

Environmental, social and governance (ESG) report

Year ending 31 March 2023





Introduction

Welcome to Selwood Housing's environmental, social and governance (ESG) report for 2022/23.

We have been a vital part of our communities for over 30 years and know the difference a stable home can make. Affordable, safe, secure homes give people a foundation on which to build their lives.

The range of homes we provide, from rented to shared ownership, sheltered accommodation and care homes means we help many local people. We believe that strong ESG reporting is key to meeting our responsibilities to our customers.

We own and manage over 7,000 homes in the south west and are growing. Our ambition is to deliver 1,700 homes in the next 10 years, to help tackle the housing crisis. As a charity, our surplus is reinvested into new homes, our existing properties and our communities.

We believe that being truly local makes us different. Our team is made up of over 300 local people who really get to know our customers and are passionate about helping them.

By listening to what our customers say, we are continually improving our services.

Put simply, we are here to play our part in solving the UK's housing crisis, as a long-term partner and investor in our communities.

We join over 120 housing associations in adopting the principles of the Sustainability Reporting Standard for Social Housing, aligning it to our business process and key strategies like development and asset management. We believe it will provide direction and transparency in our achievement of key sustainability targets like EPC C by 2030 and net carbon zero by 2050.



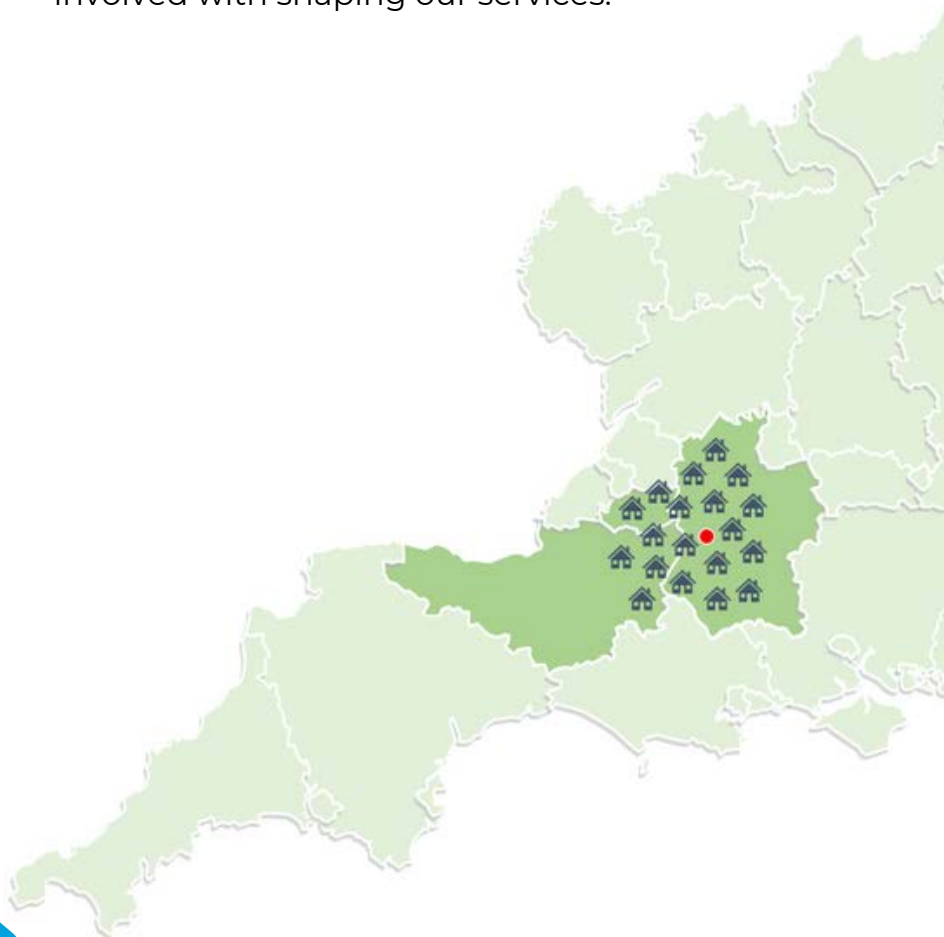
Barry Hughes
Chief executive



Our homes

Our homes are located in Wiltshire, Mendip and Bath and North East Somerset (BANES). The vast majority of our properties are within an hour of our main office in Trowbridge.

Our truly local focus means we can reach our homes quickly, we have strong relationships with our partners and stakeholders and it is easier for customers to get involved with shaping our services.



Our values and behaviours

Our values and behaviours connect our team and shape our ESG culture:

Customer focused

By focusing on our customers, we can provide a high-quality service

One team

As 'one team' we consider others, working together to achieve a common goal

Honest

By being honest we can fix issues before they become problems

Dynamic

We find new ways of doing things and find solutions to existing or potential problems



Our key ESG achievements in 2022/23 at a glance



95% social and affordable homes



2 energy efficiency pilot schemes completed in 90 customer homes



76.6% of customers rated rent as value for money



100% in-date gas safety checks



Completed our first fully EPC 'A' rated new homes



100% fire risk assessment compliance achieved

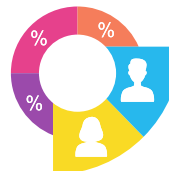


89% new properties EPC 'B' rated and above

75% existing properties EPC 'C' rated and above



Launched 2 new priority neighbourhoods



More than half of our board of directors are women.

What we are focusing on in the future

Cost-of-living pressures, rising inflation and interest rates have brought many new challenges in the last year, both for Selwood Housing and our customers.

In the face of these challenges, we have prioritised our planned investment in areas that will bring substantial benefits to customers, such as energy efficiency and damp and mould issues.

Our successful bid for £1.4m in funding from the Social Housing Decarbonisation Fund, with an additional £4.3m co-funded by us, means we can deliver a further improvements programme between 2023 and 2025 to our least energy efficient homes.

We will continue to develop and improve our processes and systems in our transformation programme, Horizon. This will create new inclusive digital services and more choices for customers



New EPC 'A' rated homes completed on the site of the derelict John Bull pub in Trowbridge.



Children from nearby Studley Green School visited the site and chose the new name 'Platinum Court'.



Sustainability Reporting Standard for Social Housing

The structure of this report follows the themes outlined in the Sustainability Reporting Standard for Social Housing, under the three broad social, environmental and governance headings.

Each one has several criteria (C1 etc) which are individually addressed.

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Affordability and security

This theme seeks to assess the extent to which Selwood Housing provides long-term homes that are genuinely affordable to those on low incomes.

The theme is made up of five criteria including the tenure mix of new and existing properties, the security of tenure and fuel poverty.



C1. For properties that are subject to the rent regulation regime, rent compared to Local Housing Allowance (LHA):

Property type	Selwood Housing average passing rent	Average LHA	% of LHA
Affordable rent	£141.43	£154.94	91.3%
General needs	£104.99	£164.27	63.9%
Sheltered	£103.08	£133.40	77.3%



C2. Share, and number, of existing homes (homes completed before the last financial year) allocated to:

Tenure	Number of homes	% of total homes
Social rent	5,580	82%
Affordable rent	805	12%
Intermediate rent	8	0%
Shared ownership	308	5%
Supported housing	72	1%
Market rent	2	0%
Total	6,775	100%

C3. Share, and number, of new homes (homes that were completed in the last financial year), allocated to:

Tenure	Number of homes	% of total homes
Social rent	31	20%
Affordable rent	56	36%
Intermediate rent	0	0%
Shared ownership	67	44%
Supported housing	0	0%
Market rent	0	0%
Total	154	100%



C4. How is Selwood Housing trying to reduce the effect of fuel poverty on its residents?

Referrals for customers experiencing financial hardship and energy related debt are made to the Housing Associations' Charitable Trust (HACT) 2023 Fuel Fund, coordinated by our Tenancy Sustainment Team.

The team have been responding to a rise in demand due to the cost-of-living crisis, peaking in January 2023 with 63 households requiring additional tenancy support.

There has been an increased number of customers facing financial hardship, experiencing debt related issues and requiring money advice. Customers can be referred to the Citizens Advice Bureau (CAB) or Trowbridge Debt Advice Service.

We've reviewed and developed 'Help Paying Your Bills' website content which includes sign posting and links to partner agencies and utility providers.

We've also started our planned programmes to achieve EPC SAP band C in all our properties by 2030. Further details of projects at section C16.

C5. What % of rental homes have a 3 year fixed tenancy agreement (or longer)?

Indicator	2021/22	2022/23
Assured	96%	96%
Assured shorthold tenancy	4%	4%
Other	0%	0%

Building safety and quality

This theme seeks to assess how effective Selwood Housing is at meeting its legal responsibilities to protect residents and keep buildings safe.

The theme is made up of three criteria, disclosing gas safety checks, fire risk assessments and meeting Decent Homes Standards.



Indicator	2021/22	2022/23
C6 % of homes with an in-date accredited gas safety check	100%	100%
C7 % of buildings with an in-date compliant fire risk assessment	100%	100%
C8 % of homes meeting the Decent Homes Standard	99.6%	99.6%

Resident voice

This theme seeks to assess how effective Selwood Housing is at listening to and empowering residents.

The theme is made up of three criteria that cover board scrutiny, complaint handling and resident satisfaction.



C9. What arrangements are in place to enable the residents to hold management to account for provision of services?

Our scrutiny team facilitates two customer-led reviews into the provision of services every year. It also holds us to account on our performance in delivering our Together with Tenants action plan.

The wider customer community is involved in shaping and influencing services, policies, strategies and wider service offers. In the past year, 274 customers helped shape services across 12 projects.

This included assessment of our pets & animals policy and the redevelopment of our damp & mould leaflet. We also engaged with customers in relation to our antisocial behaviour and domestic abuse policies through surveys, workshops and focus groups.

Our business transformation project Horizon works with customers to test and gain feedback to help develop our digital offer.

The launch of our new customer complaints forum has helped us improve how we handle complaints and enhance customer satisfaction.



C10. How does Selwood Housing measure resident satisfaction and how has resident satisfaction changed over the last three years?

Since March 2022, satisfaction with a wide range of customer touchpoints has been measured using the Rant & Rave digital platform.

This allows us to collect real-time customer feedback. It's a quick and easy way for customers to tell us about their experiences of our services via SMS or email. Low score alerts mean that we address failures quickly which may pre-empt formal complaints.

The disruption to our satisfaction surveys in 2020/21 and 2021/22 caused by Covid plus a change to the survey methodology in 2022/23, makes comparison over three years difficult and not especially useful.

With publication of guidance for the new Tenant Satisfaction Measures in 2022, we decided to outsource our tenant perception survey to ensure compliance with the regulatory requirements.

From a test pilot in March 2023 with 51 customers, 84% were satisfied with the overall services we provider, compared with 79% in 2020/21.

C11. In the last 12 months, how many complaints have been upheld by the Ombudsman? How have these complaints (or others) resulted in change of practice within Selwood Housing?

Four complaints were referred to the Ombudsman in 2022/23. None were upheld.

We value our customers' feedback and strive to improve our services based on their complaints.

We have a dedicated customer complaints specialist who works closely with our service managers to ensure that lessons learned from complaints are translated into action.

We also monitor the trends and themes of complaints and implement measures to prevent recurring mistakes.

As a result of this work, we have enhanced our processes and/or information for the following services:

- Tenancy termination
- Fire safety
- Customer welfare and support

Resident support

This theme seeks to assess the effectiveness of the initiatives that Selwood Housing runs to support individual residents.

The theme is made up of one criterion that covers: What support is provided? And how successful is it?



C12. What support services does Selwood Housing offer to its residents? How successful are these services in improving outcomes?

'We are all Selwood Housing', our 2022 customer learning programme aimed to open our business to customers considering future roles as either customer board or scrutiny team members, or employment with Selwood Housing or in the social housing sector.

A dozen customers progressed through the pilot successfully. One joined the board and three joined our scrutiny team.

Joint working with Trowbridge Future led to the establishment of their three-year Neighbourhood Connector role.

Now at its midway point, it has developed new community-led solutions across the town focusing on themes of 'youth, community & neighbourhood'. Around 1,500 households are likely to benefit from the service.

Our Stronger Communities Funding invested £42,000 across 21 local projects of benefit to customers and local communities. This enabled the groups we supported to attract a further £433K in match funding.

Placemaking

This theme seeks to highlight the wider set of activities that Selwood Housing undertakes to create well-designed homes and places that meet local needs and provide great places for people to live and enjoy.

The theme is made up of one criterion, a space for the housing provider to give examples of their placemaking or placeshaping work.



C13. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.

We successfully completed our first priority neighbourhoods project in the Studley Green (Trowbridge) and Queensway (Melksham) areas. Activities included:

- Listening to the views of more than 400 customers via community door knocks.
- Neighbourhood action day in partnership with a local primary school. 180 students supported the 'junior neighbourhood champions'.
- Organising community litter picks and bulky item collections for customers.
- Developing a community garden in Studley Green with Trowbridge Future.
- Delivering a community day (see case study).

The project will now continue into 2023 with a new programme of activities working with local partners in Westbury and Warminster.

Case study: priority neighbourhoods

Selwood Housing's priority neighbourhoods team organised a family fun day and garden makeover at Studley Green, Trowbridge, in response to customer requests for an outdoor get-together in our Customer Conversation 2021 survey.

Customers and local residents came along to enjoy the day at Kensington Fields. This free pop-up fun day provided a bouncy castle, face painting and giant puzzles. Cakes and refreshments were available to all.

Active Trowbridge brought along their inflatable Beat the Goalie and Starry Eyes Talent Show provided a lively soundtrack as budding popstars young and old took to the stage.

Our second community event took place at the same time just around the corner. The Kingswood Chase community garden enjoyed a 'makeover' with the help of the Selwood Housing team, local partner Trowbridge Future and community volunteers who planted, painted and had green-fingered fun!

Other local partners providing support included Spurgeons Children's Charity and Trowbridge Debt Advice Service.

Customer feedback was very positive and the day was a highlight of community involvement and projects in Studley Green.

**Search 'Priority Neighbourhoods'
on our website to find out more**

Climate change

This theme seeks to assess how the activities of Selwood Housing are impacting on climate change, and how we are mitigating the physical risks of climate change. This theme considers current practice, as well as the changes being made to improve performance in the future.

The theme is made up of six criteria, including the distribution of EPC ratings, emissions data, climate risk mitigation plan and environmental strategy.



C14. Distribution of EPC ratings of existing homes (those completed before the last financial year).

No. homes by EPC band	2021/22	2022/23
A	0.5%	1.3%
B	24.6%	26%
C	49.3%	49.4%
D	23.6%	21.3%
E and below	2.0%	1.8%
No data	0%	0.2%



C15. Distribution of EPC ratings of new homes (those completed in the last financial year).

No. homes by EPC band	2021/22	2022/23
A	4.8%	4.7%
B	93.2%	84.6%
C	2.1%	10.7%
D	0%	0%
E and below	0%	0%
No data	0%	0%

*2021/22 = 2.65 tonnes per home managed

*2022/23 = 2.61 tonnes per home managed

C16. Scope 1, Scope 2 and Scope 3 greenhouse gas emissions.

Emission type	2021/22 (tonnes CO2)	2022/23 (tonnes CO2)
Scope 1	706	642
Scope 2	209	191
Scope 3	17,080*	16,782*
Total	17,995	17,615

Scope 1 emissions include gas bought for offices, community centres, landlords supply to communal areas, district heating systems and fuel used for maintenance fleet.

Scope 2 emissions include electricity bought for offices, community centres and landlords supply to communal areas.

Scope 3 emissions are predominately housing stock emissions that have been estimated using SAP and heating system data but also include employee business mileage and transmission and distribution losses from electricity purchased



C17. What energy efficiency actions has Selwood Housing undertaken in the last 12 months?

- Renewed:
 - 101 windows
 - 75 old inefficient gas boilers
 - 20 electric heating systems
- Upgraded 22 properties to gas central heating.
- Completed energy upgrades to 63 older persons' bungalows including:
 - extract & refill failed cavity wall insulation
 - loft top-ups and insulation of eaves space
 - installation of PV panels & high heat retention heaters
- Installed external wall insulation to 13 properties via energy efficiency pilot projects.
- Damp and mould prevention work included:
 - installed/upgraded cavity wall insulation in 72 properties
 - carried out major improvement works to a further 58 properties
- Secured funding of £1.4m from the Social Housing Development Fund Wave 2 for energy upgrades to 152 properties in 2023/24 and 2024/25.
- Trained two staff as domestic energy assessors and five as Retrofit assessors.
- Recruited two specialist damp and mould surveyors.

C18. How is Selwood Housing mitigating the following climate risks?

- **Increased flood risk**
- **Increased risk of homes overheating**

All our new developments are built to the relevant planning legislation at the time. Any requirements for flood risk mitigation and management - for example design, sustainable drainage systems and use of permeable surface materials - are included.

C19. Does Selwood Housing give residents information about correct ventilation, heating, recycling etc? Please describe how this is done.

Literature for maintaining a good state of repair in their home is provided to customers during the sign-up process. It includes a leaflet about preventing damp and mould plus instructions for the home's heating system.

We've installed AICO Homelink in 82 homes at risk of or experiencing damp and mould. This will monitor heating, humidity and identify homes where occupants are at risk of fuel poverty.

Ecology

This theme seeks to assess how Selwood Housing is protecting the local environment and ecology.

The theme is made up of two criteria around managing pollutants and increasing biodiversity.



C20. How is Selwood Housing increasing green space and promoting biodiversity on or near homes?

Our development strategy sets out steps we are taking on new build homes to help meet the environmental challenge. This year we completed our first EPC 'A' rated pilot development projects.

We are committed to enhancing biodiversity on new build schemes from design stages, seeking to retain key ecological features and using enhanced planting of wildflowers, bird/bat boxes and bird bricks. We are preparing now to be able to implement the biodiversity net gain policy which will start later in 2024.

C21. Does Selwood Housing have a strategy to actively manage and reduce all pollutants?

As part of our ongoing commitment to reducing our carbon footprint and production of pollutants, cleaner forms of energy are being explored as part of our carbon strategy, so the types of heating we have within our homes, moving away from more traditional solid fuel heating systems towards greener renewable energy.

We are also reviewing a gradual shift towards an electric fleet when our next round of vehicle procurement is due. Unfortunately, we were unable to do anything this time around owing to a lack of infrastructure currently in regard to charging arrangements.

Resource management

This theme seeks to identify the extent to which Selwood Housing has a sustainable approach to materials in both the construction and management of properties.

The theme is made up of three criteria that cover sourcing materials, water management and waste management.



C22, C23, C24. Does Selwood Housing have strategies for the use of responsibly sourced materials for all building works, waste management (incorporating building materials) and good water management?

We require our contractors and suppliers to responsibly source materials and use the relevant British Standards for materials (including natural materials such as timber), and to use relevant waste management and water management systems.

We carry out weekly inspections on live new build development sites and these include checks not just on the build but on the wider management of the site and systems.

Case study: Platinum Court, Trowbridge

Built on the site of the derelict John Bull pub, our new EPC 'A' rated homes at Platinum Court were an opportunity to help regenerate the local area and to pilot a large number of environmental features for the first time in our homes.

We prioritised a high quality design and energy efficiency which means that these homes have a more effective thermal 'envelope', giving outstanding insulation and air-tightness, while minimising heat loss through the house structure. Potential for damp caused by moisture-laden air leaking in and condensing is also minimised.

The homes are fitted with electric air source heat pumps to extract renewable heat energy from the air and provide a green and clean solution to heat both water and radiators. Solar panels on the roof supplement the heat pumps and help keep electricity bills low.

Timber frame construction ensured insulation was further improved and timber also offers the lowest CO2 footprint of any building material. Residents can enjoy the benefits of low energy lighting, smart heating controls, EV charge points, bird boxes and planting to encourage bio-diversity!



Structure and governance

This theme seeks to assess Selwood Housing's overall structure and approach to governance.

The theme is made up of six criteria covering the regulator, code of governance, risk management and ownership.



C25. Is Selwood Housing registered with the Regulator of Social Housing?

Yes.

C26. What is the most recent viability and governance regulatory grading?

G1/V2.

C27. Which Code of Governance does Selwood Housing follow, if any?

NHF 2020.

C28. Is Selwood Housing not-for-profit?

Yes.

C29. Explain how Selwood Housing's board manages organisational risks.

The Board is responsible for risk management and receives risk reporting at each board meeting on the strategic risks of the organisation including key controls and progression on actions.

C30. Has Selwood Housing been subject to any adverse regulatory findings in the last 12 months?

No.

Board and trustees

This theme seeks to assess the quality, suitability and performance of the board and trustees.

The theme is made up of eleven criteria including demographics of the board and the experience and independence of the board.



C31. What are Selwood Housing's demographics of the board? And how does this compare to the demographics of residents, and the area that they operate in?

The board gender split is 55% female and 45% male, with an average age of 59. The average tenure is 2.5 years. Our customers' gender split is 62% female and 38% male, average age being 52.

C32. What % of the board and management team have turned over in the last two years?

20%.

C33. Is there a maximum tenure for a board member? If so, what is it?

The maximum tenure for our board members is now 6 years with the possibility to extend to a maximum of 9, in line with NHF 2020 guidelines.

C34. What % of the board are non-executive directors?

100%.

C35. Number of board members on the audit committee with recent and relevant financial experience.

Two qualified accountants on the committee of 4 board members in total.



C36. Are there any current executives on the remuneration committee?

No.

C37. Has a succession plan been provided to the board in the last 12 months?

Yes, a succession plan has gone to the board during the year which detailed when future changes would happen and, combined with the skills review, will inform future recruitments.

C38. For how many years has Selwood Housing's current external auditor been responsible for auditing the accounts?

Our external auditors have just completed the third year of a 4-year contract.

C39. When was the last independently-run, board-effectiveness review?

February 2022.

C40. Are the roles of the chair of the board and CEO held by two different people?

Yes.

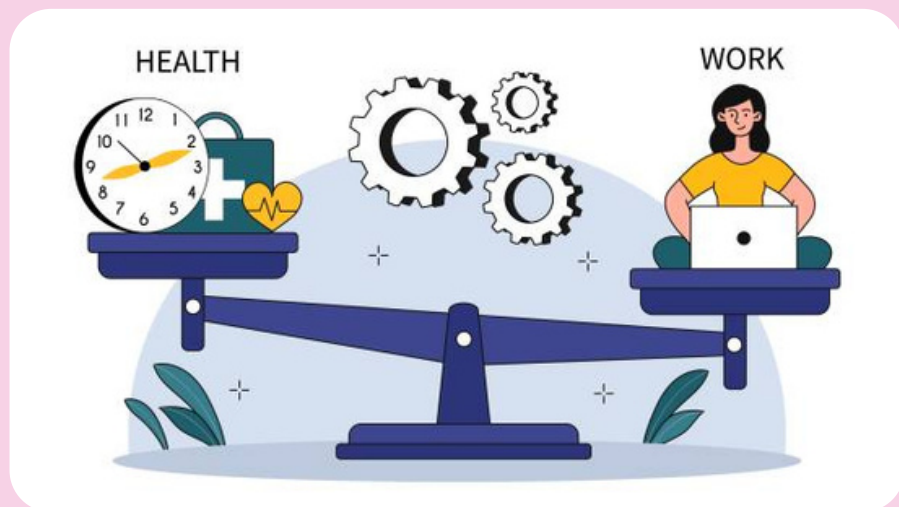
C41. How does Selwood Housing handle conflicts of interest at the board?

Conflicts of interest are covered in the Articles. There is a conflicts of interest policy and board code of conduct, plus at least annual declarations of interest.

Staff wellbeing

This theme seeks to assess how staff are supported and how their wellbeing is considered.

The theme is made up of five criteria including salary information, additional support for staff and average sick days.



C42. Does Selwood Housing pay the Living Wage?

Yes. We also pay our apprentices more than the National Minimum Wage as set out in the low pay commission recommendations.

C43. What is the gender pay gap?

Our mean gender pay gap is 14.2%.

C44. What is the CEO-worker pay ratio?

The Chief executive salary is 6.06 times the median salary of all members of staff.

C45. How does Selwood Housing support the physical and mental health of their staff?

Selwood Housing has an award-winning health and safety management system, using risk assessment as the cornerstone of physical and mental wellbeing within the company recognising that they are very closely linked.

Not only do we aim to ensure our employees are able to work safely through stringent safe systems of work but equally are passionate about providing a holistic approach to living well, providing equal support for both physical and mental health and wellbeing, through strategic employee engagement, awareness, support and education.

C46. Average number of sick days taken per employee.

2022/23 - 11 days

2021/22 - 10 days

Supply chain management

This theme seeks to assess if Selwood Housing procures responsibly.

The theme is made up of two criteria assessing how social value and environmental impact are considered.



C47 and C28. How is social value creation and environmental impact considered when procuring goods and services?

Social value and environmental impact are being considered for all future procurements of goods, services and works. These criteria will need to be realistic and applicable to the business area in question. This change in working practice will mean that we start to incorporate evaluation criteria that is wider than just price and quality to understand how suppliers can help to deliver in these areas.

In addition, we will aim to replace current goods, services and works with more sustainable options where viable and appropriate. This will ensure that buying power is used to deliver more targeted social value benefits for residents and the wider community and will be used to manage and actively reduce the environmental impact of the organisation and its supply chain.

Tender guidance will be provided to prospective bidders so they are clear on requirements and robust scoring criteria will be developed to fairly manage the evaluation process in line with Public Contract Regulations. We will work with appointed contractors to ensure these improvements are delivered effectively through the contract period.

Case study: Project management office

We established our first project management office (PMO) in 2022 to provide central management and governance support for our wide range of projects requiring organisational change. A portfolio board including members of the executive team meets regularly to agree project priorities and review progress.

This approach bring benefits to our current and future tenants, and also our organisation and our staff by ensuring that projects delivering significant change are well resourced and prioritised.

During the year, the project management team supported a wide range of corporate and operational projects and teams to help deliver successful results. This included various projects within our ongoing Horizon programme which aims to provide and improve digital services available to our customers.

Staff involved with our change projects now receive essential training and guidance in building project plans and managing risk and stakeholders. We are already seeing the benefits of the PMO in a consistent approach and more efficient delivery of project work.



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