

# Better futures



**Better Homes**



**Better Communities**



**Better Business**

*Better futures*

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# Introductions



# Chief Executive's foreword

As we reflect on the 2023-24 year, I am proud to share the progress we have made in our Environmental, Social, and Governance (ESG) journey. We have built upon our achievements and I feel we are making confident strides towards a sustainable future for the communities we serve.

Arguably, the 'environmental' theme is where we began with more of a 'standing start' but where I can report the most progress for the 2023-24 year and since we began ESG reporting. To measure and improve our environmental performance, we use the SHIFT (Sustainable Housing Index for Tomorrow) framework which covers all the ESG environmental requirements. When we began reporting our activities through SHIFT in 2020, we ranked 32nd out of the 40 social landlords assessed. Therefore, I am delighted to report that, in only three years, we have climbed to ninth. This improvement is accompanied by our very first SHIFT Gold accreditation, which marks a notable milestone for B3Living. A series of refinements across our operations alongside an investment of £5.9m into decarbonisation through the Social Housing Decarbonisation Fund (SHDF) have placed us in a favourable position to meet our net zero carbon targets for 2030.

From beginning to end, 2023-24 was a demanding year for the housing sector. With increasing housing need and sky-high building costs coupled with a cost-of-living crisis, delivering new affordable homes posed a greater challenge than usual. Nevertheless, we completed 53 new homes for our local area.

Our homes are built to alleviate the shortage of affordable housing as we operate in an area where many local people cannot afford to buy or rent. Over the past year, as a landlord, we have saved our customer base £25.7m in rent costs compared to private market prices.

At the same time, affordability is only one element of our overall offer. So, we have improved our impact measurement with the introduction of the HACT Social Return on Investment tool which calculates the holistic social value of our activities. With this, for example, we found that the forecasted social value of our 2023-24 development is of over £1.5m. This leaves no doubt that we don't just build houses, we build communities. From increasing a sense of belonging in our neighbourhoods to addressing energy inefficiency, our impact is vast.

Though we provide long-term homes for local people, our work goes beyond that. In the last year, we developed support services and networks in line with our customers' needs. For example, this included distributing over £13,000 in fuel vouchers and raising over £350,000 to help customers sustain their tenancies.

The past year has been characterised by continuity, stability, and resilience. We are pleased that our consistent investment into building quality and safety has allowed us to maintain high standards for safety compliance over and above regulations as well as keeping 100% of our stock in line with the National Housing Standard. We understand what we do well and that has led to retaining a strong, caring, united team that works for the benefit of our customers as well as our G1 V1 regulatory ratings.

Finding ourselves at the end of our 2021-2024 Better Futures Strategy, we hope that it becomes clear from our ESG reporting that we have invested into the future

of our communities for the last few years. As the fourth edition of its kind for B3Living, this report has given us the chance to celebrate our successes but to also reflect on how to shape our future ways of working.

We are conscious that a housing association of our size has its constraints but we utilise our full capacity to extend our reach as much as we can. We know that positive change can only happen if we integrate sustainability and social responsibility into everything that we do. As we grow, our ESG objectives will continue to be in sight and under regular review to serve the needs of the customers we currently have, and of those we hope to welcome in the future.

**Steve Woodcock**  
Chief Executive Officer



# Our ESG story at glance

Environmental	Social	Governance
SHIFT Gold accreditation	£1.5m+ social value generated by development	G1 V1 rating with Regulator of Social Housing
£5.9 million investment into decarbonisation	85% overall customer satisfaction	0% median gender gap
86% homes rated EPC A-C	£25.7m rent savings	100% suppliers pay Real Living Wage



## About B3Living

We're a local non-profit business that provides homes for people who cannot afford to rent or buy in the Borough of Broxbourne and in the surrounding areas across Hertfordshire and Essex.

Our mission is to make a sustainable, positive change to housing provision for our customers and our communities. As one of the only social landlords in the area, we work to achieve this by renting or selling homes to more than 13,000 local people through affordable schemes. Ultimately, we aim to create better futures. So, we also provide supportive services in partnership with our community to enable families to live comfortably in their homes.

## Sustainability reporting at B3Living

Our work is founded on environmental, social and governance principles.

Though we are not required to report against ESG, it places us in an advantageous position to access sustainability-driven funding and, more importantly, to do our part in improving society and protecting our environment for generations to come.

The Sustainability Reporting Standard for Social Housing

	Theme	Theme name
Environment	T1	Climate change
	T2	Ecology
	T3	Resource management
Social	T4	Affordability and security
	T5	Building safety and quality
	T6	Resident voice
	T7	Resident support
Governance	T8	Placemaking
	T9	Structure and governance
	T10	Board and trustees
	T11	Staff wellbeing
	T12	Supply chain



## Our reporting framework

For our fourth year of ESG reporting, we have continued to adhere to the Good Economy's Sustainability Reporting Standard for Social Housing (SRSSH). Introduced in 2020, the SRSSH standardises reporting within the social housing sector to enhance access to ESG investments.

The SRSSH organises ESG criteria into 12 themes, which are then split into 48 metrics, to align the role of social landlords with the United Nations' Sustainable Development Goals. Adopting this framework refines our focus on our sustainability goals and, in turn, prompts us to mitigate any adverse social or environmental impacts that our business may cause.

*(See Appendix 1, page 54 for the full SRSSH reporting framework)*

# Context

Historically, our role as a housing association has naturally aligned with the social components of ESG. Our customers are closest to our operations, so this is the sphere where we have the most influence. However, as the climate crisis deepens, we have become more aware of the role of housing in national output of carbon and thus our commercial duty to minimise our environmental footprint.

The complexities of doing so whilst addressing community needs means that we are becoming increasingly dependent on external partners, and our reach and influence have constraints. Nevertheless, our policies ensure that our partners and the services we procure convey our commitment to sustainability.



## Our spheres of influence



# Environmental





The climate emergency is undeniable. As a social business, we want to minimise its impact on our customers and our communities and decarbonisation is an investment into our customers' futures.

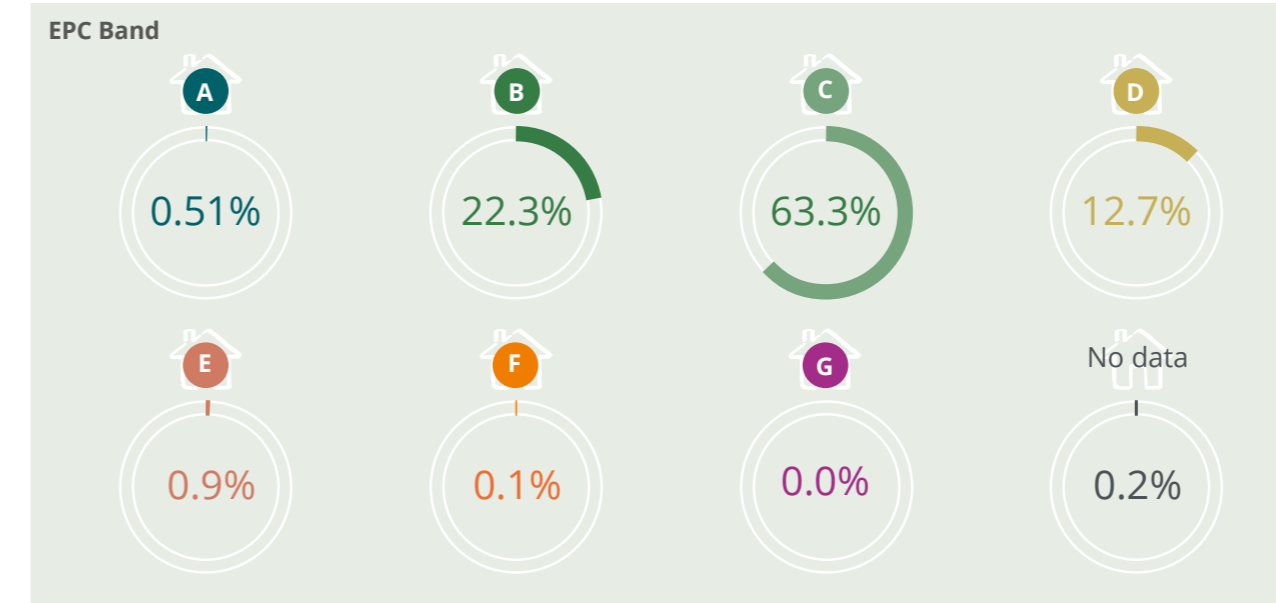
Through it, we can deliver various social benefits including reducing energy bills, tackling fuel poverty, and improving health outcomes.

We have been sector-leading in meeting environmental targets for consecutive years and this year, we are pleased to have advanced in that regard and achieved SHIFT Gold, our highest score to date, in line with our strategic sustainability goals. In the last year, we have worked across teams to not only expand our cutting carbon activities, but also the positive outcomes that ensue for all our customers.



## Theme 1: Climate change

**Criteria 1.** Distribution of EPC ratings of existing homes (those completed before the last financial year).



Improving our environmental performance is a key aspect of our Better Futures Strategy. Energy efficiency has been a priority not only to reduce our carbon emissions but also to tackle fuel poverty and improve our customers' lives in both health and financial terms.

This year, our commitment to providing sustainable homes and reducing our carbon footprint throughout our operations has been recognised with a SHIFT Gold accreditation. Over 86% of our homes have been rated EPC C or above and have received an average SAP rating of 77 by the SHIFT sustainability standard. This places us

in the top three performing social landlords out of the 40 evaluated by SHIFT on EPC and SAP ratings.

Our high ratings can be attributed to our commitment to investing in our properties, to ensure they remain safe, comfortable and affordable for our customers. In the last year, we have unlocked £2m in funding from the Government's Social Housing Decarbonisation Fund (SHDF) to improve energy efficiency in our homes, as well as investing almost £4m of our own capital in the project. This has accelerated our progress towards our goal of 100% EPC C and above homes by 2030.

**Criteria 2.** Distribution of EPC ratings of new homes (those completed in the last financial year).

As we continue to grow as a business, we want to ensure that the homes we build are future-proof; that is, homes constructed to be sustainable and energy efficient. For that reason, 100% of homes built by B3Living in 2023-24 were rated EPC B.

**Criteria 3.** 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?**

In the last few years, we have trialled and learned from different strategies to reduce our carbon emissions and deliver homes more sustainably. Accomplishing SHIFT Gold is clear evidence that, as a medium-sized housing association, we are among pioneers for sustainability in the housing sector and can outperform larger counterparts when it comes to meeting environmental targets. Our work towards net zero is continuous and consistent with the Government's 2050 target.

Later in 2024, we will be launching B3Living's first Net Zero strategy to set our ambitious goals to address the climate emergency in stone. Our business plan also makes a £3m provision for energy efficiency projects over the course of our upcoming 2024-27 Better Futures strategy.

**Criteria 4.** 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?

Most of our carbon footprint comes from our homes. Therefore we have focused our efforts on upgrades to promote in-home energy efficiency.

Early in 2023, we were successful in securing funding from the Social Housing Decarbonisation Fund (SHDF) as part of the Greener Herts consortium bid. We invested £5.9m to bring 263 homes to EPC band C on a fabric first basis.

Since then, we have prioritised wall insulation to reduce heat loss and rolling out newer, alternative sources of heating such as air source and photovoltaics with smart batteries. Older solar panels with inverters have been refurbished and replaced; insulation has been assessed and, where necessary, improved ahead of air source heat pump installation; and old boilers have been replaced with more efficient models.

Thanks to the fund, 98% of our housing stock is projected to be rated EPC C and above by 2025, leaving just 2% of homes to retrofit and meet our 2030 target. These works will safeguard our customers against the risk of damp and mould and improve the overall quality of their homes which will, subsequently, increase their overall comfort.

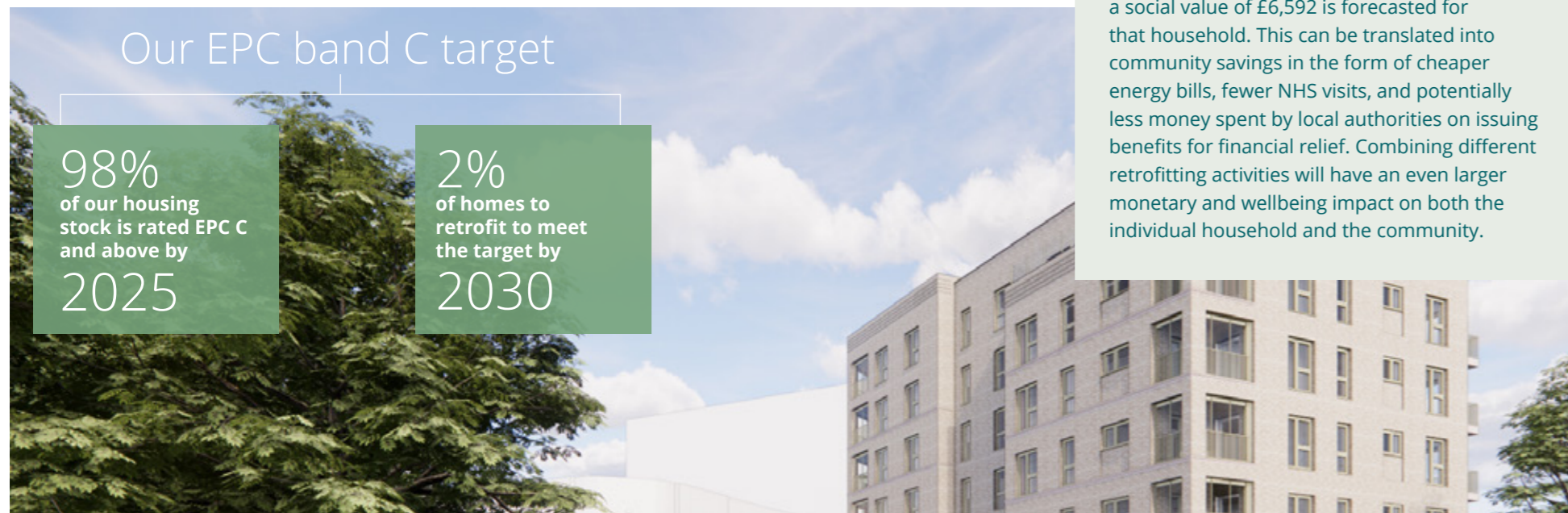
At a smaller scale, our net zero carbon working group have taken action from previous SHIFT recommendations and implemented initiatives

accordingly. For instance, 100% of our customers now have access to energy efficiency advice through our website and have been engaged in energy saving materials such as our ‘You have the Power’ campaign.

### Social value

As we introduce more and more decarbonisation measures, we want to be sure that we have a valuable impact on the local communities we work in. For that reason, we began to track SHDF project with the HACT Social Return on Investment Tool.

The tool estimates that rectifying a wall fault to improve insulation in a single household will have a direct wellbeing value of £5,570. When taking all potential benefits into consideration, a social value of £6,592 is forecasted for that household. This can be translated into community savings in the form of cheaper energy bills, fewer NHS visits, and potentially less money spent by local authorities on issuing benefits for financial relief. Combining different retrofitting activities will have an even larger monetary and wellbeing impact on both the individual household and the community.



## One year since the Social Housing Decarbonisation Fund win

In early 2023, we received a £2m grant from the Social Housing Decarbonisation Fund which we matched with a further £3.9m to carry out a major decarbonisation project in 268 homes. Since then, we have been working with Breyer Renew to carry out the retrofitting works to bring these homes to EPC C.

Running until September 2025, the project is extensively assessing 504 of our homes to identify the different elements that need to be addressed to improve their energy efficiency. 402 properties have been surveyed with 133 assessed at an EPC C rating and not needing further work at the time of writing. The remaining properties will require a series of works ranging from external wall insulation, loft insulation, or boiler replacement to improve their energy efficiency.

The project is ongoing and continues to develop according to each property’s requirements. In only a few weeks, we are expecting another 51 properties to start on site. Though our customers can choose to opt out from these works, the majority we have engaged with have welcomed them for both the positive environmental impact and the potential to ease their energy bills.

Our progress so far:



29

external wall insulation fitted



27

internal wall insulation fitted



13

loft insulation underway



9

canopies set to be installed



6

flat roof insulation underway



1

solar panel installation underway



**Criteria 5.** Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home

**If unable to report emissions data, please state when the housing provider is expected to be able to do so.**

Emissions drivers	Tonnes CO <sub>2</sub>		
	Scope 1	Scope 2	Scope 3
Homes			8973.71
Communal areas	218.39	309.49	
Communal heating systems	590.52	24.03	
Home maintenance activities			708.49
Offices	52.06	25.73	
Business mileage			7.79
<b>2023 totals</b>	<b>860.97</b>	<b>359.25</b>	<b>9,689.99</b>
<b>2022 totals</b>	<b>991.14</b>	<b>355.06</b>	<b>8,796.25</b>

By monitoring our greenhouse gas emissions, we can detect and address areas of improvement.

During the 2023-24 year, we saw a reduction in Scope 1 emissions particularly around our maintenance teams and their work inside our homes. We have recorded higher emission figures across certain areas which can be partly due to an improvement in our data collection which allowed us to accurately report data that was based on average calculations in previous years. As our understanding of our activities improves, we will be better positioned to balance our emissions and reduce carbon consumption in higher emission areas, thus setting an even more net-positive trajectory.

The colder winters alongside an increase in the number of staff in the office since the end of the COVID-19 lockdowns has meant that last year both our customers were using more energy to heat their homes and so did our staff in our office. We have also built and acquired more homes so we can expect our energy usage, and consequently our emissions, to increase as our housing stock grows.

Nevertheless, we are maintaining our efforts to drive up energy standards in new buildings by ensuring that they are all constructed at EPC B or higher. Workstreams around the SHDF and any other upcoming initiatives will also contribute significant reductions in our carbon footprint as they reach completion.



**Criteria 6.** 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?**

Through the use of GIS mapping and flood risk data, we have identified the individual properties that are found in areas at risk of flooding. According to surface level and fluvial risk assessments, it is considered that 89% of B3Living's housing stock are resilient to flood risk.

Customers living in the remaining medium- to high-risk areas are encouraged to sign up to early flood alerts which give information and suggestions on how to mitigate risk. In addition, we are devising a risk management approach to protect and/or upgrade homes before, during and after a flood event or warning. This will be accompanied by an awareness campaign that will be launched later in the year.

In regard to overheating, SHIFT found that 100% of our homes are at a reduced likelihood of overheating. This can be attributed to sufficient adequate ventilation as well as ensuring new build designs follow the 'Cooling Hierarchy' and are reviewed according to the CIBSE overheating standards.



## Theme 2: Ecology

**Criteria 7.** 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?**

**No.** We do not currently have dedicated strategy to enhance green space and biodiversity. Our upcoming Net Zero Carbon strategy will provide in-depth detail about how we aim to address this area of improvement for the benefit of our customers.

However, we have a range of measures in place to ensure we protect our environment and allow our customers to enjoy the benefits of nature near their homes.

The SHIFT biodiversity tool estimated that our stock has 15.3 tonnes of above ground biomass per hectare which is considerably higher than the recommended 11.9 tonnes. Since we adhere to national requirement of 10% biodiversity net gain, nature can be better integrated in our new builds as part of their design.

Outside of our developments, we promote opportunities for our customers to spend time in nature. We are pleased to have secured a 10-year lease agreement for the Shirley Close Harmony Garden alongside our local charity partner, Wyld Edges.

Since we opened the garden, the soil has been decontaminated and a variety of new species of plants and insects have been introduced. The garden is one of the only local examples of a permaculture project in action. Aside from promoting biodiversity, we have provided volunteering, socialising, and wellbeing opportunities to several of our customers and now we will be able to offer them a local green space to access in the long term.

We have also secured a social value contribution from Travis Perkins to create more gardening projects, promote planting in sheltered schemes, and improve play areas.

**Criteria 8.** 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?**

**Yes.** In our Better Futures Strategy, the 'Cutting Carbon' element highlights ways in which our net zero activities will contribute to managing and reducing pollution. Through the SHIFT framework, we are able to measure our performance and set targets for future improvements. Some examples of this include:

### Vehicle fumes

We generate approximately 7.79 tonnes of CO<sub>2</sub>e in business mileage and are working towards mitigating this by promoting the Cycle to Work scheme and developing our electric car leasing scheme. We are in the process of procuring more electric vehicles to shrink the need for staff to drive their own vehicles for work purposes.

### Carbon monoxide

We have a Carbon Monoxide Detection policy as well as educational resources in place which considers how staff can identify, report, and mitigate carbon monoxide risks. All properties that have fuel-burning appliances, such as boilers or cookers, have been fitted with carbon monoxide alarms which alert customers to any leaks.

### Heavy metals

In relation to reducing pollutants, our partnership with Wyld Edges at the Harmony Garden has enabled some frequently fly-tipped waste ground to be completely regenerated. The garden was polluted with heavy metals but, through the principles of permaculture, the soil is now lead-free and produce grown in it is safe to eat.

In the 2024-25 year, we will be launching our brand-new Net Zero Strategy which will expand these workstreams in more detail driving us toward zero carbon emissions and, consequently, reduce any harmful pollutants that may result from our work.

## Promoting green skills

Our Harmony Garden is open for social prescribers and local people keen to learn about permaculture. One of the volunteer gardeners: Luke, a B3Living customer, studied horticulture at college but has been struggling to find work in the industry. So, he uses the Harmony Garden to enhance his skills, get more social interaction and support his mental health. The project is helping him to access training to assist his future career.

“Gardening is just calming. It helps me mentally to clear my head when I’m stressed or upset.”

Luke, B3Living resident





### Theme 3: Resource management

**Criteria 9.** 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?**

**Yes.** Our 2023 Procurement Strategy and Policy states that our suppliers must align with our values and concerns around carbon footprint reduction and thus, sourcing sustainable materials.

At the moment, we estimate that 43% of materials used in our planned maintenance and capital works are estimated to be responsibly sourced. To increase this, we have requested that our main supplier of materials develops a report on the sustainability of their products at our local Hoddesdon depot. Once we receive it, we will use it to inform our purchasing of materials, transitioning to more sustainably and responsibly sourced items where possible.



43%  
of materials used in our planned maintenance and capital works are estimated to be responsibly sourced.

**Criteria 10.** Does the housing provider have a strategy for waste management incorporating building materials?

**If so, how does the housing provider target and measure performance?**

**Yes.** We work with our contractor partners and our direct-labour organisation (DLO) to certify that the lowest amount of waste possible reaches landfill. On all new development schemes, our employers' requirements specify that our contractors must develop and implement a Site Waste Management Plan. Often these exceed minimum regulatory requirements by setting project-specific targets for waste reduction and recovery.

We are currently procuring a new waste management company to combine all our repairs and maintenance waste needs, and we intend for our new contract to place a strong focus on carbon reduction, with associated reporting and key performance indicators. This will put us on track to developing an improved approach to waste management.

**Criteria 11.** Does the housing provider have a strategy for water management?

**If so, how does the housing provider target and measure performance?**

**Yes.** Using the SHIFT water efficiency tool, we have calculated an average domestic water use of 145.8l per person per day. While this is a reduction in our homes' average water usage compared to the previous year, the Environment Agency's recommended target is 130l. To meet this target, we are working with Cenergist, Thames Water, and Affinity Water to install free water flow devices in hundreds of our homes to measure water efficiency and target inefficiencies in our repairs.



B3Living exists to provide better homes, communities, and businesses.

## Though we operate locally, our impact on families and individuals is far-reaching.

Over the years, we have provided homes that local people can afford but our work has not stopped there. At a time where many of our customers are facing challenges instigated by financial and political crises, we aim to foster stability and security not only in their homes but also in their communities.

From providing local employment to hosting community events, we have continuously worked to make our neighbourhoods better places to live. This year, we have done more to engage residents and develop our services to make sure that our customers are as satisfied with us as they can be.



### Theme 4: Affordability and security

**Criteria 12.** 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)**

The areas where we work show a higher proportion of people employed in lower wage roles and higher levels of deprivation, meaning our customer base experiences greater disadvantages than some other parts of Hertfordshire and Essex. Locally, average house prices typically fall £80,000 over the national average, making home ownership an unviable option for most low- and middle-income families. Affordable housing, therefore, is essential.

We offer our customers considerable savings against the market and the local housing allowance. In 2023-24, our customers collectively saved around £14.4m against the local housing allowance (LHA) and more than £25.7m against private market rents.

Our policy is to cap our rent levels at the LHA to ensure that those customers who need to are able to claim the relevant benefits to cover their rent and to keep our homes affordable for the local communities within which we operate.

	1,241 1 bed homes	1,414 2 bed homes	1,071 3 bed homes	91 4 bed homes
B3 Living av. rent	£120.1	£155.5	£166.5	£183.5
Local Housing Allowance	£172.6	£212.9	£276.2	£322.2
Median private market rent	£209.9	£271.6	£348.9	£438.3

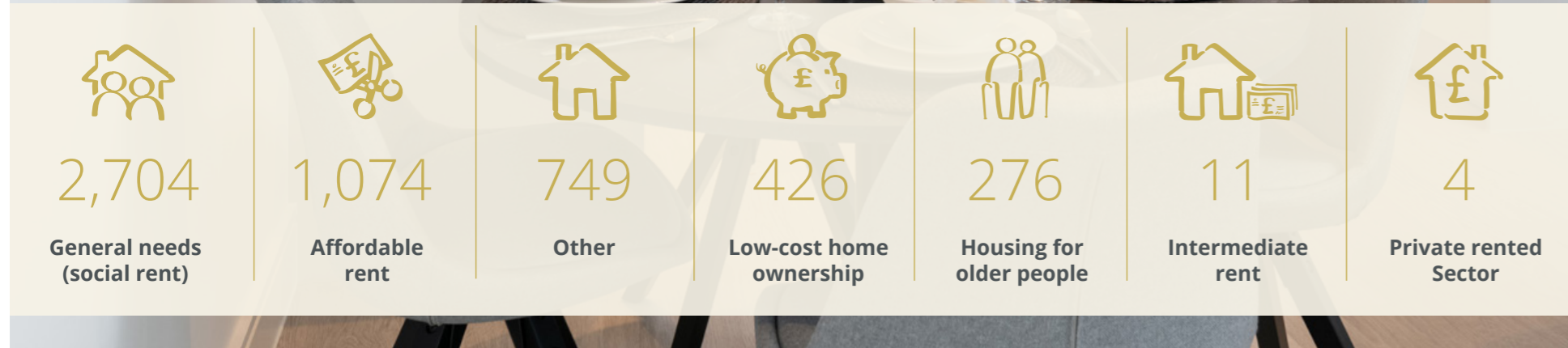
Collectively, our customers saved in 2023-24



£25.7m+  
saved against private market rents

£14.4m  
saved against the local housing allowance (LHA)

**Criteria 13.** Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:



## Joanna's new shared ownership home

"Looking for a property that meets all your needs isn't always easy - some are too small, others don't have an outdoor area, and many don't have good transport links. In my search for a new home, I was lucky to find a flat that checked all my boxes.

"Thanks to B3Living's shared ownership scheme, I felt like I didn't have to compromise on space or comfort to stay within my budget - I could have both.

"Many other homeowners would report that the buying process is generally incredibly stressful, but I have received great guidance and support from B3Living throughout my entire journey.

"After years of renting across London, I'm excited that I finally have a place I can call home for a long time. A place where I can create my own little haven. Despite the challenges, it was absolutely worth it, and I couldn't be happier with the outcome."

**Joanna,**  
new B3Living shared owner



**Criteria 14.** Share, and number, of new homes (owned and/or managed) that were completed in the last financial year:

In the 2023-24 financial year, our target was to complete 50 new build homes. We are pleased to have gone beyond that, delivering 53 homes in total. Out of those, 38 were allocated to affordable rent and 15 to shared ownership.

We have been successful in securing grant funding from Homes England in respect of our schemes at Newgatestreet Road and Park Lane. Across the two developments, the grant provided B3Living with £520,000 which supported the delivery of 18 affordable homes in the Waltham Cross and Goffs Oak areas.

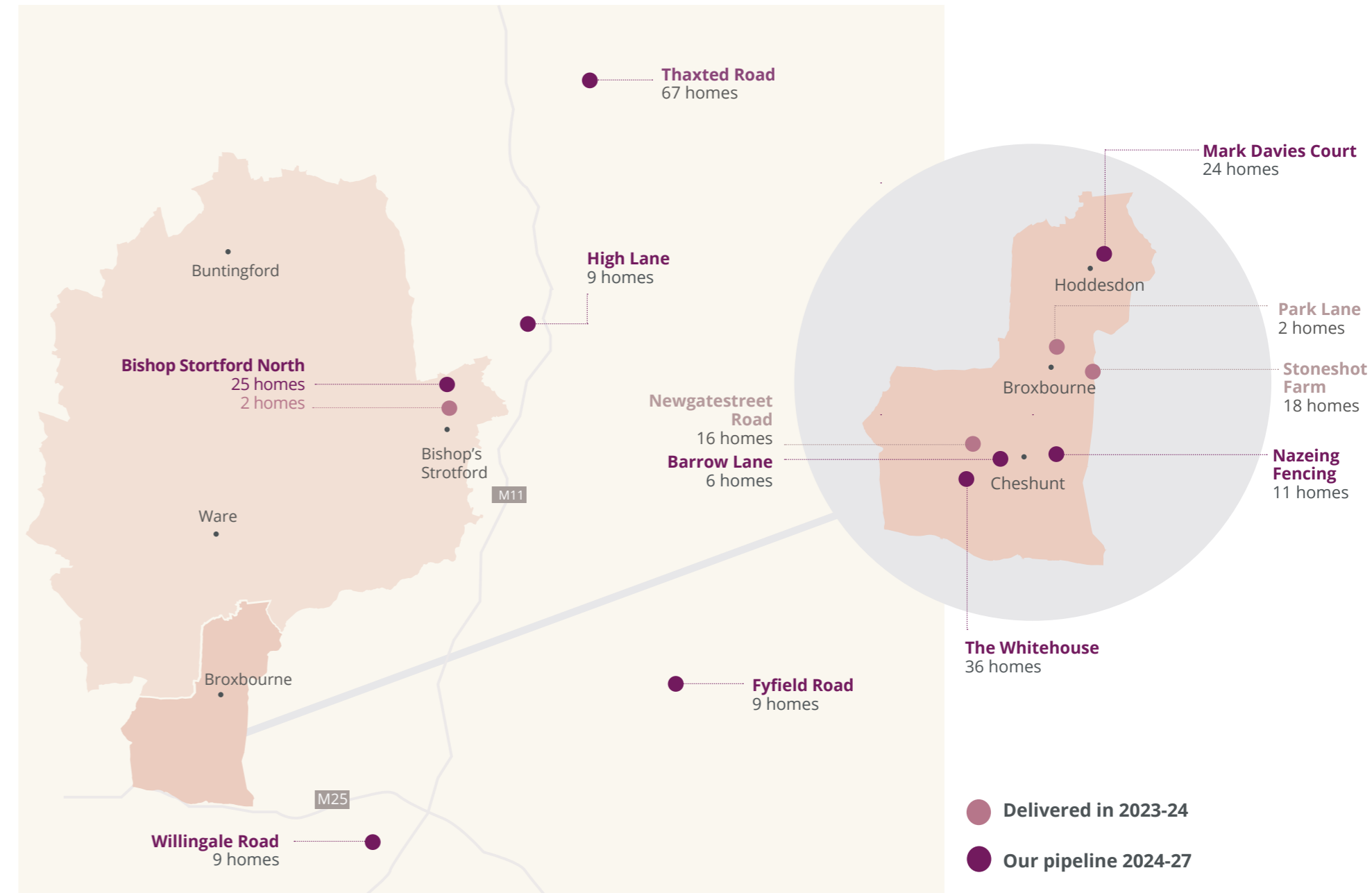
However, over the past 18-24 months, the construction industry has been adversely affected by a range of issues. A dramatic rise in interest rates coupled with record high inflation figures prompted a circa 40% increase in construction costs since Autumn 2022.

As a result of the uncertainty caused by such an unfavourable economy, four contractors working with B3Living fell into administration. Consequently, we adopted a risk aware approach with a significantly reduced programme for 2023-24. We are cautiously optimistic that this situation is beginning to stabilise, and that even more new opportunities will become available as the volatility of the financial environment reduces.

Within our Better Futures Strategy, our Board set a guideline to build 70% of our homes in the Borough of Broxbourne to maintain a focus on our core catchment where we have close ties to the community. We have exceeded this guideline across the 2021-2024 strategy period.



Having achieved this, our Board have recognised the value we can add in neighbouring communities, those still familiar to us and comfortably within our existing operational radius; therefore, our upcoming strategy will seek to expand our reach and address shortages in housing provision within more boroughs. The latest developments in our pipeline have been spread across districts around the Hertfordshire-Essex border.



## Local impact of new B3Living homes

We have used the HACT model to determine the knock-on impact of new B3Living homes in the local community and local economy, i.e. their broader 'social value'. Thanks to the tool, we are now able to report that we have provided secure housing to 38 households living in temporary accommodation and this has accrued a total social value of £86,835. When taking a holistic view, the total forecasted social value of our developments is of more than £1.5m over the last year. Our homes are more than just a roof over someone's head. They also generate direct financial and wellbeing benefits felt by our customers and the public purse.



### Criteria 15. How is the housing provider trying to reduce the effect of high energy costs on its residents?

The current cost-of-living crisis combined with increasing energy prices poses a further financial stress for many of our customers. Therefore, we are working on proactively mitigating low energy efficiency and fuel poverty, for example, through:

#### Fabric first energy efficiency

Over 86% of our homes are EPC rated C or higher which means they have been built or upgraded to be more energy efficient. Last year, we received funding from the Government's Social Housing Decarbonisation Fund (SHDF) and since then, we have been working on bringing 263 homes to EPC C through a fabric first approach. This will ensure that most of our housing stock is made up of well-insulated homes with sustainable heating sources that will contribute to lower energy bills for our customers.

#### Support with bills

As well as energy-efficient buildings, we provide additional support to those affected by high energy costs.

Where customers report having issues paying their energy bills and wish to cap their energy supply, we ensure that we provide thorough information and support to help them make informed decisions about their energy needs.

Membership of the CECI (Centre of Excellence for Community Investment) has afforded us access to £3m from the HACT Energy Redress fund. Through this, we have been able to offer vouchers to reduce the burden of high energy costs to customers.

Each £49 voucher is allocated upon submission of meter readings as evidence of experiencing fuel poverty. From November 2023 to April 2024, we distributed more than £13,000 in fuel vouchers to 53 customers.

#### Local partnerships

Moreover, we signpost customers to partners, charities or local government agencies in our region that provide practical help and financial advice. Some of the partnerships that have paid dividends to help our customers in include:

- **HertsHelp:** a scheme that provides free advice on energy and heating, as well as welfare payments for people facing an immediate financial crisis.
- **Local Energy Advice Partnership (LEAP):** a charity that offers free energy saving measures and support for vulnerable households that need a modern replacement for their outdated, inefficient appliances.
- **Better Housing Better Health:** a charity that offers tailored solutions to meet a home's circumstances, including assistance with switching energy suppliers, maximising income, and accessing funding to help support them.
- **Warm Spaces:** a network of places developed by the Hertfordshire County Council and other partners to provide somewhere to stay warm during winter months.

#### Raising awareness and tackling stigma

We understand the perceptions that make it difficult to reach out when experiencing hardship, so over the winter months we ran A 'You have the power' campaign to signpost customers to cheaper tariffs, support services or ways they could reduce their energy usage.



## Homes for those fleeing conflict or oppression

In March 2023, our Board approved our participation in the Local Authority Homes Fund (LAHF) programme by the Department of Levelling Up, Housing and Communities. The Fund was designed to help local authorities provide accommodation for families with housing needs arriving in the UK through Ukrainian or Afghan resettlement and relocation schemes. Through this scheme, we have acquired 11 homes in East Hertfordshire and four in Uttlesford. By providing flooring, white goods and kitchen equipment, we sought to ensure our new customers had a seamless and supportive transition into their new lives in the UK.

### Criteria 16. How does the housing provider provide security of tenure for residents?

Reducing instability in our customers' lives is very important for us. So, we moved away from fixed-term tenancies several years ago and instead offer assured tenancies. We have policies in place that ensure fair access to housing, and we carry out affordability assessments before a new customer moves in to certify the right financial support is in place for each individual.

One of the core themes in our strategy was to provide support when life changes. If a customer is going through extreme circumstances and is facing high rent arrears and eviction, we are able to offer them

financial aid from our life changes grant. We have fair and transparent eviction policies in place which place greater emphasis on offering assistance to customers facing difficulties. In aid of this, our Rents team also function as a tenancy sustainment service and we offer those in the most in need of the most intensive support access to a dedicated B3Living Customer Coach. We also work in partnership with local services to offer financial support and job training to help customers sustain their tenancies.

As one of the main providers of affordable housing within our locality, we aim to foster a sense of community by investing into customer-led initiatives and neighbourhood events that give our customers the space to form and nurture support networks.





## Theme 5: Building safety and quality

**Criteria 17.** Describe the condition of the housing provider’s portfolio, with reference to:

**% of homes for which all required gas safety checks have been carried out.**

**% of homes for which all required fire risk assessments have been carried out.**

**% of homes for which all required electrical safety checks have been carried out.**

We work hard not to compromise on safety. We pride ourselves on going over and above legal requirements to meet industry best practice on safety compliance.

To offer our customers safe homes, we have implemented thorough and comprehensive safety inspection procedures and, for the buildings we own, we can report:

 **Gas safety checks**  
100%

 **Fire risk assessments**  
100%

 **Electrical safety checks**  
100%



For many years, our gas specialist has performed annual gas safety checks and certification in all our properties achieving 100% compliance. We intend to continue this to monitor and minimise any risks associated with gas in our homes.

We undertake full electrical testing and certification in all our properties every five years. Our electricians are trained to spot any potential issues during their property visits and to address them promptly. We also encourage our customers, as well as any B3Living colleagues that visit them in their homes, to look out for any loose wiring, damaged sockets, or anything unusual relating to electrical appliances.

Furthermore, monthly quality checks of both our electrical and gas contractors are performed for a proportion of their work. This monitoring is reported to our Board quarterly.

We use an external specialist to complete our fire risk assessments (FRAs) bi-annually for 320 of our buildings, and annually for 11 buildings that have been identified as higher risk. Low risk properties are inspected every two years unless fire safety that warrant an earlier inspection have been reported. At B3Living, we put great emphasis on fire safety concerns which is why our FRAs are carried out more frequently than required by the regulating bodies we are accountable to – which include the Hertfordshire Fire and Rescue and the Building Safety Regulator.

**Criteria 18.** What % of homes meet the national housing quality standard?

**Of those which fail, what is the housing provider doing to address these failings?**

**99.4%**

Almost all our homes meet the national housing quality standard. We have a long history of investing into our homes to improve their quality for the comfort of our customers and the property’s long-term sustainability, being in the top six among 200 social landlords for our levels of investment in our existing homes. Until recently, all our homes remained within the Decent Homes Standard (DHS) for more than a decade.

However, in 2023-24 we undertook a rigorous programme of stock condition surveys, which identified a handful of homes that had fallen outside of the DHS during the year. In such cases, we order prompt repairs and upgrades to bring homes up to date.

At the close of the financial year, we had identified 23 homes as failing the DHS either on having insufficient thermal comfort (3) or due to repairs (20).

The survey results are undergoing a third-party validation exercise, after which we will commission any works needed.

Additionally, three homes have had DHS works declined by the customer. As soon as customers accept or request works, or the properties become empty, works will be carried out to achieve the DHS.

**Criteria 19.** How do you manage and mitigate the risk of damp and mould for your residents?

In recent years, the social housing sector has seen an increase in damp and mould reporting, particularly since the creation of Awaab’s Law. We recognise the importance of this issue and the need for a wholesale reflection across the sector. Therefore, we welcome the evolution in regulation and best practice and are working to examine our own practice closely, listen to our customers, and identify those areas where we could refine our ways of working.

We actively encourage our residents to report mould, condensation, and damp as soon as possible so we can promptly address the issue. According to the severity of risk, we arrange inspections and use external specialists, such as the Dwelling Doctor, to thoroughly investigate the root causes and course of treatment, which may involve addressing ventilation systems or completing repairs. Our service also includes advice to assist with managing condensation, where this is appropriate.

In 2023-24, a working group has reviewed the customer journey, working in consultation with customers for their input, and has launch an action plan to further improve our damp and mould process. We also issued further communications to ensure customers were aware of how to access these services.

Our team of surveyors apply a holistic approach to building inspections and they survey for potential building repairs and maintenance frequently. This includes our enhanced ‘Great Starts’ vacant property standard which sets the requirements for safety, cleanliness, and repair for an empty property before new residents move in. The standard has recently increased to address ventilation, building fabric issues and redecoration where necessary.

Employing this approach allows us proactively target damp and mould in our properties before they are occupied and provide safe, healthy homes for our customers from the start.





## Theme 6: Resident voice

**Criteria 20.** What are the results of the housing provider’s most recent tenant satisfaction survey?

**How has the housing provider acted on these results?**

Our customers’ perspective has always been important to us, so we have gathered and reported customer insights for several years.

In the last financial year, we have launched a revised tenant satisfaction survey covering the new Tenant Satisfaction Measures (TSM), a group of measures set by the Regulator of Social Housing that social housing landlords are required to report against.

Using perception data to capture tenant views of our performance via phone calls, the survey has run in four waves from April 2023 to April 2024. Despite not currently meeting the threshold to include homeowners in our regulatory reporting, carrying out this robust survey with all customers allowed us to gather insights from our customers living in rented, shared ownership and leasehold properties. Their feedback is essential to shape our operations as we strive to not only meet, but to exceed their expectations with our services.

Though we take pride in our latest score, we always aim to improve by acting on survey results. We have recently done this by encouraging reflective thinking, prompting colleagues to consider how their approach to customer interactions could have been different and identifying opportunities for improvement. Through this, we have deepened integration of the customer ethos and fostered a culture of continuous learning.

Furthermore, we have a Customer Experience working group that was formed to identify actions based on customer feedback to improve their satisfaction. In response to customer concerns, the group has carried out priority projects including:



Exploring our understanding of our neurodivergent customers.

Creating two Resolution Lead roles to manage the process of customer complaints from start to finish in line with the Ombudsman’s Complaint Handling Code.

Brought in a Development Administrator to help coordinate repairs to defects in new build homes and give those customers a better experience.

Looking at how we can tailor our service delivery as well as enhancing the navigation of B3Living land ownership to improve customer ease on estate management issues.



“Taking everything into account, how satisfied or dissatisfied are you with the service provided by your landlord?”



85% customers satisfied overall

Sector upper quartiles:

21-22 91%

22-23 85%

23-24 82%

**Criteria 21.** What arrangements are in place to enable residents to hold management to account for the provision of services?

As a service provider, customer feedback is essential to ensure that we are meeting customer needs and excelling their expectations.

Our Customer Influence Framework was put in place as a space for customers to hold B3Living to account. We welcome feedback through informal (suggestions via the website, community events, etc.) and formal channels (our survey framework, complaints, tenancy audits, etc.). With a engaged customer network, called our Customer Community, formed of 263 members, we proactively invite customers to share their input with us and steer our decisions.

Although the accessibility and flexibility of our Framework is celebrated by our customers, in 2024-25 we will be exploring further mechanisms for customers to scrutinise our work and link into our governance structures.

**263**  
members in  
our Customer  
Community

Once feedback is gathered through these channels, we respond to it in different ways:

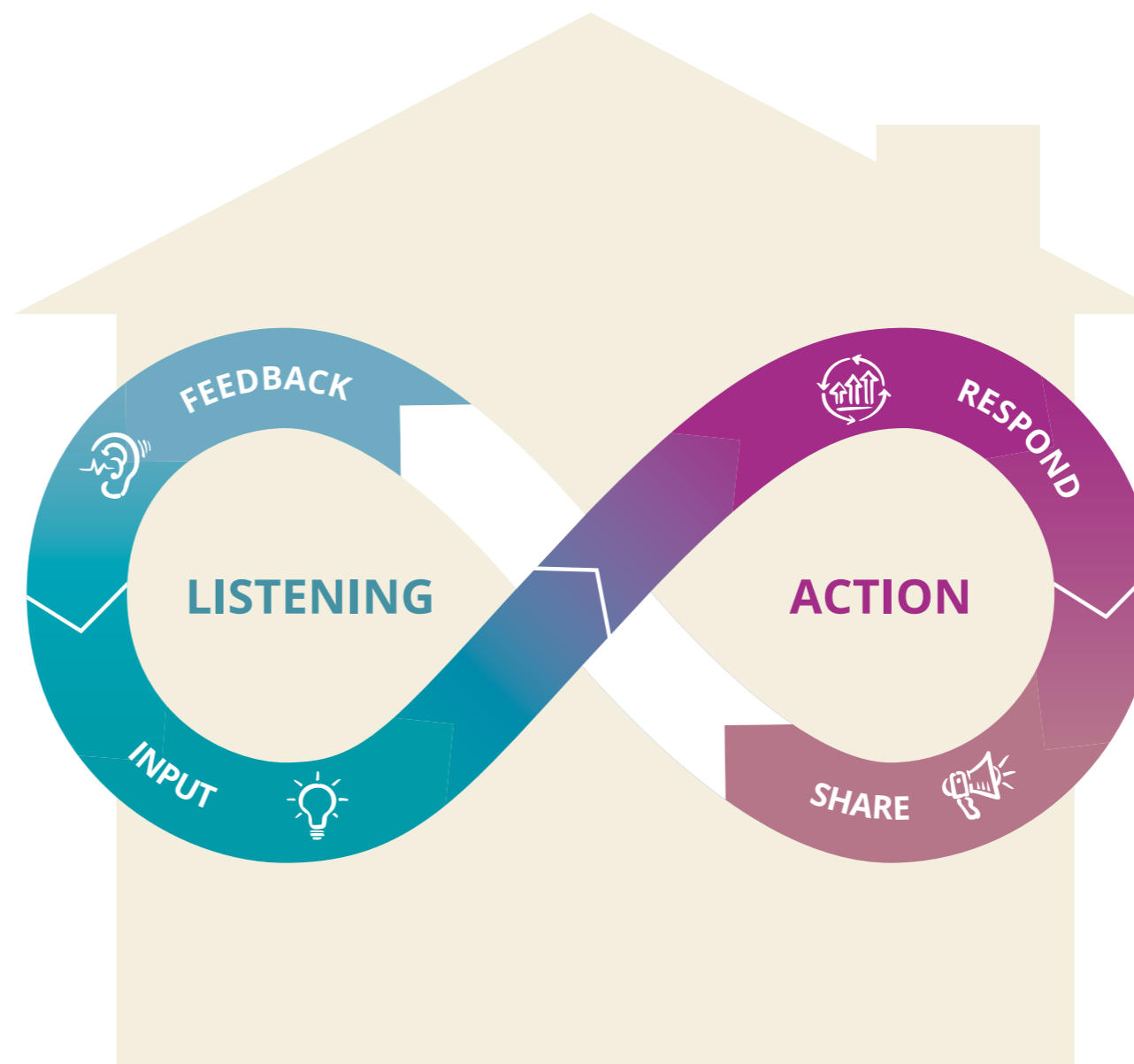
**Themes of customer satisfaction and dissatisfaction**, and other metric themes are relayed to our Customer Experience group who work on improving satisfaction levels through small projects.

**Service reviews** are carried out and customer feedback is communicated in a quarterly board report.

The outcomes of **customer feedback** are shared in our annual report, in the “you said we are doing” section on our website and in our customer magazine/e-newsletter.

In every meeting, the **Operations Committee reviews a topic voted for by the Customer Community**. So far, these have included estate management, new home development, and how the organisation deals with anti-social behaviour. The Committee also outlines meeting outcomes to feedback to customers through the Customer Community newsletter to close the feedback loop.

**Customer Influence Framework**



**Criteria 22.** 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?**

In 2023-24, B3Living received no final determinations of maladministration in our complaint handling.

However, B3Living received one provisional determination of maladministration, which has been appealed by the complainant – at the time of writing, the final decision of this is still pending.

Nevertheless, complaints are a valuable source of insights, forming a strand of our Customer Influence Framework. Typically we observe commonalities between trends in complaints and feedback from other sources, such as our TSM survey or in-person consultations. Our senior leaders receive monthly reports on themes and trends, which are also reported to our Board quarterly. These insights are used to inform our annual planning processes and drive service improvement projects (see examples under criteria 20).

We received  
**0**  
determinations of  
maladministration



## Theme 7: Resident support

**Criteria 23.** What are the key support services that the housing provider offers to its residents?

**How successful are these services in improving outcomes?**

The difficult financial environment caused by the ongoing cost of living crisis has meant that many of our customers need further assistance to support themselves and maintain their tenancies. For that reason, we work have an extensive network of internal and external resources to assist customers as and when their lives change.

Under Criteria 15 and 16, we have already outlined some of the dedicated resources offered within B3Living; however, additional to our tenancy sustainment officers and Customer Coach, is a Community Development service which seeks to leverage the support from our wider community in aid of our customers.

Our local network is extensive and includes many partners who can offer key advice, grants or interventions. To ensure such support is available for our customers, in the last year we have:



Funded the Broxbourne Citizens Advice and Money Advice Unit to give our customers direct and quick access to their services including recovering overdue benefits and advice to ensure tenancy sustainability. Figures from the Money Advice Unit for the period 2023-24 reveal that our funding has supported 130 customers and raised £352,653 in back payments for them.

Established a desk drop-in at the Waltham Cross Community Hub for customers including access to the Jobsmart programme, and a project with ShawTrust Pioneer Programme for customers who have not been in work for a long time.

Held a Debt Awareness Event – at Wormley Community Centre with Citizens Advice in attendance during Step Change Debt awareness week (18-24 March 2024) where we provided support for those struggling with debt.

Our rent arrears for 2023-24 were typically as low as

**0.62%**

Our rent arrears for 2023-24 were typically as low as 0.62%. Our arrears performance was strong at the beginning of our strategy period, with 1.26% arrears in 2021-22, so to decrease over three consecutive years down to such levels is sector leading. Considering the economic backdrop which should, in theory, cause a spike in rent arrears, such metrics are indicative of how our support services and interventions are having a positive impact on our customers by helping them to reduce debt and improve their financial security.



## Theme 8: Placemaking

**Criteria 24.** 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 placeshaping activities.**

The work we do at B3Living is intended to contribute to better homes, better communities, and better businesses. Throughout the years, we have engaged in extensive placemaking and placeshaping activities in our boroughs. In 2023-24, some of these included:

**Community Day** - In our estates, we host an annual community day on our land to bring neighbours together and encourage people to use public spaces. We provide free entertainment for families, as well as information stalls from community organisations with representatives ranging from Safer Places (the domestic abuse charity), the police, fire brigade, family centres, colleges, and training and employability courses.



**Gardening projects** – Independent Living Schemes benefit from gardening groups made up of residents that are supported with raised beds, pergolas, plants and compost to enable them to use the gardens and grow plants as fully as possible.

**Social prescribing** - We work in partnership with social prescribers attached to GP surgeries to ensure that the best outcomes are achieved delivering non-medical interventions, including fitness walks, and reducing social isolation. The Harmony Garden is now being used for client referrals by social prescribers and MIND as a space to learn about permaculture, how to grow fruit and vegetables and spend time in nature whilst socialising.





As our development programme resumes, we expect to engage in placeshaping more proactively and at a more strategic level as we deliver new homes, public amenities and communal spaces in accordance with the needs of our community.

# Governance





Having the right governance in place has been a key driver in achieving our business objectives while staying true to our pledge of sustainability and social responsibility.

In 2023-24, we not only built upon the robust foundation we laid in previous years, but we also focused on quantifying the impact of our activities and tracking our progress. We have refined our frameworks to further integrate our high standards of environmental care and ethical conduct into our supply chain and procurement processes. Internally, we have nurtured a culture of inclusivity and improvement to empower our staff. Working together as 'one team' will enable us to continue leading meaningful change in the neighbourhoods we serve.



## Theme 8: Structure and governance

**Criteria 25.** Is the housing provider registered with the national regulator of social housing?

**Yes.**

B3Living is registered with the Regulator of Social Housing in England.

**Criteria 26.** What is the housing provider's most recent regulatory grading/status?

**G1 (Governance)  
V1 (Viability)**

**Criteria 27.** Which Code of Governance does the housing provider follow, if any?

We have been fully compliant with the National Housing Federation's Code of Governance 2020 since 2021-22.



**Criteria 28.** Is the housing provider a not-for-profit?

**Yes.**



**Criteria 29.** Explain how the housing provider’s board manages ESG risks.

**Are ESG risks incorporated into the housing provider’s risk register?**

Our Board approved our Risk Management Strategy in 2023 which considers both strategic and operational risks and incorporates a range of ESG risks into our risk register. Some of these include:



Our Risk Management Strategy encompasses five components:



**Environmental risks**

- 1. Failing to have a sufficiently robust approach to asset management.
- 2. Not delivering our net zero carbon approach in line with corporate objectives.
- 3. Failure to manage bulk rubbish adequately. **Social risks**
- 4. Deteriorating economic conditions.
- 5. Insufficient resources to deliver the current affordable home programme
- 6. Setting rents incorrectly.
- 7. Failure to manage and deliver development programme or an insufficient supply of opportunities to deliver new homes.
- 8. Failing to comply with consumer regulations, complaints best practice and systemically treating our customers unfairly.

**Governance risks**

- 9. Inadequate governance framework.
- 10. Inability to retain staff in key roles.
- 11. Major health and safety breach occurs.
- 12. Staff wellbeing is negatively affected by remote working, workload, stress etc.

**Criteria 30.** 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?

**No.**

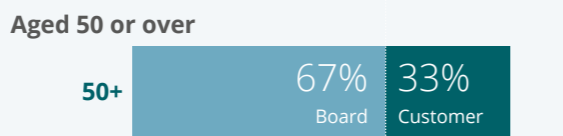
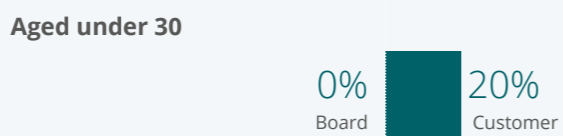
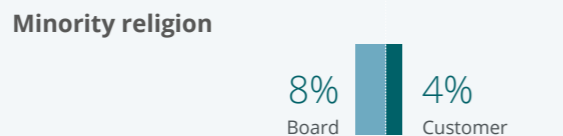
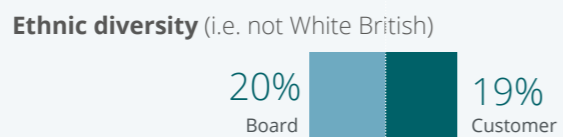
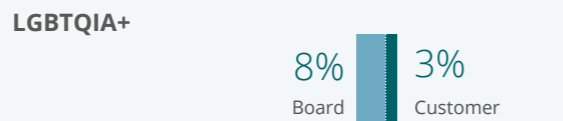
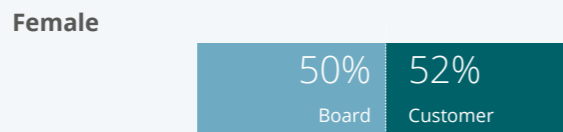


## Theme 10: Board and Trustees

**Criteria 31.** How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?

In the last few years, we have taken active steps to improve representation in our governance processes. To do this, we approached board recruitment differently, away from conventional avenues to emphasise our search for a more diverse pool of candidates. We have been proactive in advertising our board vacancies to people with lived experience of social housing, those from the LGBTQIA+ community, and those living with a disability.

In our latest recruitment in 2022, we were pleased to welcome two new Board members who, together with the rest of the Board, make up a profile that is broadly representative of the demographic makeup of our area.



**Does the housing provider consider resident voice at the board and senior management level?**

**Yes.**

In 2022-23, we launched an Operations Committee with the intention of further embedding the customer voice into our governance structures. Through this, customers have the opportunity to engage with members, steer the agenda and access minutes.

Our Customer Influence Policy stresses that core decisions must consider insights from engagement activities with our network of involved customers, our 'Customer Community'. The mechanisms for this are adaptable to ensure customers have accessible opportunities to feed into items that are brought to the Board and senior management.

To ensure these activities are robust, our Board hosts an open-to-all annual review with customers, have specified that all Board reports include a Customer Voice section, and advertise any board vacancies to customers.

**Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?**

Our Recruitment Policy - which covers recruitment for our senior management team members - and our Board Recruitment, Tenure and Succession Policy include thorough consideration of equality, diversity, and inclusion (EDI). We are clear in our commitment to having a Board that is representative of the communities it services and to develop and maintain the diversity of our Board. In line with our 2022 EDI policy, we are keen to ensure that we attract and retain colleagues from diverse social, educational, family, racial and cultural backgrounds and have made positive strides in this direction over the last three years.

**Criteria 32.** What % of the housing provider's Board have turned over in the last two years?

**17% 2 of 12 Board members**

What % of the housing provider's senior management team have turned over in the last two years?

**0% 0 of 4 directors**

**Criteria 33.** Number of Board members on the housing provider's Audit Committee with recent and relevant financial experience.

Three out of five of the Board members on our Audit and Risk Committee have recent and relevant financial experience. To summarise the backgrounds of these members:

- A financial director and chartered management accountant.
- A tax partner with 30 years' experience in property taxation and work in global businesses.
- A commercial banker with 35 years' experience in the financial industry, including with the Royal Bank of Scotland.

**Criteria 34.** What % of the housing provider's board are non-executive directors?

**91% 11 out of 12**

**Criteria 35.** Has a succession plan been provided to the housing provider's Board in the last 12 months?.

Yes. In line with our governance compliance, the Board considered and approved a formal succession planning report in January 2024. The Board was given oversight of members' tenure and the potential impact of any turnover over the next three years.

The average tenure of our board members is four years (49 months) and we are grateful to the members who have been happy to give several years of service to B3Living.



**Criteria 36.** For how many years has the housing provider’s current external audit partner been responsible for auditing the accounts?

**18 years.**

A detailed and open tender process was carried out in 2019 and Beever and Struthers were the only suitable contender, despite our best efforts to attract new auditors to complete a tender. Since we are a Public Interest Entity due to our public bond, the additional scrutiny this demands diminished tender interest.

**Criteria 37.** When was the last independently-run, board-effectiveness review?

**March 2022**  
Its outcomes were reviewed by the Board shortly after in May 2022.

**Criteria 38.** How does the housing provider handle conflicts of interest at the Board?

We have a Board Conflicts of Interest Policy that sets out how such are handled. Our register of interests is published on our website against the profile of each board member and presented at every Board meeting as a standing item at the beginning of the meeting. Members are prompted to highlight whether there are any interests that affect any of the agenda items.



**Theme 11:**  
**Staff wellbeing**

**Criteria 39.** Does the housing provider pay the Real Living Wage?

**Yes.**

We are also an accredited Living Wage Employer.

An audit of our supply base in 2023-24, who are contracted on our terms and conditions, showed that all our suppliers pay the Real Living Wage or higher. This shows we are committed to creating a more socially responsible supply chain by ensuring that those working in our properties, including those employed by third parties, receive the living wage.



**We are proud to report a 0% median gender gap within our organisation.**

**Criteria 40.** What is the housing provider’s median gender pay gap?

**0%**

This achievement reflects our commitment to fair and equitable pay for everyone and has allowed us to foster an inclusive culture within our workplace. Despite our score, we continue to update and refine our policies to ensure pay equity and anti-discrimination are continuously upheld to current standards. We also have a policy to provide support to those experiencing menopause, as well as policies to support maternity, paternity and shared parental leave.

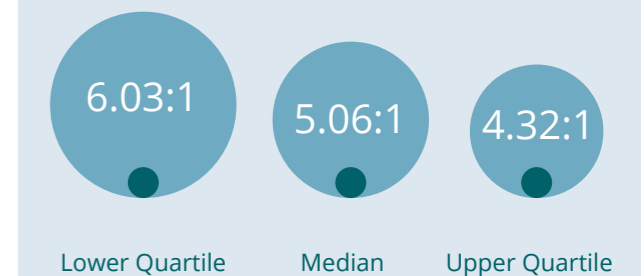
In our recruitment process, we advertise vacancies as open to flexible working – which allows for childcare arrangements - and anonymise CVs through our applicant tracking system to reduce bias and follow blind recruiting best practice.

**Criteria 41.** What is the housing provider’s CEO: median worker pay ratio?

The CEO : worker pay ratio is reported according to the Business, Energy, and Industry Strategy methodology. It applies a ranking from low to high to all permanent staff, adjusted for part-time staff members and fixed-term employees to get a single total amount of remuneration each at the 25th (6.03:1), 50th median (5.06:1), and 75th percentile (4.32:1).

The calculated ratio does not include pension contributions. While the same contribution levels are offered to all staff, not everyone chooses to contribute to a pension or to maximise the amount that we are able to offer.

**The CEO : worker pay ratio**





**Criteria 42.** How is the housing provider ensuring equality, diversity, and inclusion (EDI) is promoted across its staff?

We are committed to promoting EDI across our organisation. To do this, we have developed an EDI Strategy and action plan that we adhere to and that regularly report progress against to the Executive team and our Board. Under this banner, we have explored:

**Data-led decision making**

We use data to identify under-representation and provide a wide range of employment benefits to colleagues to cater for their diverse needs. These include a range from health and wellbeing, to work life balance, to personal and professional development.

**Resources and champions**

A dedicated EDI manager has been employed to prioritise driving change in relation to both employment and service delivery. They work with an internal group of EDI champions to raise awareness of EDI topics and to encourage discussion within teams.

**Awareness**

We have introduced mandatory EDI and unconscious bias training, workshops, as well as munch-and-learn sessions on key topics such as inclusive language and intersectionality. In addition, we have organised events, and celebrated key dates in the EDI calendar, such as our annual celebration of Inclusion Week.

**Impact assessment**

We feel that it is key to check for and mitigate against discrimination in relation to protected characteristics when we design and deliver our services, so we apply an equality impact assessment process to all new and revised policies, services, and strategies.

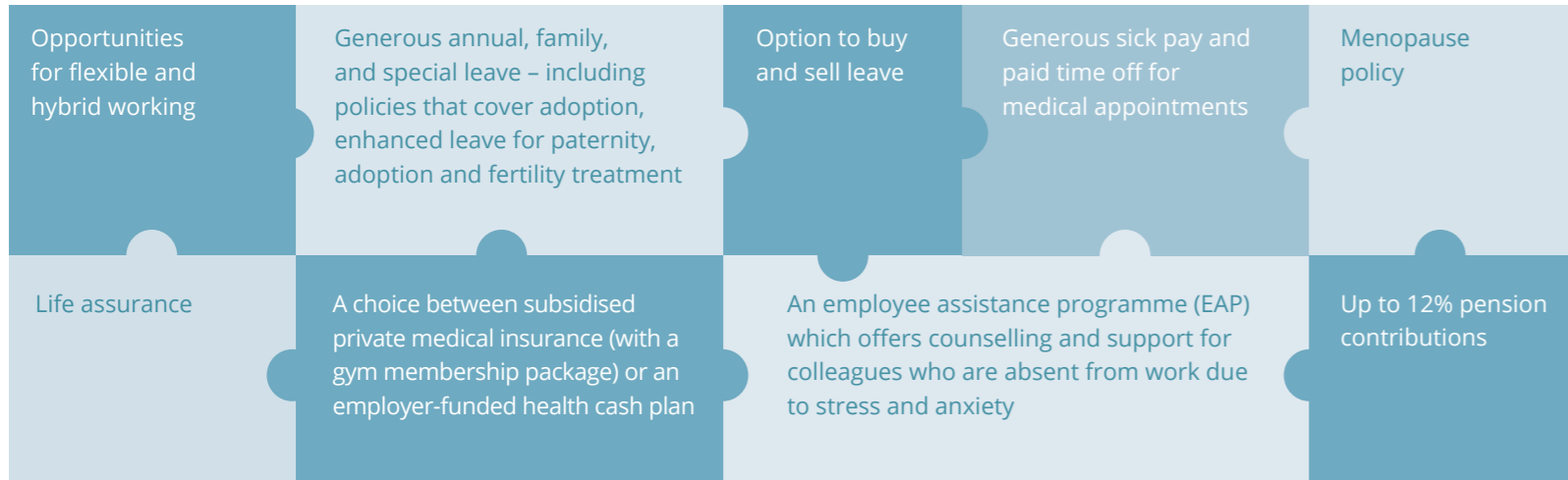
**Transparent commitments**

In the last year, we have signed up to the HouseProud Pledge to demonstrate our commitment to LGBTQ+ equality and support as well as the Good Youth Employment Charter to showcase our commitment to providing quality opportunities for young people.



**Criteria 43.** How does the housing provider support the physical and mental health of its staff?

As an employer, we understand the importance of an effective work-life balance. That's why we have a range of initiatives in place that support the health and wellbeing of colleagues. These include:



To support absent colleagues with their return to work we use Occupational Health and carry out annual health surveillance for community-based colleagues to ensure we can put interventions in place when work-related health concerns are identified. Additionally, we are an accredited Disability Confident employer.

**Our mental health champions**

In the last year, we've introduced mental health champions to offer a listening ear to colleagues with mental health concerns and support our efforts to prioritise health and wellbeing in the workplace.

We have 11 champions across a range of teams who have undertaken formal mental health training.

With their help, we raise awareness about mental health and wellbeing matters through regular webinars on topics including men's mental health, how to build self-esteem, and neurodiversity.



**Criteria 44.** How does the housing provider support the professional development of its staff?

Our induction process aims to provide new colleagues with relevant information about our work, culture, and ways of working to communicate how their role fits in the organisation and the importance of their contribution. Part of it involves a learning management system which assigns a comprehensive suite of mandatory training to employees based on their role. They can also opt to attend training, conferences or other activities that may support development in their position.

In addition, we fund management development and invest in coaching for managers. Development needs are assessed on an individual, team and organisational level by line managers and the HR team. Our sponsorship policy allows colleagues to request funding to undertake professional qualifications.

For example, last year our damp and mould property surveyor, who began as a caretaker at B3Living, completed his RICS accredited Building Surveying degree with first class honours.

We are in the process of reviewing our approach to mandatory professional qualifications in response to the Competence and Conduct Standard under the Social Housing Regulation Act 2023. We will also launch a comprehensive leadership and management development programme later in 2024 to promote those skills internally and to ensure that we have the right leadership culture in place to drive our future plans.

**Our Customer Influence Manager’s journey**

After the end of her maternity leave, Amanda was searching for a local job when she came across B3Living’s newly advertised HR Assistant role. Though initially temporary, Amanda remained in HR for four years before successfully applying to the Customer Influence Manager position. At the time, Amanda had just completed her Chartered Institute of Marketing qualification and was looking for a full-time position to put her customer journey mapping and customer focus group experience to practice.

Recently, she has expanded her remit and is now heading up B3Living’s new centralised complaints service.

“I was able to seamlessly transition back into the workforce after a maternity break thanks to how flexible and friendly B3Living has been as an employer. In the seven years I have been Customer Influence Manager, I’ve had the opportunity to attend conferences and receive training that have helped me grow professionally, all while staying local which is really important to me.



“The great work-life balance and long-term stability at B3Living have made a huge difference in my wellbeing and overall happiness with my job”.



**Theme 12: Supply chain**

**Criteria 45.** How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?

As a social business, creating social value lies at the heart of what we do. We want our local community to benefit as much as possible from our work, so we ensure that the products and services we procure demonstrate that.

Currently, the procurement process involves identifying the opportunities to maximise positive outcomes for the people affected by our activities. In practice, we do this by engaging our stakeholders, whether that is partners or customers, in procurements above £25k. Through our B3Living Framework Agreement, 100% of our suppliers pay staff the Real Living Wage, which is monitored annually. Moreover, per £1m in turnover, they must employ at least one apprentice.

By choosing regional suppliers and services, we minimise their environmental impact and promote local employment opportunities which, in turn, contributes to the local economy. We also encourage bid responses from local suppliers to create training opportunities where possible.

Each year we support the Generation Broxbourne Careers Event, with nine schools and 500 pupils in attendance. We engage with pupils interested to hear about the varied careers in housing and host workplace open afternoons with Herts County Council.

Moreover, our Community Development Manager is a member of the Broxbourne Skills Partnership where they engage with large employers in the Borough, secure employment, learning opportunities and offers of social value contributions from organisations such as Google and Sunset Studios for residents.

One of our main contractors, Travis Perkins, has granted us a social value fund of £7,834 for community projects. So far, this contribution has allowed us to purchase a defibrillator, organise tea parties for residents in sheltered schemes to reduce isolation, and to improve our Shirley Close community garden.

In 2023, we introduced the HACT Social Return on Investment Tool to measure the social value of our work. Alongside the UK Social Value Bank, the model uses individual wellbeing as a determinant for social impact. With 88 outcomes with a defined financial metric, a wellbeing value, a health top-up value and, where relevant, an Exchequer value, the Bank holds extensive data to measure impact on people’s experiences. The tool is in use across the business with ongoing training in place for colleagues. We hope to expand our reporting in this area as we go into 2024-25.

**Afternoon tea at Emmanuel Lodge**

Thanks to the Travis Perkins social value contribution, our Independent Living team was able to organise three different afternoon tea parties for our older customers. For the first time, many of our customers living in different schemes were able to get together to enjoy a range of sweet and savoury treats.

The afternoon included a quiz, a raffle with prizes including a handmade blanket, a free dinner at a local pub, and a box of chocolates. Our customers welcomed the activities and refreshments with some even taking over the microphone for a spontaneous karaoke session.



**Criteria 46.** 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?

Our mission is to make a sustainable, positive change to housing provision for our customers and communities. Since procurement is a key feature of our work, it must consider long-term sustainability.

Our Procurement Strategy emphasises our commitment to understanding and managing the environmental impact of our activities and fostering sustainability in our local area. We understand that the choices we make have a significant impact on a range of people, therefore we recognise our role in making ethical and environmentally responsible decisions surrounding the works we procure.

Since we approach our suppliers as important partners in our road towards net zero, we expect them to be socially responsible as well as aim to reduce landfill waste, recycle and reuse where possible. We regularly monitor our contract management processes and supply chain risks to guarantee that our environmental priorities are enforced in every step of the procurement journey.



# Appendix I



## Appendix 1: Sustainability Reporting Standard for Social Housing

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Climate Change	Climate Action	C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	Average SAP rating of existing homes (those completed before the last financial year).  Energy use intensity [Kwh/m <sup>2</sup> /yr] of existing homes	% of Homes rated A % of Homes rated B % of Homes rated C % of Homes rated D % of Homes rated E or worse % of Homes without an EPC rating
		C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	Average SAP rating of new homes (those completed in the last financial year).  Energy use intensity [Kwh/m <sup>2</sup> /yr] of new homes.	% of Homes rated A % of Homes rated B % of Homes rated C % of Homes rated D % of Homes rated E or worse % of Homes without an EPC rating
		C3	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?	Is the housing provider's net zero commitment in line with the Science Based Target (SBT) initiative? [Yes/No]  Does the housing provider have a costed transition plan? [Yes/No]	Yes/No Qualitative response, date
		C4	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]  Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing providers is aiming to retrofit [%]	Qualitative response

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Climate Change	Climate Action	C5	Scope 1, Scope 2 and Scope 3 Green House Gas emissions  Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home  If unable to report emissions data, please state when the housing provider is expected to be able to do so.	Does the housing provider qualify for SECR reporting? [Yes/No]  SECR Intensity Ratio for Total Emissions (Scope 1-3) [kg CO <sub>2</sub> e/m <sup>2</sup> ]	kg CO <sub>2</sub> e kg CO <sub>2</sub> e/home [Date]
		C6	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?		Qualitative response
Ecology	Life on Land	C7	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?	Biodiversity Net Gain (BNG) of new homes (those completed in the last financial year).  What is the housing provider's Biodiversity Net Gain target for new and existing homes? Does this exceed minimum requirements?	Qualitative response
		C8	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?		1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy  If planning to develop one, when does the housing provider expect it to be established? [Date]

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Resource Management	Responsible Consumption and Production	C9	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?	% of materials from responsible sources	1. Yes  2. No, but planning to develop a strategy  3. No, no plans to develop a strategy  If planning to develop one, when does the housing provider expect it to be established? [Date]
		C10	Does the housing provider have a strategy for waste management incorporating building materials?  If so, how does the housing provider target and measure performance?	% of materials that are recycled and/or diverted from landfill.	1. Yes  2. No, but planning to develop a strategy  3. No, no plans to develop a strategy  If planning to develop one, when does the housing provider expect it to be established? [Date]
		C11	Does the housing provider have a strategy for water management?  If so, how does the housing provider target and measure performance?		1. Yes  2. No, but planning to develop a strategy  3. No, no plans to develop a strategy  If planning to develop one, when does the housing provider expect it to be established? [Date]

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Affordability and Security	Reduced Inequalities / Sustainable Cities and Communities	C12	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)	Report against both Affordability Metrics.	% of PRS rent % of LHA rent
		C13	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: <ul style="list-style-type: none"><li>General needs (social rent)</li><li>Intermediate rent</li><li>Affordable rent</li><li>Supported Housing</li><li>Housing for older people</li><li>Low-cost home ownership</li><li>Care homes</li><li>Private Rented Sector</li><li>Other</li></ul>		% homes Number of homes
		C14	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: <ul style="list-style-type: none"><li>General needs (social rent)</li><li>Intermediate rent</li><li>Affordable rent</li><li>Supported Housing</li><li>Housing for older people</li><li>Low-cost home ownership</li><li>Care homes</li><li>Private Rented Sector</li><li>Other</li></ul>	Number homes disposed of in the last 12 months, by tenure type  Number of homes acquired in the last 12 months, by tenure type	% homes Number of homes
		C15	How is the housing provider trying to reduce the effect of high energy costs on its residents?		Qualitative response
		C16	How does the housing provider provide security of tenure for residents?		Qualitative response

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Building Safety and Quality	Sustainable Cities and Communities	C17	Describe the condition of the housing provider's portfolio, with reference to: % of homes for which all required gas safety checks have been carried out. % of homes for which all required fire risk assessments have been carried out. % of homes for which all required electrical safety checks have been carried out.	% of homes for which all required asbestos management surveys or re-inspections have been carried out. % of homes for which all required legionella risk assessments have been carried out. % of homes for which all required communal passenger lift safety checks have been carried out.	% of homes
		C18	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	What is the target date for bringing homes that do not meet the standard into compliance?	% of homes
		C19	How do you manage and mitigate the risk of damp and mould for your residents?	How many cases of damp and mould were reported in the period that required action? What % of the housing providers portfolio do these homes account for?	Qualitative response
Resident Voice	Sustainable Cities and Communities	C20	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?		% of residents satisfied Qualitative response
		C21	What arrangements are in place to enable residents to hold management to account for the provision of services?		Qualitative response
		C22	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?		Number Qualitative response

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Resident Support	Sustainable Cities and Communities	C23	What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?		Qualitative response
Placemaking	Sustainable Cities and Communities	C24	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 placeshaping activities.	Social Value calculations (including monetisations) of placemaking activities [£]	Qualitative response

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Structure and Governance	Peace, Justice and Strong Institutions	C25	Is the housing provider registered with the national regulator of social housing?		Yes/No
		C26	What is the housing provider's most recent regulatory grading/status?		Varies by Nation
		C27	Which Code of Governance does the housing provider follow, if any?		Name of code
		C28	Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?		Yes/No Name % %
		C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	Is the housing provider required to report against TCFD? If yes, is the housing provider doing so?	Qualitative response
		C30	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?	If yes, describe.	Yes/No

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Board and Trustees	Peace, Justice and Strong Institutions	C31	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?		Qualitative response
		C32	What % of the housing provider's Board have turned over in the last two years? What % of the housing provider's Senior Management Team have turned over in the last two years?		% %
		C33	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.		Number and description of experience
		C34	What % of the housing provider's board are non-executive directors?		%
		C35	Has a succession plan been provided to the housing provider's board in the last 12 months?		Yes/No
		C36	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?		Number of whole years
		C37	When was the last independently-run, board-effectiveness review?		Date
		C38	How does the housing provider handle conflicts of interest at the board?		Qualitative response

Theme	SDG Goal	Criteria	Core criteria	Enhanced criteria	Measurement unit
Staff Wellbeing	Decent Work and Economic Growth	C39	Does the housing pro-vider pay the Real Living Wage?		Yes/No
		C40	What is the housing provider's median gender pay gap?		% gap
		C41	What is the housing provider's CEO:median-worker pay ratio?		Ratio
		C42	How is the housing pro-vider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?		Qualitative response
		C43	How does the housing provider support the physical and mental health of its staff?		Qualitative response
		C44	How does the housing provider support the professional development of its staff?	What % of employees have re-ceived qualification that are rel-evant for their professional de-velopment, within the last year? Split result by demographic.	Qualitative response
Supply Chain	Responsible Consumption and Production	C45	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?	Qualitative response
		C46	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?	Qualitative response

# Appendix 2





## Appendix 2: United Nations Sustainable Development Goals





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