282	

Tenure types completed this year

Tenure type	Number of new homes completed between 1 April 2023 and 31 March 2024	Share of new homes completed between 1 April 2023 and 31 March 2024
General needs (social rent)	22	10%
Intermediate rent	0	0%
Affordable rent	111	49%
Supported housing	0	0%
Housing for older people	0	0%
Low-cost home ownership	79	35%
Fixed term: Rent to Buy	16	7%
Care homes	0	0%
Private rented sector	0	0%
Total	228	





Each year we adjust our rents for inflation and to meet all the legal requirements that landlords must follow. Most rents went up by 7% this year in line with the cap set for housing associations by the Government.

We know this increase will have been challenging for many of our customers as they were already struggling with soaring prices all round. So we once again sent out a leaflet to all customers explaining the rent increase clearly and simply as well as giving information about how we can help with overstretched finances.

While energy costs are not at the same level as last year, they're still higher than they have been historically. So we're trying to support customers through this - and not just through our energy efficiency programmes.

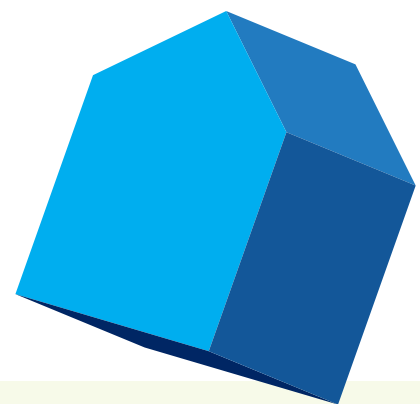
Colleagues donated winter coats to the community in December, in a bid to help those who don't already have one or can't afford to buy one.

Our team members collected 115 coats to donate to support groups in local communities. Bags full of outerwear for all ages, sizes and weathers were handed over to Infinite Wellbeing CIC, Heanor, Oscari Church of Christ, Riddings and the Hope Centre, Northampton.

With warm clothing being expensive and it being another difficult year for many as the cost-of-living crisis continued, we wanted to bring a little warmth to the community. So this was a great effort from our team members.

During the winter of 2022-23 we also handed out warm packs to customers as part of our Futures in the Community Day and through operatives on home visits. These warm packs are now our business as usual, and any customer-facing colleagues can give one to to customers who they feel would benefit from the extra warmth.

Rebecca Patrick, Director at Infinite Wellbeing CIC said:



"It's so generous and amazing that Futures has done this. It will really benefit the community as so many people are having a hard time at the minute, so it's lovely to be able to just do something for them."

Alongside all this we have 17 community centres throughout Derbyshire that customers can use as a warm space or place to meet, have a hot drink and chat to our teams face-to-face. Communities housing officers now have a pop-up banner they place outside the centre to let customers know when they're inside and posters to put in windows to let them know about future dates.

As well as referring customers to foodbanks we support them and community pantries with donations. Last year our colleagues went wild in the aisles at a local supermarket to donate much needed items to a Belper foodbank. Thanks to a brilliant idea by plumbing engineer Scott Bacon, we were able to buy a full shopping list for foodbank, Hope for Belper.

Scott realised that Sainsbury's loyalty scheme could be a way to raise money to be given back to the community. Scott said: "At one of our main depots, we mostly fill up our vans with petrol at the local Sainsbury's. I found out how to get a company Nectar card, so all the points from refuelling the vans went into the same pot."

Scott said:

The points built up over several months and the team decided the money should be used for local foodbanks.

Jo Lambourne, who has volunteered at Hope for Belper since it started said: ***"We're going through around 80 bags of food a week, which is just frighteningly quick. We've had a massive increase in people coming here and we're seeing more people now in work who are using the foodbank too."***

"We're incredibly grateful for this support. We couldn't run without donations like this, so we're very grateful."

We also hold a hardship fund for customers in financial crisis who need help with essentials such as food, gas and electricity, and to support them with white goods and furniture in their homes.



"We offer lots of support to our customers, from money advice, to helping customers get jobs. But I was thinking, what else can we do?"





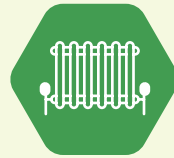
We gave customers emergency vouchers worth **£15,927.60**.



243 vouchers helped pay for energy and food (**102** energy vouchers and **141** food vouchers).



We spent **£69,162.44** on white goods and essential furniture for struggling customers.



We gave **£729.23** to help customers with the higher cost of oil heating.



We had **735** referrals to our tenancy support team.



The tenancy support team supported customers to improve their finances by **£1,169,263**.

We no longer offer any insecure or fixed term tenancies. All of our affordable and social rented homes are offered with a lifetime assured tenancy. We also offer the option of tenancies with a fixed term of at least five years under the Government's Rent to Buy scheme to enable customers to save towards buying that home in the future.






Theme: Building safety and quality

Description: Resident safety and building quality are well managed.



Criteria within this standard:

-  **Describe the condition of the housing provider's portfolio, with reference to:**
 - Percentage of homes for which all required gas safety checks have been carried out.*
 - Percentage of homes for which all required fire risk assessments have been carried out.*
 - Percentage of homes for which all required electrical safety checks have been carried out.*
 - Percentage of homes for which all required asbestos management surveys or re-inspections have been carried out.*
 - Percentage of homes for which all required Legionella risk assessments have been carried out.*

-  **What percentage of homes meet the national housing quality standard?**
-  **How do you manage and mitigate the risk of damp and mould for your residents?**



How we meet this standard:

We take health and safety extremely seriously. It's vital that our customers know how to keep themselves, their home and their families safe from common dangers like gas leaks and fire, as well as less well known but still very serious risks like Legionella, asbestos and misuse of electricity.

Last year we proudly achieved a five star occupational health and safety audit conducted by the British Safety Council. It shows our commitment to continually improve our health and safety management systems.

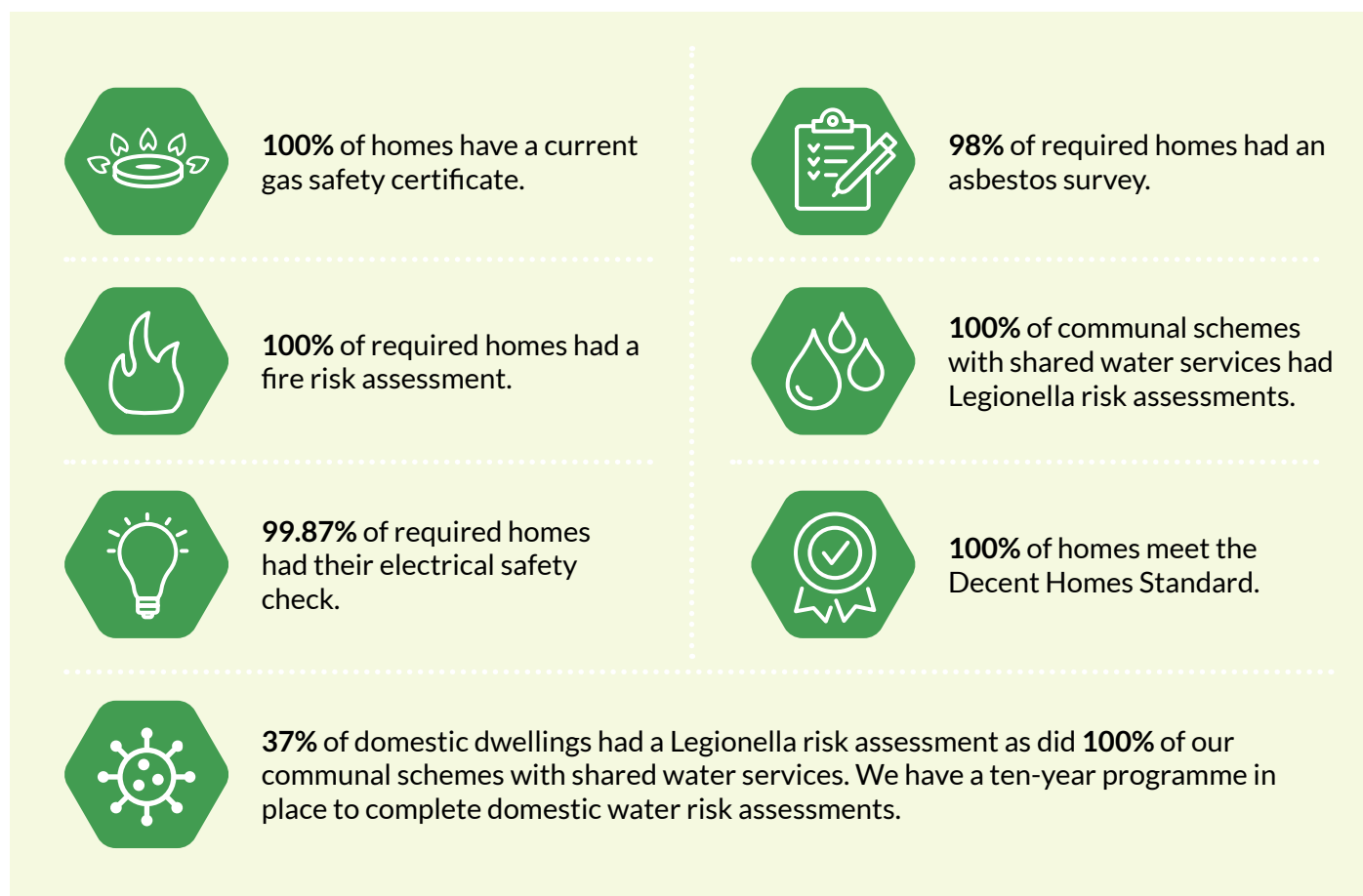
Mike Robinson, CEO at the British Safety Council, said:

"The award of a five star grading is an outstanding achievement and is reflective of a proactive organisation. Futures should be very proud of this."



Five Star Occupational Health and Safety Audit 2023

The audit measured our performance against key health and safety management indicators and included a detailed review of almost sixty component elements. The five star grading reflects a best practice organisation, and we were determined to put ourselves forward again to show just how much we've improved after receiving three stars the previous year.



We set up a specialist damp, mould and condensation team in April 2023 to manage customer reports and concerns. Customers can tell us about these issues across any of our channels – phone, email, our website or social media – and incoming reports are passed over to this specialist team to arrange a visit. Our surveyor will decide if treatment is needed and will arrange for the right team to complete the job.

We continue to promote information and advice about dealing with damp, mould and condensation through our website and social media channels. This year we partnered with the Energy Saving Trust to share a handbook and short step-by-step video to help customers maintain a healthy home. We also ran a Facebook campaign about this over the winter, sharing weekly tips to prevent moisture-related problems in the home.

“Healthy home top tips




Closing internal doors and using draught excluders keeps heat in the rooms you use most often, reducing the amount of heat moving into colder areas of your home.”

Theme: Resident voice

Description: Listens to residents' voice.



Criteria within this standard:

-  *What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?*
-  *What arrangements are in place to enable residents to hold management to account for the provision of services?*
-  *In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?*



How we meet this standard:

Doing a great job matters to us and our team members always strive to provide the best service possible. To help understand where our customers think we're doing well and where we could do better, we use an independent research company to survey customers throughout the year about their experience of using our services and living in our homes.

This year we've changed our surveys to align with the Regulator of Social Housing's new Tenant Satisfaction Measures.

We're dedicated to ensuring that the customer voice shapes what we do. That's why intelligence

and feedback such as customer satisfaction scores and comments in surveys are at the forefront of our decision making.

Over the last year, we've gone beyond the requirements in the Tenant Satisfaction Measures (TSMs). We've continued to ask additional questions to help us better understand customer engagement and involvement (while still remaining compliant) to ensure that customers are heard and to identify more key drivers of overall satisfaction.



74.4% customer satisfaction: overall service.



69% telephone surveys.



1,075 customers surveyed.



31% online surveys.

Action we've taken this year includes:

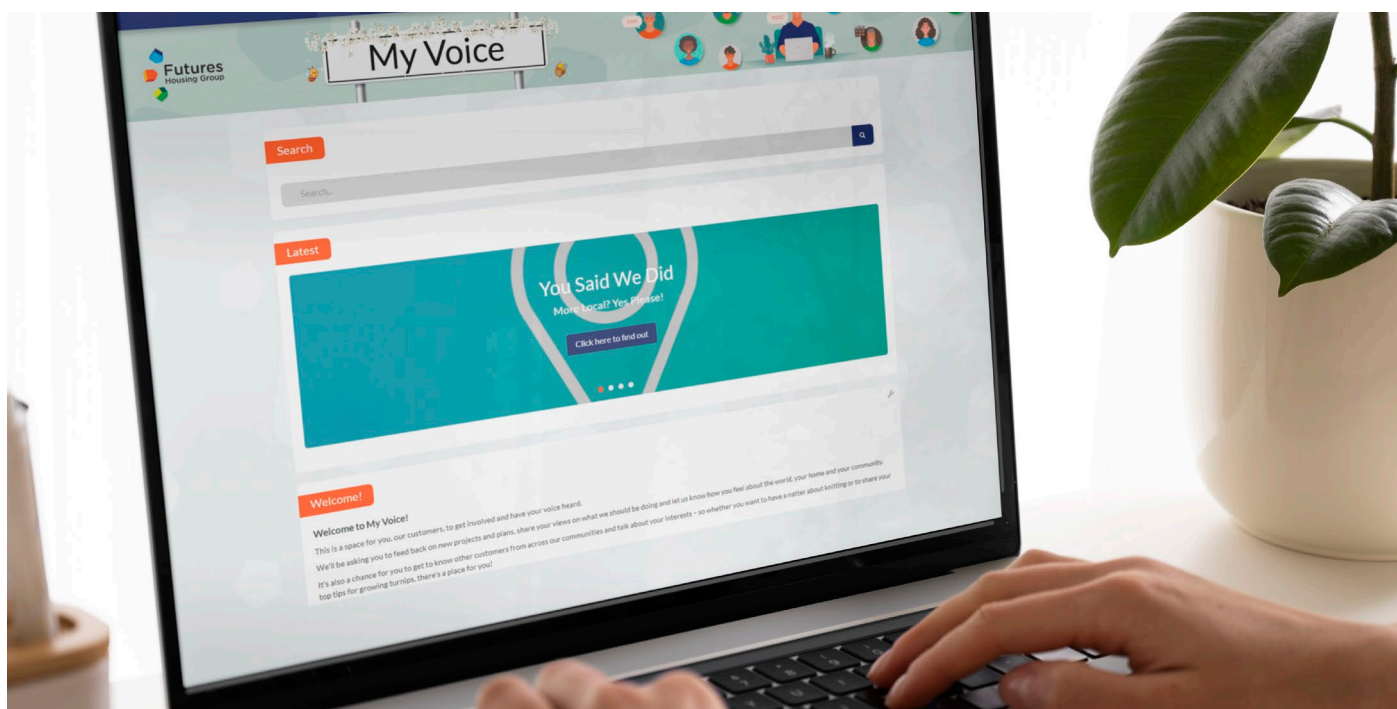
- ▶ Carrying out a full review of our repairs and maintenance journey based on customer feedback from the TSMs and other satisfaction surveys and workshops.
- ▶ Implementing a full process and service change to our antisocial behaviour service in response to themes and trends given to us by customers in the TSM survey.
- ▶ Asking customers what we should stop, start and continue doing to shape our new corporate plan.
- ▶ A major review of our customer service experience which includes workshops with teams from across the organisation, call listening, customer satisfaction data and comments from surveys such as the TSMs and our regular surveys.

Our online community, 'My Voice', continues to significantly influence our work. For instance, feedback from members has helped to shape how we manage our retrofit programme. Since early 2023, we've worked closely with My Voice customers to improve how we communicate, engage with and support customers whose homes will get free energy efficiency upgrades.

All affected customers now receive a series of letters to guide them through the process. We shared all the draft materials with My Voice members and they told us what they liked and where we needed to be clearer. They asked questions that we hadn't thought of and, most importantly, had their say on something that affects them and their home. Customers made it clear to us that they were already thinking ahead to the day that contractors arrive to do the work.

This feedback led to changes in every letter and inspired us to create extra communication resources. These were online frequently asked questions and a leaflet breaking down the journey into seven simple steps.

The insights our My Voice members gave us mean that we now communicate about concerns customers may have earlier in the process, by sharing the frequently asked questions link and the additional leaflet to go with one of the letters.



We're eager to be as transparent and proactive as possible, ensuring that all stakeholders and key staff have access to customer feedback and resident views. This includes a regular review of all TSM results in a monthly report to our Co-Executive team, and a quarterly report for our Board.

As this is the first year of TSMs, this work has included a 'deep dive' analysis of the results. Among other things this looked at the impact of a recent interaction with us and considered how equity, diversity and inclusion relate to customer satisfaction.

This year we hired two more customers to join our Insight Committee. The committee is instrumental in holding us accountable to customers - the people most affected by our services. Their work feeds directly into the Board, so customer insight is firmly at the heart of what we do. We've developed a new customer engagement strategy. It will be published later this year, and the committee will be responsible for monitoring our performance against it.

We carry out customer feedback surveys through an independent third-party organisation. This gives insight from a customer perspective and we use the information to develop team plans for the coming year.

The Housing Ombudsman upheld five complaints against Futures this year. Our complaints team has made several important changes to how we work, and that's all thanks to things we've learned from customer complaints.

We always appreciate feedback from customers, good and bad. If we're not told when we've got things wrong, then we don't have a direct opportunity to put things right. We continually strive to improve our services to ensure that we're delivering the best customer experience, and listening and taking on board customer feedback plays a huge part in this.

The customer services function is being thoroughly reviewed and improved and this will include looking at how customers interact with us when they need a repair. Other areas being looked at include:

- ▶ **Communication throughout the repairs process, including where repairs or replacements are outsourced to a contractor.**
- ▶ **Communication with our customer contact centre, including during the first stages of antisocial behaviour.**
- ▶ **A review of the customer offer for repairs timescales, which customers will be invited to share their views on.**



Other changes have included:

Plastering works

Some customers told us that they found plastering work confusing. Many expected new plaster to be applied on the first visit. However, our initial visit is just to inspect the home and plan what needs to be done. We've updated guidance for our customer service team, so going forward this will be more clearly explained to customers. The operatives will also take clear before and after photos of the work, so that we have these on record.

Window replacements

We've produced a new card for operatives to give to customers when we come to measure windows for replacement. This is because customers weren't always aware that we needed them to clear the area around the windows before the operatives come to install the new ones.

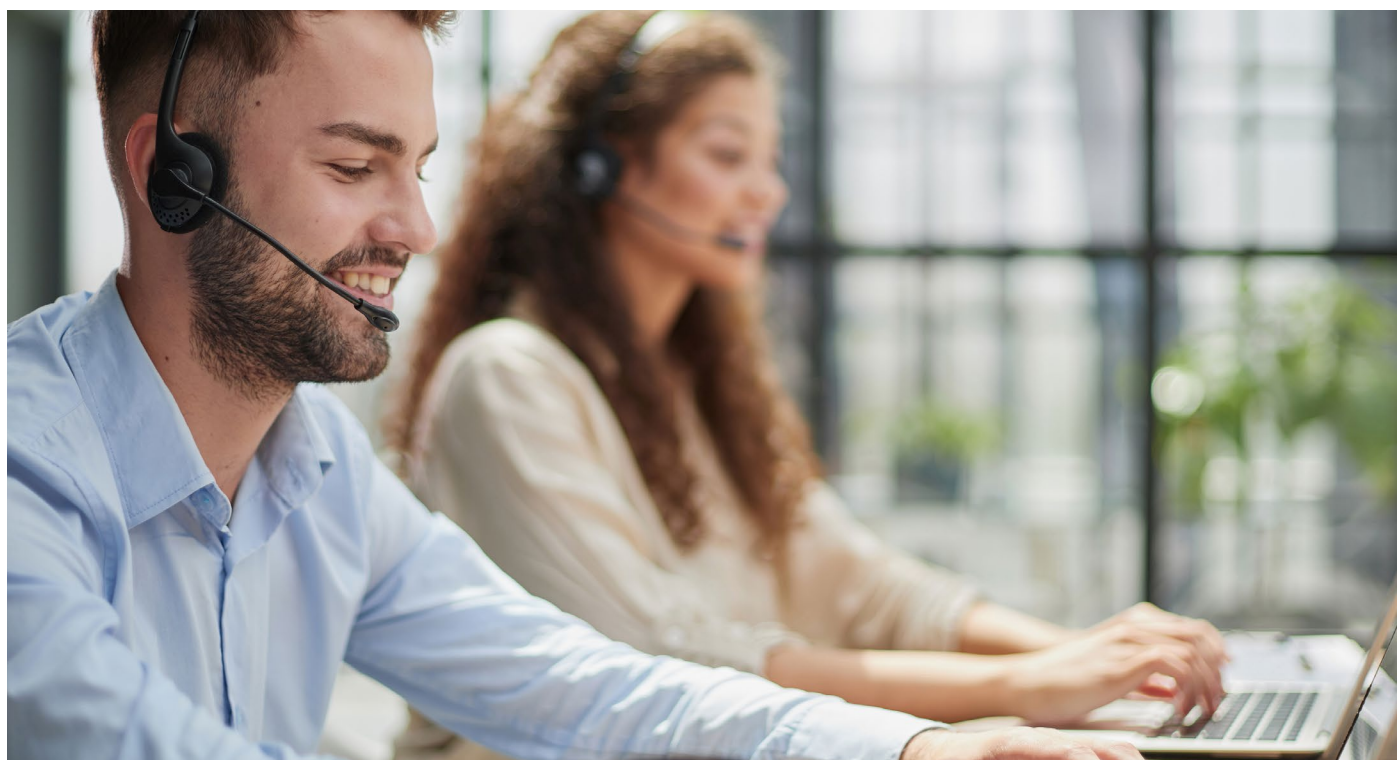


Shoe coverings

Our colleagues should already routinely be using shoe covers. But to ensure that they do we have reinforced this requirement as part of the specification for each job. We're also working to deliver a pop-up reminder on the mobile devices our operatives use.

Kitchen and bathroom planned works

We also heard from customers that we could do a better job of explaining what people need to do to prepare when we replace kitchens and bathrooms as well as what different contractors would be doing. We've now updated guidance for our customer service team so that we can more clearly explain to customers what they need to do and what will happen.




Theme: Resident support

Description: Supports residents and the local community.



Criteria within this standard:

-  *What are the key support services that the housing provider offers to its residents?
How successful are these services in improving outcomes?*



How we meet this standard:

Everyone can find life challenging at times and, for some people, this can make it especially hard to keep their home and household running smoothly. We're all human, we can all make mistakes or find ourselves in circumstances out of our control, so anyone could need a helping hand. And that's why we want to do all we can to support our customers to live comfortably in their home.

Our tenancy support team offers short-term, intensive support and coaching to help people to get on top of things again. They work with external agencies to create a holistic package of support to meet customers' needs and help to get their lives back on track.

The team includes specialists in money advice and employment advice, as these are both important factors that contribute to keeping a home running smoothly.

735

referrals to the tenancy support team during the year.

496

people accepted support and are on a support plan.

338

people are on a **low-** or **medium-** level support plan.

158

people are on a **high-level** intensive support plan.

83

people completed their high-level support plans with 100% successful outcomes achieved. The remainder have still to complete their plans.

190

people received phone or self-help support.

49

people didn't engage with the services.

We helped customers get **£1,169,263** by securing benefits which they were entitled to but missing out on, getting debt written off, accessing other funding such as the Household Support Fund and discussing how to budget more effectively.

The tenancy support team's achievements this year include:

457	customers helped to maximised their income through advice or an award.	92	employment advice referrals received.
279	customers referred or signposted to an external agency for extra support.	77	people engaged with the support we provided.
119	people helped to improve their general life skills.	18	customers attended training.
122	customers taken through a benefit check.	47	customers were helped with their CV.
130	customers referred to a foodbank.	8	customers started volunteering.
77	customers told us their health and wellbeing improved thanks to our support.	21	received job offers.
21	customers told us our support helped them to improve the condition of their home.	7	customers started full-time employment.
90	customers said they have better debt management thanks to our help.	12	started part-time employment.

Our Beep Assist team continued to support people with limited mobility, disabilities, and long-term health problems to live independently and safely with smart technology. As technology evolves, the team has been working hard to keep up and ensure that we can better meet the needs of our customers. We have been collaborating with regional partners to collectively provide a consistent service and, as a result, we'll now be offering support to customers in our independent living schemes too.



Theme: Placemaking

Description: Supports residents and the wider local community through placemaking.



Criteria within this standard:

- Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or place shaping activities.

How we meet this standard:

Being a customer-centric organisation goes much further than supporting customers in their home. It's important to us that we're visible in the community and that we positively contribute through community investment activities.

Our Communities team runs estate walkabouts throughout the year. We care about the places where our customers live and know it's important for people to live in a safe and comfortable environment - which is why we hold these events. They give customers and neighbours a chance to tell us about where they live and what more we can do to help.

It's also just as important that we work closely with partner organisations as, understandably, we're not responsible for everything that happens in a neighbourhood. That's why we invite the police, fire service, community groups and local councils along too. That helps us all to work together to create positive neighbourhood outcomes.

Our Communities team has also started to hold drop-in events and surgeries this year. These are based at community ladders, village halls, community centres and sheltered schemes and make us available to speak to customers in person about queries they have, while working with our partners.

Futures has been part of Operation Fragment in Daventry. This partnership group is led by the local police and includes West Northamptonshire Council, Daventry Town Council, the local community centre and youth services to focus on community safety on the Southbrook estate.

Working with other agencies has allowed us to share knowledge, identify hotspots, increase physical presence on the estate and understand resident priorities so that we can work better together to improve the area. This work will continue into the new financial year as funding has been extended for six months and may provide a future model for similar project groups on other key estates.



Some of our community headlines this year



🕒 26 April 2023

Futures' customers supported to get online

[Read more](#)



🕒 11 December 2023

Futures recognised for work in the community

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The governance criteria



Introduction

Penny Huggard

Director of Governance & Assurance

Good, strong and robust governance should be the norm for any well-run organisation. In challenging economic times, such as those faced by the UK in recent years, it's not uncommon for things to slip. But despite this, we have proudly kept our top G1/V1 regulatory and 'A+' credit ratings.

In August last year we received the brilliant news that we'd retained these top ratings from the Regulator of Social Housing after our In-Depth Assessment. It means that we've sustained this top-tier grading without interruption since the current regulatory framework was introduced.

A few months later we were once again awarded an 'A+' long-term issuer credit rating from S&P Global Ratings.

These two assessments will reassure our funders and customers that we continue to be a financially robust and well managed organisation which is in a very strong position to continue achieving our goal of providing good quality homes and services for our customers.

Our sector continues to face increasing scrutiny and pressure to improve performance and we have

been carefully preparing to meet the rigorous requirements of the new consumer regulations which came into force April. Over the last year we have been gathering data for the new Tenant Satisfaction Measures. Our results were submitted to the Regulator and published on our website, further increasing transparency around our performance and enabling comparisons to be made with other housing associations.

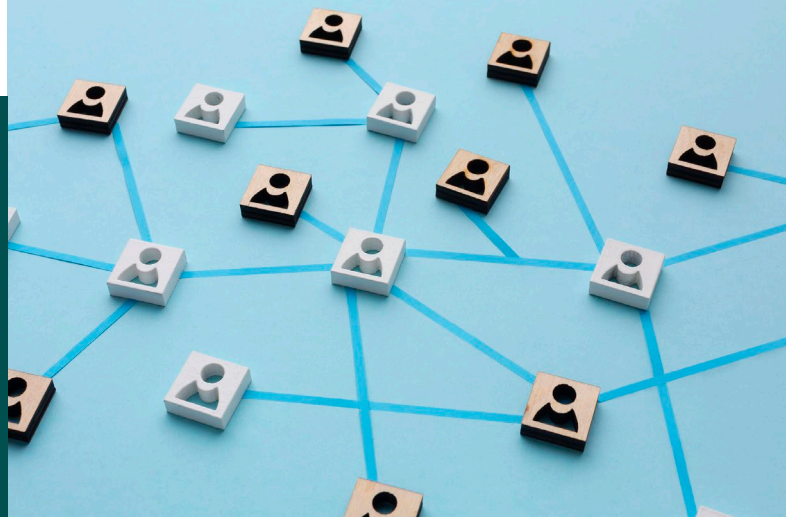
Our boards and committees continue to have full agendas. Over the last year they dedicated a significant amount of time to creating our new corporate plan. This sets out our vision for what we want to achieve in the next three years and beyond. While customers, team members and partner organisations had their say too, our board and committee members played an important role in ultimately determining our new goals.

The corporate plan was officially launched after this last financial year, and sets out ambitious but achievable goals. Our board and committee members will monitor how we deliver this over the coming years.



Theme: Structure and governance

Description: Legal structure of the organisation and its approach to governance.



Criteria within this standard:

- *Is the housing provider registered with the national regulator of social housing?*
- *What is the housing provider's most recent regulatory grading/status?*
- *Which code of governance does the housing provider follow, if any?*
- *Is the housing provider a not-for-profit?*
- *Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?*
- *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?*

How we meet this standard:

We're proud to have retained our top ratings for governance and viability from the Regulator of Social Housing after its latest In-Depth Assessment in August 2023. The G1/V1 outcome means that we have sustained this top-tier grading continually since the current regulatory framework was introduced.

We're a not-for-profit housing association and have adopted the National Housing Federation's 2020 Code of Governance. We assess and report on our compliance every year.

ESG risk runs through both our operational and strategic risk registers, where our Audit & Risk Committee will consider risks around:

- ▶ **Sustainability, supply chains and the economic climate.**
- ▶ **Customer voice, customer services and government policy.**
- ▶ **Governance and regulation, data and resource planning.**

Our assurance framework includes cyclical reviews of compliance with all relevant law and regulation. We're pleased to say that we again received no regulatory notices or enforcement actions during the year.



Theme: Board and trustees

Description: High quality board of trustees.



Criteria within this standard:

- *How does the housing provider ensure it gets input from a diverse range of people, into the governance processes? Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate equality, diversity and inclusion (EDI) into the recruitment and selection of board members and senior management?*
- *What percentage of the housing provider's Board have turned over in the last two years? What percentage of the housing provider's senior management team have turned over in the last two years?*
- *Number of board members on the housing provider's audit committee with recent and relevant financial experience.*
- *What percentage of the housing provider's board are non-executive directors?*
- *Has a succession plan been provided to the housing provider's board in the last 12 months?*
- *For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?*
- *When was the last independently-run, board-effectiveness review?*
- *How does the housing provider handle conflicts of interest at the board?*

How we meet this standard:

We pride ourselves on being a customer-centric organisation, putting the customer at the heart of what we do. Our Insight Committee is a significant element of our governance and helps ensure that we get input from a diverse range of people. It's made up of customers and independent members together with board members and some senior staff. Together they advise us on how to improve what we offer our customers, as well as reviewing relevant policies and keeping an eye on our performance. It's so important that customers are a part of this so their voice is heard and we can learn from them. Teams across Futures can present their ideas to the committee for feedback on how well services meet or exceed customer expectations and regulatory requirements, and whether they offer value for money.

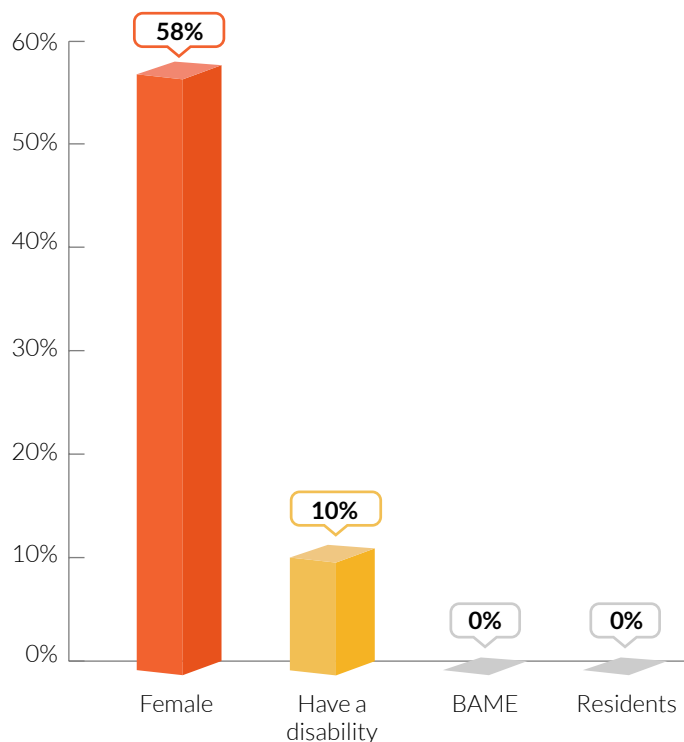
We have a skills and competency framework for our board members to make sure that we have all the necessary skills and attributes in place for the Board to be effective. This has been further developed in the last year to include a 'lived in' experience of social housing.

We use this framework when we recruit to the Board, to identify and fill any gaps, changing priorities and to increase the Board's diversity.

Board papers also specifically ask how the paper presented to them will affect our customers. This ensures that we consider the impact of changes on customers. Most recently, we surveyed customers to help shape our new corporate plan, asking them what we should stop, start and continue doing. These findings were presented to the Board and senior leaders to help shape our strategies and objectives for the new plan.

We have an equity, diversity and inclusion strategy which seeks to improve diversity at senior leadership level. While there are no set quotas around the recruitment of board members and the Executive Team, diversity is a priority and we use a range of different methods to attract applications from a broad base.

Board demographics for the year:



59
years

Average age of Board members.

5
years

Average tenure of Board members.



Our Board has up to 12 board directors, one of which – the Chief Executive – is an executive appointment. During the year we had 12 board members, of which 92% were non-executive. 14% of board directors left the Board over the last two years and we've had no members of our Executive Team leave during this time.

We have four members on the Audit & Risk Committee who all have recent and relevant financial experience, including being a Chartered Accountant, having a Masters in finance and accounting, Chief Executive, and CIMA and CAAT qualifications.

Our Chair and Senior Independent Director/Vice Chair track board terms of office and undertake succession planning for future turnover. There are regular reports to the Board to plan for forthcoming vacancies and recruitment.

External audit services are subject to tender every three years (with a two-year contract extension option). The current external auditor has been in contract for six years and a new external audit partner was appointed on 1 April 2024.

The last independently run board effectiveness review was in November 2019 and the next is scheduled for the summer of 2024.

The code of conduct for our board members sets out how we manage conflicts of interest. Board members must declare any actual, potential, or perceived conflict of interest and these are formally recorded and managed accordingly. Additionally, declarations of interest are published on our website along with the profiles of all board members.

The Governance team checks that declarations of interest are renewed at least annually.

All board members are invited to declare any conflict of interest at the start of every Board and committee meeting. If the Chair of the meeting deemed that there was a material conflict of interest the individual concerned would withdraw from the relevant discussion and any decisions.









Theme: Staff wellbeing

Description: Supports employees.



Criteria within this standard:

-  Does the housing provider pay the Real Living Wage?
-  What is the housing provider's median gender pay gap?
-  What is the housing provider's CEO: median-worker pay ratio?
-  How is the housing provider ensuring equality, diversity, and inclusion (EDI) is promoted across its staff?
-  How does the housing provider support the physical and mental health of its staff?
-  How does the housing provider support the professional development of its staff?

How we meet this standard:

While providing homes is our core purpose, we couldn't do what we do without our people. We're a people-focused organisation as evidenced by our Investors in People platinum accreditation. Culture is one of seven key themes in our new corporate plan.

We've paid the Real Living Wage since April 2021 and continue to review our wages each year to compare them to other jobs in the same sector.

Key people statistics:

	2023-24	2022-23	2021-22
Median gender pay gap.	-4.15%	-6.9%	-5.3%
CEO: median-worker pay ratio.	13:1	7:5:1	7:5:1

We have committed to an equity, diversity and inclusion (EDI) diagnostic tool which looks at how we ensure diversity and inclusion across the organisation. The results are reported directly to the Board.

At a practical level, the delivery of awareness and celebration initiatives works alongside our wellbeing programme to ensure it is given the space it needs to celebrate and teach about diversity. We run regular EDI huddle training sessions as well as specific training. Recent sessions have included a speaker on mental health, neurodiversity training for all people managers and a session focusing on women in leadership.

More strategically, we continue to collect data on our staff and use this in reporting people metrics (such as our staff survey) to understand how diversity might affect different groups of people.

Our employees are critical to our success, and we focus heavily on our culture and the wellbeing of our people. We have a dedicated health and wellbeing area on our intranet together with champions and online campaigns.

- ▶ We train team members as Mental Health First Aiders and currently have 75 across the organisation.
- ▶ We have a 24/7 employee assistance programme.
- ▶ We have a health cash plan, Medicash, with an app that offers lots of support. Team members are automatically opted in from day one. We also offer private medical insurance.
- ▶ We offer the Cycle to Work scheme.
- ▶ Our financial advisors, CFED, offer support to team members.
- ▶ We are training all line managers on neurodiversity.
- ▶ We are about to train all line managers on mental health.
- ▶ We are also looking at options for further mental health-related sessions including work around race, equity, and mental health.



We are keen for colleagues to develop themselves both professionally and personally, and since 2017 we've run our own in-house Leadership Academy. 169 employees have now gone through this training programme, with another 40 people taking part at the time of writing. The sessions focus on four leadership competencies;

- ▶ **leading self**
- ▶ **leading potential**
- ▶ **leading change**
- ▶ **leading the organisation.**

The programme is available to all employees at any stage of their career, regardless of job title or status, as we recognise that anyone can be a leader. As part of the training, each participant has their own mentor and takes part in coaching sessions run by an external company.

Futures is also a member of Generation Next, a network for 18-35 year-old professionals in the East Midlands. We had 18 members as of April 2024, and we're taking on more this year. We support colleagues who are members by allowing them time within working hours to attend the network's webinar events and to go to social and networking events. One of our colleagues, Nicole Perkins, Procurement Officer, has become a Board member of Generation Next and three other staff are now ambassadors.



Nicole said:

“I can say it’s thanks to Generation Next that I’ve been able to get rid of my imposter feeling. I feel very passionate about the support Generation Next has given me and I want to share that with other young professionals. Even after only being a member for just over 12 months, I can already see how much the programme has allowed me to become a more confident version of myself.”



A programme like Generation Next is also important for the wider community. By offering these services it not only improves the talent of young people, but the aim is to retain them, so people then look to stay in the East Midlands. This is one of the reasons why Futures has since partnered with Generation Next.

Any colleague joining one of our graduate schemes is entered into the GEM programme, which we’ve partnered with since 2019. This is a year-long programme leading to a Level 4 Chartered Institute of Housing qualification. Participants get to travel across the UK to attend events. Eighteen graduates have gone through our programme over the past five years.



13.6% of employees have received a qualification that is relevant for their professional development, within the last year.





Theme: Supply chain management


Description: Procures responsibly.




Criteria within this standard:

 *How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this social value?*

 *What is the relative weighting of social value considerations in procurement policies? How much social value has been delivered from the housing provider's supply chain in the last 12 months?*

 *How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?*

 *What is the relative weighting of environmental impact considerations in procurement policies? How does the housing provider monitor supply chain risks, and what initiatives has the housing provider taken to drive higher sustainability performance across its supply chain?*



How we meet this standard:

With more than 10,500 homes across the East Midlands, we depend on a range of suppliers for parts, materials and services to make sure that our customers continue to live in safe and comfortable homes.

Social value is an important part of our tender process. Bidders are asked to propose specific deliverables, evidence and KPIs along with their social value benefit in the following areas:

- ▶ tackling loneliness and supporting mental health
- ▶ encouraging more physical activity
- ▶ support for those living with dementia
- ▶ community projects
- ▶ apprenticeships
- ▶ other opportunities to support social enhancements.

Social value is measured through contract management as well as identification of local suppliers and small and medium sized enterprises (SME) throughout the procurement process.





Minimum of **5%** weighting for social value in all tenders.*



Local supply has increased from 65% to **80%** since 2021-22.



69% of the suppliers we work with are SMEs.



We generated **£75,507.29** in extra income through rebates and donations.

** We encourage a higher weighting where possible and ensure it is evaluated appropriately.*

We comply with the *Social Value Act 2012* and are currently benchmarking both HACT and the Social Value Portal as ways to monitor and measure our supply chain's impact more accurately.

We prioritise sustainability when purchasing goods and services and include questions around this in our procurement documents and contracts. For example, in recent tenders we have asked about the environmentally friendly materials organisations use. We also work with our supply chain to review the sustainability of goods and services each year, so we can understand the environmental impact of working together. To do this we ask questions about a range of issues, including carbon emissions, mileage, sustainability targets and goals.

We don't set a minimum weighting for environmental impact considerations within our tenders or policies, as these considerations are specific to the goods and services being procured. However, over the year, the weightings have varied from 2% through to 10% on tenders. No tenders have been issued with a zero weighting in this area.

Going forward, we'll be further developing our sustainable supply chains as our new corporate plan aims for us to support our suppliers to reduce their carbon footprint and to create a social value plan for supply chain investment into our communities.



Looking to the future



James Dial

Head of Sustainability & Asset Maximisation

We're proud of our continued work and achievements over the last year, and this report is a great way to evidence all that we are doing to maintain sustainable homes and communities and have strong and effective governance. It highlights our successes from across the organisation, including improving the energy efficiency of hundreds of homes, organising community events, working with local organisations, and retaining our top ratings from the Regular of Social Housing.

Looking ahead, we'll be working towards delivering the objectives set out in our latest corporate plan. This means engaging more customers in our sustainability journey, and working in ways that better support them and the environment. We'll continue to ensure our new homes are well insulated and have low-carbon heating systems where possible. We will also seek to maximise grant funding for energy improvements to our existing homes to ensure they reach EPC C by 2030.

We're publishing our green space strategy later this year to show how we'll improve the outdoor spaces around our homes. And we're taking steps to reduce our operational carbon footprint as a business.

Our newly created Communities team, together with our new customer engagement strategy, will revitalise how we connect with customers and their communities. And this will give customers a stronger voice in our decision-making.

We will also be embracing the new Tenant Satisfaction Measures and the new insights they give us to help ensure we're doing all we can to benefit our customers.

We're proud to have achieved top grades from the regulator for governance and financial viability and it's our aim to be in the top bracket for the new consumer standards too.



Thank you for taking the time to read about our continued progress on ESG, and if you have any ideas or would like to work together in some way, then we'd love you to get in touch.

Please send us a message at partnerships@futureshg.co.uk and we'll get back to you.



Thank you



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Futures Housing Group



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