

ESG REPORT 2023

Environmental, Social and Governance

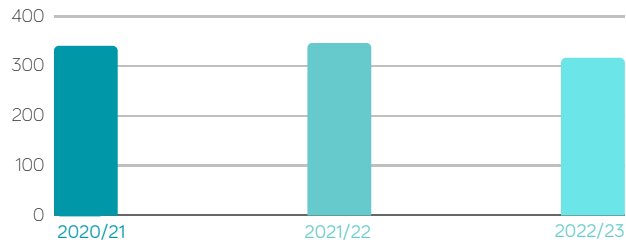


community
gateway

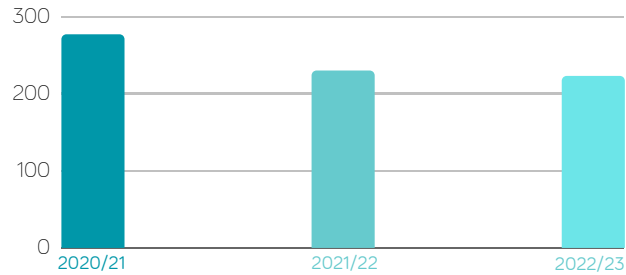
Environmental

CGA commissioned a carbon neutral study and established our baseline carbon footprint in 2020/21. In 2022/23, we have seen a reduction of **1.55%** in our total carbon footprint (tonnes of carbon dioxide equivalents) when compared to our baseline position. The trend in our scope 1, 2 and 3 emissions over the last 3 years is shown below:

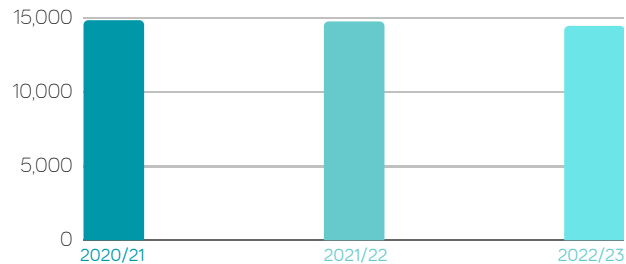
Scope 1 - Direct Emissions (tonCO2e)



Scope 2 - Indirect Emissions (tonCO2e)



Scope 3 - Indirect Emissions (tonCO2e)



Key energy efficiency actions undertaken in 2022/23



First all-electric/gas free homes developed and electric vehicle charging points installed in all new build homes.



Increased the number of homes with an EPC rating of Band C and above by over **0.5%**.



Our electricity is from renewable sources, and we have made changes at our Head Office building to reduce energy consumption.



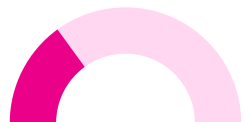
of our homes are at B and C or above

EPC rating of our homes



Social

Affordability and Security



30% lower on average

CGA's rents compared to the private rental sector in the areas we operate



24% lower on average

CGA's rents compared to the Local Housing Allowance in the areas we operate

103 new affordable homes completed. This equates to 1.5% of our total homes.

Key Tenant Support Services

1	Welfare Benefit Advice	5	Telecare Monitoring Service
2	Discount Food Provision	6	Community Support
3	Homelessness Services	7	Digital Inclusion
4	Preventing Social Isolation	8	Construction based training for young people

Building Safety and Quality



of Fire Risk Assessments in place for applicable buildings.



of gas services were completed by the annual service date in 2022/23.



of our homes meet the Decent Homes Standard.

Fuel Poverty



302 tenant applications for energy vouchers supported by CGA during the year.



Cost of living hub established to signpost tenants to advice and provides energy saving tips.

Tenant Voice

CGA is a mutual Housing Association with **1,700** shareholding Members as at 31st March 2023.



5 tenants serve on Board including the Chair.



12 tenants serve on 'Gateway Central' (our Tenant's Committee).



1,000 Members use our online tenant consultation hub.



2,041 tenants consulted during the year to help inform and improve and the services we offer.

£13K awarded through our Community Fund to support 26 projects benefitting 2,413 individuals.

We offer a range of opportunities to get involved, including:

Surveys	Tenant Committee	Neighbourhood Studies	Community Activities
Focus Groups	Task/Finish Groups	Consultation exercises	Mystery Shopping

Tenant Satisfaction (including benchmarking)



Quartile Position
Middle Upper



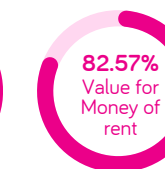
Quartile Position
Middle Lower



Quartile Position
Upper



Quartile Position
Middle Upper



Quartile Position
Middle Upper

Governance

CGA is a not-for-profit organisation and is registered with the Regulator of Social Housing as a social housing provider. We are also registered with the Financial Conduct Authority as a Community Benefit Society.

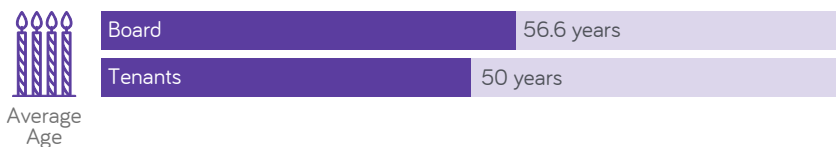
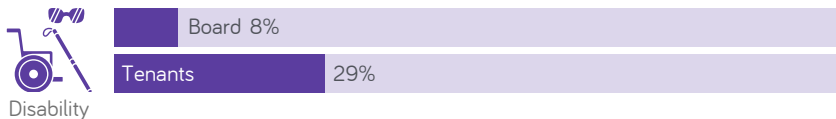
Regulatory Gradings:

G1 - CGA holds the top regulatory grading for Governance.

V1 - CGA holds the top regulatory grading for Financial Viability.

Fully compliant with our chosen code of Governance*
 (*National Housing Federation Code of Governance 2020).

Board Demographics



Board Composition and Tenure

During 2022/23 the Board comprised **11 Members** and **1 Co-optee**.

3 Board Members have stepped down in the last two years. The Board's active succession planning arrangements have enabled vacant positions to be filled with new Members who have the knowledge, skills and experience to support CGA in delivering its corporate objectives. All members of the Corporate Management Team have been with CGA for more than two years.

- 6** years is the maximum tenure for Board Members
- 4** years is the length of time we have worked with our current external auditors
- 0** is the number of Executives serving on the Remuneration Committee. The roles of Chair and Chief Executive are held by two different people
- 0** adverse regulatory findings in the last 12 months



Members of the Audit Committee have recent financial experience



Non- Executive Directors on the Board.



Our last Independent Review of Board Effectiveness was conducted.



4.27 years is the average tenure of the board

Staff wellbeing

We are a Living Wage Employer
 Accredited since October 2014

