



Rochdale Boroughwide Housing

Environmental, Social and Governance report for Investors

Autumn 2020

Decision Day



RBH is a pioneering mutual housing society owned by tenant and employee members with 12,800 homes across the Rochdale area.

By working together we provide better places for our members, tenants and employees to live and work. Drawing on the area's rich co-operative heritage, our pioneering model places members at the heart of decision-making, allowing everyone to enjoy a sense of security and belonging in places we make great together.

Our vision: People succeeding together to offer great services and places to live and work.

Our values: Members have developed our values, which underpin the mutual RBH, describing the way we will behave, as a society and individually.



Responsibility

We take responsibility for, and answer for, our actions



Equity

We carry on our business in a way that is fair and unbiased



Democracy

We give our members a say in the way we run our business



Pioneering

We will seek to be a leader in the way we meet challenges and seek solutions



Openness and Honesty

We will share information, do what we say we will do and when we make a mistake we will own up to it



Caring

We will listen and respond to the needs of our members, tenants and employees



Championing

We will encourage members to take responsibility for our communities and work together to improve them

Our work and our mutual model directly or indirectly supports 16 of the 17 Sustainable Development Goals, as adopted by all United Nations Member States in 2015.



This Environmental, Social and Corporate Governance Report for Investors brings together a summary of activities to help investors form a view on RBH and our performance. It is based on the May 2020 White Paper: 'UK Social Housing; Building a Standard Approach to ESG Reporting', published by The Good Economy.

Summary of the criteria themes

ESG Area	Theme #	Theme Name	Theme Description
Social	T1	Affordability	Seeks to assess to what extent the housing provider provides homes that are genuinely affordable to those on low incomes.
	T2	Building Safety	Seeks to assess how effective the housing provider is at meeting its legal responsibilities to protect residents and keep buildings safe.
	T3	Resident Voice	Seeks to assess how effective the housing provider is at listening to and empowering residents.
	T4	Resident Support	Seeks to assess the effectiveness of initiatives that the housing provider runs to support individual residents.
	T5	Place-making	Seeks to highlight the wider set of activities that housing providers undertake to create well-designed homes and places that meet local needs and provide great places for people to live and enjoy.
	T6	Employee Wellbeing	Seeks to assess the extent to which the housing provider is a good employer to its internal staff.
Environmental	T7	Climate Change	Seeks to assess how the activities of the housing provider are impacting climate change, considering both current practice and changes being made to improve.
	T8	Ecology	Seeks to assess how the housing provider is protecting the local environment and ecology.
Governance	T9	Board & Trustees	Seeks to assess the quality, suitability and performance of the board of trustees.
	T10	Systems & Risk Management	Seeks to assess how well the housing provider manages risks and ensure it meets its legal obligations as a provider of affordable housing.

Social



Theme 1 – Affordability

Assessing the extent to which the housing provider provides homes that are genuinely affordable to those on low incomes.

Criteria 1. Housing provider specific ‘Affordability’ indicator

We are a place-based mutual housing society, and we operate across the Borough of Rochdale. We assess affordability through the comparison of our rents against the Local Housing Allowances in Rochdale, Heywood and Middleton. This benchmark ensures that homes are affordable for both those receiving benefits and for low income workers. All homes are let at social or affordable rent with the exception of one market rent home. All rents are at or below the relevant Local Housing Allowance.

As well as homes for rent, we provide homes for shared ownership. As part of our assessments for new sites, we assess values against average local incomes to ensure that a scheme is affordable for local people before we progress it as shared ownership. We also follow the Homes England capital funding guide to ensure the home is affordable for each potential buyer, including the maximum percentage that is affordable for the customer. For any customers that require a mortgage, they are referred to a financial advisor who also looks at lending affordability.

Our first Rent to Buy scheme is currently under construction and there has been a high level of interest in this, including people listed as “in housing need” on the existing housing register. This gives a clear indication that these homes are genuinely affordable and meet housing need.

Criteria 2. Share and number of existing homes by tenure type

Affordability is key to our charitable purpose. The position as at 31st March 2019 was:

Type	Number	Percentage*
Social rent	10,930	84.7%
Affordable rent	980	7.6%
Housing for older people	969	7.5%
Shared ownership	9	0.1%
Social	1	0%

*Figures have been rounded

Criteria 3. Share and number of new homes by tenure type

As part of our ambitious Corporate Strategy, “Together”, we set out our intention to invest significant sums in growth and new build to ensure that we have the right mix and quality of homes to meet the expectations of our tenants now and in the future. Our current refinancing plans are designed to help support that ambition and are set out in our refinancing prospectus.

New homes completed 2019/20

Type	Number	Percentage
Shared ownership	25	100%

Criteria 4. How secure are our tenancies?

We offer assured tenancies to all of our residents. These are lifelong tenancies. The only exceptions to this are where assured shorthold tenancies are issued. These are in the case of Starter Tenancies (which after a successful initial 12 month period will automatically convert to full assured tenancies) and in relation to our “Let’s Share” project which offers Assured Shorthold (Non-Converting) tenancies, specifically to customers under 35 who may struggle to obtain a tenancy under any other circumstances.

As at 31st March 2020

Type	Number	Percentage
Assured tenancies	11,239	93.34%
Assured short hold tenancies	802	6.66%

Theme 2 – Building Safely

Assessing how effective the housing provider is at meeting its legal responsibilities to protect residents and keep buildings safe.

Criteria 5. What percentage of homes with a gas appliance have an in-date, accredited gas safety check?

As at 3rd August 2020, 100% of our homes had an in-date, accredited gas safety check. We operate a 10 month programme to enable any issues with access to be resolved ahead of the expiry date.

Criteria 6. What percentage of homes have an outstanding Fire Risk Assessment?

Our Fire Risk Assessments (FRAs) are split into High Risk and Low Risk areas.

High Risk includes seven High Rise blocks of flats; 25 Independent Living Schemes; 12 Group Homes; three Homeless hostels; and 17 campus buildings. The FRA reviews for these buildings are carried out annually. **All Fire Risk Assessments are up to date.**

Low Risk includes 10 community bases; one Travellers site; and 359 low rise blocks of flats. The FRA reviews for these buildings are carried out every three years. **All assessments are up to date and no actions are overdue.**

Robust management arrangements are in place to ensure any actions arising from FRAs are actioned in a timely manner and evidenced appropriately before being signed off as complete.

Regular meetings are held with Greater Manchester Fire and Rescue Service, other Registered Providers, and the Greater Manchester High Rise Task Force where issues around building and fire safety are shared. This includes updates from the Hackitt Review and the Building a Safer Future Report.

We have considered the recommendations from the 'Building a Safer Future' report and those with particular relevance to RBH as owners and managers of High Risk Residential Buildings (HRRB) and have reviewed where we

are now, and what we plan to do. These actions are monitored and tracked against timescales for completion.

As a result of the number of empty homes in College Bank (our seven high rise buildings) we have been able to do some more intrusive investigations in each block this year and we have also carried out extensive external investigation works this time. These have included examining the insides of walls, something we were not able to do with flats that are occupied. These are also in line with the expected new requirements for more extensive Fire Risk Assessments from next year.

Our investigations identified an issue with the external panels that might increase the potential for a fire to spread to other homes on the same level, rather than being contained as it should be. This is known as a problem with 'compartmentation' and appears to have been caused by poor work carried out on the buildings in 1998, before the formation of RBH.

In order to ensure the continued safety and wellbeing of our residents a number of immediate steps have been taken including the introduction of a 24 hour waking watch and amendments to the Stay Safe policy. Arrangements are being made for the provision of a fire alarm system and an evacuation alert system. External accredited Fire Risk Consultants are working with us to identify actions required. We are also liaising with the Building Research Establishment (BRE) on testing requirements.

Theme 3 – Resident Voice

Assesses how effective the housing provider is at listening to and empowering residents.

Criteria 7. What arrangements are in place to enable the residents to hold management to account for provision of services?

As a co-owned mutual our governance model, which is unique in England, puts tenants and employees at the heart of our Society. As members, our tenants and employees are able to elect their representatives to sit on our Representative Body.

Within our Rules, this body has a number of vital responsibilities, including approving and acting as custodian of our vision, values and corporate strategy as well as the appointment of, and if necessary removal of, Non-executive Directors (NeDs). The NeDs

appoint our Executive Directors. Annually, our Representative Body report to our members on their activities and the performance of the Society.

We are an early adopter of the National Housing Federation's "Together with Tenants" commitments and have worked with tenants and employees to develop our own local set of commitments to complement the national framework.

Our commitment to meaningful tenant engagement opportunities has seen the recent approval of our latest Engagement Strategy, which includes a wider range of mechanisms to engage our tenants and residents, including using digital channels to engage with a more diverse group of tenants.

Criteria 8. Housing Provider specific 'Resident Satisfaction' Indicator

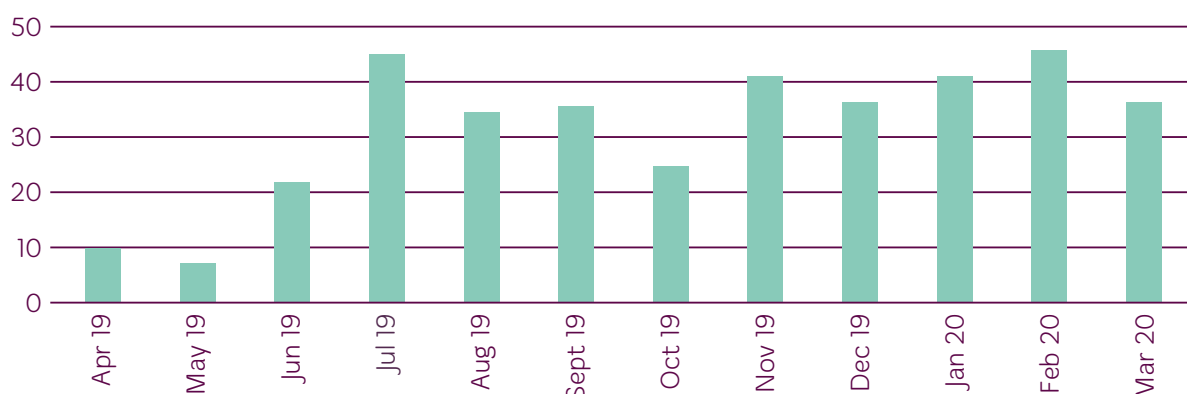
The percentage of customers satisfied with the overall service from RBH in June 2020 was 82.2%. This was a slight increase on the March 2020 position. We run sample surveys every month to identify any emerging issues or trends and these figures are then fed into a 12-month rolling figure. Our target for 2020/21 is 86%

Criteria 9. Housing Provider specific 'Complaint Handling' Indicator

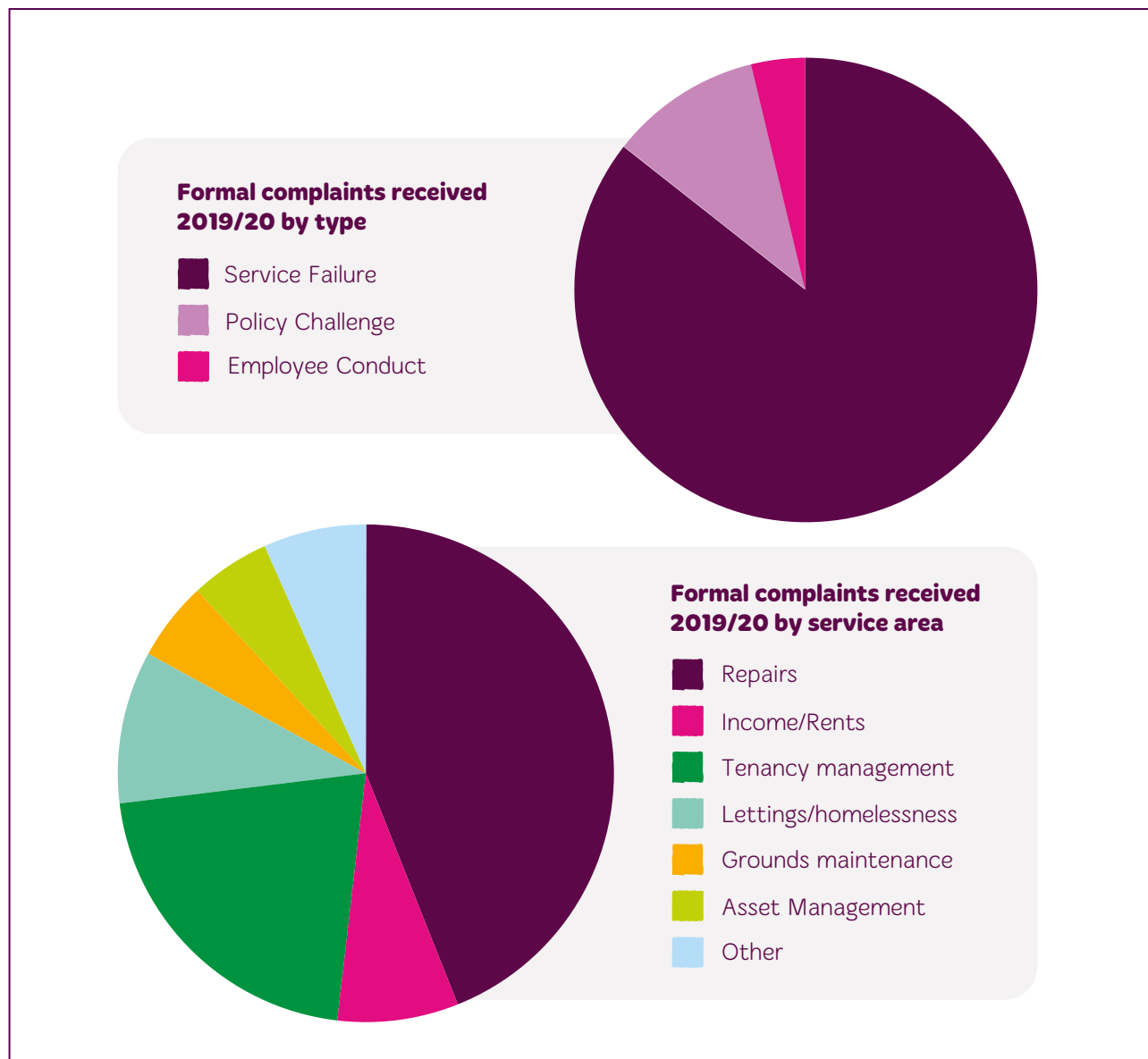
In total, we received 386 formal complaints in 2019/20

On average we received around 30 complaints per month, although this varied widely from only 7 in May to 47 in Feb (N.B. in April and May there were sizeable numbers of informal complaints logged and resolved before they hit the formal stage).

Formal complaints received 2019/20 by month



Complaints made in this year were generally about service failure (i.e. not doing something or doing something but not to the expected standard). Almost half of the complaints received were about repairs.



A total of 365 complaints were closed during 2019/20 taking on average 13 working days to bring to resolution.

Seven cases were referred to the Independent Housing Ombudsman. At the end of the year, three were still awaiting determination, three were upheld and one was determined as maladministration.

In 2019, tenants and employees undertook a review of our complaints handling service at RBH. This resulted in a number of recommendations to our Executive Management Team in January 2020, presented by some of the tenants who undertook the review. The recommendations are now being

implemented and include increasing the resource in this area by appointing a Complaints Lead, creating a Customer Complaints Panel to hear appeals and conduct case reviews and improving reporting on complaints both internally to Board and Representative Body, and also externally to customers to let them know what we are learning and changing from complaints. We feel that the review has put us in a good position for meeting the requirements of the Housing Ombudsman's new Complaints Handling Code, which we welcome. We are looking to strengthen our relationship with the Housing Ombudsman Service over the coming months and use the code and other good practice to make further improvements.

Theme 4 – Resident Support

Assesses the effectiveness of initiatives that the housing provider runs to support individual residents.

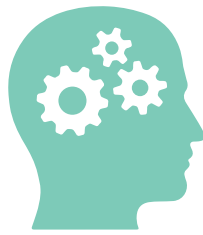
Criteria 10. Do you have a Community Investment Strategy?

How do you support your Residents?

Our Community Investment Strategy is currently in development. In the meantime, we have an interim strategy in place focusing on the three key areas of:



Financial Inclusion

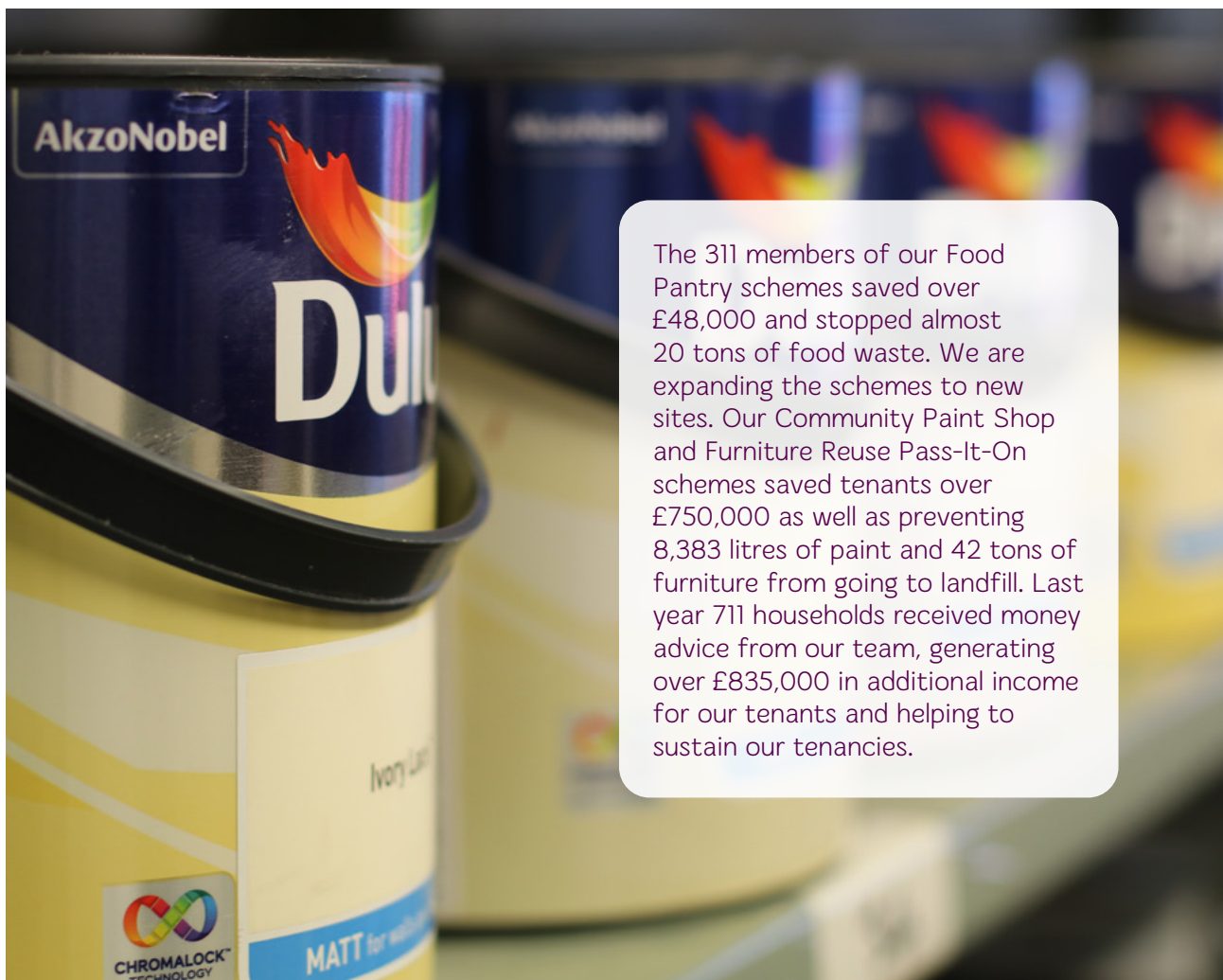


Work and Skills



Health and Wellbeing

During 19/20 the impact of our work included:



The 311 members of our Food Pantry schemes saved over £48,000 and stopped almost 20 tons of food waste. We are expanding the schemes to new sites. Our Community Paint Shop and Furniture Reuse Pass-It-On schemes saved tenants over £750,000 as well as preventing 8,383 litres of paint and 42 tons of furniture from going to landfill. Last year 711 households received money advice from our team, generating over £835,000 in additional income for our tenants and helping to sustain our tenancies.

We offered almost 1,000 hours of work experience to local pupils, and our diverse range of work and skills support helped 484 residents to move closer to employment and helped 153 residents into formal volunteering opportunities. Our partnership approach with Rochdale Council has created a single point of access for skills support for all Rochdale residents. Our training programme delivered accredited training to almost 400 people, including first aid and food safety qualifications. We recruited nine new apprentices with eight existing apprentices completing their qualifications, and in addition seven RBH employees gained higher level qualifications through our use of the Apprentice Levy.



Case Study

Jos Thorp

Before completing a work placement with RBH in March 2020, Jos was working part-time in a hospitality role, having finishing his Joinery and Carpentry qualification at Hopwood Hall College last year. Keen to gain more hands on experience after struggling to secure an entry level joinery role he approached RBH for help.

We were pleased to be able to offer a one-week work placement shadowing our skilled joiners working on the Responsive Repairs Team. Working alongside this busy service gave Jos the chance to carry out a variety of joinery repairs in tenanted properties across the borough and to understand what a joinery role within the housing sector involves. Across the week he experienced the diversity and fast paced

nature of the role from replacing bathroom skirting boards to hanging doors and lock repairs.

Jos talked about the benefits of the placement. "I took on this opportunity because it would give me more experience of how the job I wanted would work in a real working environment. The highlights of my placement for me were leaving a job and seeing how happy the tenants were when we had completed the job knowing the home was secure because we'd changed the lock or fixed a door that would not shut."

Looking forward, Jos is keen to expand on his experience with more in-depth understanding of our repairs service area and is hoping to apply for a role with RBH in the future." I would highly consider a career with RBH and am currently waiting for apprenticeship spot to open up so I can apply, I had a great week and wouldn't minded doing another."

Case Study - Impact of Employment Partnerships

RBH tenant John

John is an RBH tenant who was being supported by Rochdale Council's Employment and Skills team. As an ex-offender looking to rebuild his life, John had been struggling to find work for some time, and it was having a strong negative impact upon his mental health. His ambition was to enter the construction industry but despite efforts he had been unsuccessful.

Rochdale Council contacted RBH to discuss John's case and try to broker an opportunity through partnership working. An RBH contractor Groundwork Ltd had just begun a new contract and was in need of a reliable labourer who could start work straight away. Having worked with Groundwork before, we were confident that they would be able to provide the right support to help John really excel. Following an informal phone interview John was offered the job.

The final piece of the puzzle was to get John

kitted out for his new job. By tapping into RBH Workswear Workshop and support from Rochdale Probation service we were able to source new work clothes for John that would help him to safely and warmly carry out his new role.

Since starting his new job, John has moved from strength to strength. Groundworks' Marc Richardson remarked that he is "extremely reliable, a good worker and very keen to learn" and are tremendously pleased with his progress. John said, "I was in a very bad place emotionally and financially, I had never worked and I felt really depressed. I had lost my family and had never felt so low and stuck, I spoke on the phone to a woman called Amanda (from Rochdale Council) about my current situation and in only a very little time she had found me a job and also offered extra help with mental health. I am now feeling a whole lot better a lot happier and just all in all a lot better as a person and a father."

Amanda from Rochdale Council summed it up, "Together in less than a week we changed this young man's life."

We funded a range of health and wellbeing activity through our Members' Community Fund. £93,000 of RBH funding was awarded to 36 local groups. To make these projects happen, 153 residents volunteered almost 15,000 hours of their time – an in-kind value of over £220,000. We maintain ten community bases, and our flagship Strand Hub averages 900 visitors each month, with 22 partner organisations delivering services.

Our New Pioneers Programme is delivered in partnership with Rochdale Council as part of our joined up regeneration approach to people and place. The programme offers support to residents in the Rochdale Town Centre regeneration area to make steps to develop their career path.

With the support of a dedicated careers broker, local residents in College Bank and Lower Falinge have already accessed new qualifications, work experience, and employment opportunities. The qualifications obtained range from entry level qualifications in mathematics to one resident successfully completing training to become a teacher.

Case Study

Andy

Andy has been out of work for 14 years, claiming Employment and Support Allowance (ESA) and Disability Living Allowance (DLA). His DLA was withdrawn when he had to apply for Personal Independence Payments (PIP) which he was refused.

Upon joining the Rochdale New Pioneers Programme, Andy talked to his coach about his passions and ambitions, where Andy revealed he had a talent for Maths and a desire to teach. His coach quickly found him the opportunity to start to practice teaching by supporting other Pioneers who wanted to improve their Maths skills. Andy enrolled onto a teacher training course in Mathematics, aiming at the 14+ age range, with his work supporting other Pioneers and a role teaching at Rochdale Training Association counting as his teaching practice as required for his University course. This was made possible through the New Pioneers Programme partnership with the local children's centre and RTA, with the work placement arranged and the children's centre providing both a venue and free childcare for the participant learners. RTA are considering employing Andy in the future on a part time basis.

However, this journey is not without challenges. Upon starting the teacher training course, Andy had to sign off ESA and live

off a student loan instead. With the 2 days of study and 3 days of teaching practice required each week for the course, additional employment would not be easy to fit in, meaning Andy struggles with bills, travel costs and food. This has resulted with Andy going without food on occasion. This can affect his epilepsy badly making him more prone to seizures. The NPP has tried to help with this through using the bursary payments to support his teaching practice work with the other Pioneers, and arranging the free venue at the children's centre to enable him to teach. However, Andy's experience illustrates how full implementation of the NPP could be so much more beneficial – through providing an alternative income, which doesn't immediately switch off like benefits do, and providing a Pioneers Space, which can be used for a range of work activities, including teaching, the NPP would make it easier for people to invest in their futures and achieve their career ambitions.



Criteria 11. How do you measure the success of your resident support? What outputs and outcomes do you measure and what are your targets?

General Approach to Measurement:

As an anchor institution in our area, we have a role to play to grow the economy and tackle social issues where we operate. This is even more important for RBH, as a community benefit society with a core purpose to serve the broader interests of the community. We recognise that one of the most direct ways to achieve this is by creating a suite of support services, for RBH tenants and members and Rochdale residents, which reaches far beyond traditional housing provision. This additional support spans a wide range of services from supporting skills, employment and self-employment through to mental health and wellbeing, money advice and food poverty. We deliver these services in partnership with local organisations wherever possible in order to maximise resources and pull on local expertise, but also deliver directly where a gap in the local marketplace is evident. Some examples of our resident support and impact measurement include:

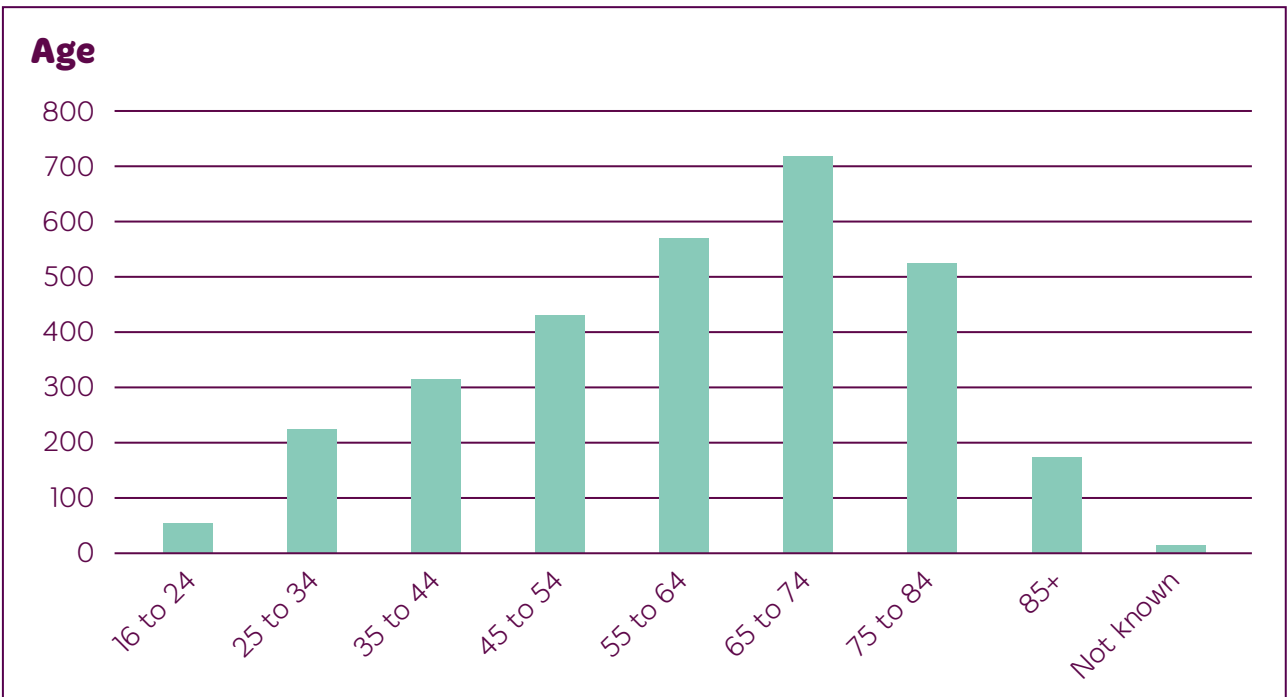
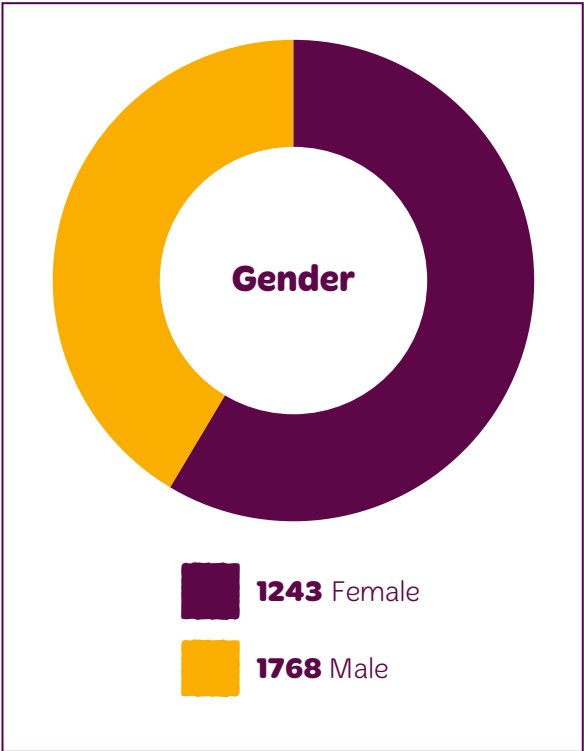
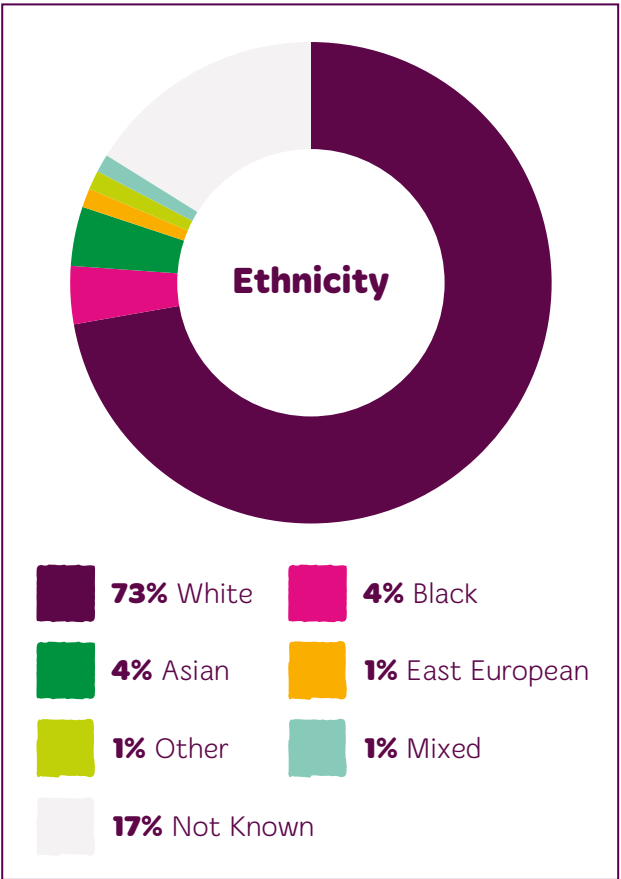
Greater Manchester Social Value Framework

We are a partner in the Greater Manchester Housing Provider Social Value Group along with 24 other social landlords operating in the city region. We work collectively to create a common approach to measuring, comparing and communicating the impact we have for residents in the city region. Our social value framework is aligned with the themes of the Greater Manchester Social Value Policy and collects performance data against those themes and is published each year on www.gmhousing.co.uk.



Tenant and Member Engagement

A key aspect of designing, understanding and improving our resident support is involving tenants and members in decision making. In 2019-20, 3011 RBH tenants were involved in decision making through our Representative Body, scrutiny panels, customer panel and through surveys and other feedback mechanisms. We measure this involvement by diversity criteria to ensure that we are engaging a wide range of opinions and are acting in an inclusive manner. Their profile was as follows:





Support for residents during Covid-19

In addition to our usual resident support services, we have adapted our offer to meet the unexpected needs presented by Covid 19. Early on, we recognised that we needed to put in place additional outreach to identify those RBH tenants who required support during the lock down period, and to provide much needed social contact for RBH customers who were experiencing this alone. During March and April 2020 our team made 1931 welfare calls to RBH general needs tenants to offer support and an incredible 24,300 calls to Independent Living Scheme residents as both welfare and social contacts. Of those calls, 13% were referred into additional support, such as mental health, money advice or digital support. During this time, 272 food parcels from our Food Pantry were delivered to tenants self isolating in our Kirkholt and Smallbridge neighbourhoods. We continue to provide this support now that restrictions have eased, and evolve it based on the local need. These figures are reported each month both internally and as part of a nation wide project led by HACT.

Detailed Measurement of Key Themes:

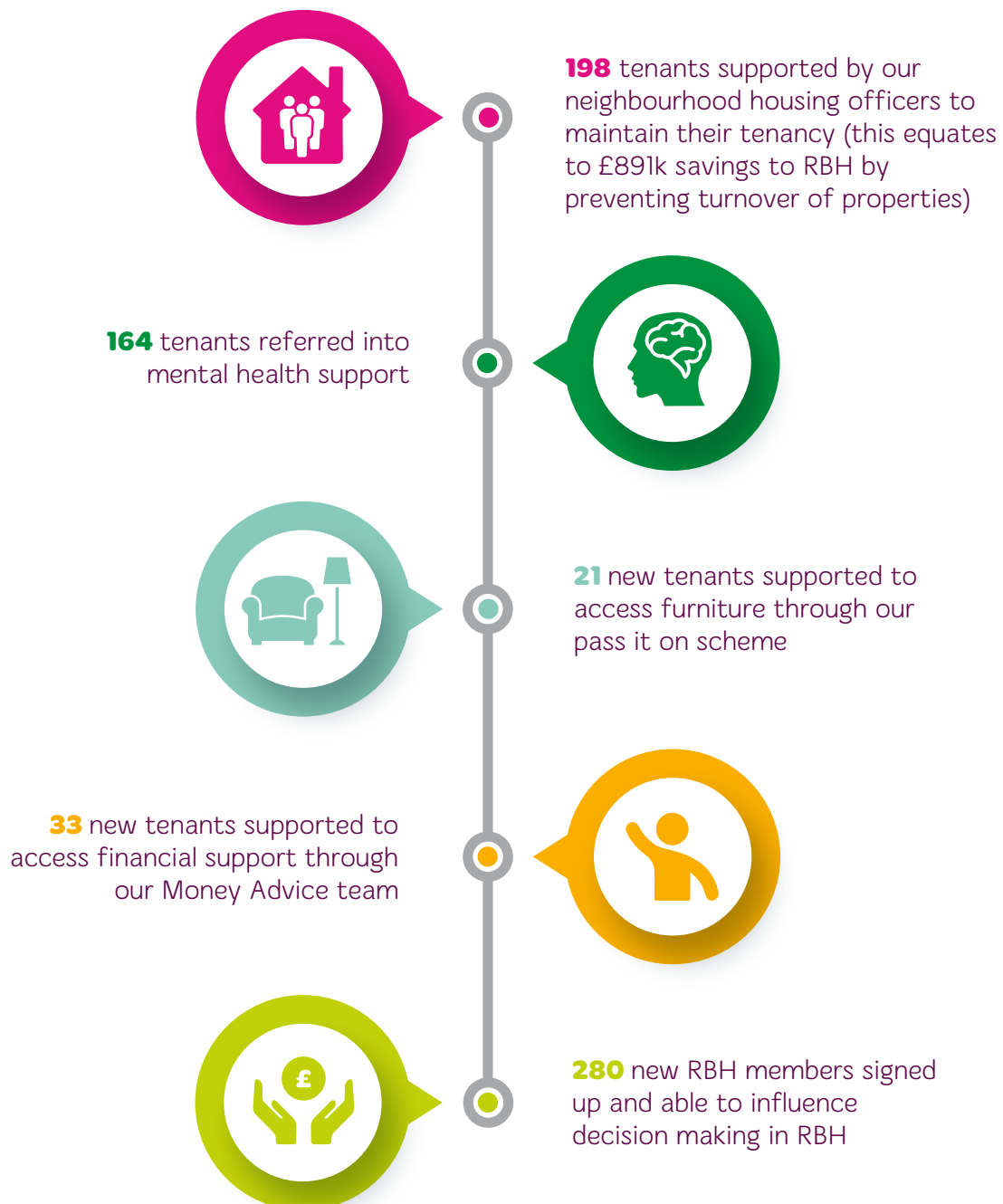
In addition to cross-society outcomes, we also measure the impact of some resident services in more detail so that we can fully understand and improve the impact. This includes work and skills, tenancy sustainment and community partnerships. Examples of how we measure this are included under the themes below.

The teams have been working collectively to develop our approach to measuring the difference we make beyond recording outputs, to also demonstrating the impact for each individual. We have developed a suite of three themed impact surveys which will be used at the beginning and end of an intervention to understand the difference travelled by the participant. Collectively, this can then be collated by theme to demonstrate the overall impact of our services. In the interim we will use TP Tracker, our existing tenant involvement system to record this and have training planned for the three teams in September. We have already utilised these surveys for our apprentice cohort and have been able to measure the difference in confidence – with 100% of apprentices taking part reporting an increase in their confidence within one year at RBH.

Tenancy Sustainment

Last year we developed a new tracker to understand and demonstrate the impact of our neighbourhood housing services, especially in relation to supporting new tenants and increasing tenancy sustainment. The tracker records the journey of individual tenants as they move into RBH homes and particularly the support our NHO team broker to help them overcome any issues and manage their tenancy. This includes referrals into both RBH run and partner services.

We use this method to understand the impact for the customer, the impact for RBH and the wider impact for society. Highlights from the 2020 year include:



Work and Skills

In 2019, we introduced a new Work and Skills strategy for RBH which set out our bold and ambitious approach to increasing higher level skills and wealth creation in the borough. The strategy strives to be ambitious and refreshing, concentrating on where we can make the most difference. To ensure the strategy is delivered, we designed an impact framework which collects performance data that is used to evidence impact and drive increased performance. The framework collects performance indicators which contribute to the impact we want to create:



In 2019-20 we were able to demonstrate a variety of outcomes – the full annual report is available here <https://www.rbh.org.uk/media/1640/work-and-skills-report-201920.pdf>

As part of our action plan for 2020-21 we set targets against each action point in the plan, based on an uplift on performance from last year. The full action plan is four pages long and is monitored by our Work and Skills Strategy Implementation group. Some examples of targets include:

Measures:

Targets:

Support the cohort of apprentices to increase their skills and confidence and achieve their qualification

- 50% RBH tenants recruited to the roles
- 100% achieve Qualification
- 100% moving into secure employment or further training

Focus our Community Training Offer to support more RBH tenants - making use of links with partners/external funding to broker work and skills training opportunities alongside direct delivery

- 50% RBH tenants
- Focus No. of Work and Skills courses arranged

Supplier social value

- **3** apprentices supported through our new build programme, delivering 76 apprentice weeks
- **12** Rochdale residents completed an Entry to Construction Course, including 5 year CSCS card – 7 were RBH tenants. 4 have moved into employment.
- **6** work placements offered by contractors in our asset management supply chain

On all of our developments RBH asks our contractors to deliver social value through the way that they operate. In September 2019, we ran a one week Entry to Construction course to support unemployed people gain necessary qualification and knowledge to kick start their career in construction linked to our development in Smallbridge. The course was extremely popular and all 12 places were taken. At the end of the week all were successful in passing the course and achieving their CSCS cards as well as qualifications in Personal Development for Employability, introduction to Construction and Health & Safety. Upon completion of the course 3 people immediately moved into employment. The others were offered work experience placements with our local contractors.

Case Study

Liam

Liam completed the CSCS course and was successful in gaining a two week work experience placement with RBH contractor Groundwork Landscapes Ltd in Kirkholt. The placement would enable Liam to learn new skills and gain an all important reference for his future job search. Marc Richardson, from Groundwork Landscapes said "At Groundwork we are committed to providing benefits to local communities beyond the scope of our onsite works and we are proud of our record of working with charities and community groups to help wherever we can."

Following the first week it was clear that Liam had a lot to offer and had demonstrated the qualities that Groundwork Landscapes look for in an employee, he was keen to learn, attentive when given instructions, friendly,

polite and above all a very hard worker. Marc said. "At the end of the first week, we offered him the position in a paid capacity for the full twenty week contract and he has shown us that we didn't make a mistake as he has continued in the same vein ever since."

Liam has taken up the opportunity whole heartedly, "Since starting work for Groundwork I have learned lots of new skills, enjoyed seeing what I do make a difference to the place we are working and made good friends on site also. I am now earning money and this has made a big difference to my life, I am working towards my qualifications as a groundworker thanks to accepting the work experience placement I was offered at the meeting set up by RBH."

Theme 5 – Placemaking

Highlight the wider set of activities that housing providers undertake to create well-designed homes and places that meet local needs and provide great places for people to live and enjoy.

Criteria 12. Description of placemaking or placeshaping objectives, activities and key results.

On a monthly basis, we survey our tenants to understand their satisfaction with their neighbourhoods. Our current 12 month rolling of level of satisfaction is 77%. This is achieved by our approach to supporting neighbourhoods and the environment as well as tackling Anti Social Behaviour.

Sometimes though, wholesale regeneration is required to make a lasting positive impact on place.

Our ambitious proposals for regeneration in Rochdale Town Centre are a key part of the Growth theme in our corporate strategy. This builds on a masterplan set out in 2017 after

extensive consultation with the community and other stakeholders highlighted the extent of both the need for, and opportunity for, investment in this area. The masterplan sets out proposals for a mix of refurbishment and redevelopment of the two adjacent neighbourhoods of College Bank and Lower Falinge. This includes a combination of land acquisition to support the redevelopment of existing, and former, poor quality employment land to deliver new homes, demolition and redevelopment of existing RBH flats and investment in retained homes. This significant investment is focussed on improving the mix and quality of homes in the area to better meeting housing need and link to wider opportunity and regeneration across the town centre. It will support carbon reduction and our joined up people and place approach will improve the overall quality of life for current and future residents.



Theme 6 – Employee wellbeing

Assesses the extent to which the housing provider is a good employer to its colleagues.

We are committed to being an excellent employer. We regularly undertake Climate and Engagement Surveys and share and act on the feedback. In addition during Covid 19, we have been undertaking more frequent 'temperature checks' to understand how our colleagues are coping.

In November 2019 we undertook the Best Companies Survey and were awarded 'One to Watch'.

We are proud to be the first housing association to secure Disability Confident Leader status, reflecting our commitment to providing opportunities for all.

Working alongside Inclusive Employers we offer a range of training, including sensory disability, neurodiversity, Dyslexia Awareness, Menopause and Imposter Syndrome – the latter two have also resulted in the establishment of support groups. Our Wellbeing Champions are highlighted by Inclusive Employers as good practice. In addition alongside 13 other Greater Manchester Housing Providers, we are taking part in a BAME mentoring and change management scheme.

Criteria 13. Accredited by the Living Wage Foundation

We are proud to be an accredited Living Wage employer. We said in 2013 that paying the Living Wage would bring significant benefits not only to RBH and our employees, but also for our tenants and the communities we serve. That is still true today, when 100% of our employees all earn at or above the real living wage.



Criteria 14 What is the CEO-worker pay ratio

We recognise that there are a number of ways of recording this. The government will accept calculations made using one of three methodologies. Option A is the most accurate, and should be used "wherever possible and reasonable" and so this is the methodology that we have adopted.

This requires an organisation to:

- Determine the total FTE remuneration for all the company's UK employees for the relevant financial year
- Rank those employees from low to high, based on their total FTE remuneration
- Identify the employees whose remuneration places them at the 25th, 50th (median) and 75th percentile points

Year	2019/20
25th percentile pay ratio	6:1
Median pay ratio	5:1
75th percentile pay ratio	4:1

Environmental

Theme 7 Climate Change

Assesses how the activities of the housing provider are impacting climate change, considering both current practice and changes being made to improve.

We understand that as a housing provider our homes have a significant impact on our carbon footprint. Wider than that, the actions of all of colleagues not just in work, but also at home can contribute to improvements. We are therefore rolling our Carbon Literacy Training across our whole workforce. To date 117 (over 20%) colleagues have completed the training. On successful completion, colleagues are awarded with a Carbon Literacy certificate issued by the Carbon Literacy Trust.

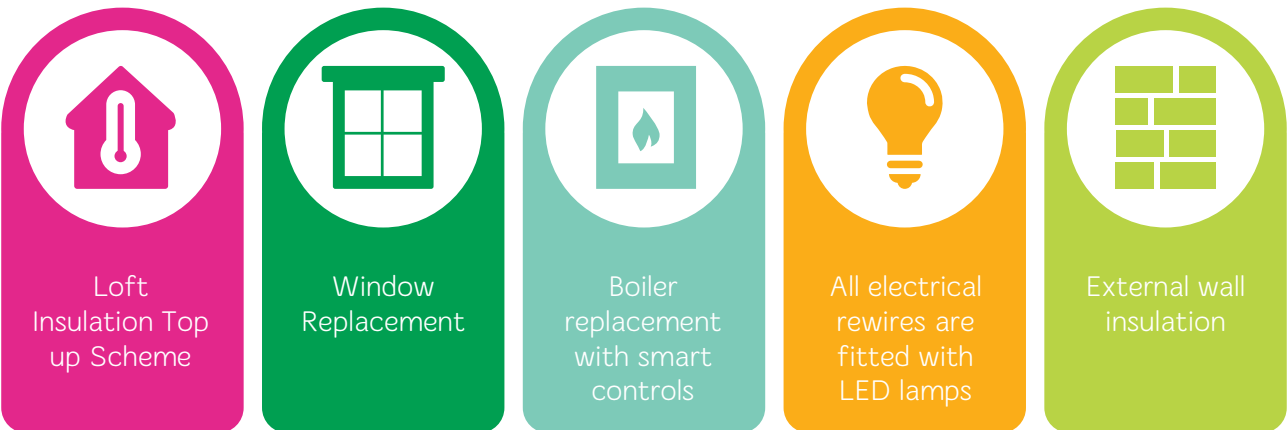
Criteria 15. Distribution of EPC ratings of existing homes (31.03.19)

Energy efficiency rating

	Homes	%	Average SAP
Very energy efficient - lower running costs			
(92 plus) A	0		71.68
(81-91) B	142	1%	
(69-80) C	9260	74%	
(55-68) D	3153	25%	
(39-54) E	21	0%	
(21-38) F	0		
(1-20) G	0		
Not energy efficient - higher running costs			

In relation to the homes currently in Band D/E some are homes that are subject to our regeneration proposals, specifically the flats on the ground and top floors.

Aside from those the following works are proposed to the homes falling within Band D:



It should be noted that a number of these homes only remain in this classification because of previous refusals of these works and at the point the home is re-let work would be carried out which would improve the EPC rating and bring it in line with the average for that archetype.

Criteria 16. Distribution of EPC ratings for new homes (completed 2019/20)

Energy efficiency rating

	Homes	%	Average SAP
Very energy efficient - lower running costs			
(92 plus) A	0		
(81-91) B	13	50%	
(69-80) C	13	50%	78.64
(55-68) D	0		
(39-54) E	0		
(21-38) F	0		
(1-20) G	0		
Not energy efficient - higher running costs			

Criteria 17. Distribution of homes by heating source (completed 2019/20)

All the new homes built in 2019/20 are heated by gas central heating boilers. This has taken into consideration the current costs of alternative options for tenants and the feasibility of renewable alternatives on specific schemes.

Criteria 18. Scope 1 and Scope 2 greenhouse gas emissions

Our estimate of greenhouse gas emissions from our homes is 49,764 tonnes (based on SHIFT report 2016). We will review the current baseline for this and expect to set a target to reduce this by over 1,000 tonnes within the first year.

Criteria 19. Total capacity of renewable energy production

Our approach to date has been to pilot and review options. We have 16 homes fitted with solar PV having an output of 2.4kw.

Criteria 20. The Housing Provider as formulated an environmental strategy with objectives aimed at meeting government targets within prescribed timescales.

We have a Sustainability Strategy, and work has been commissioned to support the production of a clear environmental strategy with objectives towards meeting both government targets and the more ambitious Greater Manchester carbon reduction targets. This will set out those elements where we will hold ourselves accountable to meeting the targets in the strategy.



Criteria 21. The Housing Provider reports on sustainability on an annual basis

We have a sustainability policy and this is reviewed each year. The policy covers education and awareness (carbon literacy training available to all employees), vehicles and fleet, campus and facilities, waste management, development and regeneration and fuel policy.

Criteria 22. Does the Housing Provider give residents information about correct ventilation, heating, recycling etc. Please describe how this is done.

We provide booklets about damp, mould and condensation and provide one to one advice and support to tenants as required.

We work closely with Rochdale Council who provide comprehensive information on recycling to all residents in the borough, including RBH tenants.

In addition we have a service-level agreement with Groundwork Oldham & Rochdale for specific Energy Advice to tenants struggling with fuel poverty.

Theme 8 Ecology

Assesses how the housing provider is protecting the local environment and ecology.

Criteria 23. Housing provider specific 'Ecology & Environment' Indicator

This is an indicator that we would expect to include in our overall environment and sustainability strategy which we have commissioned external expertise to support.

Criteria 24. The Housing Provider has a strategy to use or increase the use of responsibly sourced materials for building works

Our procurement strategy sets expectations around how our suppliers source materials responsibly,

"RBH will proactively seek to ensure that we procure goods, services and works ethically and only from firms with ethical trading, ethical sourcing, social accountability, corporate social responsibility and ethical employment practices"

"RBH accepts its environmental responsibilities and recognises its obligations to contribute to the resolution of local and global environmental issues by reducing its environmental impacts and by taking an active role in promoting environmental good practice. Therefore RBH will; (amongst other things)

- Encourage contractors and suppliers to develop sustainable management practices, and to consider the environment in the procurement of materials and supplies
- Work towards minimising waste and maximising the re-use, recovery and recycling of materials"



The Selection Questionnaire used in our tender documents seeks to ensure prospective bidders can demonstrate an appropriate track record in areas such as, financial record, social economic, ethical, professional standing and environmental aspects.

We are continuing to look at where we can do more to make sure that materials are sourced responsibly through our supply chain, even where we do not source materials directly.

Criteria 25. The Housing Provider has a strategy for waste management incorporating building materials

Our approach to waste management is included within the existing Sustainability Policy. Recycling levels have been maintained at over 90% and we receive monthly reports on this of our waste contractor. Initiatives such as

paint and furniture reuse schemes have been instrumental in helping to reduce waste as well as the amount of these products that have previously been going to landfill, whilst at the same time supporting our tenants.

Our procurement strategy also encourages our suppliers to 'Work towards minimising waste and maximising the re-use, recovery and recycling of materials'

Criteria 26. The Housing Provider has a strategy to actively manage and reduce pollutants (eg mould, water pipes containing lead).

To manage and reduce pollutants, we have proactively removed all known lead pipes in our homes through a five year program with United Utilities, ending in 2004. We have a rolling kitchen and bathroom replacement programme which incorporates upgrading any obsolete pipework. We employ a dedicated Water Technician who throughout the year ensures our water storage and distribution is both clean and safe especially in the homes of our most vulnerable tenants.

We have a comprehensive and fully compliant asbestos survey programme, which upon completion in 2021 will have surveyed all our homes providing maximum assurance to our tenants.

We have a rolling programme to replace gas boilers with the very latest 'A rated' combination boilers providing maximum assurance for emission control, safety and efficiency. We actively remove gas fires and replace with electric fires providing a cleaner source of background heating for the home.

We have a dedicated team to tackle condensation and any resulting mould within our homes through both education and effective treatment to eradicate mould in a timely manner. Additionally we provide various methods to aid ventilation throughout our homes via window ventilation, mechanical extraction fans and positive 'whole house' air ventilation where necessary. All our roof spaces have insulation and breathable roofing felt to aid fresh air circulation.

With regard to wider environmental pollutants we operate a fleet of 150 vehicles which are all replaced after a maximum four years ensuring our fleet benefits from the best emission controls and fuel efficiency. From 2020 all our vehicles will operate with the latest Euro 6 compliant engines to ensure our contribution towards reducing emissions into the environment is effective

Criteria 27. The Housing Provider has a strategy for good water management

The latest estimate of water consumption per home is 1.8 million m3 (SHIFT report 2016) and our strategy will look at a suitable target to reduce this. New homes have been fitted with water saving devices, for example limiters or shallow baths.

Criteria 28. The Housing Provider has a strategy to increase the amount of 'green space' and biodiversity on or near homes. Eg. Gardens, parks.

Our new development programme considers green space as part of each scheme and in particular considering ways to enhance the community amenity of this in tandem with increasing biodiversity. Our recently completed scheme at Abbey Road in Middleton included a green corridor as part of the 25 homes delivered as a space that provides amenity to both residents in the scheme and connecting to the wider neighbourhood.

Our Town Centre masterplan includes new green routes to link through the redeveloped neighbourhood to better connect to existing parks and green spaces as well as a green community space as part of our first phase of homes which is currently on site. The overall masterplan proposals address the current lack of private amenity space across the flats and maximise the available space for gardens. As part of the investment in the retained homes in Lower Falinge we are looking at options for community fruit and vegetable growing which will enhance both the amenity and biodiversity of existing communal grassed spaces.

Governance

Theme 9 Board and Trustees

Assess the quality, suitability and performance of the board of trustees.

We have a co-owned mutual governance model, unique in England. In our model membership is open to tenants and employees (in separate constituencies). A fundamental principle of membership is it is voluntary. You have to opt in and pay a notional £1. No one actually pays in practice.

Our members then elect other members to act as their representatives on our Representative Body. This comprises:

15 tenants
elected by tenants



8 employees
elected by employees



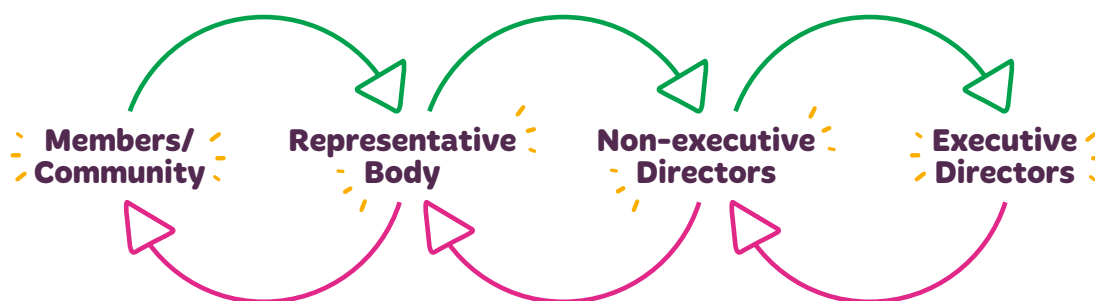
+3 stakeholder
appointments



Their role is to shape values, ethics and strategic direction and hold the Board to account. A key role is the appointment and removal if necessary of the Non-executive Directors (NeD's).

Our Board comprises 6 Non-executive Directors and 2 Executive Directors (who are appointed by the NeDs).

The model below demonstrates how our governance works



Across the top you see the process of appointment and across the bottom the lines of accountability.

Criteria 29. What are the demographics of the board?

The Board is composed of six Non-executive Directors and two Executive Directors of which three are female and five are male. The average age of Board Members is 55 years and average tenure is three years for Non-executive Directors and seven years for Executive Directors. One Board member is of BAME heritage. Two Board members currently live within the Borough of Rochdale.

Criteria 30. Is the housing provider a registered charity?

RBH is not a registered charity but is a charitable Community Benefit Society. We are therefore an 'Exempt Charity' and are still required to comply with charity law. Members are allotted one share and have one vote. There are no investor shareholders.

Criteria 31. What percentage of the board and management team have turned over in the past two years?

The Board has had a 12.5% turnover since 2018 – in September 2018 one Board member was re-appointed for another term; in September 2019, one Board member was re-appointed and one new Board member was appointed. The Chair of the Board and two other Board members were eligible for re-appointment in 2020, however as a result of Covid 19 one off changes have been made to our Rules to enable their current term to end in September 2021 (ie a one year extension).

40% of the Executive Team have been appointed in the last two years (one post filling a vacancy and one new post created.)

Criteria 32. Is there a maximum tenure for a board member? If so, what is it?

Yes – Board members can serve a maximum of two terms of three years, although as highlighted above there is a current proposed one off change to enable those Board members whose terms were due to complete in September 2020, to continue to service until September 2021.

Criteria 33. What percentage of the board are non-executive directors?

75%. Our Chief Executive and Director of Resources & Deputy Chief Executive are the Executive Directors.

Criteria 34. Number of board members on the Audit Committee with recent and relevant financial experience

Our Audit Committee comprises three Non-executive Directors and one co-optee. Collectively bringing the range of skills needed to fulfil the Committee's Terms of Reference.

One member, the Chair of the Committee has over 30 years experience in financial management roles. His most recent role was Finance Director of a housing association.

Criteria 35. Are there any current executives on the Remuneration Committee?

No.

Criteria 36. Has a succession plan been provided to the board in the last 12 months?

During the past 12 months a proposal to make the previously fixed term Director of Transformation contract permanent was approved.



Criteria 37. For how many years has your current external auditor been responsible for auditing your accounts?

BDO have been responsible for auditing our accounts for the past 7 years. This comprised an initial 3 year + 1 contract and following a full procurement process the appointment for a further 3 year term with an option for a further 1 year extension. Given the current level of uncertainty our Representative Body have recently given approval to that extension meaning that 20/21 will be the final year of the contract.

Hamid Ghafoor was our audit partner for the first 6 years. He has now been succeeded by Helen Knowles.

Criteria 38. When as the last independently run board effectiveness review?

We undertake an annual board effectiveness review, with every third year being run independently. Our last independent review was undertaken at the beginning of 2020.

Criteria 39. Are the roles of the Chair of the Board and CEO held by two different people?

Yes

Criteria 40. How do you handle conflicts of interest at the Board?

Board members are required to complete an annual declaration of interest and inform RBH if there are any changes to their interests during the year, in line with the Code of Conduct. At Board and Committee meetings Declarations of Interest are a standard item at the beginning of each agenda. This includes a copy of the Conflicts of Interest Register. Any potential conflicts are discussed in the meeting. Any member declaring an interest will not be allowed to vote and may be asked to leave the meeting for the relevant item.

Theme 10 Systems and Risk Management

Assesses how well the housing provider manages risks and ensure its meets its legal obligations as a provider of affordable housing.

Criteria 41. Is the organisation registered with the Regulator of Social Housing (RSH)?

Yes

Criteria 42. What is the most recent viability and governance RSH rating?

G1/V2

Criteria 43. How does the housing provider manage organisational risk?

We have a robust Risk Management Framework in place which sets out our approach to managing risk. The Framework itself is reviewed annually by the Board.

Board have oversight strategic risks at each of its meetings, through a Board Assurance Framework, which links the risks back to our Corporate Strategy objectives.

Audit Committee consider strategic risk and the controls in much more detail at each of their meetings, including a deep dive into one area.

Our Executive Management team consider operational risks at each meeting.

We have a Risk and Compliance Group which has representation from across the Society which reviews and provides peer challenge across all of our risks in a rolling 12 month period.

Project risk is considered in the relevant Project Board meeting.

Criteria 44. What percentage of homes meet the Decent Homes Standard?

As at 31st March 2020, all 12,735 homes were compliant with the Decent Homes Standard.

Criteria 45. Have you been subject to any adverse regulatory findings in the last 12 months (eg data protection breaches, bribery, money laundering, HSE breaches or notices)?

No





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