

ESG Report

2022





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Foreword

David Armstrong
Chief Financial Officer



The last year has seen its fair share of challenges as we seek to return our services to pre-pandemic performance levels. We are witnessing the highest inflation rate in 40 years, soaring energy and material costs, rising food costs, and supply chain pressures. In 2021, a home cost on average 11 x the average salary, with an average house price of c.£340k in the East of England (ONS¹), and according to Shelter's national statistics, 1 million households are still waiting for a social home. For many people, market rental prices are unaffordable and don't offer much-needed security of tenure.

We are faced with a climate and housing emergency and a cost-of-living crisis. It's therefore crucial that sustainability is at the heart of our business. Maximising positive social impact and protecting the environment is at the forefront of our strategic planning and decision-

making, which aligns with the United Nations (UN) Sustainable Development Goals (SDGs).

As of 31 March 2022, we own, manage, and maintain 32,192 properties across the Eastern region of England, providing homes to c.72,000 people, and we employ c.1470 people.

Flagship Group plans to build c.5000 new homes over the next five years; 87% of those homes will be affordable, and the remainder for open market sales. Our operating surplus is reinvested into the company, allowing us to keep building more affordable homes, retrofit our existing stock and support our tenants.

As well as our charity Hopestead, we recently launched our 'Affordable for All' Fund, where we can support tenants who need additional help. Tenants can apply for help with fuel costs, rent arrears, smart metering, health & wellbeing

services, and help with relocation support. It will allow us to further collaborate with relevant local partners and employ more dedicated staff to advise and signpost people as necessary.

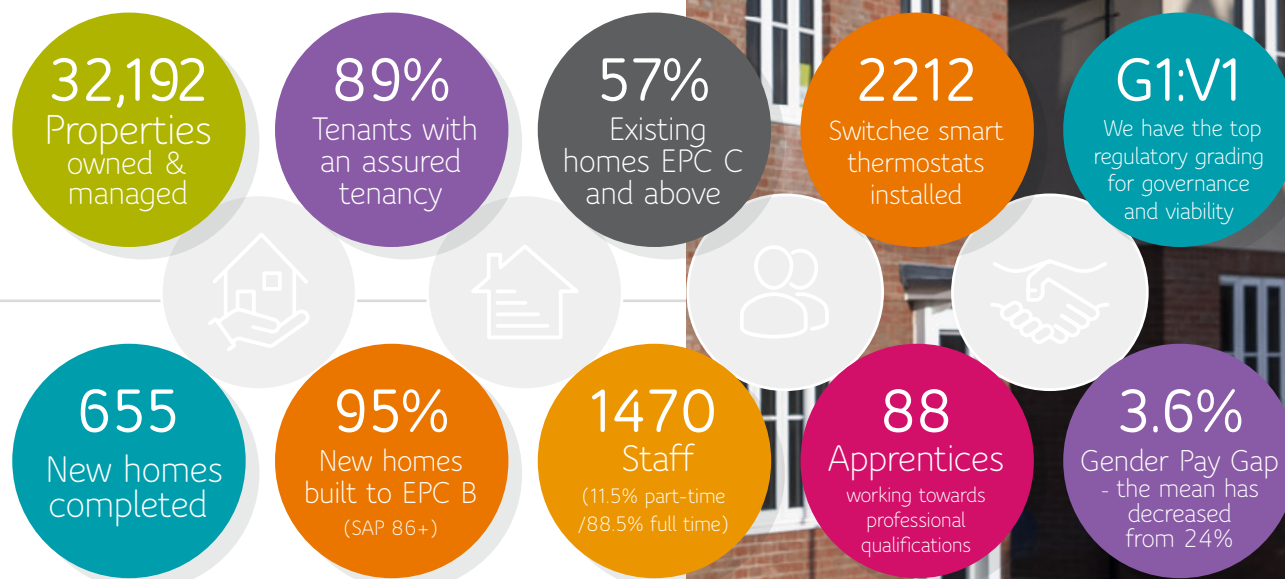
In July 2021, we launched our Sustainable Finance Framework (SFF), and we issued the longest dated sustainability bond at that time for our sector, a 40-year £250m sustainable issuance at 1.875%. This ESG report fulfills the impact reporting requirements of the SFF.

We were an early adopter of the Sustainability Reporting Standard (SRS) for Social Housing, which informs our Environmental Social Governance (ESG) Summary reporting. This is our second ESG report, and we are reporting against the same 48 criteria as last year.

¹ Office for National Statistics

About Flagship Group

Flagship Group is the East of England's largest affordable housing provider. Our strategic vision is to "Solve the housing crisis in the East of England," and our purpose is to 'provide homes and create sustainable communities.'



Report structure

This report is structured in line with the Sustainability Reporting Standard for Social Housing SRS Themes/Criteria and matched to the most relevant direct UN SDG.



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Flagship Group impact

Hover over one of the UN's Sustainable Development Goals on the wheel to see how we are making an impact in this area*



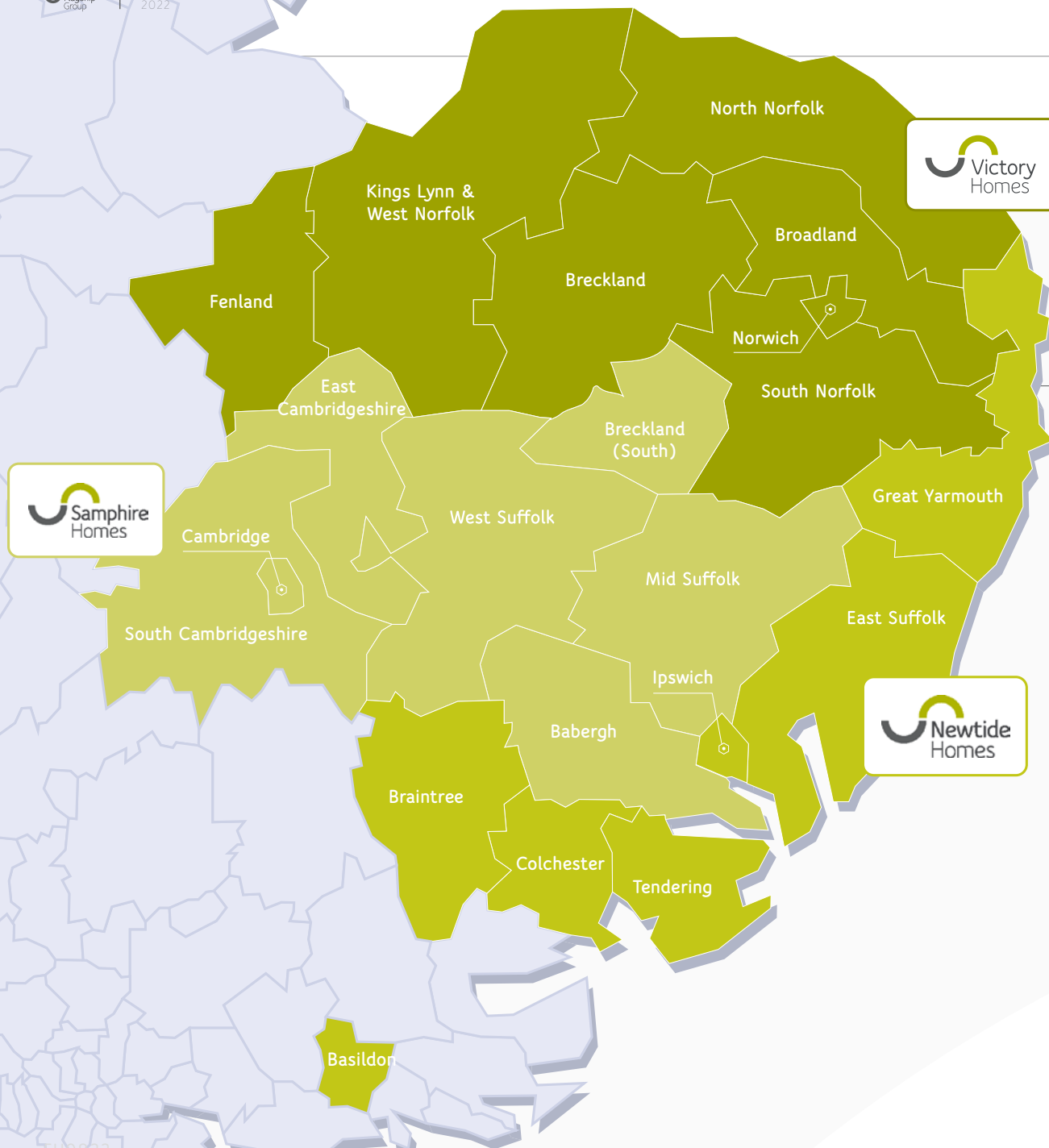
*If unable to read Interactive PDF, please refer to the chart [here](#)

Social

Our core business is social housing, and our purpose is to 'provide homes and create sustainable communities. We currently own c.32,000 homes which provide affordable housing to c.72,000 people across a variety of tenures, including homes for general needs, sheltered and supported accommodation, and shared ownership.

ESG and Sustainability are at the forefront of our decisions, and the work we do across the Group aligns well with the UN SDGs. Housing Associations are well placed to help tackle societal issues. By providing affordable housing and the necessary support to manage them, we can improve people's quality of life and create great places for our tenants to live and enjoy, which contributes to improving the environment and the economy. We can't do this alone, though, and look to align with the right investors and partners over the coming years.





Creating sustainable communities

Our housing stock is split across our three Housing Associations – Newtide Homes, Samphire Homes, and Victory Homes. Each manages c.10k homes across the East of England.

By structuring our business like this and operating in smaller areas, we can **deliver a localised service** that responds to the **needs of the local population and geography**.

T1: Affordability & Security

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



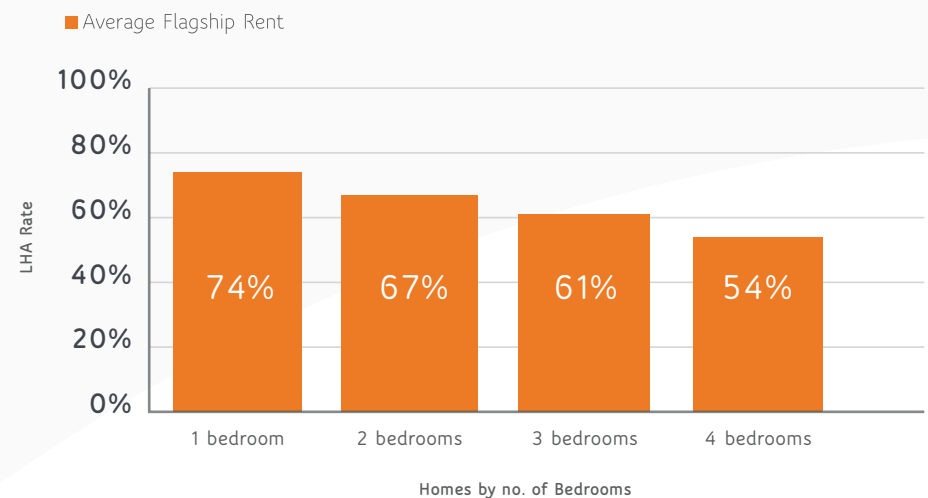
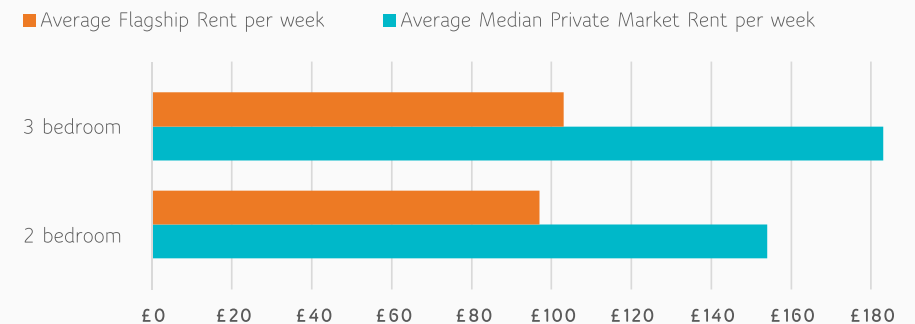
C1 - For properties that are subject to the rent regulation regime

Providing good quality, safe, affordable homes for people on low incomes is our core business. Our rents are substantially lower than private market rents, with a 2-bedroom property on average £57 per week cheaper, which is an annual saving of c.£3k per annum and estimated to be 63% cheaper than the private market rents. A 3-bedroom property is, on average, £80 per week cheaper, which is an annual saving of c.£4k and 56% cheaper than private market rented properties.

Local Housing Allowance (LHA) rates are used to calculate the amount of housing benefit or the housing portion of Universal Credit that tenants can claim. The average Flagship rent compared to the LHA rate for our 1-4 bedroom properties is c.64% of the LHA rate.

Figure 1 (top right): Private rental sector rates compared to average Flagship rent. Private rental data is taken from the Office for National Statistics (ONS).

Figure 2 (bottom right): Flagship rents as percentage of LHA rates.



C2 - Share and number of existing homes completed in the last financial year are allocated as follows:

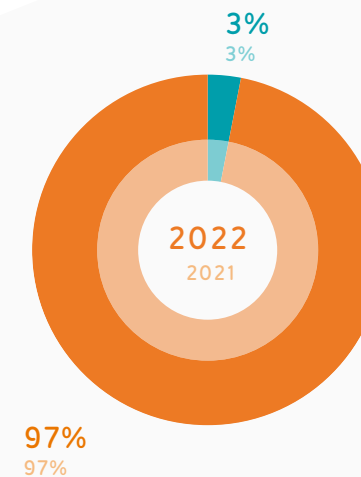
97% of our homes are affordable, with the remaining 3% meeting needs in the private and student rented sectors. These generate profit which is reinvested into our purpose.

Tenure Type	2020 -2021	% Share	2021 -2022	% Share
General needs (social rent)	23,109	73	22,981	72
General needs (affordable rent)	2,209	7	2,607	8
Sheltered accommodation (social rent)	1,934	6	2,361	7
Low-cost home ownership (shared ownership)	1,634	5	1,690	5
Intermediate rent ⁴	1,132	3	1,168	4
Supported housing (and housing for older people)	831	3	329	1
Sheltered (affordable rent)	0	0	30	0
Total Affordable	30,849	97	31,166	97
Market rented	346	1	348	1
Student accommodation	600	2	600	2
Accommodation managed for others	30	0	78	0
Total Non-Affordable	976	3	950	3

⁴ Intermediate rents are generally set at 80% of private market rents and eligible service charges can be levied on top.

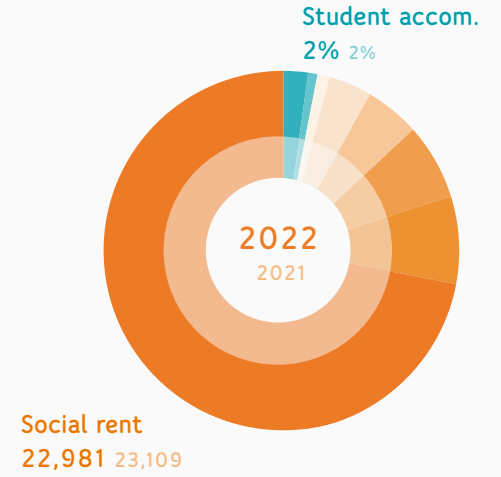
Share of homes

Affordable Non-affordable



Share by tenure*

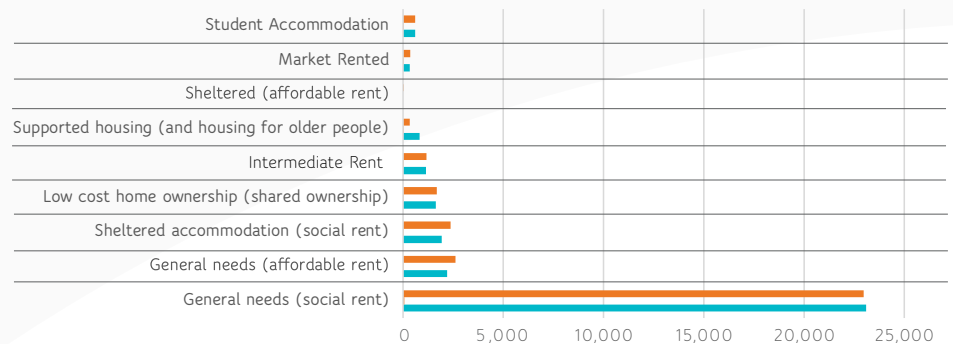
Affordable Non-affordable



*only majority share listed as comparison

Number of homes by tenure type

2020-2021 2021-2022



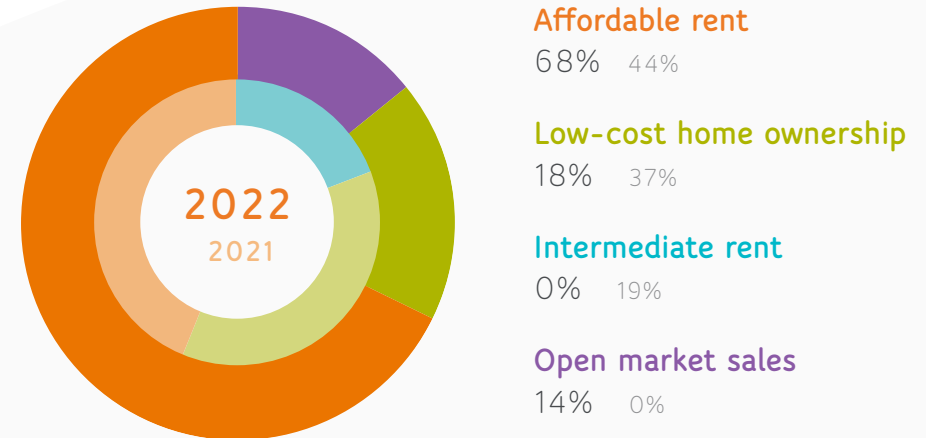
C3 - Share and number of new homes completed in the last financial year

We built 655 new homes across the East of England during this reporting period, with the majority of them providing much-needed affordable housing.

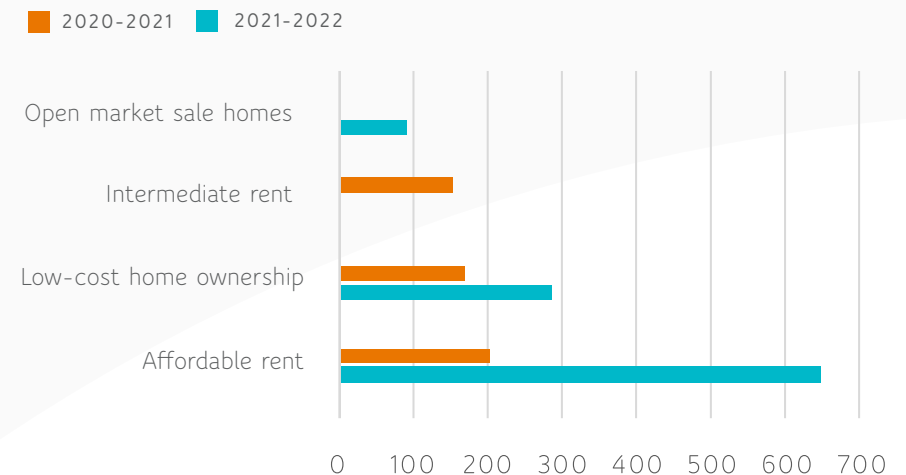
We built 24% more homes than last year. 14% of our completions this year were for open market sales, where all profits from these homes will be reinvested back into the business, allowing us to build more affordable homes and provide support to our tenants. We currently have a plan to develop c.5000 homes over the next five years. 87% of those homes will be built for affordable/social housing, with 13% built for open market sales. In the coming year, we plan to hand over 910 homes, including 100 homes for social rent and 490 homes for affordable rent.

New homes completed by tenure	2020-2021	% Share	2021-2022	% Share
Affordable rent	202	44	447	68
Low-cost home ownership (includes shared ownership and shared equity products)	169	37	117	18
Intermediate rent product	89	19	0	0
Open market sales	0	0	91	14
Total	460	100	655	97

Share of new homes by tenure



Number of new homes completed by tenure



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

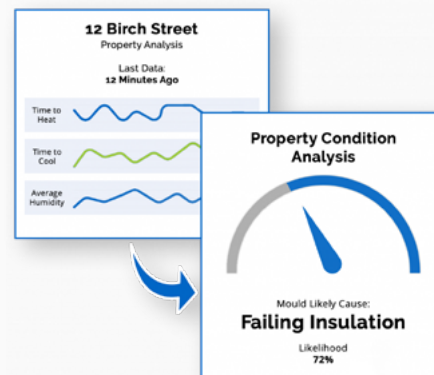
We recently formed an internal working group which is made up of key staff from across the business, to tackle the issue of 'Fuel Poverty' with our tenants. With high inflation and soaring energy prices, the need to address this situation is more critical than ever. We currently predict that 43% of our tenants could face fuel poverty after recent price hikes, which could rise to 70% after October 2022.

Fuel poverty can be seen as a stigmatising term, and we prefer to externally address this topic going forwards as 'Affordable Warmth.'

To address this issue, we are doing the following:-

- Data analysis – understanding our homes better and identifying tenants at risk
- We have a significant program retrofitting c.1250 homes per year to improve them to EPC C by 2030 at the latest
- Installing Switchee smart thermostats to monitor temperature and energy usage (staff use the data to follow up with tenants and resolve issues)

- Delivering frontline staff training – basic energy advice/tenant signposting
- Increasing our staff resource to deliver further support and deliver on the net-zero agenda
- Engaging with tenants to understand their needs and concerns
- We donated £50k to the National HACT Energy Hardship Fund, which was used for the provision of fuel vouchers
- Kindness & Affordability Fund – our tenants can apply for help with fuel costs

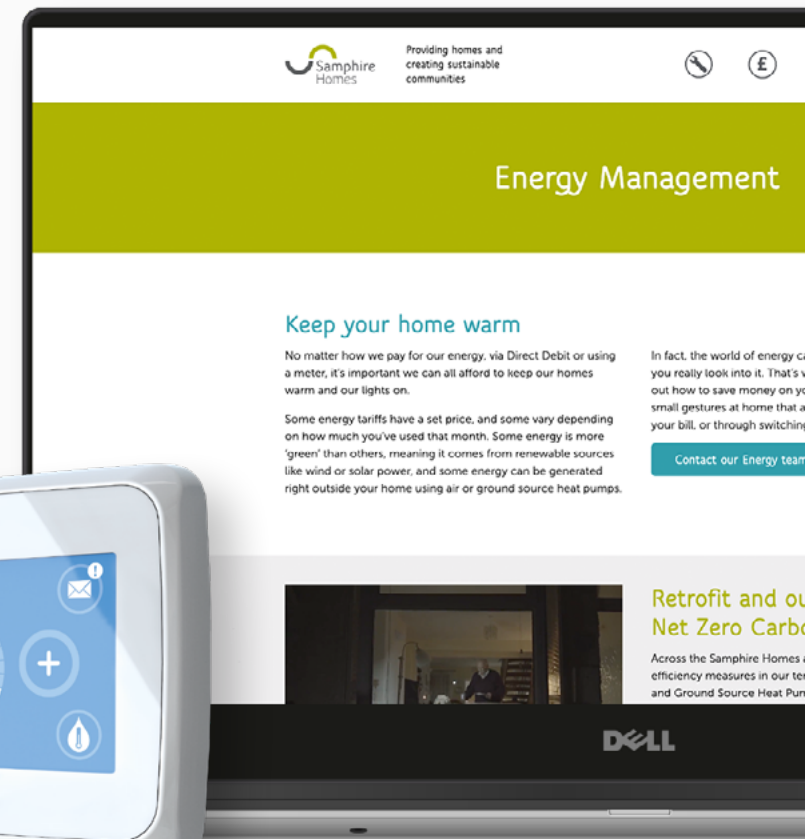


switchee



C5 - What % of rental homes have at least a 3-year tenancy agreement?

We can offer our tenants security of tenure if they have rented from us for more than 12 months. We currently have 89% of tenants on an assured tenancy.



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.

We are passionate about providing high-quality, safe homes. We have significantly increased our spending in this area, reflecting the compliance and safety requirements faced by our sector, coupled with the desire to invest in the quality of our homes and communities.

Covid impacted the delivery of our capital program and repairs performance; however, by the end of the year, we were once again delivering volumes in line with our budgeted programmes.

Safety compliance is our key priority, and the 'Big Six' (gas, electrical, fire, legionella, asbestos, lifts) are regularly monitored by the Flagship Group Board and the Group Health & Safety Strategic Committee. The reporting accuracy 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

in-house through our subsidiary Gasway Services Ltd. This provides better value for money and direct control of performance.

Seventy-six properties were marked as overdue for gas servicing at March 2022 month-end; all of these are within legal processes to obtain access and service. Our Data Control Board was set up last year to validate compliance and attribute data.

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

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

C8 – What % of homes meet the Decent Homes Standard? **>95%**



T3: Tenants' voice

This theme seeks to assess how effective we as the housing provider are at listening to and empowering our tenants.

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

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

Our tenants are given the opportunity to have their voices heard and hold us to account and can contribute in a variety of ways:-

We established three Local Housing Boards for our Housing Associations, Samphire, Newtide, and Victory Homes, which must have a minimum of three tenant members.

Our Customer Appeal Panel is a panel of tenants trained to hear complaint appeals at Stage 3 of our complaints process, the panel help shape improvements with their findings.

The Digital Experience Group comes together to consult and give feedback on our websites and other digital experiences.

We also regularly conduct surveys, and we can engage with tenants on a variety of pressing topics such as energy efficiency, communal area standards, and internet connectivity.

We launched our Tenant Voice Framework in April 2022, which allows our tenants to get further involved. This new approach includes three levels of involvement: Personal, Local, and Group.

Our Tenant Voice Framework

Group

Influencing key decisions and services, with involved tenants working at the heart of the organisation on our Boards, in panels and forums

Personal

Influencing what matters to them – where we listen to feedback, complaints and service requests to continually improve what we do

Local

Shaping their neighbourhood, working together with us in their communities at focus groups and other events



Since 2017, we
have received over
50,000
feedback responses

across different experiences, including
moving in, contacting us, repairs, capital
works, and complaint handling.

C10 – How does the Housing Provider measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?

Measuring tenant satisfaction provides us with a wealth of insight, helping us improve the services we offer and aid us in our decision-making. We collect feedback from tenants when they receive a service e.g., when a repair has been carried out.

Over the last few years, we have had to navigate the pandemic and a debilitating cyberattack, but we are pleased to report that our annual satisfaction scores have remained between 82-85%, and with service provision improving and

Using this feedback,
teams have initiated
changes leading to a

76%

reduction of tenants reporting
failed call-backs over the
last year.

During 2021-22, the
Housing Ombudsman
has delivered
3
determinations

returning to 'normal' we remain focused on increasing satisfaction with the services we provide.

We also invite tenants to participate in our annual Net Promoter Score (NPS) survey. NPS is a metric that helps us understand the strength of our relationship with our tenants. This annual temperature test brings together our tenant insight into a wealth of actionable insights by asking just one question: "How likely would you be to recommend us and why?" which informs service improvement and helps us focus our efforts on the things that matter most.

C11 – In the last 12 months, how many complaints have been upheld by the Ombudsman?

During 2021-22, the Ombudsman delivered three determinations. No year-on-year systemic issues have been identified. However, we have reviewed the procedure for Ombudsman cases, introduced new guidance for teams and Board reporting, and briefed staff on the role and purpose of the Ombudsman. Our approach is to deliver outstanding services to tenants, so they do not need to complain and to take prompt remedial action if things go wrong.

T4: Tenant support

This theme seeks to assess the initiatives that we as the housing provider run to support individual residents

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

Providing a home and the tools to sustain a tenancy can make a massive difference to a person's life. Our staff offer a wide range of support to our tenants to help them manage their homes which include the following:



We are members of the **Norfolk Strategic Housing Partnership**. Working in collaboration with other key partners from across the county to improve systems and end homelessness in Norfolk



We are part of the **Homes for Cathy Group** – a national group of Housing Associations and charities working together to end homelessness



We spent £46k from our 'kindness fund' supporting tenants with carpet, furniture, white goods, rent, fuel, food, soft furnishings, travel, and other ad-hoc items

Benefit applications, healthcare appointment support

Welfare – representation for a **child in need/child protection/family support plan meetings, welfare checks for safeguarding concerns, fuel poverty concerns**

Grant applications, food/fuel support

Investigate income, budgeting support to **maximise income, and support rents** with arrears

Support with setting up home, utilities (including utility debt support), starter tenancy reviews through the first 12 months of all new tenancies to ensure **sustainability and early intervention** where required

Hoarding support/inspections

Support and advice with moving to **more suitable accommodation**, including signposting for **disability grants, banding reviews, management moves, and mutual exchange**

Supporting people to live independently in their own homes through the provision of **aids and adaptations**

Tenants can be confident in disclosing **domestic abuse** to us; working as part of a coordinated community response, we will carry out **risk assessments**, make homes more secure, **support with tenancy changes**, and **help support tenants** who want to move, making sure they are **supported in every way**.

Inter-agency referrals and partnership working to support tenants in individual circumstances, i.e., leeway, Benjamin Foundation, etc.

Our charity **Hopstead** supports tenants to **prevent homelessness**

Case studies: the work we do really matters

Working closely with Colchester Borough Council, we assisted a tenant with a £7k+ rent debt and helped them to avoid eviction. We had already obtained a possession order and been unable to engage with the tenant. However, we finally made contact and assisted the tenant in getting a discretionary housing payment (DHP) of £3,500 and a further £1,750. This enables the tenant to agree to an affordable repayment plan to clear the remainder of the debt.

A Rent Officer supported one of her tenants for 6-7 months. The tenant lost her mother and mother-in-law and struggled to cope with other caring commitments. They were reluctant to claim a discretionary housing payment (a one-off support payment) due to fear of it being reclaimed. Following a lengthy process and lack of engagement from the tenant, her initial claim was declined. Following support from the Rent Officer, another application was submitted with supporting documents from Samphire Homes. The arrears totaling £3,667 were cleared in full, emphasising the benefit of supporting our tenants through this process.



I wouldn't have had a Christmas if it wasn't for you, please don't ever leave, you are amazing at your work.

Following some recent Universal Credit training, a member of our Housing Team was able to offer support and advice to a tenant who had been going through a period of being unwell. The tenant received support to access the additional income they were entitled to (an extra £300 per month). The tenant was previously not aware that he could access these additional funds.

This also meant that he will now be able to clear his arrears and bring his account into advance.

One of our tenants had a debt on her account since her tenancy started in September 2019. Due to the level of debt, we applied for a court hearing in June 2021. This hearing was adjourned and returned to court in February this year. At the hearing, the rent officer was advised the tenant sought legal advice from Suffolk Law, and we were informed she was not living at the property following an alleged domestic abuse case. The tenant expressed she didn't feel safe living in her home. This meant the case was adjourned again, and her debt was over £4,000. The Rent Officer managing this case supported the tenant and worked in partnership with the tenant's support worker, police, and local authority. They completed application forms and managed to get the arrears of £4,953, paid by both a discretionary housing payment and the local authority. This has cleared the tenant's debt on the account and sustained her tenancy through a difficult period. The court case will therefore be dismissed.

Our charity

Everyone deserves a place to call home in a sustainable, connected community. Our charity Hopestead was successfully launched during the height of the pandemic in 2020. with three main objectives:-

PREVENT & RESOLVE HOMELESSNESS

BUILD EMPOWERING PARTNERSHIPS

CREATE SUSTAINABLE COMMUNITIES

We have the ambition to do so much more in 2022/23, so we have invested funding to deliver the following projects:

HOPE ASSISTS

£160k to ensure that people are given the support & resources they need to thrive in their tenancy, including financial resilience advice & support and a discretionary fund to provide ad hoc support with items (e.g., food vouchers)

HOPE AT HOME

£165k to continue developing a furniture package pilot so that those moving to a home from a route of homelessness have access to the household items required.

HOPE ESSENTIALS

£85k to continue and further develop a gifted white good pilot to ensure that those unable to afford or replace a broken household item are removed from the risk of debt and the poverty premium

HOPE FUNDS

£200k to provide funding to likeminded local charities, organisations, and community groups to support additional beneficiaries through their work

HOPE STEAD

EVERYONE DESERVES A PLACE TO CALL HOME

Donated over £18k to individuals experiencing homelessness through our fundraising activities



Awarded £199k of funding to 22 local charities & organisations, increasing their impact to 933 beneficiaries

Gifted 84 households at risk of homelessness with 138 essential white good items

Commissioned research to understand the barriers faced by those accessing support prior to or whilst experiencing homelessness

Supplied 28 households moving into their first tenancy following a period of homelessness with furniture, white goods and carpeting

Provided over 94 hours of financial resilience and tenancy training skills through Hope Assists

Held our first partnership working event, creating opportunities to share insight and make new connections

Incentivised 8 individuals to save £918 through our Hopestead Savings Scheme

Packed stockings, hampers & gifts of essential items for those at risk of or experiencing homelessness through our Hope at Christmas campaign



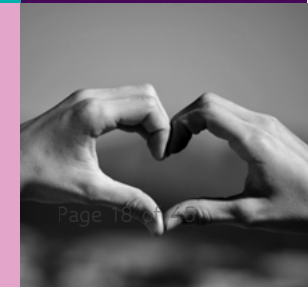
Celebrated 100 Hopestead Champions who made a difference in their communities during the Covid-19 pandemic

Facilitated rent debt relief of over £468k to 850 households impacted by Covid-19

Developed partnerships with over 50 likeminded charities, organisations and community groups

Partnered with 3 Local Authorities & charity partners on Housing First Projects, providing items to support individuals in their new home

Joined 139 supporters to raise over £4k by 'moving' 17,195 miles through our Hope on the Move campaign



Thank you so much, you've really considered mine and my children's feelings & well-being

Following the recent death of her mother, and the news that she had fallen pregnant with her ex-partner's child, Miss E's mental health deteriorated. Hopestead met with Miss E upon her new tenancy sign-up. Miss E was ready for a new chapter in her life, free from domestic abuse. We could offer her a house with a garden for her and her children to enjoy and make their home.

Miss E's Independent Domestic Violence Advisor (IDVA) secured funding from Ropes Trust. However, this funding was used to purchase additional security items for the new home, such as security alarms, cameras, and other locks for all doors and windows.

Hopestead supported Miss E with a Fridge Freezer, a 2-bed furniture package, flooring, and Argos vouchers to enable her to purchase stair gates and bunk beds for her children.

Our tenant was extremely grateful for the support received; she and her children are ready to move forward in their new chapter. Her focus is now on setting an excellent example for her children, and she has been attending regular wellbeing courses to help her regain her confidence.



I can't believe this is happening to me, you really have made all my dreams come true

Miss A was living in supported housing in a local hostel following a relationship breakdown with her mother. After 2 years living in supported housing, we could offer her a home, she subsequently secured a job via the Kickstart Scheme at a local newsagent.

Through Hope at Home, Miss A has received support with all white goods, flooring, and a complete 1-bed furniture package.

Projects funded through our Travis Perkins Community Legacy funding

We contributed £8.5k to Fresh Start New Beginnings, who offer a counselling service to children and young adults who have suffered terrible abuse. They needed a safe space where they can provide a counselling service from. We contributed towards building this office space.



£4k was contributed to **Access Community Trust**, for Thin Ice in Suffolk to provide people with meal vouchers.



We gave £1k to **Dial in Great Yarmouth** who used it to issue a £50 supermarket voucher.



Supporting Sustainable Communities through Grant Funding

Victory Homes invested 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 2021-2022 we provided £43,219 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.

Norfolk Community Law Service - support work in Breckland and North Norfolk

£3,000

Norfolk Eating Disorders Association/Eating Matters - contribute to the overall operating costs of providing support to people with mild to moderate eating disorders

£2,420

Pandora Project - take a mobile support unit out one day a week to meet with clients in North Norfolk

£5,000

SoulShine Healing Ltd- Marvellous Mums' mothering support group in Dereham

£3,855

Creative Support for Vulnerable Families and Children

£2,500

Home-Start Norfolk - funding towards the costs of delivering support to families with young children in Breckland

£2,420

Funding towards a debt center

£4,628

First Focus - contribution to overall operating costs

£5,000

Daisy Programme - an additional support package that is aimed at supporting their recovery from domestic abuse

£5,000

Merchants Place Ltd - Funding to run 'Drawn Together' in two new locations, offering creative activities for Victory Homes tenants

£4,996

Purchased goal frames to be used by a walking football group

£1,400

Nelson's Journey - funding the cost of a Child Bereavement Support Worker covering North Norfolk for 1 day a week for 12 months

£3,000

Going digital

Accelerating the digital agenda remains a key priority for Flagship Group. Making it easier for our tenants to access services digitally, creates the time and space our staff need to do the human work that matters most.

We continue to focus on our five digital priorities:-

- Instilling a digital-first culture
- Creating a digital choice for all services
- Improving our legacy systems – enabling a digital ecosystem
- Piloting and trialing new and emerging technology.
- Enabling the adoption of digital services and solutions – focusing on inclusivity.

This year we have delivered a suite of new, accessible, easy-to-use websites with several new self-service options, and we have embarked upon a major transformation project, “The Essentials Programme,” which seeks to reimagine how we deliver key services now and in the future.





Community Skills & Employment Support

This initiative was originally focused on Victory Homes and is now being rolled out across all three of our housing associations:

'I didn't ever consider working in a pub but now I work in one full time thanks to support from community skills.'

'Really good, competent, knew what they were doing, wouldn't have gotten there without Julia, friendly and professional.'

'It was a really positive experience that got me back into work. We did an Irlen Screening and you gave me an overlay. I've been in work ever since, started off in volunteering then went to care home for around a year and now working for Sanders Coaches.'

'The main thing I got out of the support program for the long-term was that I was able to access an I.T. course for free that I passed and gained a certificate for.'

72

tenants attended courses including functional skills (English, Maths, ICT), first aid, and digital training

27

tenants received digital training to tackle digital exclusion

38

tenants are now employed

7

are now in volunteering roles

174

referalls this year, and the service is still growing

Looking Ahead - Affordable for All fund

As part of our continued effort to support our tenants, we have launched our Affordable for All fund. We want to deliver maximum social impact through a variety of interventions.

For 2022/23, we will be investing in the following additional projects:-

- Tenancy Support & Wellbeing Service - £60k to provide advice, support & counselling services to tenants
- Local partnership funds - £70k pa per Housing Association - these funds will allow staff and our local housing boards to address affordability at a very local level by issuing small one-off grants to organisations and community groups that are supporting our tenants.
- Relocation support - £20k - this is for our teams to use to support tenants that need to move to address long-term unaffordability associated with the costs of running their home (or barriers to improving affordability due to location, etc.).
- Warmer Homes Fund - £50k - Fuel vouchers for tenants that need help with their heating bills

- Affordability Advisor roles - this will give each of the three HAs one full-time member of staff to act as a point of contact for tenants requesting help with affordability. local offer.
- Discretionary fund - £120k - to be provided by Hopstead for all of the things that tenants need that don't fit into one of the neat boxes, something like a mattress or a tank of petrol to get to a job interview, a supermarket voucher to put food in the cupboard, etc.
- Project TAF Pilot 2 is in place to develop the targeted provision of rent credits to support tenants raising affordability concerns with their rent.

We look forward to reporting back on the outcomes of these initiatives in 2023



T5: Placemaking

This theme seeks to highlight the wider set of activities that we as the housing provider undertake to create well-designed homes and places that meet local needs and provide great places for people to live and enjoy

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

We've been working with several communities this year, shaping places for the future, across the East of England. In one of our projects in Norfolk, we are leading a place-based regeneration of a large housing area. Working with tenants, local authorities, and local stakeholders, we've built a deep understanding of the community needs, local issues, symptoms, and their root causes.

Throughout 2021 we've consulted over 2,000 people on a master plan of regeneration. The master plan was developed with the community over time in response to over 20,000 pieces of feedback. Our consultative approach has developed a combination of urban design

interventions that breathes new life into the homes, unites the area with the surrounding town, and creates a sustainable community for the long term.

At the heart of the proposals are well-connected and structured open spaces that overcome systemic design issues associated with the area. Reconnecting the estate to nature and its surroundings, we'll promote healthy active travel alongside some selective demolition and provision of new homes offering a blend of improved, affordable housing options and an opportunity for the community to access greater opportunities and life chances.



Abbey Estate Regeneration Project concepts

In another project in Newmarket, we're just beginning our engagement journey with the community. So far, our engagement work is helping to build a picture of the area - what works, what doesn't, and how tenants use the space.

Though it's early days, over 400 people have had their say, and we're acting on their priorities for change before we pose any longer-term ideas. That work includes:

- Immediate interventions to our garages – strategically removing a single row to open up the space and provide better passive surveillance and a sense of safety.
- Consulting tenants on ideas for communal space that stimulate community participation and pride in their outdoor space.
- Piloting an innovative lighting scheme that focuses on the psychology and subconscious interpretation of lighting. Attempting to reverse the stigma associated with social housing lighting, the pilot's approach will create beautifully lit spaces that feel safe and intimate and encourage community participation.

Thetford Spring Clean 2021

We teamed up with local Councillors, Breckland Council, Serco and lots of volunteers for the 'Thetford Spring Clean'. We litter picked, removed fly tip and cleared garage blocks. We also helped clear a garden for a tenant who had been struggling to stay on top of things and just needed that little bit of help. What we achieved over two days was simply incredible and shows the importance of partnership working and most of all engaging with our tenants.



Above: Icwel Hill and Churchill Court community engagement brochure

Below: Before and after of garages in Icwel Hill





Environment



We are responding to the climate emergency with positive and decisive action in line with our Board priority 'To achieve a zero-carbon footprint.'

The majority of Flagship's CO2 emissions are Scope 3 indirect emissions. By improving the fabric of our existing and newly built properties and installing low carbon technologies such as heat pumps and solar PV, we can make homes more energy-efficient, less at risk of damp and mold, lower repair costs, making them more comfortable, and cheaper to run which is better for the environment and effects on climate change.

We know that a warmer home results in better health for our tenants, which has the potential to significantly improve our tenants' wellbeing, educational chances, and success in life. We are also increasing our green spaces and enhancing biodiversity, as these also positively impact the environment and a person's health.



T6: Climate change

This theme seeks to assess how our activities as the housing provider are impacting climate change

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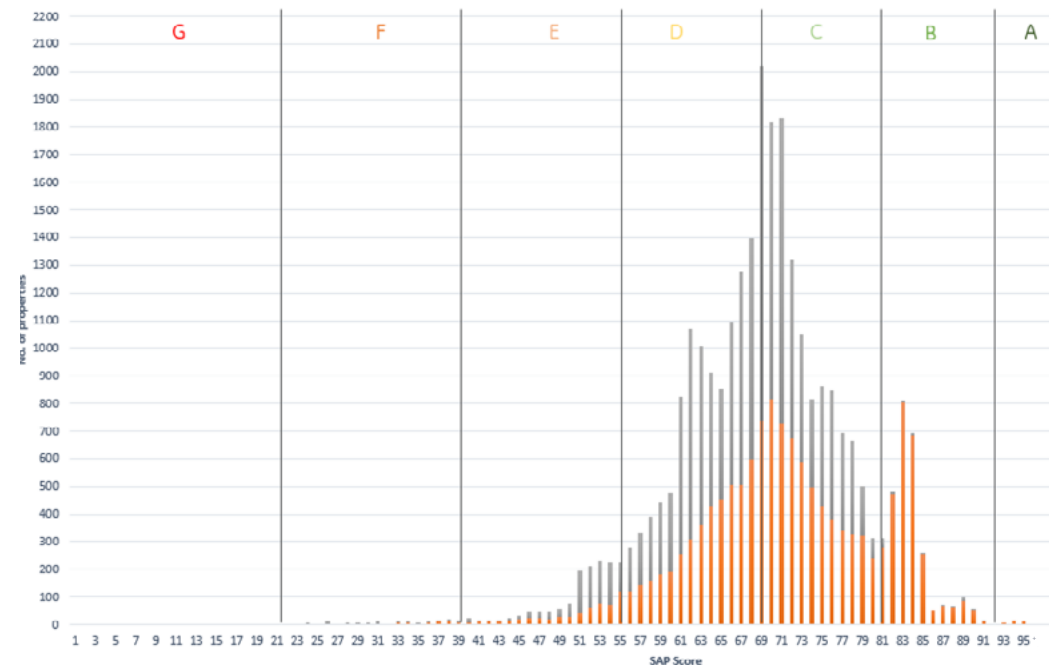
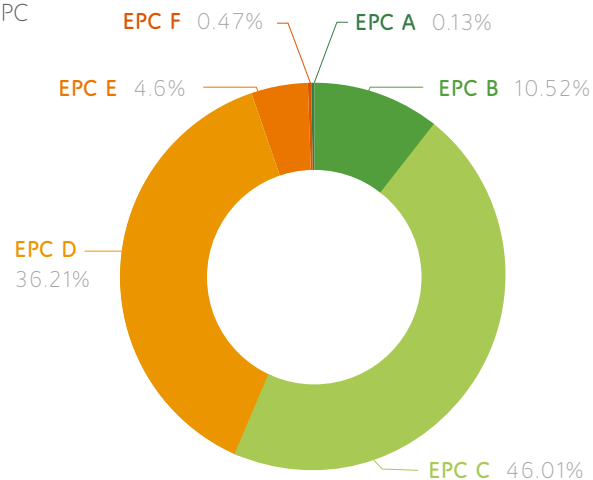
We have a substantial retrofit program underway to make our homes more energy-efficient and better for the environment. We recently drafted our Carbon Net-Zero Strategy which sets out our plans for decarbonisation. All our existing homes need to reach the minimum Energy Performance Certificate (EPC) Rating Band C by 2030 for those living in fuel poverty and 2035 for others. The pace at which we deliver our retrofit upgrades is largely dependent on the supply chain and availability of equipment and skilled people to install it, both of which are posing issues for the sector currently but are under constant review.

C14: Distribution of EPC ratings of Existing Homes

As detailed in the chart below on this page, at this current time we estimate that c.43% of our stock is below EPC Band C.

Figure 4 (bottom right) Flagship existing stock by SAP score - includes data modeled which is shown in grey with orange reflecting our current records - provided by the Energy Audit Company.

Share of Flagship stock by EPC



Highlights from 2021-22

1757

Switchee thermostats installed

taking us up to a total of 2212 installed to date

59

properties installed with solar PV panels

3792

upgrade measures

includes heat pumps, solar PV and insulation measures

7

recruits in the Energy Team – Green jobs

389

air source heat pumps and

89

high retention storage heaters installed

507

properties were estimated to have received an energy update to EPC Band C

based on modeled data by the Energy Audit Company



Recognition and awards



£65m

planned for improving energy performance over the next 5 years (c.1250 properties per year)

£12m

spent on energy efficiency measures during this reporting period (includes insulation, heat pumps, solar PV, consultancy/surveys, window and door replacements, high retention storage heaters)

£3m

total funding raised via funding streams (Warm Homes, Social Housing Decarbonisation Fund (SHDF), Renewable Heat Incentive).

West Suffolk Council

Flagship Group entered a consortium bid with West Suffolk Council and were awarded £1.79m from the Government's **Social Housing Decarbonisation Fund**. FG will also contribute £1m to the £2.7 million total project cost, which will go towards 322 proposed energy efficiency measures. This funding will be used to improve the energy efficiency of 180 homes across Norfolk and Suffolk.

Using Solar PV to power our homes

Since August 2021, FG has been working alongside Blueflame engineers installing solar PV panels on 59 FG properties in Wickham Market, East Suffolk. The grid-connected PV system generates in excess of 144,000kWh of clean electricity per year in total across the homes, whilst mitigating 82.6 tonnes of carbon emissions per annum. A benefit to our tenants is that solar PV doesn't need as much space as other renewable technologies, making them especially useful in urban areas. These homes previously had EPC ratings of D and E or below. The installation of these solar panels alone will improve homes by 10-12 SAP points, bringing them to an average of EPC band C.



'I couldn't be happier with my new heating system, the Gasway engineers were amazing and really helpful. I have noticed a reduction in my electricity bills already which means that I can keep my direct debit down and the house is ten times warmer.'

Mrs Day, Saxmundham



Underfloor insulation

Typically, 20% of heat escapes through suspended timber floors. Cold air circulating under floorboards causes draughts, meaning tenants pay 10% extra on their energy bills.

Traditional insulation options are very costly and disruptive to tenants. Q-Bot's robotic underfloor insulation sends a robot under the floorboards to spray insulation from underneath, saving our tenants an average of 16% on their bills.



Air Source Heat Pumps (ASHP)

Following the installation of an ASHP system and a top-up of cavity wall and loft insulation at a tenant's home in Swanton Morley, we visited the tenant in 2021 to hear how the system was benefitting them and their home.

The feedback received regarding the installation process was that "It was completely seamless; everything went completely to plan, and the outcome is fantastic," going on to say that "the disruption was nil really. When we came home in the evening, we could still have running water. Everything was nice and neat and tidy".

The ASHP replaced old storage heaters. The tenant reported that the new system has "roughly reduced their energy costs by about £300 a year (at that time)".

C15 - Distribution of EPC ratings of new homes

For the period ending 31 March 2022, 95% of our newly built homes were built to EPC Band B (SAP 81-91)

Our Land-led scheme homes are being designed and built to a high standard for energy efficiency and sustainability EPC B (SAP 86+), and with regards to our S106 homes, we work closely with developers to strive for high-quality energy-efficient homes. We are future-proofing our properties to avoid investing large sums of money into them later. We fit our homes with the latest technology available, which is currently air source heat pumps, and all new homes must now facilitate EV charging points by law.

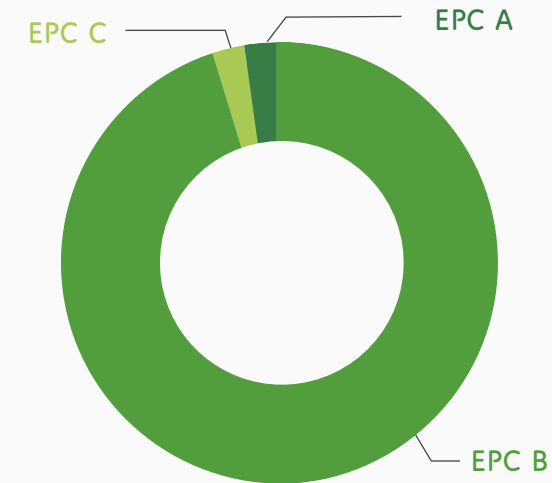
Homes built by Modern Methods of Construction (MMC) will not only reduce construction waste due to the high level of accuracy and reduction in damage to unfixed materials by the weather and poor storage but will give us the ability to procure responsibly sourced sustainable construction materials, resulting in an overall carbon footprint reduction.

We want to build our homes using more sustainable materials and will be introducing our MMC programme in the summer of 2022, which we intend to ramp up over the coming years. Our MMC homes will not only be extremely energy efficient due to the low fabric U-values but also well ventilated throughout, using mechanical ventilation and heat recovery systems (MVHR).

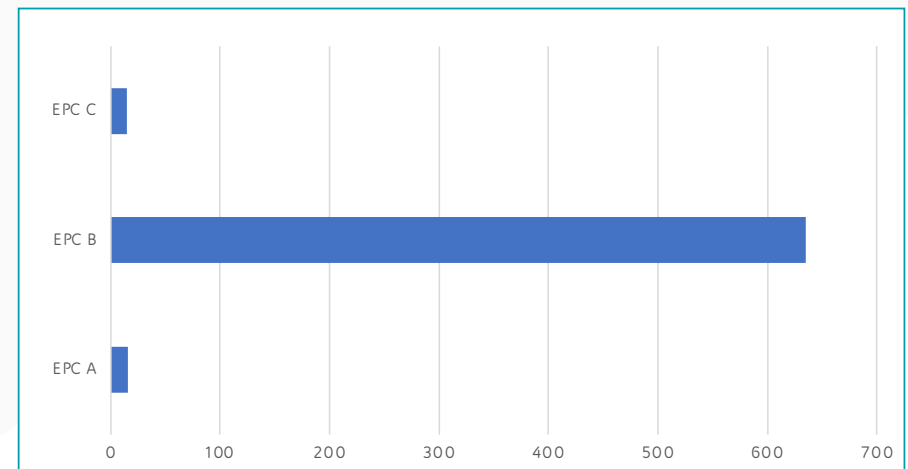
⁵ Energy Performance Certificate (EPC) Rating

⁶ Standard Assessment Procedure (SAP) methodology, which underpins the Energy Performance Certificate (EPC). Average SAP is a standard way of assessing energy efficiency in homes. Even though it is not a direct assessment of CO2 it is a good surrogate.

Share of new homes by EPC, for the period ending 31 March 2022



Number of newly built homes by EPC, for the period ending 31 March 2022



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



We retained our SHIFT silver accreditation this year with an improved score and incremental improvements across all sections. Our total emissions for this period were 95,247.27 tonnes of CO₂ equivalent (CO₂e).

This is based on our current assets data which includes some modelled data. We still have some work to do, to get a more accurate picture but for now, this is a good

guideline for us to work with. Stock condition surveys are being carried out and work is underway to improve our data

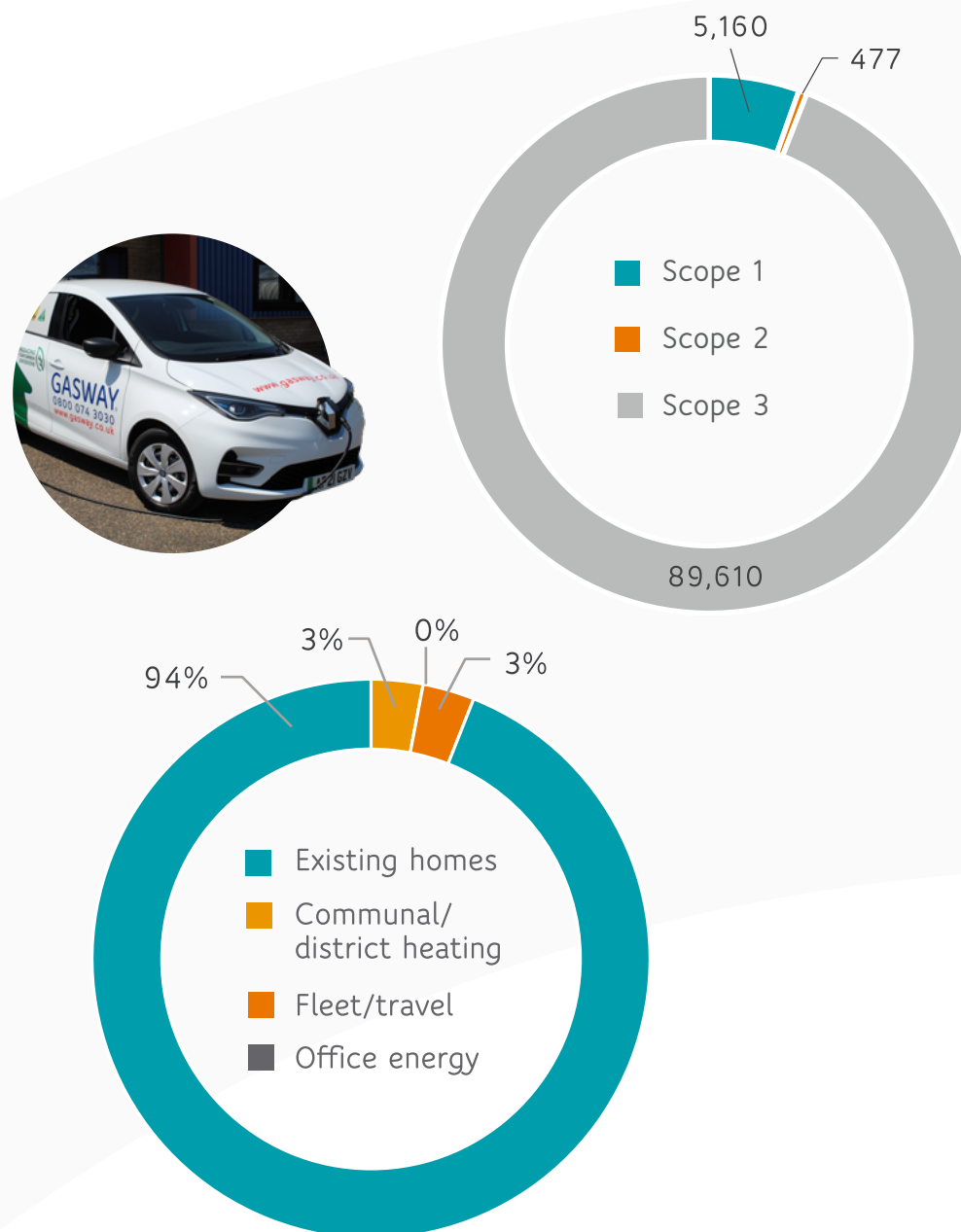
Please see figures 5 & 6 for our scope area breakdowns

We recently formed our Net Zero Project Group, made up of key members from across the business, working together in a coordinated approach to reduce carbon emissions across all areas of the business.

Figure 5 (top right): Global greenhouse gas emissions and energy use data

Figure 6 (bottom left): Flagship Group CO₂ emissions by business area

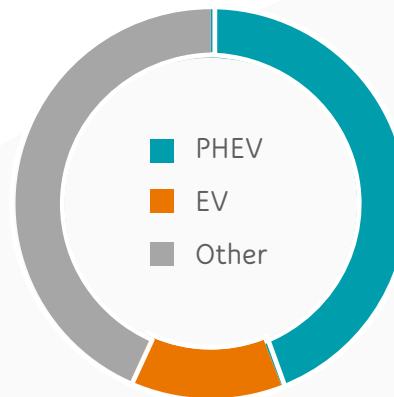
⁷ GHG emissions and energy use data for SECR 2021/22: The reporting period of 1 December 2020 to 30 November 2021 was chosen for Flagship Group's SHIFT assessment, we have chosen to align the SECR statement with this reporting period.



C17 - What energy efficiency actions has the housing provider undertaken in the last 12 months?

This year we secured £3m additional funding via the Warm Homes Fund, Renewable Heating Fund, and Social Housing Decarbonisation Fund. This will be used towards our programme of retrofit measures. During this period, we have been working on the installation of 32 communal ground source heat pumps on one of our sites. From the beginning of 2022, all of our company cars must be either an Electric Vehicle (EV) or a Plug-in Hybrid (PHEV) car, and to facilitate this, we have increased the company car benchmarks so that these vehicles are affordable and accessible – we currently have 105 PHEVs ordered or on fleet and 30 EVs. We aim to transfer all vehicles over by no later than 2027. We are also offering staff subsidised EV charging points. Our gas subsidiary is trialing an electric van and we hope to move all maintenance fleet over to electric as early as possible, following a phased approach over time when suitable vehicles and adequate charging points are available.

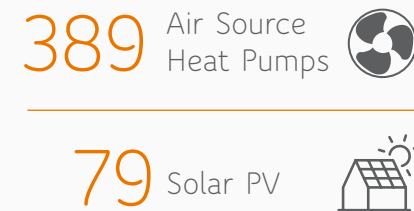
Staff vehicles by type



Insulation measures installed for the period ending 31 March 2022

Loft insulation	1929
Cavity wall	1207
External wall	70
Flat roof	2
Room in roof	7
Underfloor	20
Total insulation measures	3235
Total homes with insulation	1950

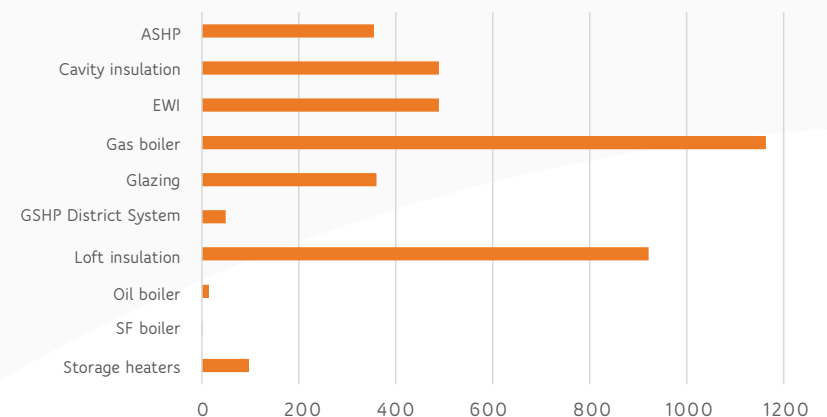
Renewable technology installed for the period ending 31 March 2022



Smart Thermostats installed



Number of retrofit improvements made 2021-2022



Retrofit data

We have analysed the retrofit improvements made this year, which can be seen in the following charts

By installing an ASHP, we can reduce on average 1400kgs of CO₂ over a year and improve the SAP uplift by +8 points. We installed 389 ASHP's this year, so that's an approximate saving of 544,600kgs of CO₂.

Figure 7: Average reduction in CO₂ (kg/yr) and SAP rating for single and multiple measures



C18 - How is the housing provider mitigating the following climate risks for Increased flood risk & 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, 95.5% of our homes are estimated to be protected from flooding, and none of our offices are currently at risk. We are in the process of setting up a mapping system to allow better oversight and capturing of data pertaining to any minor or significant flood risks.

Increased risk of homes overheating

We carry out an annual overheating risk assessment for all our homes and offices. Currently, 99.5% of our homes are estimated to be at low risk of overheating. Those at higher risk are because it's in a hot region with temperatures predicted to increase or where we have a communal heating system, we will mitigate the risk by monitoring temperatures in the summer months using a smart thermostat and providing suitable shading or cooling systems if required.

C19 - Does the housing provider give tenants information about correct ventilation, heating, recycling, etc.? Please describe how this is done

We have a dedicated energy team and have been training our frontline staff to offer basic advice. We have web pages to support our tenants with energy-saving tips and guidance on ventilation and running heating systems efficiently. We also share dedicated guides to operating the different heating systems, and our in-house heating

company provides onsite advice to tenants should they need it. We realise we still have more we can do to help educate our tenants and will be looking at ways to work with them in the near future on these important topics.



T7: Ecology

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

At Flagship, we recognise that, as a landowner, we can play an important part in tackling the habitat loss that has contributed to the global biodiversity crisis.

We have recruited an in-house Ecology Champion, whose role is to look at how we can enhance biodiversity across our portfolio and increase access to nature for our tenants and the wider community. Through this role, we will produce the Group's first Biodiversity Action Plan, which will set out how we will go about enhancing our green spaces to offer more for nature and people.

The main areas that we aim to improve biodiversity in are:

- Grounds maintenance programmes- how we manage our land year on year
- Land regeneration projects- transforming plots of land for nature and people
- New developments- designing high-quality green space into new homes and communities

As part of our Biodiversity Action Plan, we will develop a monitoring scheme to measure the benefit of our work on biodiversity to nature and people. At the very least, this will involve tracking the area of land we convert from current use to more biodiversity-rich habitat.

We are improving a wooded area around one of our offices, which will create grassland and woodland habitats, and include interactive features such as bug hotels, loggeries, and a pond. In the future, we would like this area to become a venue for outdoor education and staff relaxation.



Bringing nature to St Andrews Place

We have recently started work on our urban wilding pilot project. In partnership with Greengage (an ecology consultancy) and Levitt Bernstein (an architectural firm), we are trialling four different land management types across two of our estates, including seeding wildflower meadows and allowing natural grassland to grow up. We will be recording biological metrics at the start, during, and after the project to see which management techniques are enjoyed most by the local community and offer the greatest benefit for biodiversity and carbon storage.

Biodiversity in our new developments

Our new developments allow us an opportunity to include nature-rich habitats on our new estates by default.

Our in-house design team is focusing on creating sustainable developments with an emphasis on large public open spaces throughout our developments for all to enjoy. Features may include incorporating wild meadow banks on our attenuation basins, bird and bat boxes & ecology corners, including bug hotels, natural log seating areas, and much more. This is an excellent opportunity for Flagship to educate our local communities on the importance of sustainable living and encourage learning about local biodiversity that lives alongside us within our developments.

Our Ecology Champion is consulted at the design phase of new developments to identify opportunities for including natural habitats and is in conversation with our design team to produce best practice guidelines for including nature in our new developments.

Figure 8: Designing our new estates with biodiversity in mind

C21 - Does the housing provider have a strategy to actively manage and reduce all pollutants?

We will start drafting our waste and pollution plan later in 2022



T8: Resource management

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

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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 and we state this in our design brief for new development.

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.

We will be conducting a review of all our suppliers to ensure we can get the necessary data for better reporting and tracking.

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. This year we plan to start drafting our Group-wide waste plan.

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

We report on office and home water use as part of our annual carbon footprint audit. We estimate water consumption across our homes to be 149 litres per person per day. A Water Management Plan will be produced as part of our new Net Zero Strategy.

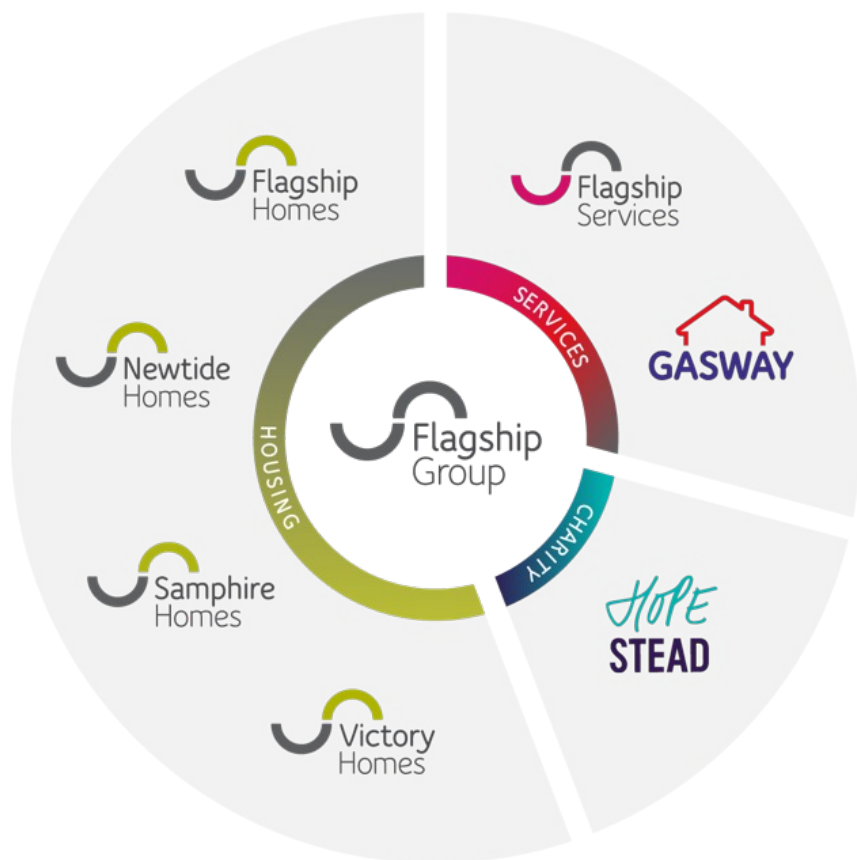


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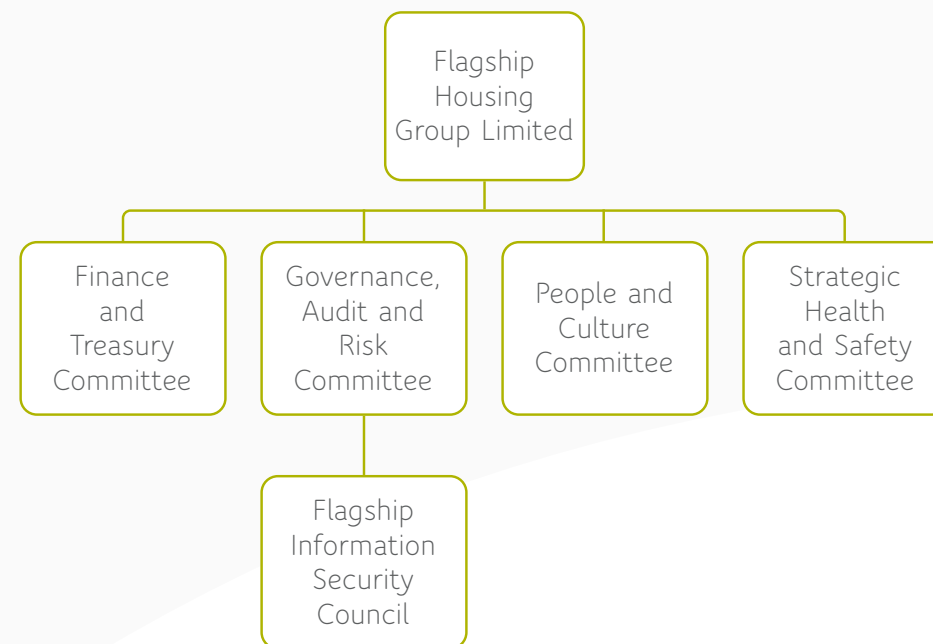


Governance

Flagship Group is made up as follows: -



The Flagship Group Board has overall responsibility for setting the Group's strategic goals and monitoring performance against them. Several committees report into the Flagship Board, each with a specific area of focus. These committees support the FG Board to ensure the Group's financial, legal and statutory responsibilities are met.



T9: Structure and 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 national regulator of social housing?

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

C26 - What is the most recent regulatory grading/status??

We were awarded G1/V1 following an in-depth assessment carried out by the RSH in the Summer of 2020. This was confirmed in the stability check of 17 November 2021.

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

The National Housing Federation (NHF) Code of Governance 2020 was adopted in April 2021, before 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's Risk Management Framework is reviewed annually by the Flagship Group (FG) Board and by the Governance, Audit, and Risk Committee (GARC) (which reports directly to the FG Board).

We appointed Mazars as our external auditors and KPMG as our internal auditors. Our internal audit plans are agreed upon by GARC, which also monitors 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 and Threats, Opportunities and internal Challenges

and Strengths (TOCS), a horizon scanning tool and analysis akin to a SWOT analysis, are reviewed and approved by the FG Board as a standing agenda item at each of their scheduled meetings.

The Assurance Map (which assures the three lines of defence for all risks listed on the strategic risk map) is reviewed and approved by GARC as a standing agenda item at each of their scheduled meetings.

Each Directorate has an Operational Risk Map that lists key risks to operations and control measures. These link to the Strategic Risk Map where appropriate. The Operational Risk Maps are made available to GARC ahead of each of their meetings

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

C30 - Has the housing provider been subject to any adverse regulatory findings in the last 12 months?

FG 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 the enforcement or other equivalent action.

T10: Board and 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?

The FG Board is responsible for setting the Group's strategic goals and monitoring performance against them. Our board has 12 members who bring a broad and diverse range of skills. At the end of March 2022, we had eight Non-Executive Directors (NEDs) and four Executive Directors.

We have re-designed our board recruitment process to strengthen board diversity.

We collect disability and ethnicity data and intend to continue contributing to the NHF Toolkit, which compares the ED&I 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, with only one of our members retiring in July 2021. They were not replaced as the total number of board members already amounted to 12, and 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 Non-Executive Directors will generally be for a period of up to six consecutive years (two terms of three years), although this may be extended up to nine years or extended further where the board agrees that circumstances exist where it would be in the best interest of the association for the Non-Executive Director to serve for a longer period.

The average tenure for FG Non-Executive Directors is seven years to date. This extends beyond the usual six years to ensure a period of stability following recent partnerships and mergers.

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

Our board consists of 12 members, eight are Non-Executive Directors (66.7%).

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

Two members (67%) of the Governance, Audit, and Risk Committee are FG Board members and have recent and relevant experience:

Member 1 and Chair/FG Board member - worked as a partner for Pricewaterhouse Coopers for 20 years and is a qualified public sector accountant with a detailed understanding of internal and external audit, risk management, and financial management. He also sits on several other financial and audit-based committees.

Member 2/FG Board member - qualified accountant and Norfolk and Waveney Clinical Commissioning Group member. Previous experience of having been a Chair of Audit Committees for North Norfolk Clinical Commissioning Group. Director of a consultancy service providing strategy, finance, business planning, and governance advice to businesses and charities. Business mentor for the Prince's Trust. Has held several senior financial and audit management posts.

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

Our remuneration committee has been incorporated into our People & Culture Committee, which comprises two NEDs, one Board Advisor, one senior manager, and our recognised union official. Our Deputy Chief Executive regularly attends these meetings.

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

Our remuneration committee has an expanded remit to cover Culture, Employee Experience, Employee Relations, ED&I, HR and Learning and Development initiatives, Workforce Planning and Succession Planning. It 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 is renamed the People & Culture Committee to reflect its wider brief. Our succession planning work is ongoing by our People and Culture Committee and the FG Board to prepare for forthcoming NED retirement.

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

Mazars have been our external auditors for ten years.

Our Lead Audit Partner from Mazars has changed over that duration – our current lead partner has been in place for 4 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 was made by Flagship shareholders at an SGM held on 9 December 2020.

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

Conducted by Altair – concluded November 2020.

C40 - Are the roles of the chair of the board and CEO 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. They are detailed in Flagship's standing orders and include:

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 are included in Service Agreements for each Non-Executive Director.

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's wellbeing into consideration.

SDG
Directly
Impacted



C42 - Does the housing provider pay the Real Living Wage?

Flagship currently employs c.1470 people across the Group - (11.5% part-time, 88.5% full time).

We currently have 106 Apprentices across the Group, working towards professional qualifications, funded through the Apprenticeship Levy, and we are recruiting an additional 42 apprentices this year.

We pay the Real Living Wage to all employees, including apprentices and anyone on a fixed-term contract.

Flagship (inclusive of Flagship Services) has seen a decrease in both the mean (average) and median (middle) hourly pay gaps in 2021. The mean has decreased from 23.97% to 3.57% in 2021, a reduction of 20.4% since 2020. The median has also reduced from 17.48% to -5.57% in 2021, a reduction of 23.05% since 2020.

Gasway has also seen a reduction in its median hourly pay gap in 2021. The median is now 37.51%, down from 38.38%, a reduction of .87% from the previous year.

C43 - What is the median gender pay gap?

We evaluate and track our gender pay action plan (GPAP) to measure impact. We are brave in reporting what didn't work - and are relentless in our pursuit of reducing the gap. Our Gender pay gap actions are aligned to our Equality, Diversity, and Inclusion Policy, so our culture of belonging is evident throughout the Group.

C44- What is the CEO: median worker pay ratio?

CEO-Worker Pay Ratio - 10.94:1

We are a
Living Wage
Employer

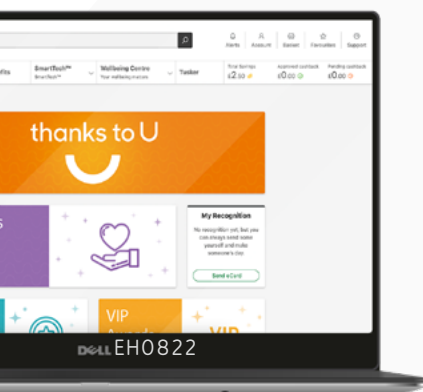


C45 - How does the housing provider support the physical and mental health of their staff?

We strive to create a great place to work for our people, ensuring we support positive physical and mental wellbeing. Happy staff creates a happy, vibrant workplace, enabling them to offer excellent customer service and ensure we have a thriving business.

We have numerous initiatives in place to ensure our staff feel supported and inspired throughout their employee journey with us, including:

- “Flagship Rewards’ is a digital portal that hosts our wellbeing hub, employee assistance program, Thanks to U (reward and recognition portal), an employee benefits platform, and access to high-street & supermarket discounts
- Flagship Rewards also provides staff with access to subsidised private healthcare and cash plan options that they can pay for via salary sacrifice
- Free counselling via a local specialist provider
- An Employee Assistance Programme (24/7 counselling and support for employees and their families)



- Staff champions for Equality, Diversity & Inclusion, Menopause, and Safeguarding
- A dedicated full-time Workplace, Wellbeing & Sustainability Coordinator
- An outsourced Occupational Health Team
- Over 130 trained Mental Health First Aiders
- An embedded Talent management scheme that supports personal and professional development
- An Applicant Tracking System that enables anonymised applications to support inclusive, unbiased recruitment & selection
- A calendar of wellbeing activities across the year, including physical wellness challenges, positive mental health campaigns, and awareness & education events
- An extensive offering of enhanced family-friendly policies, including enhanced maternity, paternity, shared parental and adoptive leave and pay, and paid time off for IVF
- Agile working offered with six guiding principles for clarity, and the ability to buy or sell annual leave, to support work-life balance
- Death in Service of 3 x annual salary for all staff to provide peace of mind
- Yearly funded eye tests, discounts on boiler servicing, and the option to apply for additional support via our Warmer Homes Fund

- Options to apply for Cycle to Work Schemes, with the introduction of Smart Tech Schemes (apply for vouchers for tech to be paid back via salary sacrifice) or short-term staff loans introduced in April 2022
- A modern digital health and safety management system including risk assessment and incident investigation/reporting to minimise workplace injury or illness
- 28 trained first aiders

Over the next financial year, we will be focussing on strengthening the visibility and access staff have to understand the succession and career planning in place for them, which will enable employees to consider their career path options within the company and identify skills gaps between their current knowledge level and their aspirations, to enable to them proactively work towards achieving their personal and professional goals.

C46 - What is the average number of sick days (both long and short term) taken per employee?

8.28
days per
year

0.69
days per month
per year

Key Achievements

827 staff completed

Unconscious Bias Training

All new employees now take this course as part of their induction training.

632 staff completed

Equality, Diversity & Inclusion Training

Other sessions offered include –

Autism Myth-busting, Neurodiversity awareness, Gender Identity & Inclusion, Conflict Management, Introduction to Professional Boundaries

27 applications

to the Cycle to Work Scheme

Top 100 apprenticeship employer in England in 2021 – Placed

59th

East of England Large Employer of the year

2020 & 2021

Highly Commended Large Employer nationally

2020 & 2021

Apprenticeships Norfolk Large Employer of the Year

2022



We have **88 active apprentices** and **61 apprentices** who have completed with us



We have **57 trade-based apprentices**, compared to **31 non-trade-based apprentices**



65 of our apprentices are men and **23** are women

Flagship gave me an opportunity when no one else would, due to my past no company wanted to invest in my future by giving me an apprenticeship but flagship saw through that. Every day is a new experience with flagship no day is the same being a multi trade operative

Kieron Hunter,
Property Maintenance Apprentice
Flagship Services

The apprentices we took on last year continue to flourish within our void works process & are gaining the necessary skills & applying the right mental attitude towards their work practical & theory whilst attending college one day a week

Stephen Hurrel,
Repairs and Voids Manager

T12: Supply Chain

This theme seeks to assess the extent to which we as the housing provider use our 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 in the service specification. We have 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 the environmental impact of their supply chain.

We publish our tender opportunities on Contracts Finder and Find the Contract for large value contracts. We consider splitting larger contracts into smaller lots to give access to SMEs to bid and have a genuine chance of securing a contract.

Our Procurement Policy states that budget-holders should consider social value in relation to the goods and services being procured and, if relevant, include aspects of this appropriately in the scope and the proposed scoring assessment of bids

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


















The 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.

We ask our budget holders to consider the environmental sustainability of products and waste connected to the contract, including mitigating environmental impacts of service delivery, and ensure the procurement scope includes requirements to ensure this is delivered at a level in line with Group strategy and board priorities.



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UN SDG	Flagship Group Impact
	We offer people affordable homes, and we are a large employer. We offer financial, digital, and employment support services such as helping people access training, skills, and employment to maximise their earning potential. We are also looking at ways to address fuel poverty.
	We help our tenants to access the right benefits and provide them with opportunities to find training and work. We support tenants to maximise their income, and we also help those in need with food bank referrals, etc.
	Provision of good quality, safe, decent housing supports health and wellbeing. We support sustainable communities through interventions and funding. We offer housing-related support to those in later living, including assistive technology and aids & adaptations to the home. We are managing, maintaining, and enhancing our green spaces and play areas for people to enjoy and support biodiversity. We provide a wellbeing programme for staff including a range of benefits.
	We know that to be successful in life, education is vital. We provide further education opportunities to our staff and our Academy offers employment support services to our tenants. Many of our tenants are being supported to find training and employment opportunities.
	Equality, Diversity & Inclusion (EDI) is very important to us. We want an inclusive organisation that inspires everyone to be themselves. We are focused on the gender pay gap and are a Real Living Wage Employer. We advertise for roles using gender-neutral wording and promote equal opportunities for all. As part of BuildEast, a collection of 15 local Housing Associations, we produced the EDI best practice library to highlight positive practices and share learning across our sector.
	We provide our staff and tenants with sanitary conditions, ensuring access to clean water which is verified by our ongoing legionella monitoring.
	Our existing homes are being retrofitted to reach minimum EPC Band C by 2030 for those in Fuel Poverty ² or 2035 for others. This includes thermal insulation and renewable technology, and we have enhanced our specifications for newly built homes. We aspire to reach the UK Government target for carbon net-zero by 2050.
	We have an extensive apprenticeship programme and are a large responsible employer with many staff benefits and pay Real Living Wages ³ . We help tenants to access employment and training. 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.
	We are bold and passionate in our pursuit of new ideas and technologies to continuously improve our products and services while keeping customers at the heart of our innovation process.
	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 Hopestead. We are an inclusive employer and have a well-developed programme supporting our aims under the EDI objectives
	Our purpose is to provide homes and create sustainable communities. Many examples of our work support these outcomes in this report.
	We use our purchasing power to influence our supply chain to achieve environmental and social outcomes.
	We have a carbon net-zero strategy that steers our ambition 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.
	We are actively looking at ways to address the issue of Nutrient Neutrality and improve aquatic life on our estates.
	Through our management and enhancement of green spaces, we have a plan to increase and improve biodiversity, including tree planting, rewilding and waste management. We want our tenants to enjoy being outdoors as well as in.
	Flagship Group is a a Not-For-Profit social housing provider registered with the Regulator of Social Housing (RSH). The Flagship Group Board has overall responsibility for setting the Group's strategic goals and monitoring performance against them.
	We work in partnership with many agencies and organisations to achieve our vision of solving the housing crisis in the east of England. We can't do this work alone and seek like-minded partners and ethical investment.

²Fuel poverty in England is measured using the Low-Income Low Energy Efficiency (LILEE) indicator. Under this indicator, a household is considered to be fuel poor 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. There are 3 important elements in determining whether a household is fuel poor: household income/household energy requirements/fuel prices (<https://www.gov.uk/government/collections/fuel-poverty-statistics>).

³Real Living Wage (RLW) – companies voluntarily sign up to agree to pay a better rate over and above the government minimum wage which currently in the East of England is £9.90 p.h. for people over 18 years old.