

Better futures

Environmental, social, and corporate governance **2024-25**



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Beller Julines

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Chief Executive's foreword

At B3Living, we remain firmly committed to delivering on our mission—to make a sustainable, positive change to housing provision for our customers and communities. This latest ESG report reflects how, even in challenging times, we have continued to meet that undertaking.

The past year has required us to respond to a fast-evolving regulatory environment, but we sought to do so while maintaining momentum across key areas of our strategy. We have continued to invest significantly in our homes and services, increasing our spend on existing stock and further improving the energy efficiency and safety of our properties. We also brought 267 new, net zero-ready homes on site or to the pre-contract stage during the year, demonstrating our commitment to tackling the housing crisis with affordable, high-quality properties.

Overall customer satisfaction with our services came out at 85%, among the highest in the sector, and continues to be the key measure through which we judge our success. Both overall satisfaction with our repairs service as well the number of customers who feel that their home is safe were at 84%. Though our satisfaction scores have been consistently high, we still aim to continue to improve. Through our Customer Community and our newly created Customer Advisory Panel, our customers will offer valuable insight and help us shape our services to meet their diverse needs.

We're also proud of the progress we've made around sustainability. Nearly 90% of our homes now hold an EPC rating of C or above, and we've taken clear steps to measure and reduce our carbon footprint. This includes increasing recycling and reuse of materials, embedding more energy-conscious practices throughout our operations, and taking steps in our procurement to only work with companies that align with our cutting carbon commitments.

With ambition to continually improve, over the last year, we've strengthened our approach to resident engagement, data use, and complaint handling. It was really encouraging to see that over the last year, customers who had made recently made a complaint were 19% more satisfied with how we dealt with their complaint than the previous year.

We also continue to take our social responsibility seriously, ensuring equality, diversity, and inclusion are in everything we do. This year, we've introduced new data collection methods, run targeted staff training, and worked with customers to understand how we can expand the work we do to contribute to better homes, communities and business.

Our governance saw some changes with two new members joining our Board – one of them being the Chair Designate who will replace our current Chair, David Biggs, in September. B3Living has made great progress under our Chair's guidance including the largest growth in the organisation's history, sector-leading customer satisfaction levels and maintaining our strong foundations.

As we look ahead, we do so from a position of resilience. We know there is more to do, especially as cost-of-living pressures and national housing challenges persist, but we are well-placed to keep building on this solid foundation.

Steve WoodcockChief Executive Officer

Our ESG story at glance



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Sustainability reporting at B3Living

As a social business, our foundations are based on environmental, social and governance values. Formally, we are not required to report against ESG; however, in the past it has placed us in a better place to unlock sustainability-related funding. In turn, this enables us to make a positive contribution to society while protecting our environment.

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



Environmental, social, and corporate governance at B3Living 2024-25

Our reporting framework

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

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

(See Appendix 1, page 61 for the full SRSHS reporting framework)

Context

Historically, our role as a housing association has naturally aligned with the social components of ESG. Our customers are closest to our operations, so this is the sphere where we have the most influence.

Nevertheless, as we continue to grow and the climate emergency deepens, we have become more aware of our role in minimising the housing sector's carbon footprint.

Our reach and influence can only go so far without the services provided by our external partners. For that reason, we have solid policies to ensure our partners and any service we may procure match our commitment to sustainability.











Theme 1:

Climate change

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



Improving our environmental performance is a key aspect of the second instalment of our Better Futures Strategy which we are continuing until 2027. Energy efficiency has been a priority not only to reduce our carbon emissions but also to tackle fuel poverty and improve our customers' health and wellbeing.

This year, we spent £4m on decarbonisation works and bid for wave 3 of the Warm Homes Fund which will target energy efficiency in blocks of flats.

Our high ratings can be attributed to our commitment to investing in our properties, to ensure they remain safe, comfortable and affordable for our customers. This has expedited our advancement towards our goal of 100% EPC C and above homes by 2030.

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

As we continue to grow as a business, we want to ensure that the homes we build are future-proof; that is, homes constructed to be sustainable and energy efficient. For that reason, 90% of homes built by B3Living in 2024-25 were rated EPC B, with one at EPC C which was acquired but not built by us.

Criteria 3. Does the housing provider have a net zero target and strategy?

If so, what is it and when does the housing provider intend to be net zero by?

In recent years, we have trialled and learned from various strategies to reduce our carbon emissions and deliver homes more sustainably. We use the SHIFT assessment as a guideline to improve the sustainability of our operations and are working towards achieving and maintaining a SHIFT Gold award. As a medium-sized housing association, we are pioneers in sustainability within the housing sector and can outperform our larger counterparts in meeting environmental targets.

Our aim is to bring all our homes to EPC C by 2028 – two years ahead of national targets for landlords. Our Net Zero Carbon Strategy has been drafted and is due to be presented to the Board for approval in May 2025.

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Criteria 4. What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's net zero strategy and target?

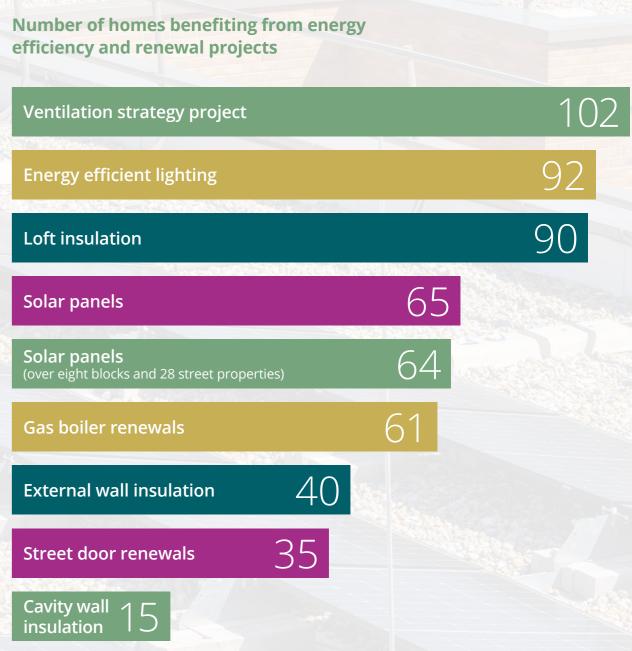
As most of our carbon footprint comes from our homes, we have focused our efforts on upgrades to promote energy efficiency in our homes through a fabric-first approach.

Earlier in 2022, we invested £5.9m to bring our homes to EPC C, partly funded by the Social Housing Decarbonisation Fund (SHDF). Throughout the past year, we completed 603 retrofit assessments, 354 dwelling/risk assessments and carried out the following installations on a total 145 homes.

We have also conducted 1,237 stock condition surveys and have thus far completed 1,657 Energy Performance Certificate (EPC) surveys.

Our aim is to achieve carbon neutrality in our operations by 2030. By 2027, we aspire to attain an SAP rating of 80, with 3% of our homes rated under EPC C and a SHIFT Gold certification.





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£1.2m to make customers' homes warmer

Thanks to Wave 3 of the Government's Warm Homes Fund, B3Living will be improving the energy efficiency of 136 homes -predominantly blocks of flats - helping customers save on heating bills and stay warmer through the winter months.

This latest wave of funding builds on the progress we made under Wave 2.1 of the then Social Housing Decarbonisation Fund (SHDF), which we accessed through the Greener Herts Consortium alongside settle and Watford Community Housing.

Since then, we have taken a fabric-first approach, where economically viable, to retrofit almost 200 homes. This included fitting better insulation and switching to alternative, more efficient heating systems. Early feedback has been positive, with many residents telling us their homes felt noticeably warmer over winter.

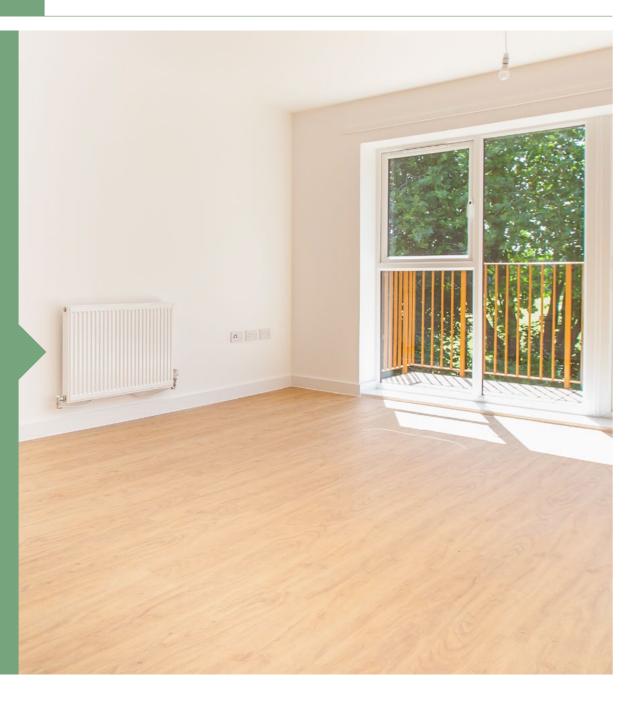
With support from Wave 3, we'll now be expanding our retrofit programme to benefit an additional 136 families. Planned improvements include:

- Wall insulation
- Solar panel installation
- Upgraded, energy-efficient windows and doors

These upgrades will not only reduce carbon emissions but help tackle fuel poverty and improve overall comfort and health for our residents.

"We've made great steps towards net zero in the past year and this grant will help us deliver even more safe, sustainable homes over the next three years."

Sophia Howells, Executive Director (Operations)



Retrofitting to make homes greener – Joyce's* story

In October 2024, we installed solar panels at a resident's home in Hoddesdon. The installation was carried out as part of our £4 million investment in making our homes more sustainable.

The installation is already making a real difference and Joyce has seen her electricity bills fall by an average of £26–£30 a month — a saving she says is particularly welcome given the rising cost of living.

"The contractors were good as gold and I was really pleased with how smoothly the installation went," said Joyce. "The panels were fitted quickly and with no disruption, and I've already noticed a big difference in my bills. It's nice to know that the house is more environmentally friendly too."

The solar panels on Joyce's home are expected to generate clean electricity for years to come, offering both immediate financial relief and long term sustainability benefits.

We'll continue to invest in measures like these to support our customers and make sure our homes are fit for the future.

*Name has been changed to protect our customer's identity



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

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

	Tonnes CO ₂			
Emissions drivers	Scope 1	Scope 2	Scope 3	
Homes		-	11,430.69	
Communal heating systems (metered data)	355.32	0.00	-	
Other landlord supply	396.45	354.76	-	
Home maintenance activities			405.81	
Offices	43.27	25.13		
Business mileage		-	1.00	
Embodied carbon		-	488.17	
2025 totals	795.04	379.89	12,325.67	

In our homes, we aim to mitigate these increases by implementing more energy efficiency measures which will be supported by the Warm Homes Fund and our investment into improving our existing homes. In our office, we have seen a small reduction in emissions since last year, but we anticipate further decreases in future years due to our upcoming relocation to a newer, more energy efficient building.

In 2024-25, we carried out EPC surveys to determine how well all our properties are performing. Through these extensive surveys, we have recorded better data directly linked to emissions resulting from our homes. Moreover, the recommendations made by the SHIFT assessment have helped us detect areas where we can reduce our environmental impact and will work on implementing sustainable solutions in line with our upcoming Net Zero Strategy.



Criteria 6. How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?

How is the housing provider mitigating these risks?

We have added flood risk data to our Geographic Information Mapping Online System (GISMO) to identify any homes at risk of flooding. The data is at individual property level for surface and fluvial flood risk assessments using long term flood risk maps.

The data tells us that flooding is a low risk for 94.21% of our housing stock.

To proactively prepare residents in high-flood risk areas, we distributed leaflets in November 2024, outlining actions to take during a flood event. We further encouraged customers to enrol in early flood risk alert notifications. Additionally, we have implemented a comprehensive risk management strategy to safeguard homes through protection and/or upgrade measures before, during, and after floods.

As part of our annual SHIFT assessment, we provide Asset Management data to be used in the SHIFT Overheating risk assessment tool. This uses information on housing stock property types, postcodes, communal heating and build dates along with sourced data on high risk factors (such as the Urban Heat Island effect and population density) to estimate any overheating risks.

It is estimated that 97.5% of all B3Living's homes are at low risk of overheating.

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

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Theme 2:

Ecology

Criteria 7. Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

If yes, please describe with reference to targets in this area.

If no, are you planning on producing one in the next 12 months?

No. Our net zero carbon approach was discussed in October 2024 after commission research into gas boiler replacements. Our strategy is due to be presented to our Board in May 2025, and it is set to include how we can enhance green space and promote biodiversity near our customers' homes.

Using grounds maintenance data from our GIS, the SHIFT biodiversity tool estimated 9.88 tonnes of above ground biomass per hectare of land owned, which equates to 918.86 tonnes of biomass across B3Living's stock. Moreover, all our new schemes adhere to the minimum national biodiversity net gain requirements.

In addition to this, B3Living actively works with partners to source funding for garden projects, including a community garden in Cheshunt and a communal garden at The Friary (see case study on page X).

Together with Wyldedges and our customers, we're exploring how further unused plots of land can be

rewilded or transformed into community-focused spaces—for food growing, mental health support, and permaculture education.

We have already identified a patch in Lea Road, Hoddesdon as suitable for rewilding. A further plot of land in St Augustine's Close/ Drive will be planted with willow to remediate the effects of a naturally occurring spring.

Criteria 8. Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?

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

Yes. Although we do not have an overriding strategy, we continue to do this via our individual policies. We have an asbestos policy and a damp and mould policy, and the management and responsible disposal of substances (such as paint) are covered within our Health and Safety policies and Control of Substances Hazardous to Health (COSHH) assessments.

Through the SHIFT framework, we are able to measure our performance and set targets for future improvements. Some examples of this include:

Sustainable transport

Promoting walking, cycling, and the switch to electric vehicles aligns with national goals and is vital for addressing air quality issues, which disproportionately affect less affluent communities.

B3Living encourages sustainable transport to help reduce carbon emissions and improve air quality. Currently, 9.3% of homes have cycle storage, based on build date assumptions, and 77 EV chargers (1.75%) have been installed. These interventions increase the likelihood of residents using sustainable transport by 2.39%.

Energy and average SAP

Average Standard Assessment Procedure (SAP) is a standard way of assessing energy SAP (Standard Assessment Procedure) is the government's preferred method for measuring energy efficiency in homes. It calculates the cost per square metre of heating, hot water, lighting, pumps, and fans (regulated emissions). Higher SAP scores mean lower CO₂ emissions.

SHIFT research suggests that an average SAP of 85 represents a net zero housing stock, based on achieving EPC C, using electric heating, and future efficiency standards. B3Living's current average SAP is 74.74, based on data from their asset management system.



Theme 3:

Resource management

Criteria 9. Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?

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

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

Our primary supplier, Travis Perkins, provides an annual sustainability report and are committed to driving meaningful ESG change in the construction industry. Their "Building for Better" framework incorporates decarbonisation, modernising construction and ethical sourcing which mirrors our commitments at B3Living.

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

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

Yes. All our framework agreements and contracts include environmental requirements designed to minimise energy use, emissions, and waste. These also promote the use of recycled materials and aim for zero waste to landfill by ensuring that products can either be reused or fully recycled at the end of their life.

For new-build developments, all contractors are required to produce and follow a Site Waste Management Plan. This goes beyond the minimum regulatory requirements by setting project-specific targets for reducing and recovering waste. Performance is measured and reported, in line with the standards set out in B3Living's Employer's Requirements.

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

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

Yes. Using the SHIFT water efficiency tool, we have calculated an average domestic water use of 146.03l per person per day. This is an increase of 0.23l from last year and slightly above the national average of 140 litres.

The government's 25-year environment plan sets out an ambition to reduce individual water use – on average 140 litres per person each day - by working with industry to set a personal consumption target. The Environment Agency will work with the government to set this target and cost-effective measures to meet it. In the meantime, we continue to be mindful of water management and install as standard short flush toilets, and low flow taps in our new properties and when a property becomes void.

In our latest report, SHIFT advised measures such as the fitting of water efficient showers in new builds and whenever showers are upgraded. As well as using less water, these showers produce less steam that can help reduce the possibility of mould growth. SHIFT also recommended that we engage with local water suppliers on residents' behalf to obtain free watersaving devices for the home.



ambition to reduce individual water use – on average

140 litres per person each day

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ESG Spotlight: 250 new homes join B3Living

In 2024-25, one of the largest measures of growth for B3Living was a stock transfer of 250 homes from the Orbit Group located across Bishop's Stortford, Epping, and Waltham Abbey.

These homes presented us with an opportunity find the best solutions for residents and ensure they are supported through any changes or disruption.

For many of these households, B3Living is the closest landlord which means we are able to offer a personalised service and bring value directly to their doorstep.

The acquisition also supports our net zero carbon ambitions with 85% of the homes transferred coming with an EPC C rating or higher.

Our teams have worked hard to ensure the transition was seamless and resulted in excellent customer experiences. In just four months, there was a 20% reduction in rent arrears from these customers, highlighting the tangible positive difference we have already been able to make. Many of our new customers have reported being pleased with our service and shared positive feedback with us.



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"What I can say is that I now regularly see cleaners, people cutting grass and looking after the garden, putting up nice signs and so much more.

Lots of B3Living vans! It's the most I've seen done for our flats in the last few weeks than what we've ever seer in the last 6 years! So, thank you for this. Very grateful."

- Customer at Orchid Close

"I must say, the gardeners have don a great job of landscaping the front greens and flowerbeds. It's the besi it's looked in years"

- Customer at Orchid Close

Since taking over from Orbit I can honestly say it has been very refreshing dealing with B3Living, and it has been very straight forward. The staff are very helpful and polite. Please keep up this standard."

- Customer at The Aspens





"As a housing association, our wider social purpose is to relieve poverty."









Theme 4:

Affordability and security

Criteria 12. For properties that are subject to the rent regulation regime, report against one or more affordability metric:

1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority

2) Rent compared to the relevant Local Housing Allowance (LHA)

operation. In Broxbourne alone, waiting lists for family-sized homes can reach a staggering 23 years, placing it in the top five longest outside London. As a housing association, our wider social purpose is to relieve poverty. Our customer base is generally more vulnerable to financial hardship and ongoing instability can exacerbate their difficult conditions. Through our rents, we offer significant savings for our customers and contribute to improving their financial resilience. In 2024-25, they collectively saved £4,698,000 against the local housing allowance and £8,390,000 against private market rents.

We own 3,848 Low-Cost Rental Accommodation (LCRA) homes in the Borough of Broxbourne. Our rents (inc. service charges) compared to the local housing allowance (LHA) in this area as at 31 Mar 2025 are below. There is no LHA level for bedsits.

279	1,176	1,320	986	86			
Bedsits	1 bed nomes	2 bed homes	3 bed homes	4 bed homes			
Ŵ	W	W	M	M			
	B3 Living av. rent						
£121.78	£154.49	£171.27	£176.24	£195.78			
	Loc	al Housing Allowa	nce				
n/a	£192.16	£241.64	£315.28	£391.23			
	Median private market rent						
n/a	£248.93	£325.08	£443.48	£545.04			

Our customers saved in 2024-25

£8.39m

£4.69 m saved against the local housing allowance (LHA)

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



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New homes completed

2024 - 25

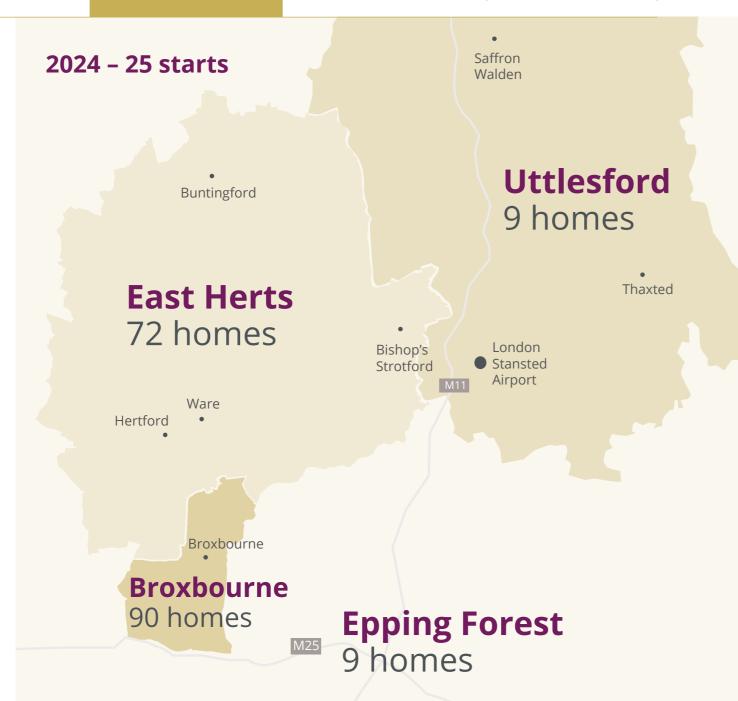
Criteria 14. Share, and number, of new homes (owned and/or managed) that were completed in the last financial year:

In the autumn, we completed our Middleton Court scheme formed of nine affordable rent and shared ownership apartments. Located in Loughton, one of Essex's most expensive areas to live in, this scheme presented us with a great opportunity to relieve housing need in our neighbouring boroughs.

We were also pleased to complete the final home in East Hertfordshire out of the nine we were granted funding for through the Local Authority Housing Fund. These homes were all allocated to Afghan and Ukrainian refugee families and will remain as social housing in the future.

As we entered our new corporate strategy period, we made the decision to realign our focus towards long-term, strategic delivery. In this, our priority shifted from completing new homes to starting them on site.

Between 2024-27, we will start 400 new homes as part of our commitment to meeting the long-term housing need in our communities. In fact, we have already made a strong start with 289 new homes either on site or at pre-contract stage in the last financial year. Maintaining a healthy delivery pipeline will enable us to guarantee the sustainability of affordable housing provision in upcoming years.





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

Reducing energy costs is essential for housing providers like us because it helps tackle fuel poverty, improves living conditions, supports residents in maintaining their tenancies, and aligns with both our environmental goals and our social mission. As well as significantly improving environmental performance, achieving EPC C / SAP 69 will dramatically improve the lives of residents in both health and financial terms.

Using the HACT social value tool, we calculated that heating a target of 145 households in winter results in a social value of over £887,000. This can be translated into energy bill and healthcare cost savings as well as increased wellbeing. By investing in energy efficiency—such as better insulation and heating systems—we can create warmer, healthier homes, lower financial pressure on residents, and contribute to more sustainable, stable communities.



Direct Support and Grants

- We issued 22 Housing Support Grant vouchers to customers to help with fuel costs, totalling £912.
- We referred 28 customers to the Housing Association Charitable Trust (HACT) for fuel vouchers, amounting to £6,766.
- We ordered 271 food bank parcels for customers in need.

Expanded Fuel Voucher Eligibility

- As a HACT distributor, we are now able to issue fuel vouchers to:
- Customers on prepayment meters
- British Gas customers
- Customers paying by Direct Debit
- Customers using smart meters
- This expands support to individuals who were previously excluded from such schemes.

Maximising Income and Reducing Debt

Our Money Advice Unit provides one-to-one support for customers experiencing financial difficulties. Our advisors help customers maximise their income and reduce debt, contributing to greater financial stability.

For example, one of our new customers was struggling with debt from a loan shark. To help, we worked to find a new home for the customer and secure a downsize payment which would allow them to clear their debt and start afresh. Another customer, who had lost their husband, had accrued around £4,200 in rent arrears. Our teams worked with Epping Council to try to secure a one-time payment for the customer, ensuring they can maintain their tenancy moving forward.



Household Support Grant and Food Provision

We distribute Household Support Grant funding, primarily through food vouchers, which can free up household income for fuel costs. We work closely with:

- Broxbourne Foodbank
- The Food Pantry

These charities supply food parcels, ensuring families don't have to choose between heating and eating.

Community Support and Appliance Funding

Our Community Development team has secured social value funding to support families in fuel poverty. We also manage a white goods funding pot to help customers who are unable to afford essential household appliances.

Customer Resources and Communication

We created a customer leaflet that includes:

- Information about social tariffs
- A QR code linking to our webpage, which lists all agencies offering support with fuel poverty and financial hardship

This QR code is also included in customer correspondence and staff email signatures for easy access.



Referrals to Specialist Agencies

We refer customers to the following organisations for tailored support:

- Better Housing Better Health (BHBH): Offers free, confidential guidance including energy supplier switching, income maximisation, Priority Services Register sign-up and accessing additional funding.
- Local Energy Advice Partnership (LEAP): Provides energy efficiency advice, free energy-saving measures, and appliance replacements for fuel-poor households (e.g., fridges, freezers, cookers).
- HertsHelp: Offers information and referral services for energy, heating, and utility support.
- Watersure and the Priority Services Register:
 Customers are referred during the sign-up interview process for added utility support.

Gas Supply and Warm Spaces

When customers request for their gas supply to be capped, often due to affordability issues, we carry out due diligence to ensure they:

- Are informed of the health impacts
- Receive advice on affordability and alternative support options

We also promote Warm Spaces during the winter months. This is part of a Hertfordshire-wide initiative offering public spaces where residents can stay warm at no cost.

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

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Reducing instability in our customers' lives is very important for us. For this reason, several years ago we moved away from fixed-term to assured tenancies. We have policies in place that ensure fair access to housing, and we carry out affordability assessments before a new customer moves in. This ensures that the right support, such as Housing Benefit (HB) or Universal Credit (UC), is in place to help prevent customers from falling into arrears.

Our fair and transparent appeals processes support any customers facing difficulties, and we develop and implement policies to prevent discrimination and ensure equal access to housing. This includes our Letting and Allocations policy where customers are consulted and can provide their views on the process. Should any difficulties arise regarding disputes and antisocial behaviour between customers and neighbours, we offer mediation and conflict resolution services to address and resolve these situations.



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Building safety and quality

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

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

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

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

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

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



Gas safety checks <u>@</u> 100%



Fire risk assessments
100%



Electrical safety checks

(for blocks) = 98.4% (for dwelling)



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

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

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

We use an external specialist to complete our fire risk assessments (FRAs) bi-annually for 353 of our buildings, and annually for 21 buildings that have been identified as higher risk. Low risk properties are inspected every two years unless fire/health safety issues warrant an earlier inspection.

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

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

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

After a stock condition survey programme in 2023-24 revealed that a small number of our homes had fallen outside of the DHS, we have been much more vigilant about ordering prompt repairs and upgrades.

As a result, at the close of the financial year only 20 (0.5%) of our homes failed the DHS, three fewer than last year, and we are currently commissioning the works needed to bring these up to date.

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

The social housing sector is continuing to address damp and mould, and it continues to be an important issue for us. With the first phase of Awaab's Law coming into force in October 2025, we are currently reviewing our own practice closely and making improvements to how we deal with cases of damp and mould that are reported to us or uncovered during an inspection.

In February 2025, the Housing Ombudsman published two reports that advised all housing associations to take a zero-tolerance approach to damp and mould. It emphasised the importance of a prompt and thorough response to any complaints and urged landlords to enhance their inspection protocols and information management systems to comply with new legislation and restore confidence among residents.

At B3Living we are doing just this. In 2024-25, out of 4,400 we had 284 reported cases of damp and mould that required at least one inspection. These were dealt with by our in- house damp and mould surveyor and supported by our external specialist. We provided courses of treatment promptly and robustly as needed. For example, installing or repairing ventilation systems, offering clear guidance on identifying and reporting damp and mould issues, and providing educational materials on home ventilation and moisture control.

We are continuing to make improvements to our reporting system and procedures, with more severe cases dealt with either the same day or within 48 hours, and residents offered a temporary decant where this is appropriate. At the same time, we do not want it to be entirely the responsibility of residents to report damp and mould to us and are thus endeavouring to carry out more routine inspections to this effect.

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

How has the housing provider acted on these results?

In 2024-25, our performance in the Tenant Satisfaction Measures (TSMs) remained sector leading. We reached the top 10 housing associations in the UK for overall customer satisfaction, and rated number 11 in dealing with complaints.

- 85% overall customer satisfaction
- 84% overall satisfaction with our repairs service
- 88% agree that we treat them fairly and with respect

Though these scores remained steady since the previous year, they allowed our business to focus our efforts on specific areas of improvement. For example, we reviewed our service standards to clearly define what customers can expect from us. This included confirming their messages were received and reintroducing a 10-day urgent follow-up timescale for emergency repairs. We also introduced an antisocial behaviour (ASB) policy to better categorise ASB and determine our approach to each case based on its severity.

Our aim is to continue to improve our service, so our customers have better experiences with us. Our Customer Strategy 2025-28 will help us drive these improvements alongside any insights from our Customer Community.



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

As a service provider, it is important to include our residents' feedback in our decision-making to ensure it reflects their needs.

Over the years, we have used our Customer Influence Framework to provide customers with both formal and informal ways to hold B3Living to account and share feedback. In 2024-25, 31 new members joined our Customer Community growing its membership to 294 customers. Increasing the number of customers in the group enables us to collect perspectives and ideas that are more representative of our wider customer base which, in turn, allows more residents to be involved in shaping decisions.

As well as the Customer Community, feedback is reviewed by the Customer Experience group, included in service reviews and board reports, and shared publicly through reports and newsletters. The Operations Committee also discusses customer-voted topics in each meeting, ensuring a clear feedback loop and continuous service improvement.

Throughout 2024-25, we explored further mechanisms for customers to scrutinise our work and link into our governance structures, and in February 2025 we launched our new Customer Advisory Panel (see case study).



Criteria 22. In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place?

How have these complaints (or others) resulted in change of practice within the housing provider?

In 2024-25, B3Living received five determinations with eight maladministration findings. As a result, we reviewed certain policies in relation to disposal of goods and communal cleaning. Within these complaints, a number were in relation to our complaint handling.

Performing to a high standard is essential for our customers to have excellent customer experiences with us. We found that there has been a change in awareness where more customers are reporting complaints than in previous years. To address this as well as changes in regulations, we centralised our complaints process and appointed two Resolutions Leads who completed training provided by the Housing Ombudsman to ensure that we consistently follow their Complaint Handling Code.

Though we are still working on improving our complaints, our satisfaction scores were number 11 in the country for how we handle complaints which indicates we are headed in the right direction.



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New Customer Advisory Panel strengthens accountability and customer voice

In February 2025, we launched our new Customer Advisory Panel as part of our ongoing commitment to transparency, accountability and meaningful customer engagement. This initiative will enable our customers to influence strategic decisions and scrutinise our performance at the highest level.

The panel, which meets quarterly, ensures that customer perspectives are embedded in how we shape services, communicate, and prioritise our efforts. It complements our existing Customer Community programme, which gathers feedback through surveys, focus groups, and regular contact. However, the Customer Advisory Panel is designed to go further: giving customers a formal role in reviewing our work and contributing to long-term strategic thinking.

Panel members work with B3Living's senior leaders to

- Review and provide feedback on service standards and performance
- Influence the strategic direction of the organisation
- Ensure accountability across all areas of customer-facing work
- Offer ideas and evidence-based insights to support service improvements

"This panel gives customers a real seat at the table when it comes to major decisions. It's about listening more deeply, acting more transparently, and creating a culture where scrutiny is welcomed."

Steve Woodcock, Chief Executive, B3Living

As a thank you for their participation, all panel members receive a £50 voucher for each meeting, a £30 voucher per training session along with expenses for travel and childcare. This helps us ensure that those from a range of backgrounds and life circumstances can contribute meaningfully.

The creation of the Customer Advisory Panel is part of our broader strategy to embed resident engagement into every level of governance and decision-makin





Criteria 23. What are the key support services that the housing provider

How successful are these services in improving outcomes?

offers to its residents?

The ongoing cost of living crisis means that many of our customers are still struggling to support themselves financially and maintain their tenancies.

Through the work of our Rents and Tenancy Sustainment Advisors, we are able to offer debt assistance and support for customers experiencing financial issues. In the last year, 24 customers who were facing eviction due to high arrears were referred to our Customer Coach for extra personalised support. Though their individual situations were complex, with our Customer Coach's support, most of them were able to identify and work through their barriers. Due to these interventions, our rent arrears performance has once again exceeded our 2024-25 targets at 1.32% and reflected our efforts to support customers to remain in their homes.

We continue to work with customers as and when their lives change, and we have an extensive network of internal and external resources to assist with this. These include the Broxbourne Council Financial Inclusion Team, the Money Advice Unit, StepChange Debt Charity and England Illegal Money Lending Team.

We have already outlined in Criteria 15 some of the ways that we are helping to support customers with fuel costs. In addition to this, between 2024-25, we:

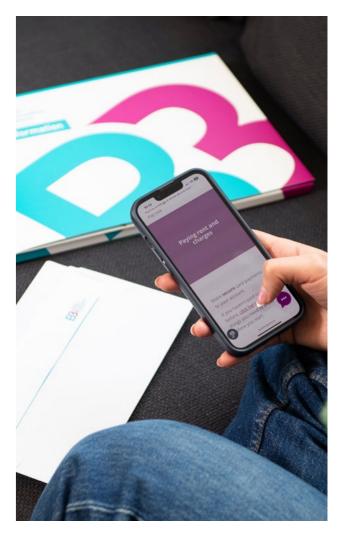
£5,000+ in fuel vouchers distributed to families

£3,000+ worth of white goods (we also re-home nearly new appliances) provided

80+ referrals made to money advice services, raising over £156,000 in backdated benefit payments

Up to £5,000 per customer achieved of arrears clearance

We help our customers, and their families achieve employment by participating in the Broxbourne Skills Partnership and local careers fairs. We also collaborate with Step2Skills to provide assistance with CV writing, interview preparation and enhancing existing abilities.



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Criteria 24. Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located.

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

In 2024-25, some of these included:

- Annual Community Day: this took place in Wormley in August 2024. There was plenty of free entertainment for families, information stalls and local support agencies on hand. 434 customer interactions gave an adjusted total social value of £1,486,635
- New services in East Herts: we are working jointly and offering a drop-in service with local branches of Foodbank, Citizens Advice and CGL (Drug & Alcohol support)

- HACT Social Value Accelerator Toolkit: we use this to measure the impact of our interventions and projects.
- Plogging: combining litterpicking and jogging, our first event took place in May with a social value return of £46,956. For more information, see our case study on page X
- Social value donations: with over £7,000 given to us by our contractors in the last year, donations have enabled us to support food poverty projects, youth interventions and regeneration of a Ball Court

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

- for local children to take part in sports. We have also carried out garden projects in Independent Living Schemes (see our case study on page X) and refreshed a kitchen at a Women's Refuge.
- Reopening our Holdbrook Hub: our Hub is operated by the Active in Hope Foundation and offers activities for young people living locally, along with a youth club, homework club and employability/ESOL/ SIA training for residents
- Customer Consultations: these were held at three sites over the Christmas period for customers to learn about our proposed strategies, ask questions and give us their input.
- Wormley Community Centre event: held on 20
 January 2025, a date colloquially called 'Blue
 Monday', this event was designed to spread a little
 happiness to local families, with food, entertainment
 and information stalls
- Partnership with Peabody Housing Association: we worked with Peabody to provide half term and Easter holiday activities for local customers.

The Friary Garden Project

The Friary is one of our independent living schemes in Walthar Cross. Home to more than 53 customers aged 60 years and over, it boasts an impressive communal garden that was transformed in summer 2024 thanks to customers' efforts.

The Friary Garden Project came about after residents asked us if they could have a new pergola and a more inviting outdoor sitting area where they could socialise and relax of pleasant days.

Our Independent Living Team joined forces with contractors Purdy and collaborated with customers to understand their vision and ensure their needs were met. The team from Pur constructed a new pergola to match the existing one and installed a sturdy, functional patio where residents could sit without sinking into the grass. Trees border the sides, and a square in the middle displays colourful flowers and plants.

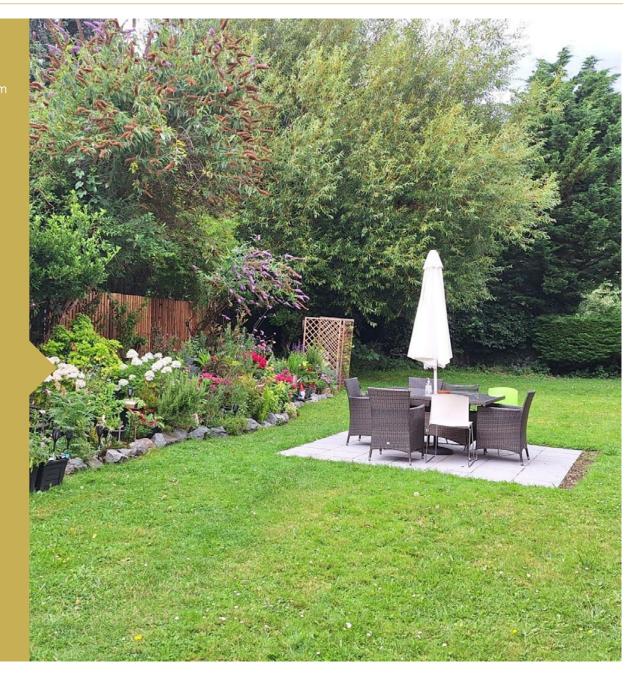
Customers and the Independent Living Team alike are overjoyed with the result.

"Delighted with the pergola and the installer who was very professional."

A resident, The Friary

The new garden is a place where customers can come together and socialise, helping to overcome the feelings of loneliness and isolation that many Independent Living customers can face.

By collaborating with our partners on social value projects I this, we can provide more wellbeing initiatives and improve customers' day-to-day experiences in their homes.



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Plogging in Holdbrook

In June 2024, as part of B3Living's Big Green Week activities and our ongoing commitment to sustainability and community involvement, we held a 'plogging' event for B3Living colleagues at Holdbrook, one of our housing estates in Cheshunt. 'Plogging' combines jogging, walking or running and picking up litter. It's a Swedish term, derived from "plocka" (to pick up) and "jogga" (to jog).

The aim of this event was to promote community well-being and ecological awareness as well as make Holdbrook a cleaner and more pleasant place for residents.

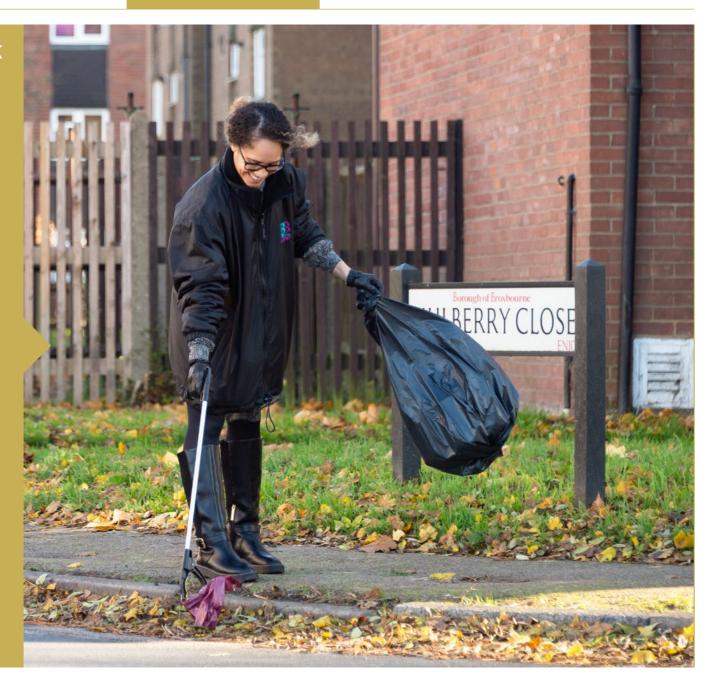
15 colleagues took part and were provided witl the necessary equipment to help them collect litter while exercising.

"Plogging is a great way to keep our environment clean while exercising and getting to know our customers."

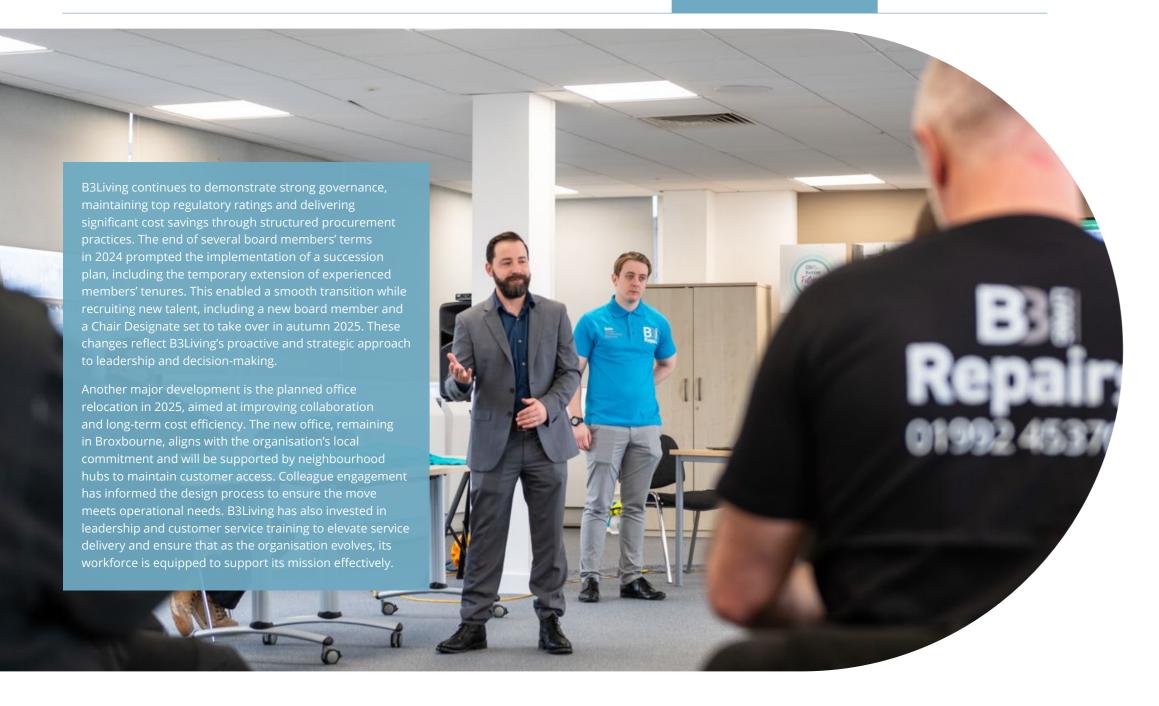
"A young resident approached us to thank us fo our efforts to keep the estate tidy. It was very rewarding to hear that our work is appreciated and makes a difference to the community."

Helen Wright, Community Development Manager

In all, our colleagues collected an impressive 98.4kg of rubbish from Holdbrook.









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

Yes.

33Living is registered with the Regulator of Social

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

G1 (Governance) V1 (Viability) **Criteria 27.** Which Code of Governance does the housing provider follow, if any?

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



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



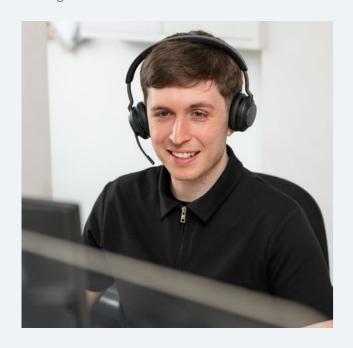
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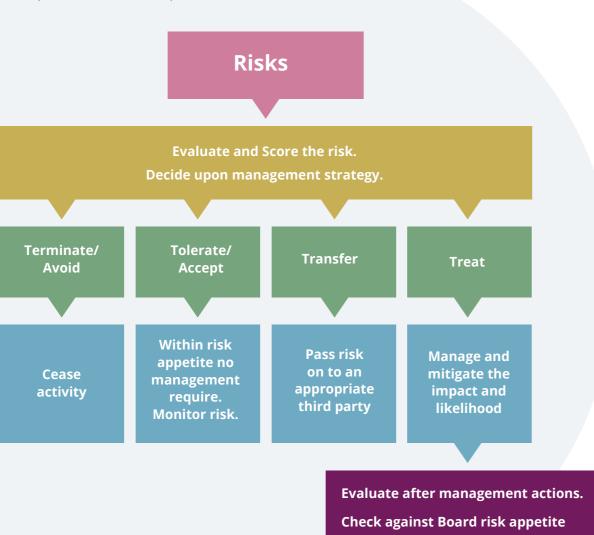
Criteria 29. Explain how the housing provider's board manages ESG risks.

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

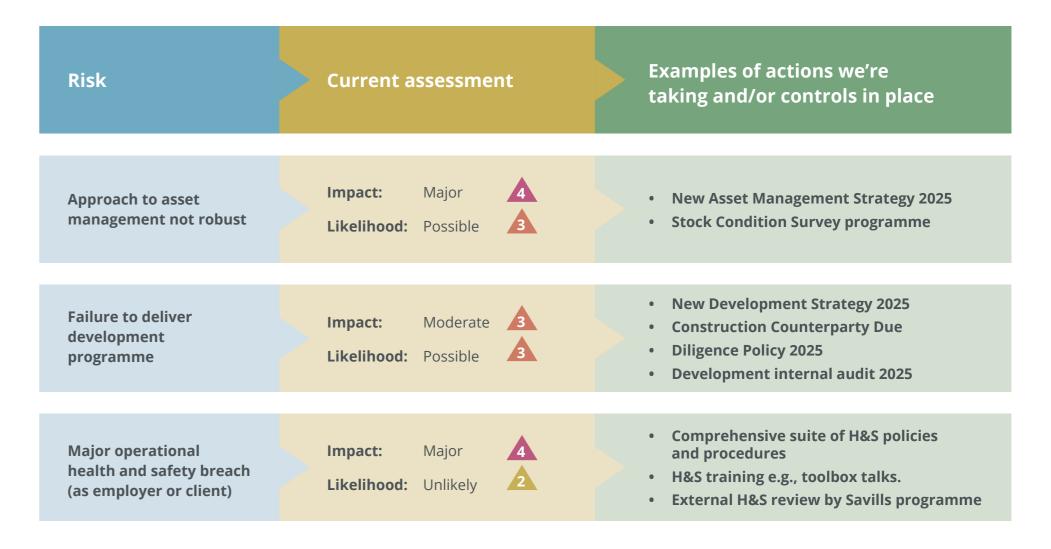
Our Board approved our Risk Management Strategy in 2023 which considers both strategic and operational risks and incorporates a range of ESG risks into our risk register.



Our 2023-26 Risk Management Strategy encompasses five components:



Some examples of ESG-related risks include:



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Theme 10

Board and Trustees

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

We continue to embed equality, diversity and inclusion (EDI) into our governance and service provision because we believe that everyone should have fair and equitable access to opportunities, services and outcomes. As a social landlord, employer and community organisation, our commitment to EDI is rooted in our values — and by championing inclusion, we are better placed to meet the diverse needs of the communities we serve.

At a Board level, we consistently monitor the demographics of our members and compare this to the demographics of our staff body, residents and the areas in which we operate (predominantly the Borough of Broxbourne). We report on this annually which allows us to understand the composition of our Board, how representative it is and to ensure that there is diversity of thought when undertaking business decisions.

40% Female 20% Black, Asian & Minority Ethnic

10%
Disabled

10%

Average Age

Average Tenure
45 months

 \cap

Residents on board

However, we have other mechanisms for our residents to influence the decision making of the business.



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

Yes.

Launched in 2022-23, our Operations Committee is continuing to embed the customer voice into our governance structures, and our newly-launched Customer Advisory Panel will also address this (see case study).

Our Customer Influence Policy (currently under review) outlines a clear commitment to embedding customer perspectives throughout the organisation, including our governance structures. The policy recognises that listening and responding to customers is fundamental to B3Living's social purpose and strategic success, and it specifically aims to promote customer voice at all levels, including at Board level. The organisation works to ensure it meets the requirements of the NHF Code of Governance 2020, the Together with Tenants Charter, and emerging consumer regulation around tenant satisfaction and engagement.

To help achieve this, B3Living has developed a Customer Influence Framework that supports meaningful, inclusive, and representative participation from residents. This framework ensures a continuous two-way dialogue with customers and captures their feedback, input, and lived experience in a variety of ways—from one-off comments to more in-depth codesign work. It is designed to offer multiple channels for influence, recognising that customers have different needs and preferences when it comes to how they engage. Through this approach, B3Living seeks to ensure that customer voice is not only heard but used to guide strategic decision-making at all levels.

Senior leaders and the Board are expected to use insight from customer feedback to shape services, improve performance, and uphold good governance. Importantly, the policy sets out mechanisms that integrate resident views into key decisions—such as rent setting, safety measures, and the selection of contractors—demonstrating that customer influence is taken seriously at the highest levels of the organisation. This reflects a culture in which colleagues across the business are encouraged to value and act on customer input, reinforcing accountability and transparency throughout B3Living.

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

Our Recruitment Policy - which covers recruitment

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

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

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25% 3 have left and 2 replaced

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

20% 5 in 2023 and 1 replaced

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

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

- A financial director and chartered management accountant.
- A tax partner with 30 years' experience in property taxation and work in global businesses.
- A chartered accountant who used to be a CEO of a small housing association.
- A commercial banker with 35 years' experience in the financial industry, including with the Royal Bank of Scotland.

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

90% 10 out of 11

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

Yes.

In line with our governance compliance, the Board considered and approved a formal succession planning report in January 2025. The Board was given oversight of members' tenure and the potential impact of any turnover over the next three years.



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

19 years.

A detailed and open tender process was carried out in 2023, and Beever and Struthers were the only suitable contender, despite our best efforts to attract new auditors to complete a tender. Regular partner changes occur, at times alongside audit team changes, which give new rigger each year.

Criteria 37. When was the last independently-run, boardeffectiveness review?



February 2025

Its outcomes were reviewed by the Board shortly after in March 2025.

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

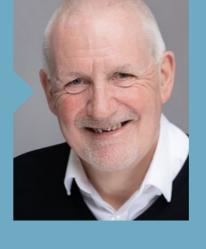
We have a Board Conflicts of Interest Policy that sets out how such are handled. Our register of interests is published on our website against the profile of each board member and presented at every Board meeting as a standing item at the beginning of the meeting. Members are prompted to highlight whether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



Our new Board member and Chair Designate

chair David Biggs, who is stepping down at the end of his term in September 2025. Andy has nearly 30 years' experience in both the private and public sectors and has held senior roles at leading organisations such as Grand Metropolitan Retailing, Whitbread, and Allied Domecq.

As the previous chair at Freebridge
Housing Association as well as leader
of various high-profile projects for the
Construction Industry Training Board,
Andy has extensive board experience ir
and outside the housing sector.



"B3Living's commitment to delivering excellent customer experiences really resonates with my drive to create great communities where people can be the best they can possibly be."

Andy Walder, Chair Designate

Amanda Tomlinson has also joined the B3Livin board. She has a wealth of experience in the housing sector from her current role as chief executive of Black Country Housing Group, and a long career of addressing inequalities and outcomes.

"I'm passionate about the local agenda and have a background in community-based housing. The role

with B3Living offered an excellent opportunity to work with another organisation that delivers that positive impact on the ground.

Environmental, social, and corporate governance at B3Living 2024-25

Amanda Tomlinson, Board member

B3Living's current chair, David Biggs, reflected:

"Andy and Amanda's appointments mark an exciting new chapter for B3Living. Since I joined B3Living in 2018, it's been highly enjoyable working with excellent colleagues and seeing the difference we make in our customers' lives. I will look back upon these times proudly."

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Environmental Introductions Social Governance Appendices



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

Yes.

We are also an accredited Living Wage Employer. This means we are committed to ensuring that those working in our properties, employed by third parties, receive a living wage, thereby creating a more socially conscious supply chain.



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

0%

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

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

The CEO: worker pay ratio



Business, Energy, and Industry Strategy methodology. It applies a ranking from low to high to all permanent staff, adjusted for part-time staff members and fixed-term employees to get a single total amount of remuneration each at the 25th (6.56:1), 50th median (5.13:1), and 75th percentile (3.75:1).

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

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

The CEO: worker pay ratio is reported according to the

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

We are committed to promoting EDI across our organisation and have an EDI strategy and action plan that guides our work. Our last strategy and action plan lapsed this year, and our new, three-year EDI strategy and action plan (2025-28) was approved by our Board in March 2025. This outlines our commitments, ambitions, and activities toward EDI. Progress against our targets will be reported to our Executive Team and Board regularly, as was done with our previous strategy.

A driver for change

We employ a dedicated EDI Manager to help drive change in this area, both in terms of employment and service delivery. They work with an internal group of EDI champions to raise awareness of EDI topics and to encourage discussion within teams. At the Board level, we have an EDI champion who oversees our progress in this area and maintains a strong working relationship with the EDI Manager.

Impact assessment

We have an established equality impact assessment process that is applied to all new and revised policies, services, and strategies to check for and mitigate against discrimination related to protected characteristics. An equality impact assessment is expected to be undertaken before approval.

Awareness

We have introduced mandatory EDI and unconscious bias training and procured external providers to deliver workshops on topics such as LGBTQ+ Inclusion for Maintenance Operatives and Housing Teams. We have also facilitated in-house workshops on microaggressions and ways to make an impact on EDI at work, leading to a target for all staff to make a pledge regarding an action they will take to impact EDI.

Developing new leaders

We have invested in a Leadership Development Programme, which included a session on inclusive leadership, and we will continue to build on this. We are developing a three-year training plan based on a training needs audit.

Celebrating EDI

We raise awareness of and celebrate EDI calendar events such as our annual celebration of Inclusion Week and Black History Month. We use data to identify underrepresentation and drive improvements, and we are working towards achieving our



Environmental, social, and corporate governance at B3Living 2024-25

'Pledge Pioneer' status in the LGBTQ+ Housing Pledge, which we anticipate achieving in June 2025.

Employment benefits

We provide a wide range of employment benefits to colleagues to cater to their diverse needs, e.g., financial, health and wellbeing, work-life balance, personal and professional development



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

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

Opportunities for flexible and hybrid working

Generous annual, family, and special leave – including policies that cover adoption, enhanced leave for paternity, adoption and fertility treatment

Option to buy and sell leave

Generous sick pay and paid time off for medical appointments

Menopause policy

Life assurance

Up to 12% pension contributions

An employee assistance programme (EAP) which offers counselling and support for colleagues who are absent from work due to stress and anxiety

choice between subsidised private medical insurance with a gym membership package) or an employer-

Various social initiatives through our OneB3 campaign (launched October 2024) to encourage colleagues and the agencies they work with to collaborate and get to know one another better

Upcoming office move will mean better working for teams who will now be all on one floor

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

Additionally, we are an accredited Disability Confident employer.

We have a range of initiatives in place that support the health and wellbeing of colleagues. These include generous annual, family and special leave, and opportunities for flexible and hybrid working, enabling colleagues to strike an effective work life balance.



We use Occupational Health to support absent colleagues with their return to work, and annual health surveillance for community-based colleagues ensures we're able to put interventions in place when work-related health concerns are identified. We run regular wellbeing webinars on relatable topics, including imposter syndrome and managing anxiety.

Our mental health champions offer a listening ear to any colleague with a mental health concern and support our efforts to raise the profile of health and wellbeing in the workplace.

A Career Built at B3Living – Ellie Jackson

"Why would I go elsewhere?" That is the question that Housir Support Manager Ellie Jackson keeps coming back to when she reflects on her 12-year journey with B3Living.

Ellie joined B3Living at the age of 21 as a housing apprentice. Over the next decade, she steadily progressed through four roles, from Lettings Administrator to Lettings Coordinator, and now, to a senior leadership position.

"B3Living has seen me through all my big life changes: getting married, having a baby, buying my first home. It's been more than a workplace—it's been part of my journey."

When Ellie stepped into management, she faced the common but daunting challenge of imposter syndrome.

"I went from working alongside people to managing them. Some of them were older and more experienced than me. It felt overwhelming at times."

Ellie was given coaching from an external provider funded by B3Living and was enrolled in a 'learning to lead' course. She was supported and trusted by her managers and surrounded by strong female role models.

"It was really reassuring to see young women in senior roles. It made me feel like if they could do it, so could I."

Ellie credits her development to the organisation's commitment to nurturing talent. She is also full of praise for B3Living's family friendly policies and flexible working.

"As a new mum, things like good maternity pay and flexible hours have made such a difference. I work compressed hours, which means I get an extra day with my little one each week. And when I was on maternity leave, my manager stayed in touch, so I never felt out of the loop."

"The colleagues I work with are amazing, supportive, friendly and always willing to help. That makes all the difference."

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

Our induction process aims to provide new colleagues with relevant information about our work, culture, and ways of working to communicate how their role fits in the organisation and the importance of their contribution. Part of it involves a learning management system which assigns a comprehensive suite of mandatory training to employees based on their role. Development needs for an individual and team are also assessed by line managers and the HR team, and colleagues can request funding to undertake professional qualifications under our sponsorship policy.

We provide management development, sometimes in conjunction with partner organisations, to facilitate shared learning and networking. We also invest in coaching for managers. To this end, we have recently completed phase one of a comprehensive leadership and management development programme. With an emphasis on inclusive leadership and performance management, the programme provides opportunities for managers at all levels to input into live projects focused on organisational development.

We are in the process of reviewing our approach to mandatory professional qualifications in response to the Competence and Conduct Standard under the Social Housing Regulation Act 2023.

From apprentice to supervisor – Darren Moss

Darren Moss joined B3Living as an apprentice 11 years ago and is now Major Repairs Supervisor at B3Living.

'I first joined B3Living as an apprentice painter and decorator when I was 17. It was a fun job for me, and I enjoyed learning and working alongside my team. I remember it feeling really warm and comfortable from day one.

and I became a qualified painter and decorator which I did for almost three years. During this time, I was also doing a plumbing course which was provided by B3Living and shadowing my team members to train in other trades. I admired the work they did, and it made me think about who I could become in the future.

'I've always been someone who likes learning and becoming better at what I do so throughout my work life, I've tried to take every opportunity that appears ir front of me.

'B3Living presented me with so many opportunities and invested in me with training courses, a whole lot of support, and encouragement to get me where I am today. I'm proud to be the Major Repairs Supervisor here because I get to help people and give back to those who believed in me.

'What would I tell 17-year-old me? I'd say smile more believe in yourself and be brave. For any other



apprentices out there, my advice is to just go for any new opportunities to learn, give it your best shot because you never know what rewards will come from it.

'My whole adult life has been at B3Living; everything I've ever had has come from working here and I wouldn't have it any other way.'



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

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

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

By choosing regional suppliers and services, we minimise their environmental impact and promote local employment opportunities which, in turn, contributes to the local economy. We also encourage bid responses from local suppliers to create training opportunities where possible. For instance, in October 2024, we held a customer consultation to appoint a new grounds maintenance contractor. Our customers voted for the appointment of Broxbourne Environmental Services Trading (BEST) Ltd., part of Broxbourne Council. This has enhanced local employment, service quality and community value.

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

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

B3Living's procurement of PPE, electrical, and janitorial supplies through a charitable framework provides cost-effective purchasing and social return, with rebates exceeding £40,000 reinvested into local community initiatives. This illustrates B3Living's commitment to efficient, community-focused operations, delivering social value, regulatory compliance, and customer satisfaction through collaborative, transparent, and innovative approaches across all areas of spend.





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Criteria 46. How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?

Appendices

B3Living completed its first three-year commercial plan in 2021. Fully compliant with the Public Contracts Regulations 2015, the plan ensures that all spend areas were tendered and delivered structured, risk-mitigated procurement practices across the organisation, with actual cost savings since 2020 of £3.31M.

Our 2025-2028 commercial plan is now underway, with all spend categories timetabled. This ensures clarity, optimises staff time during tender planning, and maintains consistent, transparent procurement procedures aligned with operational priorities.

Specifications for all spend categories have evolved, significantly reducing risks related to operations, health and safety, and supply. Stakeholders benefit from improved safety and operational performance across B3Living's procurement activities.

B3Living provides complete visibility over spend patterns and maintains a simplified, compliant procurement process under the Procurement Act 2023, ensuring transparency and minimal demand on staff resources for maximum operational benefit.



Appendix 1: Sustainability Reporting Standard for Social Housing

Theme	SDG Goal	Criteria #	Core criteria	Enhanced criteria	Measurement unit
		C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	Average SAP rating of existing homes (those completed before the last financial year). Energy use intensity [Kwh/m²/yr] of existing homes	% of Homes rated A % of Homes rated B % of Homes rated C % of Homes rated D % of Homes rated E or worse % of Homes without an EPC rating
Climate Change	Climate Action	C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	Average SAP rating of new homes (those completed in the last financial year). Energy use intensity [Kwh/m²/yr] of new homes	% of Homes rated A % of Homes rated B % of Homes rated C % of Homes rated D % of Homes rated E or worse % of Homes without an EPC rating
5	Clir	C3	Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?	Is the housing provider's net zero commitment in line with the Science Based Target (SBT) initiative? [Yes/No] Does the housing provider have a costed transition plan? [Yes/No]	Yes/No Qualitative response, date
		C4	What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?	Number of homes that have been retrofitted in the last financial year[# homes] Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing providers is aiming to retrofit [%]	Qualitative response

Theme	SDG Goal	Criteria #	Core criteria	Enhanced criteria	Measurement unit
Climate Change	Climate Action	C5	Scope 1, Scope 2 and Scope 3 Green House Gas emissions Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home If unable to report emissions data, please state when the housing provider is expected to be able to do so.	Does the housing provider qualify for SECR reporting? [Yes/No] SECR Intensity Ratio for Total Emissions (Scope 1-3) [kg C02e/m²]	kg C02e kg CO2e/home [Date]
Climat	Clima	C6	How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?		Qualitative response
	pug	C 7	Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?	Biodiversity Net Gain (BNG) of new homes (those completed in the last financial year). What is the housing provider's Biodiversity Net Gain target for new and existing homes? Does this exceed minimum requirements?	Qualitative response
Ecology	Life on Land	C8	Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?		 Yes No, but planning to develop a strategy No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]

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Theme	SDG Goal	Criteria #	Core criteria	Enhanced criteria	Measurement unit
nt	and Production	C 9	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?	% of materials from responsible sources	 Yes No, but planning to develop a strategy No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]
Resource Management	Responsible Consumption an	C10	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	% of materials that are recycled and/or diverted from landfill.	 Yes No, but planning to develop a strategy No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]
	Responsibl	C11	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?		 Yes No, but planning to develop a strategy No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]

SDG Goal Criteria # Core criteria Enhanced criteria Measurement unit For properties that are subject to the rent regulation regime, ommunities report against one or more Affordability Metric: % of PRS rent 1) Rent compared to median private rental sector (PRS) rent across the Report against both Affordability Metrics. % of LHA rent relevant Local Authority 2) Rent compared to the relevant Local Housing Allowance (LHA) Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: and General needs (social rent) Intermediate rent Cities Affordable rent % homes C13 Supported Housing Number of homes Housing for older people Low-cost home ownership Sustainable Care homes Private Rented Sector Other Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: General needs (social rent) Inequalities Intermediate rent Number homes disposed of in the last Affordable rent 12 months, by tenure type % homes Supported Housing Number of homes acquired in the last Number of homes Housing for older people 12 months, by tenure type Low-cost home ownership Care homes Reduced • Private Rented Sector Other How is the housing provider trying to reduce the effect of high Qualitative response

energy costs on its residents?

How does the housing provider provide security of tenure for residents?

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Qualitative response

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Theme	SDG Goal	Criteria #	Core criteria	Enhanced criteria	Measurement unit
Building Safety and Quality	inable Cities and Communities	C17	Describe the condition of the housing provider's portfolio, with reference to: % of homes for which all required gas safety checks have been carried out. % of homes for which all required fire risk assessments have been carried out. % of homes for which all required electrical safety checks have been carried out.	% of homes for which all required asbestos management surveys or reinspections have been carried out. % of homes for which all required legionella risk assessments have been carried out. % of homes for which all required communal passenger lift safety checks have been carried out.	% of homes
ing Safet	Sustainable Commu	C18	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	What is the target date for bringing homes that do not meet the standard into compliance?	% of homes
Build	Sns	C19	How do you manage and mitigate the risk of damp and mould for your residents?	How many cases of damp and mould were reported in the period that required action? What % of the housing providers portfolio do these homes account for?	Qualitative response
Ce	Cities nities	C20	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?		% of residents satisfied Qualitative response
nt Voi	able Cities mmunities	C21	What arrangements are in place to enable residents to hold management to account for the provision of services?		Qualitative response
Resident Voice	Sustainable and Commu	C22	In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?		Number Qualitative response

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Theme	SDG Goal	Criteria #	Core criteria	Enhanced criteria	Measurement unit
Resident Support	Sustainable Cities and Communities	C23	What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?		Qualitative response
Placemaking	Sustainable Cities and Communities	C24	Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	Social Value calculations (including monetisations) of placemaking activities [£]	Qualitative response

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Theme	SDG Goal	Criteria #	Core criteria	Enhanced criteria	Measurement unit
	SL	C25	Is the housing provider registered with the national regulator of social housing?		Yes/No
Ce	Institutions	C26	What is the housing provider's most recent regulatory grading/status?		Varies by Nation
Governance	Strong In	C27	Which Code of Governance does the housing provider follow, if any?		Name of code
Structure and	and	C28	Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?		Yes/No Name % %
Str	Peace, Justice	C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	Is the housing provider required to report against TCFD? If yes, is the housing provider doing so?	Qualitative response
	Pe	C30	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action?	If yes, describe.	Yes/No

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3DG GGai	Criteria #	Core criteria	Enhanced criteria	Measurement unit
		How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?		
NS	C31	Does the housing provider consider resident voice at the board and senior management level?		Qualitative response
stitutio		Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?		
SI BL	C22	What % of the housing provider's Board have turned over in the last two years?		%
Stroi	C32	What % of the housing provider's Senior Management Team have turned over in the last two years?		%
	C33	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.		Number and description of experience
tice	C34	What % of the housing provider's board are non-executive directors?		%
s, Just	C35	Has a succession plan been provided to the housing provider's board in the last 12 months?		Yes/No
Эеасе	C36	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?		Number of whole years
	C37	When was the last independently-run, board-effectiveness review?		Date
	C38	How does the housing provider handle conflicts of interest at the board?		Qualitative response
	Peace, Justice and Strong Institutions	C33 C34 C35 C36 C37	C31 Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management? What % of the housing provider's Board have turned over in the last two years? What % of the housing provider's Senior Management Team have turned over in the last two years? Number of board members on the housing provider's Audit Committee with recent and relevant financial experience. C34 What % of the housing provider's board are non-executive directors? Has a succession plan been provided to the housing provider's board in the last 12 months? C36 For how many years has the housing provider's current external audit partner been responsible for auditing the accounts? C37 When was the last independently-run, board-effectiveness review? How does the housing provider handle conflicts of interest at	range of people, into the governance processes? Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management? What % of the housing provider's Board have turned over in the last two years? What % of the housing provider's Senior Management Team have turned over in the last two years? Number of board members on the housing provider's Audit Committee with recent and relevant financial experience. C34 What % of the housing provider's board are non-executive directors? Has a succession plan been provided to the housing provider's board in the last 12 months? For how many years has the housing provider's current external audit partner been responsible for auditing the accounts? When was the last independently-run, board-effectiveness review? How does the housing provider handle conflicts of interest at

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Introductions	Environmental	Social	Governance	Appendices
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Theme	SDG Goal	Criteria #	Core criteria	Enhanced criteria	Measurement unit
Staff Wellbeing		C39	Does the housing pro-vider pay the Real Living Wage?		Yes/No
		C40	What is the housing provider's median gender pay gap?		% gap
	Decent Work and Economic Growth	C41	What is the housing provider's CEO:median-worker pay ratio?		Ratio
		C42	How is the housing pro-vider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?		Qualitative response
		C43	How does the housing provider support the physical and mental health of its staff?		Qualitative response
		C44	How does the housing provider support the professional development of its staff?	What % of employees have re-ceived qualification that are rel-evant for their professional de-velopment, within the last year?	Qualitative response
				Split result by demographic.	
					I
Supply Chain	Responsible Consumption and Production	C45	How is social value creation considered when procuring goods and services?	What is the relative weighting of Social Value considerations in procurement policies?	Qualitative response
			What measures are in place to monitor the delivery of this Social Value?	How much Social Value has been delivered from the housing provider's supply chain in the last 12 months?	
		C46	How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?	What is the relative weighting of environmental impact considerations in procurement policies?	
				How does the housing provider monitor supply chain risks, and what initiatives has the housing provider taken to drive higher sustainability performance across its supply chain?	Qualitative response



Appendix 2: United Nations Sustainable Development Goals

































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