

# ESG Report

2020/21



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**99.7%**  
of our 64,200 homes  
are affordable housing

**506**  
new homes delivered  
in 2020/21

**98%**  
of these are  
affordable homes

**45%**  
percentage of which our  
rents are below market  
levels on average

**700**  
resident perception  
surveys conducted  
per month

**79%**  
of existing homes are  
rated EPC C or higher

**12,455**  
no of customers helped  
to access £13m in  
welfare benefits

**74%**  
tenant satisfaction

**12**  
residents on Resident  
Scrutiny Panel

**45%**  
of group board  
are female

**2 out of 12**  
board members are  
from ethnic minority  
backgrounds

**2%**  
median gender pay gap

**3.6%**  
median ethnicity pay gap

**G1V2**  
gradings from  
Regulator of Social  
Housing, credit  
ratings A- (stable)  
and A3 (stable)





## Our ESG approach

### Our vision

At Guinness, we recognise the role of a strong approach to Environmental, Social and Governance (ESG) matters in sustainably managing risk and delivering impact.

When applied effectively, ESG empowers our customers, investors, partners and other key stakeholders to monitor and assess our performance and progress.

Our social purpose and the social value we create is at the core of what we do. We provide homes and housing services to over 64,000 households across England, and care services to over 10,000 customers through our subsidiary Guinness Care. We articulate this in our vision which is for Guinness to:

- **Deliver great service** – to be one of the best service providers in the housing and care sectors,
- **Provide great homes** – to provide as many high-quality homes as possible, and to play a significant part in tackling the country's housing crisis,
- **Be a great place to work** – to be one of the best employers in the country.

And to:

- **Be a great business** – to be a strong and efficient business that does things well, and that people can trust and rely on.

The Covid pandemic has had a disproportionate impact on households on lower incomes, including many of our tenants and residents. We have a responsibility to help those affected by helping to stave off the worst effects of the

economic consequences of the pandemic, as well as helping people to find new opportunities. We support opportunity and aspiration, and strong communities. We are an inclusive employer, recognised nationally by Investors in People for our work promoting diversity and addressing discrimination in the workplace.

Environmental sustainability is a core part of our strategic objective of providing great homes and services; for example, by ensuring our homes are affordable to heat, contribute to achieving net zero-carbon, and are resilient to the effects of climate change. In 2015 we approved our Home Energy Standard and set ourselves the target of bringing all homes up to a minimum EPC rating of C (SAP 69) by 2030 – acting before the Government set this as a statutory target for all fuel-poor rented homes. Following the end of the reporting year covered here, we have formulated our Environment and Sustainability Strategy which, as it develops, will drive our investment in the medium and long term.

We have adopted the National Housing Federation's latest Code of Governance, and are delivering the Social Housing White Paper's stronger role for, and transparency to, tenants and residents in how we deliver services. We are compliant with the Regulator of Social Housing's Regulatory Standards and the CQC's standards for care services.

We are also committed to continual improvement so we deliver our social purpose now and in the future and meet the changing needs and expectations of our customers and wider stakeholders. As part of this, we welcome feedback on this ESG report and our approach to the subjects it contains.

Providing homes and housing services to over

**64,000**  
households

Providing care services via Guinness Care to over

**10,000**  
customers



## What we do and where we operate

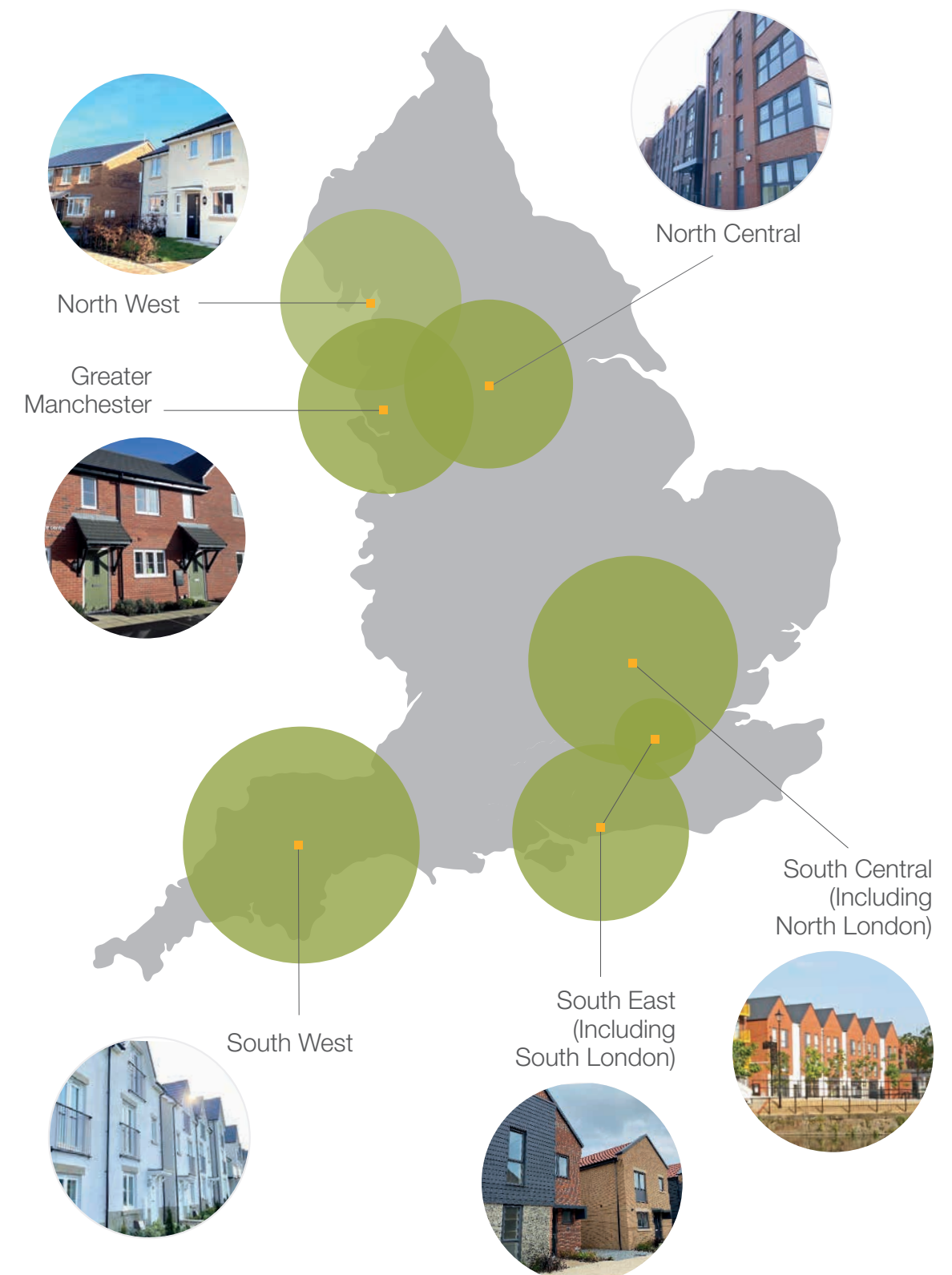
We operate in 125 local authority areas across England. The map on the right shows where we have the greatest concentration of homes. Most of our homes are homes for rent at prices significantly lower than those charged in the private market. Our tenancy terms offer our customers far greater security. We also provide affordable home ownership options and homes that people can purchase outright on the open market, recognising that the shortage of housing in this country affects those seeking to buy a home too.

This range of housing meets a range of needs, and any profit we make on homes for outright sale helps us invest in and build more affordable homes.

Some of what we do is specifically for older people. This includes providing housing for older people, as well as care services for people in their homes.



## Our regions



# The Sustainability Reporting Standard for Social Housing

## Reporting standard

The Sustainability Reporting Standard (SRS) for Social Housing was launched in November 2020. It sets 12 themes and 48 criteria for ESG reporting by housing associations. We were pleased to be a founding sponsor of the SRS, having participated in the ESG Social Housing Working Group from 2019, with other housing associations, investors, resident groups and other key stakeholders. The purpose of the Group was to develop a recognised and credible sector ESG reporting standard, and we believe it succeeded in that purpose.

The SRS is aligned to international frameworks and standards including the United Nations (UN) Sustainable Development Goals (SDGs) Global Reporting Initiative, Sustainability Accounting Standards Board (SASB), International Capital Market Association (ICMA) and Loan Market Association (LMA) Principles.

As set out in the SRS, affordable housing has numerous positive social and environmental impacts and is recognised as a universal social good within the SDGs, which were adopted by all UN member states in 2015.

Adopting the SRS enables us to track our progress, benchmark against our peers and drive improvement. It also allows stakeholders, including funders, to understand how we are doing and provides assurance that working with Guinness does, and will continue to, support their own sustainability goals and targets.

## The structure of this report

The table on the right shows the SRS themes and criteria in relation to the SDGs, and where they can be found within this report. The report then provides answers to the 48 questions within the Sustainability Reporting Standard for Social Housing under the 12 themes contained within it.

ESG Area	Theme	Criteria	Description	SDG Goal	Page no.
Social	1. Affordability and Security	C1-5	Provides affordable and secure housing	10,11	11-12
	2. Building Safety and Quality	C6-C8	Resident safety and building quality are well managed	11	12
	3. Resident voice	C9-C11	Listens to residents' voice	11	12-14
	4. Resident support	C12	Supports residents, and the local community	11	14-15
	1. Placemaking	C13	Supports residents and the wider local community through placemaking	11	18-19
Environmental	1. Climate Change	C14-C19	Prevents and mitigates the risk of climate change	13	21-22
	2. Ecology	C20-C21	Promotes ecological sustainability	15	22-23
	3. Resource Management	C22-C24	Sustainable management of natural resources	12	23
Governance	5. Structure and Governance	C25-C30	Legal structure of the organisation and its approach to Governance	16	27-28
	6. Board and Trustees	C31-C41	High quality board of trustees	16	28-29
	7. Staff Wellbeing	C42-C46	Supports employees	8	30-31
	8. Supply Chain Management	C47-C48	Procures responsibly	12	31

## Sustainable Development Goals (SDG's)







Affordability and Security

C1 Housing provider specific “Affordability” indicator

We benchmark our average (median) weekly rent for general needs social rented housing within each local authority area against the average weekly rent across all homes for that area. This is part of how we ensure we continue to comply with the Regulator of Social Housing’s (RSH) Rent Standard.

The average weekly rent for our general needs housing is sourced from our own records, validated in our annual Statistical Data Return submission to the RSH. The Valuation Office Agency’s Private Rental Market Summary Statistics<sup>1</sup> provides comparator data for all homes in each local authority area This demonstrates that our general needs rents are on average around 45% less than the market rent level, varying from 62% in London to 20% in North-East Lincolnshire. The table below shows analysis for the top ten local authority areas where we have most homes:

	Avg Weekly Private Market Rent (Median)	Number of General Needs properties	Avg Weekly Guinness Rent	Guinness General Needs Rent Discount
London	£330.00	4,669	£124.00	62%
Cheshire East	£156.00	3,179	£89.00	43%
Manchester	£185.00	2,635	£85.00	54%
Havant	£196.00	2,488	£108.00	45%
Rochdale	£127.00	1,633	£84.00	34%
Sheffield	£138.00	1,617	£81.00	42%
Milton Keynes	£213.00	1,468	£98.00	54%
Gloucester	£158.00	929	£94.00	41%
Stockport	£166.00	769	£87.00	48%
Oldham	£133.00	695	£84.00	37%

<sup>1</sup> The private market weekly rent data is from the published data from the ONS for the year 2020/21:

Private rental market summary statistics in England - Office for National Statistics (ons.gov.uk)

Valuation Office Agency: private rental market statistics - GOV.UK (www.gov.uk)

C2 & C3 Share, and number, of existing homes (homes completed before the start of the previous financial year) and new homes (homes that were completed in the previous financial year) by tenure type

As at 31 March 2021, 64,016 (99.7%) of our 64,236 homes were classified as affordable housing (including for shared ownership). We are investing significant sums in new social housing each year. We delivered 506 new homes in the year to 31 March 2021, 498 (98.4%) of which were affordable housing.

Group	Total Owned and / or Managed	Of Which were additional this year	% of total homes	% of new homes in 2020/21
Properties 31st March 2021				
General Needs - Social	38,406	103	59.8%	20.4%
General Needs - Intermediate	43	0	0.1%	0.0%
General Needs - Affordable	6,819	146	10.6%	28.9%
Supported	950	0	1.5%	0.0%
Housing for Older People	7,759	2	12.1%	0.4%
Shared Ownership	6,242	247	9.7%	48.8%
Care	72	0	0.1%	0.0%
Social Leasehold	3,725	0	5.8%	0.0%
Non Social Rental	10	0	0.0%	0.0%
Non Social Leasehold	155	8	0.2%	1.6%
Staff	55	0	0.1%	0.0%
Total	64,236	506	100%	100%



C4 How is the housing provider trying to reduce the effects of fuel poverty on residents?

We reduce fuel poverty in three ways:

- Supporting residents in financial need to claim all of the benefits to which they are entitled through our dedicated customer support, and through hardship funding in extreme cases. During 2020/21 we supported nearly 12,500 households to claim over £13m in welfare benefits they were entitled to, a sector-leading figure. We offer customers energy advice and support in-house, and we partner with local energy charities enabling longer-term support and assistance.
- Insulating and improving the fuel efficiency of our existing homes. Our target is to achieve EPC C for all Guinness-managed properties by 2030. To achieve this we have a major home insulation programme underway: over 1,000 insulation measures were installed in 2020/21 with a further 700 expected by the end of March 2022. Currently Guinness is undertaking two major heating upgrade programmes to reduce heating bills for customers, one of which is an air source heat pump (ASHP) programme in Cheshire for properties which are off the national gas grid. These programmes will provide useful learning as we introduce more ASHPs in future years. We also increasing our use of smart technology to help reduce bills and improve the thermal comfort of our properties. As at 31 March 2021 79% of our homes were EPC C or better.
- By making sure that new build energy efficiency standards are as high as possible. As we review our approach here to meet the challenge of zero carbon this will include, for example, building a hierarchy of heating systems into our contractor requirements and incorporating a number of zero-carbon in use homes on new development schemes.

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

100% of our rented homes have at least a three year fixed term tenancy agreement. The majority of our tenancies are lifetime tenancies. We stopped granting new fixed term tenancy agreements in 2019 and have a small number of residual legacy six-year fixed term tenancies.

Building Safety

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

As at 31 March 2021, 100% of our homes with a gas appliance had an in-date, accredited, gas safety check.

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

As at 31 March 2021, 100% of buildings that require a Fire Risk Assessment (2,505 buildings) had an in-date and compliant assessment. FRAs are carried out annually in our higher risk buildings which include housing for older people, supported housing and buildings of six storeys or more (607 buildings) and every three years for all other buildings (1,898 buildings).

C8 What % of homes meet the Decent Homes Standard?

At the end of March 2021, 99.95% of our homes met the Decent Homes Standard and our investment programme for 2021/22 was designed to ensure this continues. Work inside customers' homes was suspended at times during the year due to the Covid pandemic as we prioritised the safety of our customers and employees. This meant we could not access 26 homes to carry out inspections and works and therefore we could not certify that they met the Decent Homes Standard at the end of the year. These properties take priority in the 2021/22 programme.

Resident Voice

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

Guinness is fully committed to the sector's agenda of increasing tenant and resident voice, following the publication of the Social Housing White Paper.

Customer-facing staff are deployed to dedicated areas (often referred to as "patches" in the social housing sector) and provide a dedicated route for residents to raise concerns about provision of services locally.

We also provide comprehensive information on provision and performance of services to all our residents, and we publish an annual Residents' Report.

We routinely seek feedback from residents as we deliver all our services, including through use of transactional satisfaction surveys. We use the readout from these to both immediately identify opportunities for improvement, and to understand patterns of service needs and expectations. Analysis of complaints is presented monthly to our Executive Team and quarterly to our Board.

In addition, a series of consultations and engagements have been conducted with our customers across a range of subjects which affect their tenancies. This includes procurements, service provision decisions (including Section 20 statutory consultations) and decisions on housing management policies. We have a comprehensive plan of further engagements and consultations for the coming year.

We recognise Residents' Associations, and we have a Tenant Scrutiny Panel comprising 12 residents from across the country. The Panel received independent, in-depth training from an external specialist consultancy and scrutinises the effectiveness of our services, making recommendations to Guinness's Board.

Within the governance structures of Guinness, all Executive Team reports and Board papers include a section on Customer Voice, to ensure this is consistently considered when making decisions affecting customers. Customer satisfaction is a key performance measure at Guinness and listening to our customers is a key pillar of our corporate strategy to deliver Great Service and Great Homes.

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

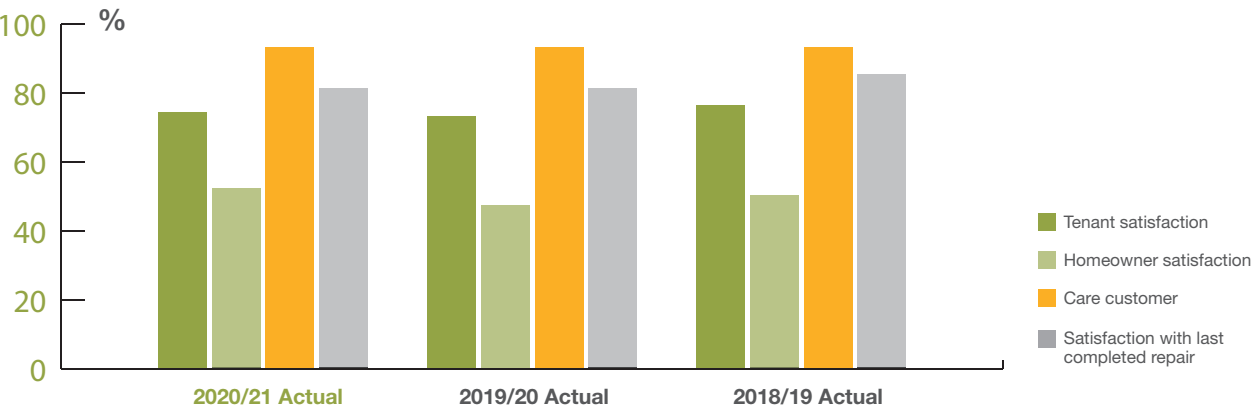
We measure resident satisfaction through a mix of perception surveys and transactional surveys (carried out following specific contacts such as a repair, re-let, or complaint). The perception surveys are conducted through telephone interview and the transactional surveys are conducted online, both through an independent research agency. We conduct approximately 700 perception surveys each month, covering both renters and homeowners, with a further 1,200 transactional surveys each month completed. Performance is tracked monthly by the Executive Team and quarterly by the Board.

Tenant and homeowner satisfaction improved during 2020/21, for tenants by 1% to 74%, and for homeowners by 5% to 52%.

Satisfaction with responsive repairs remained stable at 81% despite the inevitable disruptions to service delivery caused by the Covid pandemic. Our Direct Labour Organisation, Guinness Property, successfully mobilised delivery of repairs services in London in November 2020, taking over from a third-party contractor with whom satisfaction was significantly below target. By 31 March 2021 Customer satisfaction with repairs services in London has improved by 3% to 72% following this change.

Customer satisfaction with our care service remained high at 93%.

Customer satisfaction – our performance over the last 3 years



	2020/21 Actual	2019/20 Actual	2018/19 Actual
Tenant satisfaction	74%	73%	76%
Homeowner satisfaction	52%	47%	50%
Care customer satisfaction	93%	93%	93%
Satisfaction with last completed repair	81%	81%	85%

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

During the year 15 complaints about Guinness to the Housing Ombudsman were upheld.

In response to these (and other complaints), the following have been implemented:

- Director-led lessons learnt reviews for each service failure have been held to determine how to avoid systemic failure.
- The Tenant Scrutiny Panel carried out a review of our complaints process.
- Tracking of complaint improvement actions are regularly reported to our Executive Team and Board.
- A clearer Repairs Policy for customers has been drafted which better defines what they should expect when they request a repair.
- The Guinness website has been updated with more information, making it clearer and easier for customers who wish to make a complaint.
- Clearer information on customer responsibilities and the services Guinness provides is now given to Customers at tenancy sign up.

Our Complaints Team received Ombudsman Dispute Resolution training.

During the year Guinness adopted, as required, the Housing Ombudsman Complaint Handling Code. Our first annual self-assessment, followed up by an engagement exercise with Guinness residents, gave assurance of compliance and identified some areas for potential improvement, particularly in relation to customer experience, which are being actioned. Planned improvements for 2021/22 are:

- Reviewing and updating our Complaints and Compensation Policy to further support compliance with the Ombudsman Code.
- Implementing key actions which we have identified which will prevent complaints and improve our handling of those complaints that we do receive. These include implementation of closed loop customer feedback surveys across all customer touchpoints, deployment of process improvement across all areas in Guinness and new customer service training for all teams across Guinness.

## Resident Support

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

We are proud of the range of services we offer which help support our customers in a variety of ways. In the year to 31 March 2021:

- We placed around 180,000 proactive welfare calls to our more isolated or vulnerable customers to check on their wellbeing. This was particularly important during the early months of the Covid pandemic. Colleagues across the country helped deliver food and other urgent supplies to vulnerable customers where this was requested.
- Through our Customer Support Team, we directly helped 12,455 customers access over £13m in additional welfare benefits that they were entitled to.
- We increased the size of our Hardship Fund, helping 996 households (up from 685 in 2019/20) facing extreme hardship to buy food and basic furniture, and pay utility bills.

- We invested over £550,000 in supporting partnerships with over 40 local and national organisations, and we helped more than 5,000 people access services and support across a wide range of projects and activities.
- We received formal accreditation from the Domestic Abuse Housing Alliance in recognition of our approach in this area.
- We published a toolkit to help frontline workers better identify the range of domestic abuse that can occur and provided nearly £50,000 in donations to six different domestic abuse charities operating within our communities, helping at least 2,000 people.
- We provided nearly £45,000 in donations to support our network of seven food pantries, providing over 1,300 households in our communities with access to healthy food at heavily reduced prices. We set up dry food stores in 10 of our Housing for Older People schemes to provide access to food during Covid lockdowns.
- We supported the charity Tutors United to deliver online tutoring to 175 primary school aged children of whom 144 were children of our customers and 31 were children of our employees to help narrow the attainment gap in the core subjects Maths and English. 76% of participants were from households with an income of less than £30,000.
- Through a Pop-up business school, we delivered training to nearly 400 people across England to learn about setting up their own businesses. In total, 90 (23%) of the participants had successfully trading businesses at the end of the training programmes.
- We provided over £75,000 in funding to 41 customers who applied for Guinness Aspire Awards to help them pursue career or talent goals.



Increased the size of our Hardship Fund to help

**996**

households

Supported the charity Tutors United to deliver online learning to

**175**

Primary school children



Case study 1: Supporting our customers

A letter received from a customer

Dear *Customer Support Officer*,

I am writing to express my utmost gratitude to you for all your help and advice. Your knowledge, patience, understanding and persistence in helping me resolve all my troubles with universal credit and going through the complex PIP application has made a massive impact to my life.

You have helped me get £1000 and an apology from universal credit for underpaying me for a prolonged period of time.

I am pleased to inform you that I have been accepted on the higher rate for PIP. Backdated from June. I received a payment of £1500 and £85 per week.

As I explained to you my mental health illness is brought on by high levels of stress and anxiety.

When I first spoke with you I was behind on my rent, mentally ill with social services involved and in a lot of overdraft, receiving food bank vouchers and parcels.

I am now debt free. A month in hand with my rent. Social services not involved in my life since June. No longer need food bank vouchers and parcels.

I have been able to buy new sofa for first time in 12 years and make my daughter's room beautiful.

Our home environment is blissful. My daughter and I are the happiest we have ever been and I am no longer suffering with any mental health issues or stress.

I am looking forward to completing my final year of university with my life together and with sound peace of mind.

I have taken part in "pay it forward" schemes to help homeless people get hot food and drinks over winter.

I have been giving food and clothing to asylum seekers in the UK, Syrian refugees and war orphaned children in the Middle East.

I donated my old furniture to charities and plan to donate food and Christmas presents to food banks to help other struggling families.

I just wanted to let you know that in helping me, you have enabled me to help others. Really hope it gives you a feeling of job satisfaction and I hope you are valued and congratulated on your hard work by Guinness.

Cannot thank you enough.

Supporting customers through the pandemic

John and Louise are a married couple, and both worked full time. When lockdown happened, they both lost their jobs. We helped them to claim Universal Credit, however their first payment in December was very low due to earnings in the assessment window. It was near Christmas and they had no money for food or heating. Louise

was also diagnosed with breast cancer. They had fallen into rent arrears. We successfully applied for a Discretionary Housing Payment, so the rent arrears were cleared. We provided emergency food and electricity vouchers through our hardship fund. We also applied for Personal Independence Payments for Louise. John is now back in work and they both thanked us for "helping them when they were at their lowest ebb"

Case study 2: Tackling Domestic Abuse

Helping Jane to live free from fear

Domestic abuse can affect anyone, irrespective of their age, gender, sexuality, race or ethnic origin and irrespective of whether they have a disability or not.

Safe and stable housing is a core need for survivors of domestic abuse. Housing instability and the cost of relocating are the primary barriers for those attempting to leave abusive situations, and domestic abuse is one of the highest causes of homelessness with 1 in 11 households making a homeless application in 2019/20 recording it as the main reason.

**Jane had recently left an abusive relationship and moved into one of our homes. She had no income and as her ex-partner had controlled her finances, and she had no idea where to turn. She also had no furniture for her new home.**

**Jane was suffering with severe anxiety and other health conditions. We helped her to get her benefits in place, including both Universal Credit and additional disability benefits. We applied for external grants to get her furniture and referred her to local domestic abuse support.**

**Jane's mental health and wellbeing is improving and she is living free from fear.**

Our wider work to tackle domestic abuse

Guinness has always prioritised responding to reports of domestic abuse and providing extra support to people experiencing it.

But over the last few years, in recognition of a growing need for support expressed by our residents, we have gone further in our efforts by

supporting the Chartered Institute for Housing's Make a Stand Pledge in 2018 and in 2020 obtaining accreditation with the Domestic Abuse Housing Alliance. We have made domestic abuse training available to all staff with additional workshops for customer facing colleagues and worked with our repairs partner, MD, to create a domestic abuse toolkit for frontline colleagues.

During the early period of the pandemic, reports of domestic abuse increased with one domestic abuse call made to the police every 30 seconds during the first seven weeks of lockdown. Pressure on already hard-pressed domestic abuse support services and charities increased further. This was reflected at Guinness, as domestic abuse reports from our residents rose by 20%.

In response to this, we decided to make additional funding available to organisations operating within our larger communities. Over the course of the year, we donated £50,000 to six different local partners who used our funding to deliver more services to both women and men, to improve their accommodation, and enhance helpline support.

Beyond this, we are working to raise awareness of domestic abuse externally by partnering with organisations like the Chartered Institute of Housing and the think tank the Centre for Social Justice (CSJ). The CSJ intends to publish a major report on domestic abuse which will feature a chapter on the role of housing.

The fight against domestic abuse continues. Last year we received 596 reports of domestic abuse and the heightened demand for our services has been sustained into this year.





## Placemaking

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

Placemaking is integral to our approach to development. We seek to contribute positively to local communities and ensure that every one of our projects is an asset to the neighbourhoods in which we build. Thriving neighbourhoods need local sources of employment and key services such as public transport links, shops, schools and GP surgeries. Leisure facilities and open spaces can play a vital role too. We work with local authorities and other partners to ensure an acceptable infrastructure is in place by the time our homes are ready for occupation.

### On a Guinness development it should not be possible to distinguish the tenure type of a home by appearance or location.

Our customers should be able to enjoy their own space and share the wider neighbourhood as part of a diverse community. On a Guinness development it should not be possible to distinguish the tenure type of a home by appearance or location.

Our Strategy includes a target to deliver 5,500 new homes by 2025 and we aim to achieve this with the support of Homes England and the Greater London Authority (GLA), with whom we have Strategic Partnerships in place. Over recent years we have started work on a number of significant development schemes across the country where placemaking and placeshaping will form an important part:

#### Leaside Lock

Our Leaside Lock development in Bromley by Bow is one of the most important regeneration schemes in East London since 2012. The development will regenerate an area close to the River Lea, creating over 900 new homes (of which over 50% will be affordable homes) in a vibrant, new neighbourhood which will include work, retail and leisure space. Through our involvement in this development scheme, we are also supporting the delivery of new schools and the expansion of healthcare facilities for the benefit of our customers and the wider local community.



#### McArthur's Yard

Our McArthur's Yard scheme in Bristol is a further example of regeneration – bringing new life to a decaying and stalled site and adding to the rich tapestry of city life. The prominent area on Bristol's harbourside, adjacent to the SS Great Britain, had been the headquarters of the metal merchant McArthur's Group and had been derelict since the 1990s. Our mixed tenure development will provide 142 new homes. The proposed scheme's appearance has been strongly influenced by the rich industrial history of the area. The principal elevation is designed to evoke the appearance of shipyard architecture and materials have been carefully chosen with reference to the area's heritage.

#### Other schemes

At large and small schemes alike we want to create homes of lasting value. In **St Briavels** on the edge of the Wye valley we have a small scheme of nine homes. We managed the design process to respect some of the historical features of the village. Having studied some of the older homes in the village we picked up some local details such as front door canopies with trellis sides – and reproduced these using modern materials. Forest of Dean Council consider this scheme to be a benchmark for housing quality. A similar approach was taken on a scheme in **St Heliers Lane**, Cheddar. We managed the design process to ensure that the scheme was influenced by a local vernacular and contained genuine variety across house types. A comprehensive parking strategy was adopted which moved as many cars as possibly away from the front elevation of homes, helping create strong streetscapes and a pleasant environment for pedestrians.



Far left: Leaside Lock CGI showing riverside area

Far left bottom: Leaside Lock development

Left: MacArthur's Yard CGI

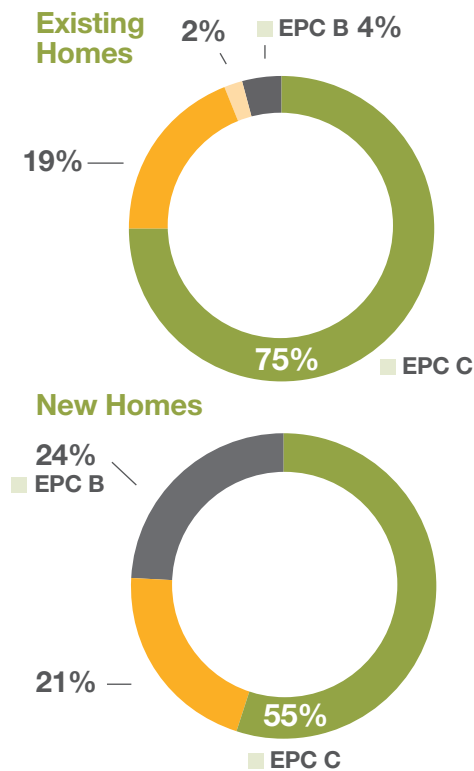
Bottom: St Heliers Lane, Cheddar





Climate Change

C14 & C15 Distribution of EPC ratings of existing homes (those completed before the last financial year) and new homes (those completed in the last financial year).



The graphics demonstrate that 79% of our homes are rated as EPC C or higher, with 10,894 homes currently having a rating of EPC D or lower. As we develop our Environmental and Sustainability Strategy (published after the conclusion of the 2020/21 reporting year) we expect to prioritise those properties with an EPC rating of D or below, using available third-party funding wherever possible.

79% of the new homes completed during the year had an EPC rating of C or above with the remaining 21% at EPC D primarily due to the use of electric heating systems. Whilst more sustainable than gas, electric heating lowers the EPC rating due to the higher carbon emissions of electric power generation. The EPC calculation methodology is changing with the revised building regulations in June 2022 so that it is consistent with the move away from gas powered heating and reflects the increase in green electric power generation. We expect this to contribute to the reduction in the proportion of new homes at EPC D in future years.

C16 Scope 1, Scope 2 and Scope 3 green house gas emissions.

We have calculated our total Scope 1 emissions as 12,742 tCO2e and Scope 2 emissions 4,554 tCO2e for 2020/21.

Scope 1 and 2 carbon emissions are calculated in line with the Greenhouse Gas Protocol:

- Scope 1 emissions includes gas use in offices, emissions from the fleet of vans used by our repairs operatives, and emissions from communal areas of housing blocks and communal heating systems.
- Scope 2 emissions includes those from office and communal area electricity use. For scope 2 emissions, energy consumption figures were provided by our energy broker and converted to tonnes of carbon dioxide equivalent (tCO2e) emissions using BEIS' 2020 carbon conversion factors.

However, we expect that the emissions reported for 2020/21 will prove abnormal in the medium term as working patterns and operations were significantly affected by Covid. We have not calculated emissions associated with home working.

In 2022 we will begin to investigate Scope 3 emissions, including from supply chain, business mileage, water and waste. This will help us to develop and report a more complete picture of indirect emissions associated with the full range of our activities.

The EPC rating distributions provided are those for the 52,535 rented homes that are owned by Guinness. The EPC ratings contain a mixture of formally lodged EPCs and scores calculated by our own asset management system based upon property characteristics and archetypes.

\* Figures highlighted show 79% of new and existing homes rated at EPC C and above



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

We have set out key energy efficiency actions taken in our existing properties within our answer to **C4**.

Our asset investment priorities, including energy efficiency, are underpinned by robust data. This ensures we have accurate, up-to-date data for our analysis and modelling exercises, which in turn inform our improvement and investment programmes, and the work during 2020/21 to develop our strategy.

### C18 How is the housing provider mitigating the following climate risks: Increased flood risk; Increased risk of homes overheating

#### Flood Risk

The flood risk of all our properties relative to their location is assessed annually using Environment Agency data in order to inform the renewal of our insurance. Retrofit investment programmes are specific to individual schemes.

As we make decisions on new development schemes, the flood risk forms an important part of the decision-making process and risk mitigations are integrated into the design.

#### Overheating Risk

Property ventilation is assessed whenever any cavity wall insulation installation is planned, with improvements made as necessary. All installations align with the PAS 2035 retrofit standard which ensures that overheating risk is minimised.

Our Design Guide for the development of new homes sets out requirements for landscape and property design such as window size and cross ventilation, encourages green roofs and urban forests and includes specifications around positioning of windows for optimal ventilation, routing of heating and hot water pipes and shading of balconies, all of which reduce the risk of overheating.

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

This information is made available to residents through our website, customer newsletters, bespoke communications and in person. Some examples include:

- Bespoke energy advice leaflets and smart meter leaflets.
- A specific Sustainability section on the Guinness website which includes videos on using heating controls; links to useful sites e.g. for switching energy suppliers; and top tips on saving energy.
- Training on new heating equipment provided to customers by the engineers who install the systems (boilers, electric heating and heat pumps) with instruction manuals provided for the customers to refer back to.
- Energy and money saving information is provided on social media channels. This includes notification to customers when the Warm Homes Discount opens for applications.

## Ecology

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

During 2020/21 we revised our development Design Guide to emphasise requirements for high quality outdoor amenity space for our residents, incorporating wherever possible existing natural features and landmarks.

On new development schemes, careful planning of site engineering is required to ensure that earthwork movements and unnecessary removal of site material are minimised. Where possible, new developments target a net increase in site biodiversity. Our large developments at Points Cross (Leeds), Leaside Lock (London) and Signal Point (London), all have plans for green space above the level required by planning regulations. At Leaside Lock we are reclaiming part of the River Lea to create additional green space and are modernising the current flood defence wall, this will open up access to the riverside to residents and the public.

We actively encourage additional planting over and above that required by the Local Planning Authority and are currently working with Earthwatch UK to deliver their 'Tiny Forest' initiative to improve local biodiversity, air quality and to help educate our customers in the long-term management of trees in their neighbourhood.

### C21 Does the housing provider have a strategy to actively manage and reduce all pollutants? If so, how does the housing provider target and measure performance?

Our Employer's Requirements set out that our contractors shall not include in their designs any of the prohibited materials listed in the British Council for Offices (BCO) Good Practice in the Selection of Construction Materials (2011), or any materials which at the time they are specified do not comply with the applicable British Standards specification. We also set out the requirements for protection measures against excessive noise during construction, the minimising of dust generated by construction activities, and to ensure that any site water run-off is reduced, with measures such as gully bags or straw bales being put in place to clean the water by filtration prior to discharge into adopted water courses.

## Resource Management

### C22 Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building works? If so, how does the housing provider target and measure performance?

Our Employer's Requirements set out that all materials must comply with the Green Guide to Housing (grades A+ to D). Each contractor is also required to manage and reduce the impact of their activities on the environment and hold appropriate accreditations such as ISO14001 and Eco Management and Audit Scheme (EMAS).

### C23 Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?

We require that our contractors provide us with estimates for waste produced as a result of construction activities and that this is monitored through the contract, with waste being reduced, reused and recycled wherever possible and sustainable.



Left: Example of a Tiny Forest scheme, similar to the one being planted by Guinness at Frank Bott Avenue, Crewe

### C24 Does the housing provider have a strategy for good water management? If so, how does the housing provider target and measure performance?

Our development Employer's Requirements and updated Design Guide require the design and specification of low water use infrastructure and of measures such as Sustainable Drainage Systems to minimise water run-off from our new developments.

Effective water management is a key theme in our new Environmental and Sustainability Strategy, where our initial focus will be on measuring and monitoring water consumption across our business and in the homes we own and manage, this will include using low-flow and aeration devices. Once we have collected and analysed this data we will use it to develop targets and broaden action plans to reduce water usage.



Case study: Climate Resilience

West Gorton, Manchester

In West Gorton, Manchester, where Guinness owns and manages a number of homes, a climate resilient park has been created as the final part of the £100m regeneration project for the area led by the local authority with Guinness and Keepmoat Homes as partners. The park, nicknamed ‘the park that drinks water’, has been created as part of the GrowGreen initiative, the aim of which is to develop an evidence base of cost effective and replicable nature-based solutions which can help cities better adapt to climate change, including surface-water and fluvial flooding, and heat stress.

**Designed and built to benefit the local community, whilst also helping to develop research about climate change, the park includes three separate, interconnected spaces.**

Guinness, jointly with Groundwork, led a consultation to identify the community’s needs and aspirations for the park. Designed and built to benefit the local community whilst also helping to develop research about climate change, the park includes three separate, interconnected spaces:

- **Woodland area:** includes a play area, basketball area, a climbing frame and swales.
- **Meadow area:** features meadow planting, orchard trees, picnic tables, swales and a rain garden.
- **Garden area/Community plaza:** includes an event space, a community growing area, a permeable paved plaza, swales and a bio-retention tree pit.



Situated within the heart of the local community, it is easily accessible on foot and by bike and provides a safe space to play and relax. A range of subtle interventions help to protect the local community from the risk of flooding and encourage local wildlife populations to flourish.

In total, the park cost £1.2 million to create, and was funded through the European Union’s Horizon 2020 research and innovation programme. The park opened in summer 2020 and the University of Manchester are monitoring and evaluating its effectiveness in reducing the risk of surface-water flooding. This evidence is being collated and is due to be published in summer 2022.

**Situated within the heart of the local community, it is easily accessible on foot and by bike and provides a safe space to play and relax.**







Structure and Governance

C25 Is the housing provider registered with a regulator of social housing?

The Guinness Partnership Limited (TGPL), the parent entity in the Group structure and the landlord for the large majority of Guinness tenants and residents, is a Registered Provider of social housing with the Regulator of Social Housing in England. TGPL is also an exempt charity.

TGPL is the parent entity of two other Registered Providers of social housing within the Group structure: Guinness Care and Support Ltd (trading as Guinness Care) is a non-profit Registered Provider, and an exempt charity and provides housing, care and support services; and Guinness Housing Association Ltd, is a non-charitable Registered Provider and mainly delivers management services. The Group also includes a number of other trading subsidiaries which are not Registered Providers.



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

Following an in-Depth Assessment during the second half of the 2020/21 financial year, the Regulator of Social Housing confirmed in January 2021 that we retained our G1 grading for Governance and V2 grading for Viability.

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

The 2020 NHF Code of Governance, amended slightly to account for the nature of some of the entities in the Group structure.

C28 Is the housing provider Not-For-Profit?

TGPL is a not-for-profit provider and is registered as a Community Benefit Society (no 31693 R). Our charitable status requires that we reinvest all surpluses in achieving and furthering our social purpose.

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

We take a Group-wide approach to Risk Management through our Corporate Risk Plan and supporting Risk Management Strategy and Framework. Risk identification, mapping and planning exercises are a key aspect of business planning across all business areas, and are regularly considered by the Group Board, the Group Audit and Risk Committee, and the Executive Team.

Risk Management Strategy

Our Board is central to risk governance. It is responsible for determining Guinness's Risk and Risk Management Strategy, and risk appetite and for overseeing risk management. Our Risk Management Strategy defines our approach and attitude towards risk, the amount of risk that we tolerate, and details our control strategies for monitoring, managing and mitigating key risks identified.

The Risk Management Strategy is comprehensively updated annually and is reviewed by the Group Audit and Risk Committee (GARC). A key component of our approach to risk management is regular reporting to the Board. This includes reporting any movement in the assessment of key risks, a rolling cycle of Risk Monitoring Reports, and ad hoc Risk Reports that capture specific instances where a risk has crystallised.

Risk management framework

Our risk management framework provides a system for identifying, measuring, monitoring and reporting risks across the Group. Our Corporate Risk Plan is supported by our business unit and subsidiary risk plans. This enables our exposures to be monitored and evaluated both at an operational and at a Group level to assess the overall extent of risk being taken and the mitigation approaches being used.

The risk management framework is underpinned by a system of internal control which provides a proportionate and consistent structure for managing our risks. We use the three lines of defence model to gain assurance and to continually review, improve and embed our control frameworks. Existing and new/project risks are reviewed and monitored through an officer Risk Panel, The Executive Team, Group Audit and Risk Committee and Board.



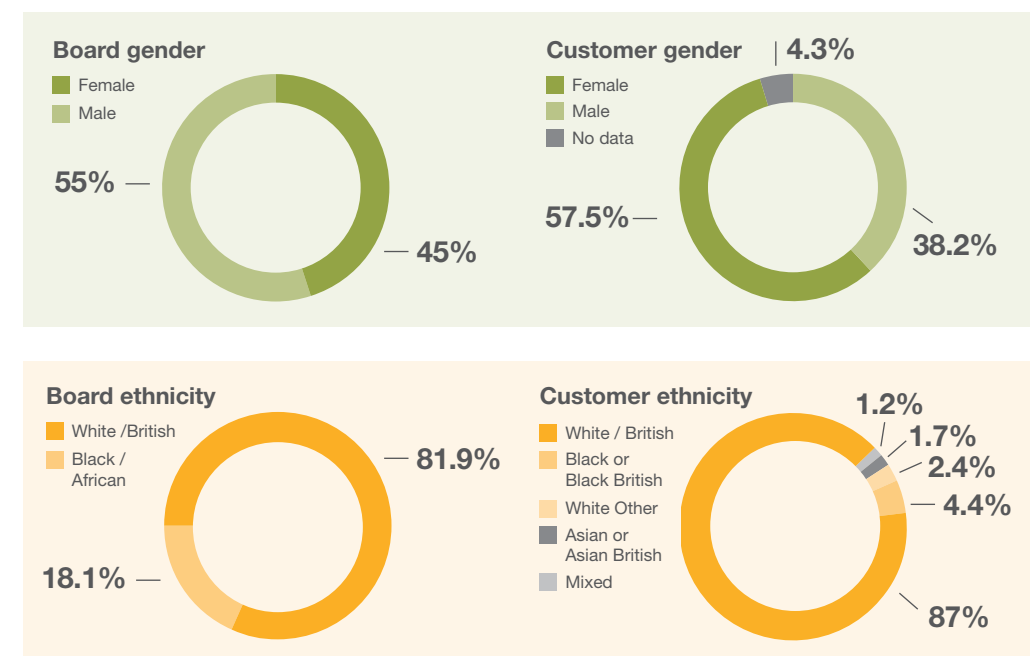
**C30 Has the housing provider been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) – that resulted in enforcement or other equivalent action?**

During 2020/21 Guinness has received, as housing providers sometimes do, Improvement Notices under the Housing Act 2004 and Abatement Notices under the Environmental Protection Act 1990 from local authorities. We have worked with the relevant local authorities and customers to undertake necessary work and no further enforcement action has been taken.

## Board and Trustees

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

The demographics of our Group Board as at 31 March 2021 compared to our customers were as follows:



Average age of Board members

**58**



46% of customers are in this age group

**56+**



customers reported as having a disability

**6%**



homeowners reported as having a disability

**0.7%**



We have set a target to increase the Black and Minority Ethnic composition of our Board to 20% by 2025 – reflecting the communities we recruit in. In 2020 we recruited three new Board members, including two high profile Black sector leaders.

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

Board turnover has been 27% over the last two years (three out of 11 non-executive members departing). Executive Team turnover was 29% over two years (two out of seven members).

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

Yes. Guinness's current Code of Governance states that the maximum tenure will normally be up to six consecutive years, typically comprising of two terms of office. Where the member has served six years and the Board agrees that it is in the organisation's best interests, exceptionally their tenure may be extended up to a maximum of nine years.

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

As at 31 March 2021, the Board had 12 members, 11 (92%) of whom were non-executive directors (the only executive member being the Group Chief Executive).

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

The Group Audit and Risk Committee consists of six members. Samantha Pitt, the current Chair of the Group Audit and Risk Committee, is a qualified accountant and pension trustee with a background in Treasury, Debt Financing, Investor Relations and Corporate Finance. Chris Wilson is also a member of the Committee and is a retired Audit Partner with extensive audit and advisory experience in the public sector. Chris also chairs the Audit and Assurance Committee for Curo Housing Association. The four other members of the Committee have extensive combined experience in risk management and governance in the housing, care, engineering and health sectors.

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

No. The Remuneration and Nominations Committee is made up entirely of non-executive directors.

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

Yes. The new NHF Code of Governance reduces maximum terms from 9 years to six years, therefore the Remuneration & Nominations Committee has been focusing on those members whose terms exceed six years. The Committee has made recommendations to the Board regarding succession strategies for those members, which includes the Chair of the Group Board.

More generally, our Board and Committee Members undertake a skills assessment every two years and based on the outcomes from that our Remuneration & Nominations Committee decide where there are skills gaps on the Board and/or Committees and determine recruitment and/or training needs.

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

BDO LLP were appointed as External Auditors to the Group in December 2018 and Elizabeth

Kulczycki has been the Audit Partner responsible for signing our financial statements for the past three years.

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

An independent Review of Board and Committee Effectiveness was carried out in 2020 and was reported to the Remuneration and Nominations Committee in May 2020, and to the Board in June 2020. The Board approved a Board Action Plan, progress on which is monitored by the Remuneration and Nominations Committee.

Board and Committees are appraised on an annual basis with individual and collective appraisals conducted in alternate years. The last Board and Committee Members' skills assessment was undertaken in 2019/20 and was reported to the Remuneration and Nominations Committee in February 2020. This assessment has shaped Board recruitment since and its findings were reflected in the selection process for appointments made during 2020.

Individual Board and Committee Member appraisals were carried out for all Board and Committee Members in February and March 2019. The next set of appraisals will be reported in the next edition of this report.

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

Yes.

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

In accordance with the stipulations of our Code of Governance, Guinness has a Conflicts of Interest Policy requiring that members identify, declare, record and manage any actual, potential or perceived conflicts of interest. The Policy was updated during 2021. Board members are required to update their registers of interest annually (or more often where required) and to declare any potential conflicts of interest at the start of the relevant meeting. Where the conflict of interest is material or the Chair of the meeting so requests, the Member must withdraw from any part of a meeting at which the issue is discussed, and their withdrawal is recorded in the minutes. This has happened on occasion.



## Staff Wellbeing

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

Yes. Guinness pays all colleagues the Real Living Wage or above.

### C43 What is the gender pay gap?

TGPL had a mean gender pay gap (in favour of male employees) of 10.6% in 2020 and a median (midpoint) gap of 2%, compared to the 2019 national mean gap of 14.6% and median gap of 15.5%. The gap is driven by the distribution of men and women in roles across the organisation, and the salaries these attract within the job market. There are currently more men than women in senior roles, and in operational trades. We have a number of initiatives to encourage people to pursue careers in areas where there is typically occupational gender bias, such as our Women into Maintenance and Men into Care programmes. We are analysing several areas including the numbers of men and women in roles and pay bands, recruitment, development and promotion of our people, the take up of flexible working arrangements and reasons for staff leaving to better understand the barriers to reducing our pay gap further.

### C44 What is the CEO-worker pay ratio?

The CEO to median worker pay ratio is 8.2:1.

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

We have a Health & Wellbeing Strategy that focuses our approach on 4 key areas: Mental, Physical, Financial and Family Health. We have an established Health & Wellbeing Steering group which meets regularly to monitor key metrics and progress against action plans and agree priorities and future areas of focus. The Health, Safety and Environment Committee of the Board provides



regular oversight of our approach and are provided with a six-monthly report on progress made against our Health and Wellbeing Strategy.

Guinness offers a number of health and wellbeing benefits to employees including a Health Cash Plan, Private Medical Insurance, Annual Health Checks, free flu jabs and a confidential Employee Assistance Programme offering mental health and other support. We have an annual Health and Wellbeing communications plan that co-ordinates the initiatives we support each month to promote the Mental, Physical, Financial and Family health of employees and Guinness also encourages employees to blog their own experiences of health and wellbeing.

To proactively support good mental health, we have trained 65 Mental Health First Aiders, so that we have an equal number of Physical and Mental Health First Aiders across the Group, and the support these First Aiders can provide to colleagues is actively promoted. We have a section of our intranet dedicated to wellbeing resources for staff and have provided all colleagues access to the Headspace wellbeing app.

We have formal policies in place to access health assessments through our Occupational Health Service and we work proactively with employees to agree reasonable adjustments to their role

where required and appropriate. We undertake Health Surveillance for high-risk roles. We have achieved several Investors in People awards recognising our commitment to making Guinness a great place to work:

- In November 2020, we won three Investors in People Awards for Health & Wellbeing, Diversity and Inclusion and a Special Recognition award for our work in response to the pandemic.
- Guinness Care was identified as one of the Top 20 Investors in People Silver Organisations (250+ employee category) for 2020. TGPL and Guinness Property are Investors in People Gold Organisations.

### C46 Average number of sickdays taken per employee

The average number of days lost to sickness per employee in 2020/21 was 9.4. This figure includes Long Term Sickness and Covid related absence. If long term sickness is excluded, the average is 2.8 days.

## Supply Chain

### C47 & C48 How are Social Value creation and Environmental Impact considered when procuring goods and services?

Our procurement activities are conducted in a way which is consistent with the Social Value Act, which requires consideration of wider social economic and environmental benefits in procuring goods and services.

We assess social value as part of most of our tenders with the scoring allocation ranging from 5-10%. We have minimum levels of social value obligation written into our contracts, with a percentage of our spend with the supplier required to be put towards social value initiatives agreed by Guinness.

We look at sustainability on a case-by-case basis and are currently working toward developing more

consistency in how we assess this in our procurement activity and across our existing supply chain. We are also working to reduce our supply base and consolidate contracts where possible, enabling us to focus on creating better working relationships with suppliers and giving us greater leverage to insist on a certain level of social value or environmental commitment.

We involve residents in procurement decisions that impact them, and many of these procurements require Section 20 consultation which gives residents the opportunity to review the services they pay for. Further to this, for procurements with a major impact on our customers such as gas maintenance contracts, we have a customer panel that helps us score customer-focused questions in the tender process.





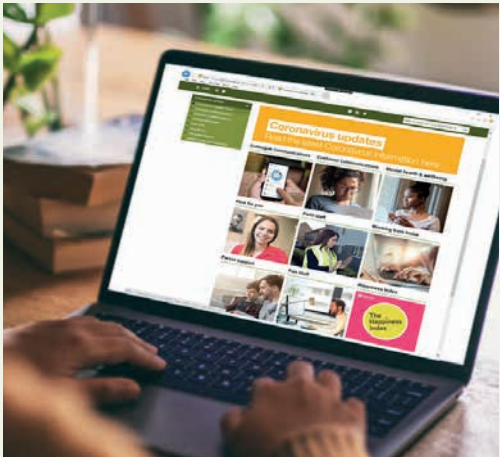
Case Study: Supporting our staff through the pandemic

At the beginning of the pandemic in February 2020 organisations had to adapt quickly to maintain the health and wellbeing of their workforce. At Guinness, we took steps throughout the pandemic to maintain essential services to our customers and safeguard our employees. Our response was recognised by Investors in People in 2020, who awarded Guinness a Special Recognition award for our people centric response to the pandemic.

Below are some of the key actions we took in each area:

Communication and Engagement

- We set up an email dedicated to coronavirus questions and comments for colleagues as well as an anonymous pulse survey.
- We increased the frequency of Staff Forum meetings to weekly until September 2020. These meetings were attended by both the CEO and HR Director.
- Our CEO sent out weekly informal emails to colleagues with updates and shared concerns.
- We set up a Coronavirus microsite on the company intranet with information that was regularly updated.



“I’m so thankful to work here. It’s obvious that Guinness care for customers and colleagues. There have been great communications since this situation started and I love Catriona’s messages each week. Thanks for being such a great place to work.”

Financial Wellbeing

- Guinness topped up all salaries for colleagues who were on Furlough to 100%.
- A pay award of 2% was given to all eligible colleagues. The bonus structure was amended to allow more colleagues to receive a bonus including a special bonus for all field-based colleagues and frontline Carers in Guinness Care.

Family Wellbeing

- Colleagues were able to request flexible working arrangements to enable them to look after dependants. We had several requests from colleagues who wanted to work flexibly to accommodate childcare. Examples of this include where a colleague would work from 7am-10am then again from 4pm-7pm so she could look after her children.
- One of our colleagues with four young children had no one to assist with childcare or home schooling. It was agreed with the relevant Director that she would be put on Furlough for eight weeks during lockdown as she would otherwise have been unable to work and look after her family.



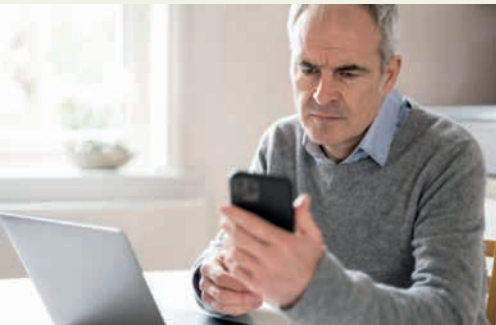
- Several colleagues had to coordinate their working hours with partners to look after dependants (elderly parents and/or children) and this was accommodated.

Physical and Mental Wellbeing

- All field-based colleagues who were classed as extremely vulnerable were either reassigned to different duties or put on Furlough to protect their health.
- Desk based colleagues were asked to complete a DSE assessment and where necessary office equipment was sent to colleague’s home addresses.
- In partnership with a Business Psychologist, we developed mental health guidance for colleague working from home, field based, lonely or managing the responsibilities of working and dependant care.
- We set up drop-in sessions three times a week for colleagues to speak to mental health first aiders from across the business.
- We trained our managers on how to have positive mental health conversations with their teams.

One of the comments from the May 2020 staff survey was “Another great day to be part of the Guinness family. I’m so thankful to work at

Guinness. It’s obvious that Guinness care for customers and Guinness colleagues. Some of my friends haven’t been so lucky with their employers. Great communications from Guinness since this situation started. And I love Catriona’s messages each week - I know other colleagues in Guinness do too. Thanks for being such a great place to work.”





# In Conclusion

This inaugural ESG report marks a key stage of our ESG journey. Guinness is an organisation built around our social purpose and fulfilling this requires us to be a strong, sustainable, and responsible business.

While this commitment to purpose provides a natural foundation for our ESG reporting, we also recognise that there is further work to do, and that doing some of that work will be a complex and challenging journey.

In publishing this report, we are making a public commitment to ESG that will support continued improvement, transparency, and accountability. Our subsequent 2021/22 report will assess our progress and performance against the measures contained within the Sustainability Reporting Standard.

Some of the next steps include:

- Agreeing our Environmental and Sustainability Strategy (which happened following the end of the year covered by this report) which maps out how we will achieve our target of becoming a sustainable and carbon neutral organisation by 2050.

- Seeking funding to support work to improve the energy performance of certain harder to treat properties in our portfolio.
- Adopting a sustainability financing framework with the objective that our next Capital Markets bond issue will be a sustainable bond.
- Assessing and improving the quality of our data, which will underpin our ability to make the right investment decisions and measure progress. We are investigating available tools to improve our tracking of ESG performance.
- Delivering Race Fluency training to all employees during 2021/22 as part of our Anti-Racism action plan.

We are committed to working in partnership with all of our stakeholders as we shape the way we demonstrate our priorities, progress and performance, as this will ensure our ESG reporting fully meets their needs. We would welcome feedback and suggestions for how future editions of this report can be enhanced and made more useful to the audience.



**great service  
great homes  
a great place to work  
and a great business**

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