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Foreword



David McQuade
Chief Executive Officer

At Flagship Group we build homes, let, improve, and maintain them. We are currently managing and maintaining 31,825 properties as of 31 March 2021. We provide thousands of people from every walk of life with a place they can call home.

Evidence of the housing crisis in our region can be seen in our local communities. House prices in the East of England range from 8 to 16¹ times local incomes, averaging at c.£260k for a home. Raising a deposit and paying high monthly costs for private rental properties is largely unaffordable for many people and therefore hard to access for those who are reliant on housing benefit and in low income employment. We see people sleeping on the streets and doorways in our cities and town centres. We know there are thousands of families waiting for accommodation with their local councils, many people stay with family and sofa surf because they cannot afford a home of their own.

Our vision is to 'Solve the housing crisis in the East of England'. We want to tackle the problems outlined above. This is not a simple task, but one we are committed to. To achieve our vision, we need to be innovative and progressive and deploy our resources in the right way. We know that solving the housing crisis is about more than bricks and mortar. We are passionate about providing high quality affordable, safe, and sustainable homes. But we strive for more and want our tenants to live in successful, safe, inclusive, and sustainable communities where they have an excellent quality of life. We recognise our role in creating great places as well as great homes. We therefore see our purpose as 'providing homes and creating sustainable communities'.

This Environmental, Social and Governance (ESG) report gives us the opportunity to showcase the positive impact of our work. We have an ambitious programme to deliver c.4,000 affordable homes over the next five years², and we want to build them to high environmental standards. We know that a decent safe home has a positive impact on our tenant's quality of life. We are committed to tackling the environmental agenda and we plan to retrofit c.2,000 of our existing homes every year through a fabric-first programme focusing on thermal improvements, digital heating controls and installing renewable heating technology.

Tenants are at the heart of our decision making (see T3 - C9) and through our green investment plans, we will make our homes safer and cheaper to run, which ultimately tackles fuel poverty and enhances quality of life which has been shown to improve health outcomes for our tenants.

Our governance arrangements have been assessed by the UK Government's Regulator of Social Housing. We are a 'G1/V1'³ organisation which offers lenders assurance that our governance and financial viability are judged by our Regulator to be sound. We are keen, through this ESG report, to attract investment partners who share our ambitions to tackle social and environmental issues at scale and work in partnership with us to solve the housing crisis in the East of England.

¹ National Housing Federation Home Truths

² Flagship 5 year plan - 31 March 2021

³ The RSH assesses governance (G) and viability (V) and organisations are ranked 1,2 or 3, depending on their compliance and situation. G1, V1 is the highest assessment outcome, demonstrating that we are a well-run and financially secure business.

Our strategy

Our purpose:



Providing homes and creating sustainable communities

Our values:



Great people doing great things



Delivering outstanding customer service



Spending money wisely



Relentlessly improving performance

Our vision:



Solve the housing crisis in the East of England

Our drivers:



We are passionate about providing high quality homes



We can be the best landlord in the uk



Our financial driver is reinvesting the profit we make, where it's needed most

“ Tenants are at the heart of our decision making and through our green investment plans, we will make our homes safer and cheaper to run ”



About Flagship Group

As a Group, our principal activity is to provide affordable rented accommodation for people on low incomes. Our social housing activities are delivered through three housing divisions branded as housing associations: Newtide Homes (previously Flagship Homes), Victory Homes (previously Victory Housing Trust) and Samphire Homes (previously Suffolk Housing) with Flagship Group the single Registered Provider (RP) with the Regulator of Social Housing (RSH). The housing associations are spread across the East of England, each managing c.10,000 homes enabling us to deliver more locally focused services.

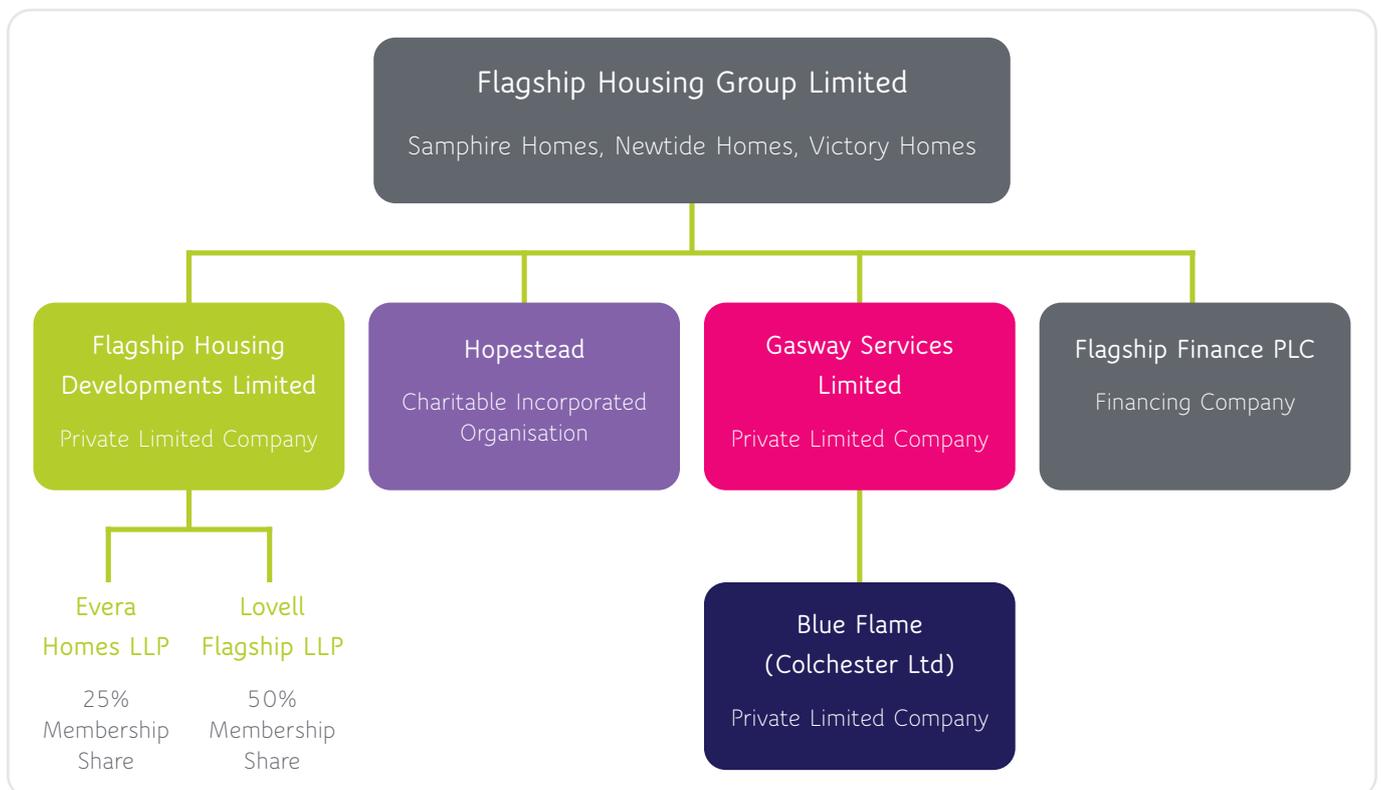


Figure 1: Flagship Group Structure

We have our own in-house maintenance service called Flagship Services (previously known as RFT), which maintains and repairs all of our homes. Gasway (including its subsidiary BlueFlame), is our own heating maintenance company that also serves the private sector. It is the largest East Anglian based heating company.

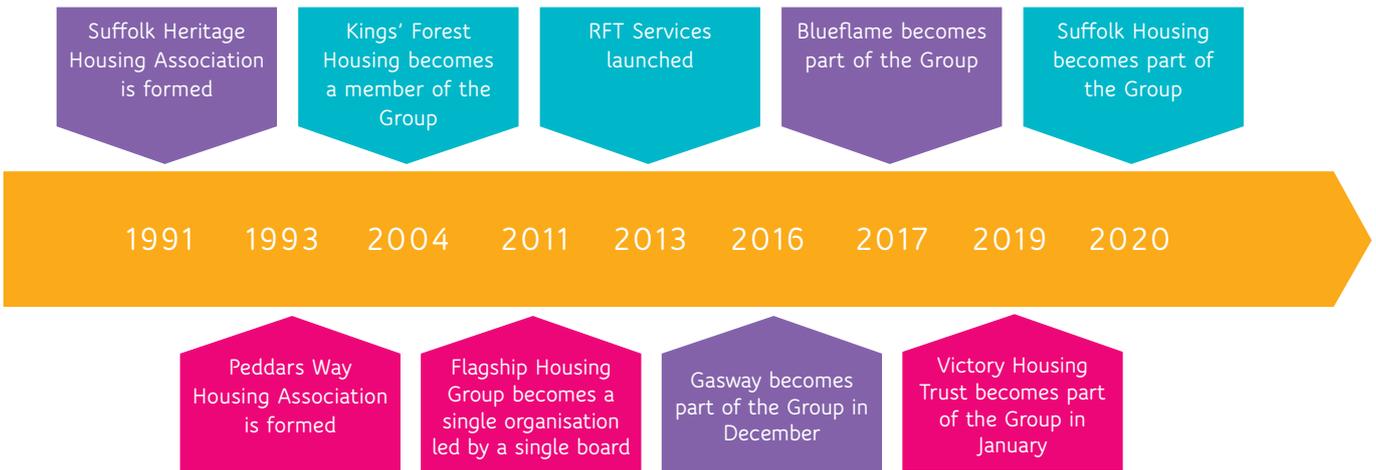


Figure 2: Flagship Group Timeline

Our new homes, including those for outright sale, are built by Flagship Homes. Flagship Homes also develops residential properties to support the Group's social housing charitable objectives by providing shared ownership homes to help people who can't easily afford to buy a home outright to enable them to get onto the property ladder. Shared ownership gives first time buyers and people who own a property but are in the process of selling it (those that used to own a home but cant afford it anymore) an opportunity to purchase a share in a new build or resale property, providing they do not have combined income of more than £80k per annum outside London. We have properties available across the East of England, offering shares from as little

as 25% to as much as 75%, paying rent on the remaining share, which enables an individual(s) to get a more affordable property and over time they have the opportunity to purchase further shares in their property towards full ownership.

In 2020, we were delighted to establish our own charity, Hopestead. Working in partnership with local authorities, charities and social enterprises, Hopestead aims to prevent, reduce and alleviate homelessness in the East of England. We launched earlier than expected in 2020, to respond to the impact that the Covid-19 pandemic would have on our tenants and people in the area.



Contributing to the United Nation's Sustainable Development Goals

Flagship Group makes a positive impact on many of the United Nation's (UN's) Sustainable Development Goals (SDG's), which is in alignment with our strategy **'to provide homes and create sustainable communities'** (see table below). Our Environmental Sustainability Roadmap towards achieving Net Zero Carbon Emissions by 2050, aligns with the United Kingdom (UK) government targets.

We realise that to reach targets of building more affordable homes and improving the energy performance of our existing stock, we need to partner with the right organisations and attract investors who are passionate about alleviating poverty and providing safe, sustainable thriving communities.

Flagship Group is an early adopter of the Sustainability Reporting Standard (SRS) for Social Housing, (launched in 2020), which informs this first Environmental Social Governance Summary (ESG) Report. The SRS is a voluntary reporting framework, covering 48 criteria enabling housing providers to align their reporting on ESG performance in a transparent, consistent, and comparable way. Reporting in this way gives us the opportunity to showcase our achievements in environmental & social impacts to the relevant stakeholders.



UN SDG	Flagship Group Impact
	We provide people on low incomes with affordable rent at sub-market levels. We also offer tenancy support, financial, digital and employment support services, helping people access training, skills, and employment to maximise their earning potential, to avoid homelessness.
	We offer food bank support, food parcels and have recently opened a community supermarket on one of our estates.
	Provision of good quality safe decent housing supports health and wellbeing. We support sustainable communities through interventions and funding. Support for later living including housing related support, assistive technology and aids & adaptations to the home. We manage our green spaces and ensure well-maintained play areas for our communities. We also provide a comprehensive wellbeing package for our staff.
	Equality, Diversity & Inclusion (EDI) is very important to us as an organisation and we are working to close the gender pay gap. We carefully advertise for roles using gender neutral wording and promote equal opportunities and support for all.
	We have a retrofit programme underway for our existing homes, including thermal insulation, heating controls and upgrades to technology, ensuring we reach UK government targets for net zero by 2050. We are also enhancing our specification within our portfolio of newly built homes.
	Since 2013, we have recruited 98 apprentices into the business. We are a responsible employer with many staff benefits and we pay the Real Living Wage. We also assist our tenants to access employment and training and we have worked with c.58 people to access training, mentoring and paid employment. Our development programme supports the economic growth of the areas in which we work, through the provision of high-quality affordable homes, meeting the needs of people on low incomes for whom market level housing is out of reach.

UN SDG	Flagship Group Impact
	We respond to the needs of the communities where we work. Some areas have high levels of deprivation and we work together with other agencies to tackle inequalities through the provision of housing and related services. Examples include our work providing homes for people formerly sleeping rough, our area-based work on the Abbey Estate Thetford, and our charity Hopstead. We are an inclusive employer and have a well-developed programme supporting our aims under the Equality Diversity & Inclusion (EDI) objectives.
	Our purpose is to provide homes and create sustainable communities. There are many examples of our work to support these outcomes in this report.
	We use our purchasing power to influence our supply chain to achieve environmental and social outcomes and we are developing a plan with our suppliers to enable them to also pay the real living wage, if they aren't already.
	We are developing our Environmental Strategy which will set out our targets for achieving net zero carbon emissions by 2050. This forms one of our Board priorities and we will invest significantly in this objective over the coming years.
	Through our management of green spaces including tree planting, rewilding and waste management, we plan to better manage the environment which will enhance the biodiversity and aesthetics in our communities.
	We work in partnership with many agencies and organisations to fulfil our vision of solving the housing crisis in the east of England.

Our Sustainable Finance Framework (SFF) sets out how investment proceeds issued will be used in order to support our projects which positively contribute to our vision of 'solving the housing crisis' in the East of England. We established our SFF in alignment with our strategy to provide homes and create sustainable communities.

Our SFF can be found here -

<https://www.flagship-group.co.uk/media/1madboq4/flagship-group-sustainable-finance-framework.pdf>



Sustainable Investment

On the 9 July 2021, Flagship Group issued its 40-year debut bond:



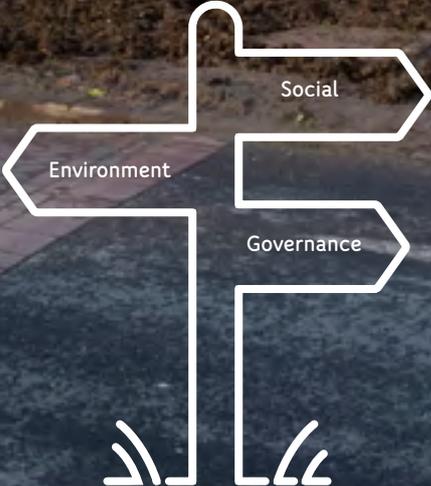
The issue was a sustainable bond, and the proceeds will be used to build new affordable homes and fund energy efficiency projects. This was the longest sustainable bond issued in the social housing sector and serves to highlight the growth in ESG linked financing for the sector.

Report Structure

This report is structured in line with the SRS Themes/Criteria and matched to the most relevant direct United Nations Sustainable Development Goals.

ESG Area	Theme No.	Theme Name	UN SDG Directly Impacted	Page No.
Social	T1	Affordability & Security		13
				13
	T2	Building Safety & Quality		16
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Environment	T6	Climate Change		27
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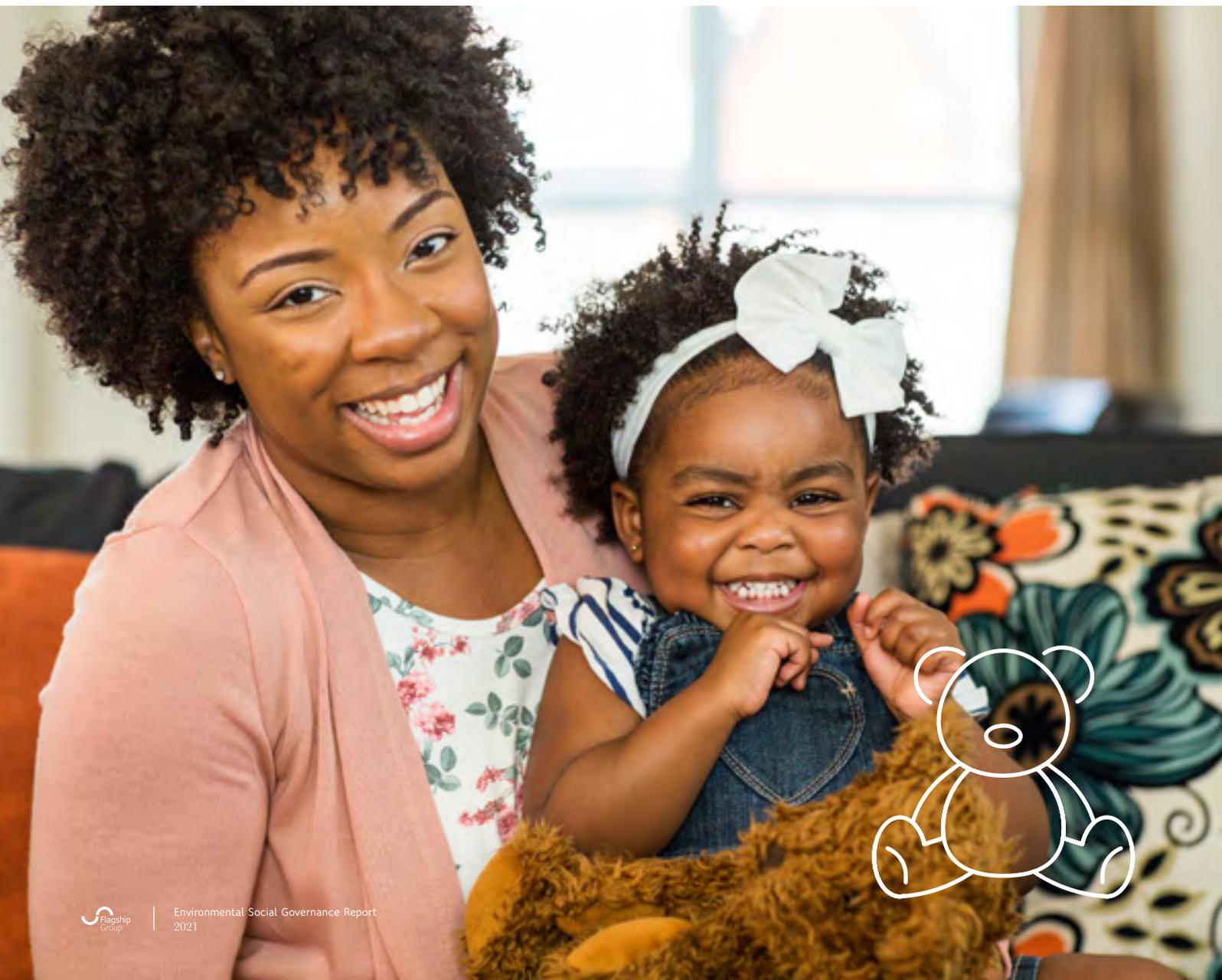




Social

Our purpose is to 'provide homes and create sustainable communities'. We currently provide 31,825 homes to people that require affordable housing and have ambitions to build around c.800 homes per year for the next five years.

We provide housing and related services that improve quality of life and create great places and communities for our tenants to thrive.



T1: Affordability & Security

This theme seeks to demonstrate that we provide homes that are genuinely affordable to those on low-incomes.

C1 - For properties that are subject to the rent regulation regime, report against one or more Affordability Metric

We provide homes for people in housing need who are unable to afford private rental properties or purchase a property. Average house prices in the East of England range from c.£135k in Great Yarmouth to c.£335k in Cambridge and are eight to sixteen times greater than average income; the average house price across the areas Flagship operates within is c.£260k⁴. Social and affordable housing is in short supply, resulting in thousands of people waiting on housing registers for affordable housing. We develop social and affordable rent homes to meet identified local need.

Rent compared to private market rent

Two and three bedroomed properties account for approximately three quarters of our housing stock. Rents vary by local authority, but a detailed analysis shows that our rents average c.60% of the private market rent level.

	2 bedroom property	3 bedroom property
Average Median Private Market Rent per week	£170	£201
Average Median Flagship Rent per week	£100	£112

Rent compared to Local Housing Allowance (LHA)

The Valuation Office determines LHA rates, which are based on private market rents in broad rental market areas (an area within which a person might reasonably be expected to live) and are limited by legislation. LHA is used in both the calculation of Housing Benefit and the housing element of Universal Credit. Our average rents are comfortably below LHA levels, demonstrated by the table below.

Average Flagship rent compared to LHA	
1 bedroom	69%
2 bedroom	67%
3 bedroom	65%
4 bedroom	58%

C2 - Share, and number, of existing homes (homes completed before the last financial year) are allocated as follows

Affordable housing is the core of our business and at 31 March 2021, 92% of our homes were let at affordable rents and a further 5% of our homes were shared ownership properties, this shows that 97% of our homes are aligned to our primary purpose. The share and number of existing homes completed before 31 March 2021, are allocated as follows:

Existing Homes by Type	Number	Share of Total Stock
General needs (social rent)	23109	73%
General needs (affordable rent)	2209	7%
Sheltered accommodation (social rent)	1934	6%
Low-cost home ownership (shared ownership)	1634	5%
Intermediate rent ⁵	1132	3%
Supported housing + housing or older people	831	3%
Student accommodation	600	2%
Private rented sector (market rented)	346	1%
Other (inc. managed for others)	30	0%
Total	31,825	100%

C3 - Share, and number, of new homes (homes that were completed in the last financial year), allocated as follows

New homes for 2020 - 2021	Number	Share of Total Stock
Affordable rent	202	44%
Low-cost home ownership (includes shared ownership, shared equity products)	169	6%
Intermediate rent	89	19%
Total	460	100%

⁴ NUK House Price Index England: November 2019 - GOV.UK (www.gov.uk)

⁵ Intermediate rents are generally set at 80% of open market rents but eligible service charges can be levied on top.

T1: Affordability & Security

C4 - How is the housing provider trying to reduce the effect of fuel poverty on its tenants?

A household is in fuel poverty if they are living in a property with a fuel poverty energy efficiency rating of band D or below; and when they spend the required amount to heat their home, they are left with a residual income below the official poverty line.

Across the UK, there are approximately 2.5 million homes living in fuel poverty. ⁶10% of households in the East of England⁷ live in fuel poverty and we know that some of these will be in our homes.

Tackling fuel poverty is important to us because it improves tenant's quality of life through lower heating bills leaving tenants with more income for other necessities. Warm homes support health outcomes through the prevention of respiratory illnesses and the prevention of falls.



This year we partnered with local food banks donating £15k for our tenants who are struggling to make ends meet and need some extra help covering their fuel costs.

We are tackling fuel poverty through: -

- A programme of planned investment in thermal insulation, heating controls and heating upgrades
- Training for our front-line staff to educate our tenants on how to operate new heating systems efficiently
- Up-to-date advice and guidelines on our websites
- Working with tenants to maximise their income
- Supporting and providing opportunities for tenants to upskill, secure training and employment opportunities that enhance their earning potential, incomes and quality of life
- Offering financial support to tenants facing extreme hardship by helping with fuel costs via the local food banks

⁶ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/960200/CCS207_CCS0221018682-001_CP_391_Sustainable_Warmth_Print.pdf

⁷ <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/researchoutputssmallareaeastimationoffuelpovertyinengland2013to2017/2019-07-08>



Case study

We completed a two-year pilot for installing (Switchchee's) smart thermostat technology in 500 of our homes. We found that **for every £1 invested in the technology, £2 was generated in efficiencies and savings for tenants**. The thermostats can be controlled remotely via a smartphone app giving tenants greater control over their heating systems, helping them **save up to 17% on bills**. We began a five year programme in April 2021, installing the devices as part of our boiler replacement programme.

Smart thermostats installed in **500** of our homes

Helping tenants save up to **17%** on their bills

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

We offer our tenants security of tenure through assured tenancies or a 12-month starter tenancy that rolls automatically into an assured. This enables people to feel secure in their home and aligns with our purpose to create sustainable communities.

Our Housing teams work with tenants throughout their tenancy, to make sure that the property is suitable and manageable for their needs.

Case study

We provide housing related support services to people in their own homes to help them sustain their tenancy and prevent homelessness. In 2020/21 we supported many tenants in this way, helping out with issues such as resettlement, setting up the home, sorting out finances and utilities, hoarding, substance misuse and other problems.

A young single mother was struggling to pay her rent and was due to be taken to court for falling behind on her payments. We reached out to her and found out that she was struggling financially and emotionally, as she had recently lost both her parents and ended the long-term relationship with the father of her children.

She admitted that she had turned to gambling to cope and had no idea how to get herself out of this situation. By making referrals to local charities who help with gambling and debt support, we could offer her the help she needed. We applied for her rent to be paid directly to us from her Universal Credit, and also liaised with a local food bank to provide groceries. And from our 'Kindness Fund', we were able to provide counselling sessions.

The support she received has had a very positive impact on her, she is now coping much better and is not at risk of losing her home.



T2: Building, Safety & Quality

This theme assesses how effective we are as a housing provider at meeting our legal responsibilities to protect our tenants and ensure our homes are safe.

As at 31 March 2021

C6 - What % of homes with a gas appliance that have an in-date, accredited gas safety check? 99.7%

C7 - What % of buildings that have an in-date and compliant Fire Risk Assessment? 95.6%

C8 - What % of our homes that meet the Decent Homes Standard? 100%

We are driven by our passion to provide high quality homes. We have significantly increased our spend in this area, reflecting the compliance and safety requirements we face as well as the need to invest in the quality of our homes and communities, to provide safe, affordable, and sustainable homes for our tenants.

Performance during 2020/21 was impacted by tenants shielding from Covid-19 and lockdown constraints, restricting access to properties and communal areas (particularly in supported housing schemes).

Nonetheless performance was strong with all but 54 properties (0.3%) of our homes having a Landlord Gas Safety Record and only 43 of our 979 common areas with an overdue Fire risk Assessment as at 31 March 2021. Our self-assessment of our compliance with the Decent Homes Standard is independently validated by Savills each year.

We take landlord safety compliance very seriously. The 'Big Six' (gas, electrical, fire, legionella, asbestos, lifts) are regularly monitored by the Flagship Board and a Health & Safety Strategic Committee. The accuracy of reporting has been externally validated by Savills and is subject to regular internal audits. Detailed policies and procedures are in place for all six areas and we have the benefit that gas servicing is completed inhouse through our subsidiary Gasway Services Ltd. This provides better value for money and direct control of performance.



T3: Tenants Voice

This theme seeks to assess how effective the housing provider is at listening to and empowering its tenants.

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

The principle that 'Tenants influence our decision making' is one of our Board priorities. We understand that by listening to our tenants, we can tailor and improve our services to meet their needs.

Tenants are represented on our Local Housing Boards and this gives them the opportunity to influence our decision making. In addition to this our Tenant Overview Panel, Tenant Experience Group and Digital Group provide tenants the opportunity to scrutinise our performance and influence our priorities.

During the year we hold regular face to face clinics and events to engage with our tenants in a meaningful way, often working in a multi-agency capacity. Being visible in our communities helps us to build a relationship with our tenants, so we can gain insight to help us improve the built and natural environment and improve our tenant's quality of life through housing and related services.

Case study

We have a digital platform which enables us to reach a significant number of tenants in a fast and interactive way. We have recruited c.1150 tenant members, who have signed up to receive and complete surveys for us. We use these to understand their experiences of our products and services. This has helped us with much needed valuable information during the Covid-19 pandemic.

We strive towards delivering an outstanding service at every interaction, and here is what some of our residents have said who have received an outstanding service from our staff:

Trish one of our Income Officers received this feedback from a resident shortly before she ended her tenancy with us:

"Many thanks for all the help and support that you have given me during my tenancy with Suffolk Housing."

Here's a compliment from another resident before they bought their own home:

"I wanted to express my sincere gratitude to Suffolk Housing Society for my tenancy over the past eight years. Our home has been wonderful and changed my life. With the help of affordable housing I have been able to raise a family, pay for university fees, graduate and save up to apply for a mortgage and buy my own home. Thank you."



Maia our lettings administrator checked on a new resident who had recently moved in:

"I am getting on very well thank you. The property was in great condition, the neighbours are friendly. I don't think I could be any happier."

I don't have enough words in my vocabulary to properly express my gratitude.

Thank you so much.



Allison from our Resident Service team received this great feedback:

"I would like to commend and thank Allison from resident services; she helped me greatly yesterday and more so today, with three or four phone calls this morning at the allotted promised time, walking me through a debilitating situation and making a follow up call for me to help. Nothing was too much trouble for Allison, and I thank her greatly."

Our residents and communities

We remain committed to delivering outstanding customer service. This year, our 'STAND OUT' customer service charter, which was co-created by customers and staff was recognised with a **Gold Award** for **Outstanding at the Heart** at the UK Complaints Handling Award ceremony.

The charter outlines simple but important behaviours which really matter to you such as: provide a smile, listen to understand and take ownership.

We continue to embed STAND OUT to help us strive towards delivering an outstanding service at every interaction.

S **SMILE** say hello and who you are

T **TELL** customers what is happening

A **ASK** with kindness and respect

N **NURTURE** relationships, be helpful and polite

D **DO** the right thing or more if you can

O **OWN** deliver and stick to your promises

U **UNDERSTAND** and listen

T **TALK** about what happens next and when




Here is what some of our customers have said who have received a 'STAND OUT' service from our Flagship Homes team:



Joe from RT 'you stand out'

When being dispatched to a faulty toilet cistern, Joe left a positive lasting impression on a customer due to his professional approach, consistency and attitude. The customer said:

"Joe was a tidy, excellent worker who worked exceptionally when faced with fiddly work - I could not fault him and was very grateful for his assistance."

Here is what some of our residents have said who have received a 'STAND OUT' service from our Victory Housing team:

Sabrina, our Tenancy Support Officer, and Jacqui, our Community Management Officer really stand out!



Both Sabrina and Jacqui have been working with a tenant and supporting him to address the condition of his property under our hoarding policy. He suffers with severe and enduring Mental Health Problems.

They have kept him up to date throughout the support we have offered and informed of any changes and repairs that have been booked in or cancelled. He is making great progress with tackling his hoarding despite this being very stressful and emotional for him.

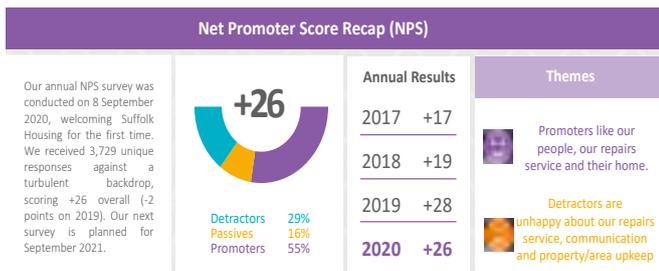
He said: **"Thanks for being on the ball and letting me know about today, not many people would bother so once again, thank you from a very happy tenant."**

T3: Tenants Voice

C10 - How does the housing provider measure Tenant Satisfaction and how has Tenant Satisfaction changed over the last three years?

Each year we invite our tenants to participate in our Net Promoter Score (NPS) survey. NPS is our chosen metric to help us understand the strength of our relationship with our tenants. NPS is most useful to gauge a person’s overall perception of a service or their loyalty to a brand. This annual ‘temperature test’ brings together our tenant insight into a wealth of actionable insights by asking just one simple question...“How likely would you be to recommend us and why?”

This year we achieved a reassuring Group score of +26 compared to +28 achieved in 2019 despite the challenges presented at this time by Covid-19, just two points below our strategic goal. Many respondents were new to our NPS survey, with 71% of respondents participating for the first time and we look forward to repeating our survey in September 2021.



C11 - In the last 12 months, how many complaints have been upheld by the Ombudsman and how have these complaints (or others) resulted in change of practice within the housing provider?

We had one complaint upheld by the Housing Ombudsman in this financial year. In this particular case we had failed to follow our internal complaints policy which would have given the opportunity for earlier resolution. In light of this we have amended our processes to ensure this doesn't happen again.

At Flagship, we take complaints seriously and in July 2020, we adopted the Housing Ombudsman’s complaint handling code. This streamlines the process for tenants who need to raise a complaint to their social landlord.

We have aligned our definition of a complaint with the code, along with our timescales for response and launched two new policies to comply with it: The Reasonable Adjustments to Services and Unacceptable Behaviour policies



“ We are investing in ‘Tenant Voice’
to support the acceleration of
our tenant voice initiatives, so
we have a budgeted of £250k p.a.
over 5 years. ”



T4: Tenant Support

This theme sees to assess how effective the housing provider is at listening to and empowering its tenants.

C12 - What support services does the housing provider offer to its tenants. How successful are these services in improving outcomes?

Providing a roof over someone's head and the tools to sustain a tenancy can make a huge difference to people's lives. A place to call home can help a person achieve so much more.

We know that our tenants generally receive below the average income and would therefore struggle to afford private rented accommodation or purchase their own home.

Our teams provide support to tenants through:-

- housing management services
- tenancy support
- income maximisation and inclusion
- employment support



During Covid-19 we offered welfare calls to tenants ensuring they were safe and had access to food and the medical support they needed.



Case study

Providing Housing First services in West Suffolk

We have been working in partnership with West Suffolk Council to help provide housing and support solutions for people who are homeless and have complex needs. Through a partnership approach, we have provided the accommodation and West Suffolk Council have provided the support services to help people sustain their tenancy and increase the chances of success. The overall philosophy of Housing First is to provide a stable, independent home and intensive personalised support and case management to people experiencing homelessness with multiple and complex needs.

The principles of Housing First are:

- People have a right to a home
- Flexible Support is provided for as long as is needed
- Housing and support are separated
- Individuals have choice and control
- An active engagement approach is used
- The service is based on people's strengths, goals and aspirations
- A harm reduction approach is used

We are committed to solving the housing crisis in the East of England and this project plays an important role in helping to tackle homelessness in West Suffolk.

In 2020, we established our new charity – Hopestead, which has two main objectives:-

- The prevention, alleviation and reduction of homelessness
- The creation of sustainable communities

Hopestead’s achievements in 2020/21:

		<p>EVERYONE DESERVES A PLACE TO CALL HOME</p>				
<p>Donated £39k to a local street homeless charity to replace their winter fundraising appeal (lost due to covid)</p>	<p>Commissioned research with 40 individuals who have or are experiencing homelessness in the East to understand the barriers they experience</p>	<p>Facilitated financial support to over 400 Flagship customers impacted by covid-19 - supporting with over £417k of relief</p>	<p>Raised over £4000 through our Drive in for Hope launch event in October - all proceeds sent to individuals experiencing homelessness</p>	<p>Launched Hope Funds - our first round of grant giving to providers in the East working to prevent or end homelessness (approx £100k)</p>	<p>Leased a 4-bed house in Ipswich to a local charity with a shared commitment to ending homelessness in the East of England</p>	<p>Developed a partnership with a local social enterprise to provide free tenancy and financial resilience skills to empower 50 individuals</p>
	<p>Donated 4 vans full of items to 6 organisations across East Anglia and over £1300 donations through our Hope at Christmas campaign</p>	<p>Selected as a nominated charity of the year by Amazon and received an unrestricted donation of approx £4k.</p>	<p>Developed two Housing First partnerships to explore opportunities to provide 'true' housing first pilots in West Suffolk and Norwich</p>			
<p>Funded a community supermarket in an area of deprivation to provide discount food, meals and training to local tenants</p>	<p>Launched a payroll giving scheme with the Norfolk and Suffolk Community Foundation and donated £4k to their Covid Crisis Fund</p>	<p>Endorsed on social media by Stephen Fry resulting in 250,000 interactions on twitter with Hopestead</p>	<p>Worked to support the provision of essential home items to help over 15 individuals with an entrenched history of homelessness</p>			

T4: Tenant Support

Case study

The work we do matters

One of our tenant's, a widower who was living alone, lost his job at age 64 due to redundancies caused by Covid-19. He phoned his housing officer highlighting concerns about paying his rent whilst waiting for a decision on a Universal Credit (UC) claim. Through the Hopestead Coronavirus Assist Initiative (HCAI), we were able to support him with his rent arrears, he was so grateful that we could help him through a very confusing and worrying time – sending a card to his housing officer to thank her for referring him to the initiative. He added that it was fantastic news and nice to have somebody fighting his corner and to have somebody outside of his family that he feels he can rely on.

A family were experiencing challenges long before the pandemic, with their seven year old son experiencing a heart problem requiring surgery. At the onset of the pandemic, vital surgery for his continued health was postponed and the family were shielding at home to keep him safe. The HCAI provided the family with rent debt relief equal to one and a half month's rent and sent some Lego & craft items for their son to enjoy whilst shielding. When our Housing Officer informed them of the support offered through the initiative, the tenant cried and said he was 'flabbergasted, surprised and so grateful for the support'. The Housing Officer added 'Thank you so much this has made my day and made me feel really happy to give them such great news.'

Another tenant made contact to say he had been laid off from work and was extremely stressed and worried that he couldn't pay his rent and support his two young children. The family were supported with one month rent relief whilst they awaited their UC claim, and the tenant was extremely grateful – stating that he 'could now put food on the table for his children'.

We have signed up to Homes for Cathy to help end Homelessness



Supporting Sustainable Communities through Employment Support for Tenants

We provide a dedicated service supporting tenants to access training, education and employment. This supports social mobility and enhances their quality of life.

Highlights from 2020-21 include:

- 19 tenants supported into employment; eight tenants received in-work support and maintained or increased their employment; and a further three tenants have started full time education
- More than 20 tenants accessed training delivered by us or our partner agencies with 15 of these including accredited courses
- The majority of tenants have increased their confidence and feel more motivated following their engagement with the Employment Support Service
- More than half of tenants engaging with the service this year have moved into or retained a positive outcome.

A social value assessment was conducted using the HACT Social Return on Investment model. This found that for every £1 spent the programme achieves £3.88 of social value.

Supporting Sustainable Communities through Grant Funding

We invest in our communities through community grants of up to £5k from our Community Fund. These awards are determined by a tenant panel according to local priorities. During 2020-2021 we provided £38,080 of community grants to eight groups. The projects benefitted over 600 people, ranging from activities for young people to access to free, local legal advice.

A social value assessment was conducted using the HACT Social Return⁸ on Investment model. This found that for every £1 spent the fund achieved over £19 of social value in our communities.

EP Youth - Mobile activity project for young people aged 11 upwards - running

£5k

Nelsons Journey - Child Bereavement Support Worker Costs

£5k

Community Transport - Driver costs for a new wheelchair accessible electric vehicle

£5k

Community Law Service - Provision of free legal advice to tenants in North Norfolk

£5k



Helped with the cost of moving a tenant who desperately needed to escape a domestic abuse situation, and provided a food parcel to help out when the tenant arrived at their new property.



Provided laptops, and internet access to tenants who struggled to claim Universal Credit, helping them not only to claim the correct benefits they were entitled to, but also able to access the other services they needed.



We sourced funding for tenants who were previously in supported accommodation to **furnish their new home** with white goods, beds, mattresses, and sofas.



Provided Morrison's food boxes for tenants with special dietary requirements, as Food Banks were not able to meet their dietary needs.



T4: Tenant Support

Going Digital

Flagship Group wants to make it easier for tenants to keep in touch and easily access services in a way that suits them best. An ambitious digital plan and a newly established dedicated team are paving the way forward to accelerate the delivery of digital solutions, so that tenants can easily pay their rent, manage their home and make better use of online services, to help create sustainable tenancies. Our primary areas of focus are:

- To create a digital first organisation to help us reimagine how we deliver services that meet the needs of our tenants now and in the future.
- To provide a digital choice, rolling out a suite of easy to use, self-service options across the tenant journey.
- To improve our legacy systems to create an ecosystem that supports digital transformation, making sure we have clean and actionable data so we can provide the very best service.
- To automate the mundane and pilot new and innovative ways of working, so our staff can do more of the valuable work and spend time with those that need it most.
- To support and encourage engagement with online services by creating a plan focused on inclusivity, which explores the connectivity, tools and skills needed to increase the adoption of digital for the benefit of our tenants.

More specifically, our employment support service helps tenants to access training and look for employment opportunities. Digital support is provided in the form of one-to-one digital coaching, signposting to relevant organisations, assisting with grant applications, providing connectivity advice and helping to secure funding and assistance to secure equipment and the tools needed to help enhance the digital capabilities of tenants.

Case study

One of our tenants gave us some great feedback – “I have been busy sending my CV out to all the local law firms. Next, I will contact the agencies. I have been attending some webinars done for CPD points and also catching up on coursework. I have been very busy. I have been looking at jobs with the local authorities unrelated to conveyancing as I feel I have some transferable skills. I will be submitting an online application today. Thank you for the hard copies of my CV, very much appreciated. I feel upbeat and quite positive and that has definitely been helped by the Chromebook, so I am greatly appreciative of the loan”.

To provide more choice in the way that tenants can contact us we have extended the use of **live chat** across our housing and repairs service.

As part of our commitment to co-create digital solutions, a small cohort of involved tenants have formed a new **Digital Experience Team** who will help us shape, test and improve our tenant facing digital solutions, together.

This year we saw the launch of two **chatbot pilots**, to help us better respond to frequently asked questions and enquiries and free up time for our staff to do more of the value adding work.

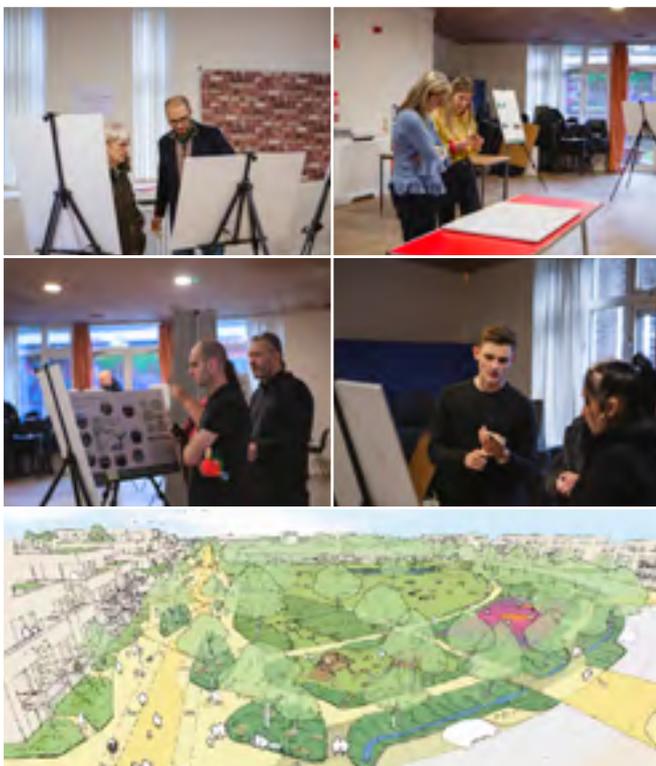


T5: Placemaking

This theme seeks to assess the effectiveness of the initiatives that the housing provider runs to support individual tenants.

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

Our place-led interventions aim to enhance lives and opportunities of existing tenants, and puts people before property, understanding the environment from the community's perspective before considering changes to the built environment. Our approach enables us to promote the health, happiness and wellbeing of tenants and wider tenants, overcoming localised symptoms of location design in the process - creating sustainable communities.



Case study

Since 2019, we've been carrying out engagement with tenants on the Abbey estate in Norfolk, to understand what matters to them. As a result, we know that whilst there is a strong community spirit, there are significant issues too: issues which will likely be exacerbated by the coronavirus crisis.

We know that doing nothing is not an option and we want to work together with tenants and our partners, to address these challenges and bring long-term, meaningful change to the Abbey estate.

Key Facts

-  1500+ engagements with tenants
-  7 drop-in sessions held
-  4 online polls
-  Ongoing 121s with representatives of the community groups and organisations
-  Memorandum of the understanding with Norfolk County Council and Breckland Council

Stalham Youth Football Club were awarded

£3294

to purchase a set of goals and line marking equipment

£4k

awarded to Cromer Town Council for Suffield park for a climbing wall at Lynewood close pocket park

We are a member of Placeshapers



Environmental

We want to reduce our impact on the environment, and we realise that a large portion of our carbon emissions originate from our existing homes. By 2030, all of our existing homes will have an Energy Performance Certificate (EPC) rating of C or above for those living in fuel poverty and 2035 for all others. To achieve this, we are embarking on an ambitious programme of retrofitting our underperforming homes to improve the insulation, switching to renewable heating sources and installing smart thermostat technology. A range of collective interventions will make our homes warmer and cheaper to run, improving tenant's quality of life, helping to tackle fuel poverty, whilst making a positive social and environmental impact.



T6: Climate Change

This theme seeks to assess how the activities of the housing provider are impacting on climate change.

Our existing homes account for c.96% of our total indirect operational emissions with c.101,416 tonnes of CO₂e produced each year. We have the opportunity to reduce these emissions, to improve the energy efficiency of our homes and the quality of life for our tenants. In 2021, we are producing our Environmental Sustainability Strategy for our homes, which will include an energy plan on how we intend to bring all of our existing homes up to an Energy Performance Certificate (EPC) rating C or above by 2030-2035, and aim to achieve net zero carbon emissions by 2050.

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

- We currently have EPC data on 80% of our homes (inc. modelled data)
- 51% of our existing homes are EPC C - SAP 69 or above
- To achieve net zero our average SAP needs to be a minimum of 86 (reference "SHIFT" report)
- Approximately half of our homes require investment to bring up to band C and meet the 2030-2035 target

Our data shows that we have more than 12,000 homes below EPC band C (as shown in the table below), requiring investment, it will be viable to bring many of our homes up to this standard by installing a range of energy efficiency measures like loft and cavity wall insulation.

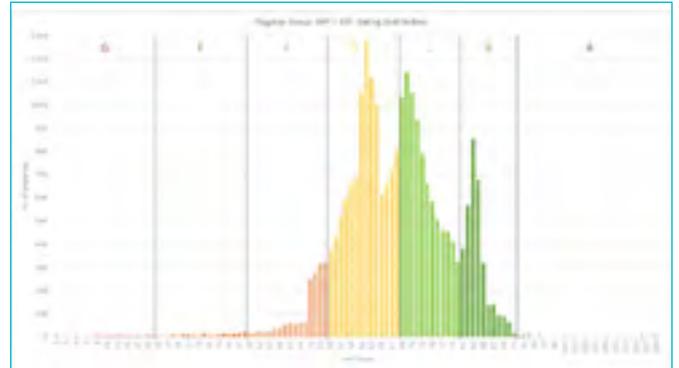
EPC Band	Data count (inc. real & modelled)	Percentage
A	20	0%
B	3341	11%
C	8373	27%
D	10534	33%
E	1650	5%
F	151	0%
G	22	0%
No Data	7734	24%
Total	31,825	100%



T6: Climate Change

During 2020/21 we:

- Invested £55.2m maintaining and repairing our homes
- Invested more than £7 million on energy efficiency measures, saving each home included on average £150 per year on their energy bills
- Set aside a budget of £8m (April 2021- March 2022) for energy efficiency measures including insulation and renewable heating systems
- Installed more than 2,500 insulation measures in our homes, including cavity wall, loft, underfloor, solid wall, flat and pitched roof insulation (i.e, homes often received more than one measure)
- 1684 homes were insulated
- Installed 400 low carbon heating systems including connecting 113 homes to a communal Ground Source Heat Pump system
- Trained 10 retrofit assessors in house and one retrofit coordinator, to ensure the successful delivery of whole house retrofit through the national standard, PAS 2035
- Will carry out retrofit assessments on lower performing homes to ensure the correct energy improvements are made for the home and the tenants
- Trialling new technologies to enhance our delivery towards net zero including solar photovoltaic and battery storage
- Have a £2m planned programme of smart thermostats (Switchee) to roll out over the next five years to further reduce our tenant’s bills and improve the quality of their lived experience in their homes
- Are working with the local authorities in Norfolk and Suffolk to deliver on projects under the government’s green homes grant schemes and these projects are set to improve more than 200 homes to at least EPC band C in line with UK government legislation.



Flagship Group Stock – SAP/EPC Rating Distribution including modelled data

Case study

The Switchee smart home thermostats in our homes help to optimise home heating and report on humidity, temperature, time to lose heat etc.

Flagship Group began installing the devices as part of its routine boiler replacement programme from April 2021. The move follows a two-year pilot of the technology in 500 Flagship homes, which found that for every £1 invested in the technology, £2 was generated in efficiencies and savings for tenants.

Switchee smart thermostats give tenants greater control over their heating systems, helping to save up to 17% on bills. They can be controlled remotely via a smartphone app.

Tenants will also be able to contact Flagship directly through the smart thermostat display, the pilot showed a 92% response rate within 24 hours. The technology provides Flagship with early warnings for potential repairs, and the visits can be scheduled with the tenants through the Switchee devices.

In 2019/20 we installed **300** air source heat pumps and we plan to deliver c.3000 air source heat pumps over the next five years

We have a **£2m** programme of Switchee smart thermostats planned for the next five years, supporting tenants to reduce their heating bills through more advanced technology



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

During the year 2020-21, 97.6% of our new home were built to a minimum of EPC Band B.

We are entering a partnership with a provider for offsite construction of new homes. This will deliver improvements in quality, energy efficiency, delivery speed, safety, waste and sustainability. It is also a key component of our digital future – starting with Building Information Modelling (BIM) to design and help maintain homes and incorporating smart home technology. Our goal is for 50% of our newly built homes on our own land and to be developed off site by 2025. We have taken the opportunity to update our design brief for all construction methods – ensuring that everything we build is fit for the future and the emerging requirements.

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

We were accredited with the Silver SHIFT award for sustainability⁹, measuring our environmental performance which allows us to demonstrate how we are delivering against challenging environmental targets. For the period December 2019 – December 2020, we produced an estimated total of 106,066 tonnes of CO₂e as split out in the chart below:-

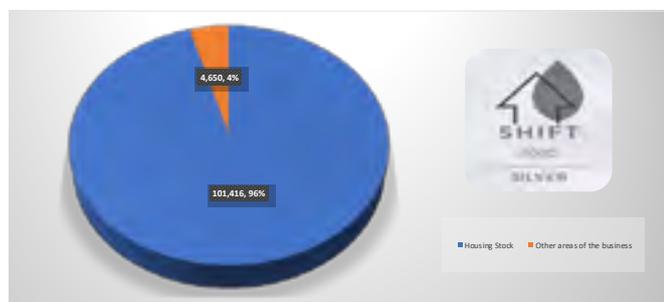


Figure 5: SHIFT Carbon Footprint Analysis - December 2019 - December 2020

Our greenhouse gas emissions and energy use for the Streamlined Energy and Carbon Reporting (SECR) reporting period were:

- **Scope 1**¹⁰ 3,399 tonnes CO₂e
- **Scope 2**¹¹ 1,039 tonnes CO₂e
- **Scope 3**¹² 99,912 tonnes CO₂e

During the report period, on average our homes generated 3.16 tonnes of carbon dioxide equivalent (CO₂e) (homes total: 99,629 tonnes CO₂e) which is driven primarily by energy use. Making our homes more energy efficient through better insulation, renewable energy heating sources and technology solutions will reduce the carbon footprint of our homes and ultimately reduce our impact on our planet. We will be publishing our Environmental Sustainability Strategy later in 2021.

⁹ SHIFT Assessment – SUSS Housing – Carbon Footprint Analysis - <https://shiftenvironment.co.uk/what-is-shift/>

Heating Maintenance and Renewables

We own two heating maintenance companies – Gasway and its subsidiary BlueFlame. Along with providing commercial opportunities through contracts with other housing providers and organisations, they enable us to further implement the green investment into our stock through installing and maintaining renewable heating systems and providing apprenticeship and upskilling opportunities.

C18 - How is the housing provider mitigating the following climate risks - increased flood risk and increased risk of homes overheating?

Increased flood risk – We carry out annual flood risk assessments (surface water, fluvial and tidal) for our homes and offices. This information is submitted annually as part of our SHIFT audit. Currently 9.9% of our homes are in a flood risk area and none of our offices are at risk. We have been working with the Environment Agency and Suffolk County Council on the Lowestoft Flood Risk Management project to fit property level resilience measures to homes at significant risk of surface water flooding.

Increased risk of homes overheating – We carry out an annual overheating risk assessment for all our homes and offices. 95.6% of our homes are at low risk of overheating. Those at higher risk are due to being in a ‘hot region’ with temperatures predicted to increase or where we have a communal heating system. We will look at mitigating the risk by conducting a review of our communal heating systems and monitoring temperatures in the summer months using a smart thermostat. We will then be able provide suitable shading or cooling systems if required.

C19 - Does the housing provider give tenants information about correct ventilation, heating, recycling etc.?

A dedicated energy team has been set up to support tenants with energy saving advice, and guidance on ventilation and running heating systems efficiently. We have partnered with Green Energy Switch to provide switching services to new and existing tenants and we continue to work with local fuel banks to provide support to our tenants living in fuel poverty.

We have resources available on our websites and we train our front line staff to give information to tenants on the importance of ventilation and ways to adequately ventilate their home. We have dedicated guides to operating different heating systems and our in-house heating company will provide onsite advice to tenants if and when needed.

¹⁰ Scope 1 emissions are direct emissions from company-owned and controlled resources

¹¹ Scope 2 emissions are indirect emissions from the generation of purchased energy, from a utility provider

¹² Scope 3 emissions are all indirect emissions – not included in scope 2 – that occur in the value chain of the reporting company, including both upstream and downstream emissions, emissions that are linked to the company’s operations.

T7: Ecology

This theme seeks to assess how the housing provider is protecting the local environment and ecology.

C20 - How is the housing provider increasing Green Space and promoting Biodiversity on or near homes?

We have already started taking more ecological decisions, by reintroducing native species, lost to disease, reimagining communal areas, planting hundreds of trees and are pioneering new ecological practices on new homes.

We're also planning to commence a joint research paper on the potential for urban rewilding in housing and how we maximise the potential of both biodiversity, and human benefits. But we want to do even more.

Over the next 12 months, we will develop an action plan and timeline to enhance our non-property assets with four aspects: education, restoration, partnering and influencing.

Alongside local agencies, charities, and partners, we will enhance the ecological value of our non-property assets, whether they're currently green, or covered in tarmac, all whilst maximising the associated health, happiness and wellbeing impact for tenants.



Case study

In Thetford we're working alongside local landowners, agencies and authorities to enhance an existing area, connecting the town with its natural assets. Of strategic importance to the town, we plan to prioritise biodiversity benefits, and community participation promoting healthy lifestyles and ecological enhancement.



T8: Resource Management

This theme seeks to assess how the housing provider is managing resource use.

C22 - Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building works?

Flagship Group uses responsibly sourced materials for building works wherever possible. We conduct a thorough monthly review of materials purchased through our main supply partner who has committed to a net zero target for scopes 1 & 2 by 2035.

C23 - Does the housing provider have a strategy for waste management incorporating building materials?

We regularly track, monitor and review where our waste is going and what the recycling percentage success is. At present we prevent around 98% of our waste from going to landfill and use one of the UK's leading organisations in sustainable waste management, who are passionate about positively impacting the environment.

C24 - Does the housing provider have a strategy for good water management?

We report on office and homes water use as part of our annual carbon footprint/environmental audit. We estimate water consumption across our homes to be 153 litres per person per day. A Water Management Plan will be produced as part of our new Net Zero Strategy which will be in place from April 2022.

Our main building materials provider gives us back 0.5% on our spend to contribute towards social upliftment projects



Case study

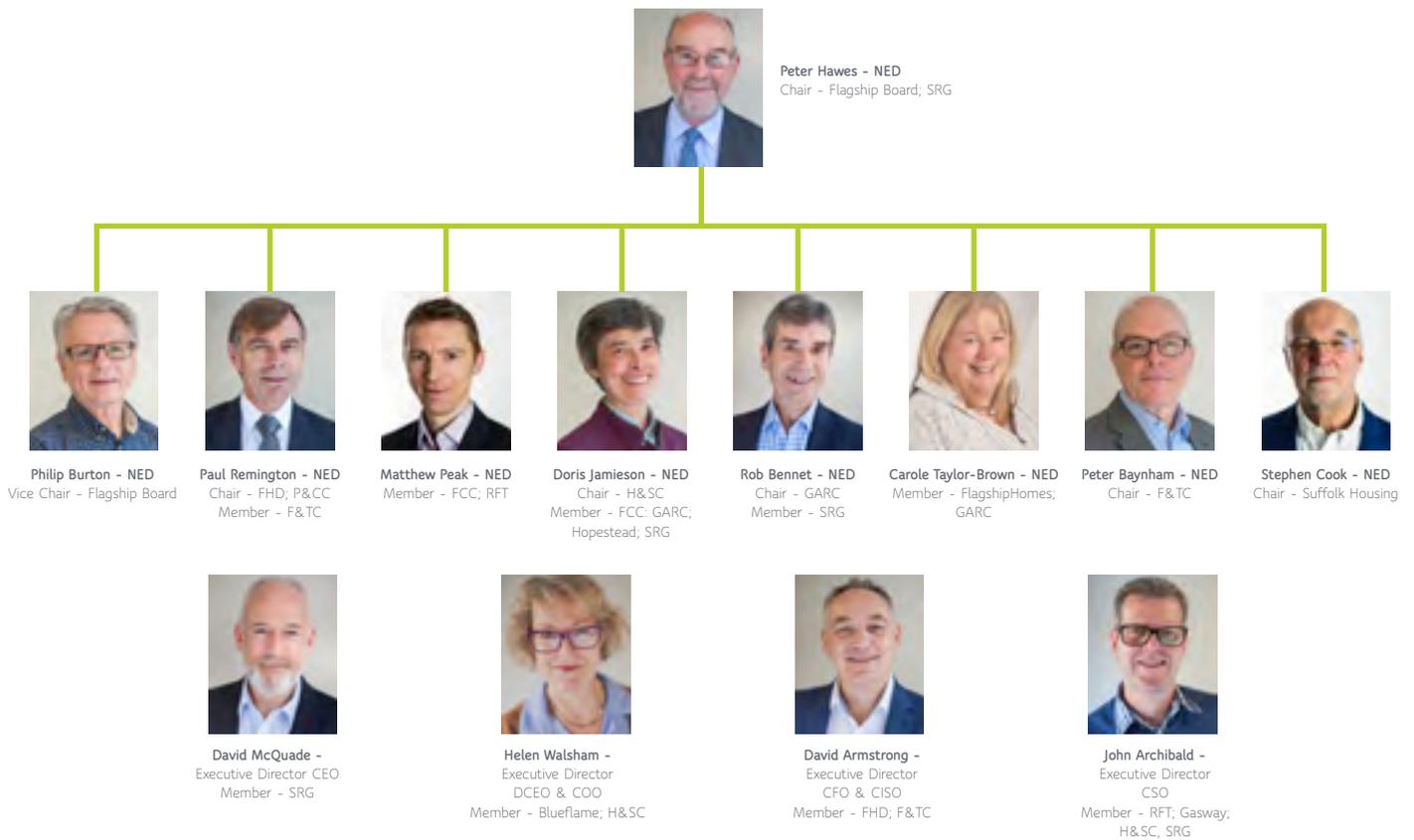


We have partnered with Anglian Water to deliver resources and guides to our tenants. In partnership with Anglian Water we have also worked with them on a smart meter rollout trial in West Suffolk, supporting our tenants to manage and save water.



Governance

The Flagship Group Board has overall responsibility for setting the Groups strategic goals and monitoring performance against them. Our Board consists of 13 members who bring a broad and diverse range of skills. We currently have nine Non-Executive Directors (NEDs) and four Executive Directors.



T9: Structure & Governance

This theme seeks to assess the quality, suitability and performance of the corporate and governance structure.

C25 - Is the housing provider registered with the Regulator of Social Housing?

Flagship Group (FG) is a registered as a social housing provider with the Regulator of Social Housing (RSH) (registration number 4651).

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

We were awarded G1/V1 on 28 October 2020, following an in-depth assessment carried out by the Regulator of Social Housing (RSH) in the summer of 2020.

C27 - Which Code of Governance does the housing provider follow, if any?

The National Housing Federation (NHF) Code of Governance 2020 was adopted from April 2021, prior to that we followed the NHF Code of Governance 2015.

C28 - Is the housing provider Not-For-Profit?

We are a Not-For-Profit organisation registered with the Financial Conduct Authority as a Cooperative & Community Benefit Society - registration number 31211R.

C29 - Explain how the housing provider's board manages organisational risks

Flagship has a Risk Management Framework which is reviewed annually by the Flagship Group Board and by the Governance, Audit and Risk Committee (which reports directly to the Flagship Board).

We have appointed Mazars as our external auditors and KPMG as our internal auditors. Internal audit plans are agreed by the Governance, Audit and Risk Committee, who also monitor delivery against the plan, approves the final reports and provides oversight of recommendations to ensure actions are completed.

Flagship's Risk Appetite Statement, Strategic Risk Map (showing risks, impact and control measures) and TOCS (a horizon scanning tool and analysis akin to a SWOT analysis showing external Threats, Opportunities and internal Challenges and Strengths) are reviewed and approved by the Flagship Group Board as a standing agenda item at each of their scheduled meetings.

The Assurance Map (which provides assurance through the three lines of defence for all risks listed on the strategic risk map) is reviewed and approved by the Governance, Audit and Risk Committee as a standing agenda item at each of their scheduled meetings.

Each Directorate has an Operational Risk Map that lists key risks to operations, the potential impact and control measures. These link to the Strategic Risk Map where appropriate. The Operational Risk Maps are made available to the Governance, Audit and Risk Committee ahead of each of their meetings for consideration as part of their review of the Assurance Map.

An Internal Controls Assurance exercise is undertaken annually covering regulatory and legal compliance and self-assurance statements. A statement of compliance for inclusion in financial statements is approved by the Flagship Board.

C30 - Has the housing provider been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) - that resulted in enforcement or other equivalent action?

Flagship Group has not been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) - that resulted in enforcement or other equivalent action.



T10: Board & Trustees

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

C31 - What are the demographics of the board? And how does this compare to the demographics of the housing providers tenants, and the area that they operate in?

The demographics of our board compared to the area we operate in are as follows:

- 23% females - 53% of Flagship's tenants are women and 60% of our lead tenants are women. 51% of the population in the East of England are women.
- The average age of our board members is currently 61 years old. The average age for all Flagship tenants is 32 years and 49 years for lead tenants. The median age of the East of England population is 42 years.

We have re-designed our Board recruitment process to strengthen our Board diversity. We collect disability and ethnicity data and are contributing to the NHT Toolkit which has been created to compare the EDI characteristics of boards and leaders with the communities they serve.

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

The FG Board membership has largely remained unchanged in the last two years but following Suffolk Housing (now Samphire Homes) joining the Group in January 2020, we have welcomed three new additional NEDs. There have been no changes to our Executive Management team in the past two years.

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

The maximum tenure for our Board members is nine years for our existing Board members as of March 2021, and six years for any new members, this length of tenure has been approved in accordance with the Code of Governance. The average tenure for the FG Board NEDs is five years served to date.

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

69% - We currently have 9 Non-Executive Directors (NEDs) and 4 Executive Directors.

C35 - Number of board members on the Audit Committee with recent and relevant financial experience?

Three members of the Governance, Audit and Risk Committee are Flagship Group Board members and have recent and/or relevant experience.

C36 - Are there any current executives on the Remuneration Committee?

Our remuneration committee has expanded its remit to cover Culture, Employee Experience, Employee Relations, EDI, HR and Learning and Development initiatives and is made up of Non-Executive Directors and a Board Advisor. A Union Representative and the People & Workplaces Director also attend the meetings. The committee has been renamed as the People & Culture Committee (P&CC) to reflect its wider brief.

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

Our succession planning work is ongoing by our (P&CC) and the Flagship Group Board to prepare for forthcoming NED retirement. Succession considerations included in the external governance review conducted by Altair were reported to Board.

C38 - For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?

Mazars has been our external auditors for nine years. Our Lead Audit Partner from Mazars has changed over that duration and our current lead partner has been in place for three years.

The contract for the provision of external audit services was last tendered in Autumn 2020 - the existing supplier was re-appointed for a further 3 years from December 2020. The tender was overseen by the Governance, Audit and Risk Committee and the appointment made by Flagship shareholders at an SGM held 9 December 2020

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

In November 2020, Altair Ltd concluded an independent governance review (which included a review of board effectiveness) and we have implemented their recommendations.

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

Our roles of the Chair of the Flagship Group Board and Chief Executive Officer held by two different people:-

Peter Hawes Flagship Group Chair

David McQuade Chief Executive Officer

C41 - How does the housing provider handle conflicts of interest at the board?

We have a process in place for dealing with any conflicts of interest and they are detailed in Flagship's standing orders as listed below:

- Declarations of interests are a standing agenda item at each Board meeting
- Declarations are formally minuted
- Should a declaration arise, the relevant board member withdraws from the meeting for the duration of the item debate/decision where the interest is clear and substantial
- The board member offering to resign where a conflict is likely to recur on a frequent basis

The requirement to comply with standing orders, Directors' Code of Conduct and Directors' Protocol is included in Service Agreements for each Non-Executive Director.

An annual disclosure of interest exercise is carried out for staff, Board and committee members and is reported to the Governance, Audit and Risk Committee.



T11: Staff Wellbeing

This theme seeks to assess that as Group we take our staff wellbeing into consideration.

At Flagship Group we focus on developing our people and growing our own talent, working to ensure that staff have opportunities for growth and development. We currently have 16 'Bright Futures Apprentices', where existing staff are given the opportunity to gain additional qualifications relevant to their field, to advance their skills and knowledge.

As part of our cyclical Talent Management Process we ask managers and staff to identify succession plans and development opportunities and are currently in the process of implementing an internal learning management system which will allow staff access to additional training to support their succession goals. We actively seek to promote internal transfers, advertising all roles internally, with 28% of all roles filled by internal candidates in the last financial year.

C42-43 Does the housing provider pay the Real Living Wage & what is the gender pay gap?

At Flagship Group we value 'Great people doing great things'. We currently employ 1,373 people. We recently set up our own Academy to provide training, apprenticeships, and employment support for our workforce and local communities. Since 2013, we have recruited 98 apprentices into the business.

Flagship Group is passionate about attracting, retaining, developing, rewarding, and recognising the best people for the job in a fair, non-discriminatory, and inclusive way and are committed to building a diverse and inclusive culture. We are on a journey to close the gender pay gap and we have an ambition to eradicate the gap entirely by 2030.

We have identified 19 actions to improve our performance in this area across the Group including:

- We pay the Real Living Wage, as set by the Living Wage Foundation
- We monitor staff progression of both males and females via our talent management framework and report this to our People and Culture Committee on an annual basis
- All job descriptions are gender coded to ensure neutrality and salaries are defined and assessed using our Job Evaluation Tool (in September 2021, we will have launched our applicant tracking system that supports anonymised recruitment)
- In 2019, we launched a Women in Leadership Mentoring Programme
- We actively encourage female applicants to our Trade Apprenticeship Programmes and work with Speakers for Schools to target unrepresented groups
- We deliver unconscious bias training to further support gender neutral decision making in our hiring, promotion and succession planning activities to all new starters during our Induction (to date 37% of all staff have completed this training and we have plans in place for all staff to be trained by the end of 2021)
- In 2019, we introduced family focused procedures, including enhanced maternity/paternity/adoptive parents leave, and introduced carers leave and paid time off for IVF treatment
- In 2019, we reviewed our EDI Policy and have an action plan to include initiatives which will further support an inclusive non-gender culture. We report progress on a bi-annual basis to our People and Culture Committee

[Our latest Gender Pay Report can be found here. LINK NEEDED!](#)

C45 - How does the housing provider support the physical and mental health of their staff?

It's important that our staff are well looked after as we understand that happy, healthy staff equals a thriving business, which results in outstanding tenant's service. We have implemented a range of support measures for our staff:

- Compliance training is given to all of our staff members dependent on job profiles and associated risk assessments (including asbestos awareness, manual handling, working at height etc)
- Agile Working
- Cycle to work Scheme
- Rewards scheme
- We currently have 114 Mental Health First Aiders (MHFA) trained across the Group, all staff members have a dedicated MHFA
- Equality, Diversity, and Inclusion Champions
- WeExercise resources are available to all staff including "walk and talk" meeting routes, exercise classes, and periodic Group initiatives such as the Men's Health MOT. Occupational Health referrals utilised where required
- Inclusion and Wellbeing calendar of events including regular mindfulness sessions Wellbeing Cafés
- A wellbeing toolkit and personal development plan has also been created and launched to support individuals/teams to focus on improving their wellbeing
- All staff have access to an Employee Assistance Programme which offers confidential telephone advice and we offer a fully funded counselling service

- Each of our housing associations have their own dedicated Health and Safety team who carry out regular assessments and monitor and review accidents, incidents and near misses, and identify and initiate any areas for improvements.

At Flagship, we are passionate about growing our own talent (which includes our Apprenticeships Programme) so we offer a range of vocational qualifications. We offer apprenticeships in:

- Multi Skill Trade
- Plastering
- Electrician
- Bricklaying
- Plumbing
- Gas and Heating
- Property Maintenance/Management
- Customer Service
- Business and Management
- Chartered Surveying
- Accounting
- Legal
- IT

With over 20 years of experience in the housing sector, our highly skilled staff are keen to pass on their knowledge to the next generation, hoping to make a difference in this vital industry. We also work in partnership with local schools and providers, to engage school leavers and offer a chance to gain essential, transferable skills in preparation for leaving full-time education.

We have a dedicated Academy Team who work specifically with our people to encourage them to perform to the best of their ability and create new opportunities.

We identify and nurture our talent for the future, offering an in-house Leadership Development Programme. Through individual and group tasks over a 12-week period, the course develops key leadership skills including in the Flagship Way. Our internal Talent Management Programme is another excellent way for us to identify, develop, engage and retain talent.

We have a comprehensive induction which provides an excellent overview of Flagship, allowing all new staff to gain a valuable insight into all areas of the business.

Our very own Bright Futures Programme is a fantastic opportunity for our people to achieve a diploma or a degree while carrying out their current role.

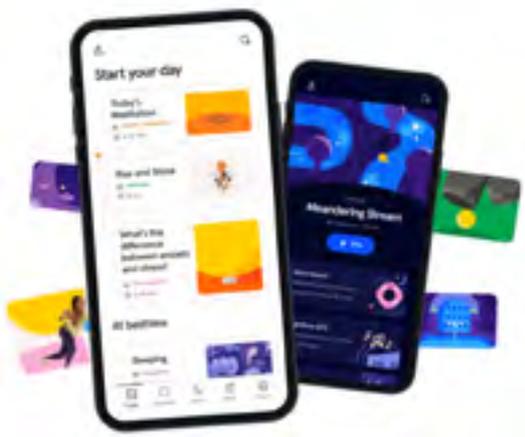
In addition, our Academy Team offer professional courses and training, role specific training, safeguarding training, and accredited training such as Health & Safety and First Aid.



During the Covid-19 Pandemic additional safety measures were put in place for offices and mobile staff. All office-based staff working from home where possible. Additional allowance of **£150 and guidance was given to staff working from home** to ensure appropriate home office set up.



After a tough year dealing with the pandemic, **FG staff were gifted with the Headspace app** in December 2020 for one year



75 Best Companies to Work for in the East of England 2020 list – Placed **69th**

Top 100 apprenticeship employer in England in 2021 – Placed **59th**

Gasway Heating & Ventilation News Awards 2020

Apprentice of the Year (21 and Under)
Finalist

Apprentice of the Year (Over 21)
Finalist

Domestic Heating Contractor of the Year
Finalist

T12: Supply Chain

This theme seeks to assess the extent to which the housing provider uses its supply chain to achieve positive outcomes.

C47 - How is Social Value creation considered when procuring goods and services?

When procuring goods and services with a value above a certain threshold, social value is considered at the specification stage, to assess whether the service provides a social value to the end consumer. If an alternative method is available which would benefit the consumer more than that is included into the service specification. We include specific social value criteria and questions for the bidders to show how they achieve the social value in their supply chain. Such questions ensure the supply chain is accessible to all types of businesses, including SMEs, businesses led by under-represented groups, how the bidder improves the employability and skills, mental health and wellbeing of their staff, how the cyber security and modern slavery risks are reduced, and how the supplier reduces environmental impact of their supply chain.

We publish our tender opportunities on the Governments Contracts Finder and find a tender for large value contracts and we consider splitting larger contracts in smaller lots, to give an access to SME to bid and have a genuine chance of securing a contract.

C48 - How is Environmental impact considered when procuring goods and services?

Environmental impact is assessed when we draft a specification for the services, goods and works contracts. Where specific environmental policies are required, these are included as a specification requirement. Additionally, as part of the tendering process we consider and include specific questions to the bidders to demonstrate how they would minimise and mitigate any negative impact on the environment through their operations.



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