



## sustainability framework

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Our approach to enabling people to live well in our homes and communities, having a positive impact on the environment, and remaining a well-managed organisation.





# introduction

Our sustainability framework sets out our approach to delivering our social purpose, having a positive impact on the environment, and remaining a well-managed organisation.

As an affordable housing provider, we can make a significant difference to people’s lives and to society. We have a direct relationship with the 20,000 people who live in our homes and play a major role within local communities. We take this responsibly very seriously.

We have a strong social purpose and we’re committed to supporting people to live well by providing good quality homes and services, making a difference in the communities we serve, providing more affordable homes, and supporting colleagues to enjoy work, learn and grow.

For nearly 50 years we have delivered against our purpose. From supporting people with their personal development and wellbeing, to building affordable, low-energy homes - we have made a significant contribution to society.





# supporting the UN's Sustainable Development Goals

We have aligned our approach to the UN Sustainable Development Goals (SDG) which address poverty, hunger, environmental degradation, and human rights.

We have considered all 17 SDGs and chosen seven goals where we believe we can meaningfully monitor an improvement in our impact. These are:



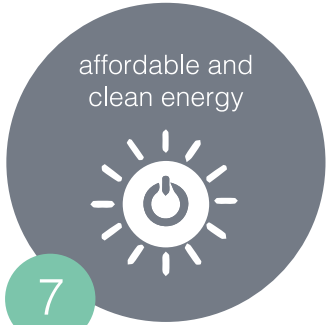
Ending poverty in all its forms everywhere



Ensure healthy lives and promote well-being for all at all ages



Ensure inclusive and equitable quality education and promote lifelong opportunities for all



Ensure access to affordable, reliable, sustainable, and modern energy for all



Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all



Reduce inequality within and among countries



Make cities and human settlements inclusive, safe, resilient, and sustainable



Ensure sustainable consumption and production patterns

## measuring our impact

We have set ourselves targets to increase our impact. Every year we will report on our progress and make this available via our website.

We are also committed to producing additional information required by lenders as part of sustainable finance arrangements.





# we help people to live well and make a positive contribution to society

We are committed to supporting people to live well in their homes and community. We do this by:

- Providing good quality homes and services
- Making a difference in the communities we serve
- Providing more affordable homes
- Supporting colleagues to enjoy work, learn and grow.



## We provide good quality homes and services

Everyone deserves a safe, secure, comfortable place to call home. Social housing makes this possible and provides the foundation on which people can build their lives.

We provide over 7,500 affordable homes across Greater Manchester, helping those who may otherwise struggle to afford a place to call home. We offer a range of tenures to help people into a home that's right for them including homes for affordable rent, social rent, market rent and shared ownership. We also work with partners to reduce homelessness across the city region.

Every year we invest around £9m keeping homes safe and well maintained, and £7m improving them for the future. We also provide services to support customers to maintain their tenancy and live well in their home.

- 100% of our homes meet Decent Homes Standard.



- Last year 360 families and 139 people who were previously homeless, we're supported into one of our homes.



- Our rents are 59% less than market rent.



- 100% of homes who need it have an up to date fire risk assessment in place.



- 100% homes who need it have an up to date gas certificate.





# We make a difference in the communities we serve

By working with the people in the communities we serve, we can improve the lives of those who live there.

We're underway with a multimillion-pound estate regeneration programme in Trafford - transforming the estate by building more affordable housing, improving existing homes and enhancing the environment and public realm. The first phase is nearly complete and includes 79 new affordable new homes and over £7.2 million of improvements to existing homes. Plus, new roads, parking, walkways, cycle routes and environmental enhancements.

We have a £2m charitable investment fund, the Irwell Valley Foundation, which is overseen by a resident led panel. Every year we invest around £100,000 of dividends from the investment fund to help people with their personal development and wellbeing, as well as projects and initiatives that benefit the wider community.

From hosting outreach services at our community resource centre, to serving up free kid's meals in the school holidays at our community café, we also provide access to services and support in the community at our community centres.

We play to our strengths and recognise where working with others will help us to do more. We work with a wide range of partners across the public, voluntary and charitable sectors. Partnerships like Athena which is helping to deliver training, employment, and other initiatives across Greater Manchester to reduce inequality and poverty.

And our colleagues are given two days every year to use their skills to support charities and organisations within the communities we serve, helping them to play an active role and make a difference.

- Last year we supported over **8000** hours of volunteering in communities.



- **£95,000** was invested by Irwell Valley Foundation to support people, improve places and bring communities together this attracted **£300,000** of match funding to maximise our impact.



- We awarded grants totalling **£80,379.78** to the community and voluntary sector.



- **68** voluntary and community groups were supported by us.



- **83** community and voluntary sector organisations were engaged in formal alliances or contracts with us.



- **84%** of our colleagues live within Greater Manchester.





## supporting independence

We know the life-changing difference supported housing makes, it also helps to ease the pressure on health and social care services.

We provide homes with specialist support for people with dementia, mental health issues, learning and physical disabilities, and those who have been made homeless or have experienced domestic violence. Plus, a range of homes for older people to help them live well in their community. We are committed to building more in our current development programme to allow more people to access the housing and support they need, where they need it.



• We helped **852** people to live independently last year in our supported housing.

• **£5.5m** investment in 38 new supported homes over the current programme.

## everyone's welcome

Our culture is inclusive, and we're committed to increasing diversity. Our homes, services, support and employment are tailored around people's individual needs and our EDI Framework and equality impact assessments help us to do remove barriers and promoting equality in all that we do.

We lead on Diversity, Inclusion, Community Cohesion and Equality (DICE) on behalf of the Greater Manchester Housing Providers. In 2020 we surveyed members to understand what we're doing to tackle inequality within our own organisations and collaboratively. The report enabled members to sharpen their focus on tackling inequalities and created a comprehensive picture of the housing sector's response to tackling inequalities.

We enable colleagues to be themselves at work and support them to be their best, in a role that is fulfilling and rewarding. Every year we share our gender and ethnicity pay gaps.

• We have a positive gender pay gap.

• We are committed to being a Disability Confident Committed employee.

• We've signed the armed forces covenant and pledge to support members of the armed forces communities with access to housing and services.

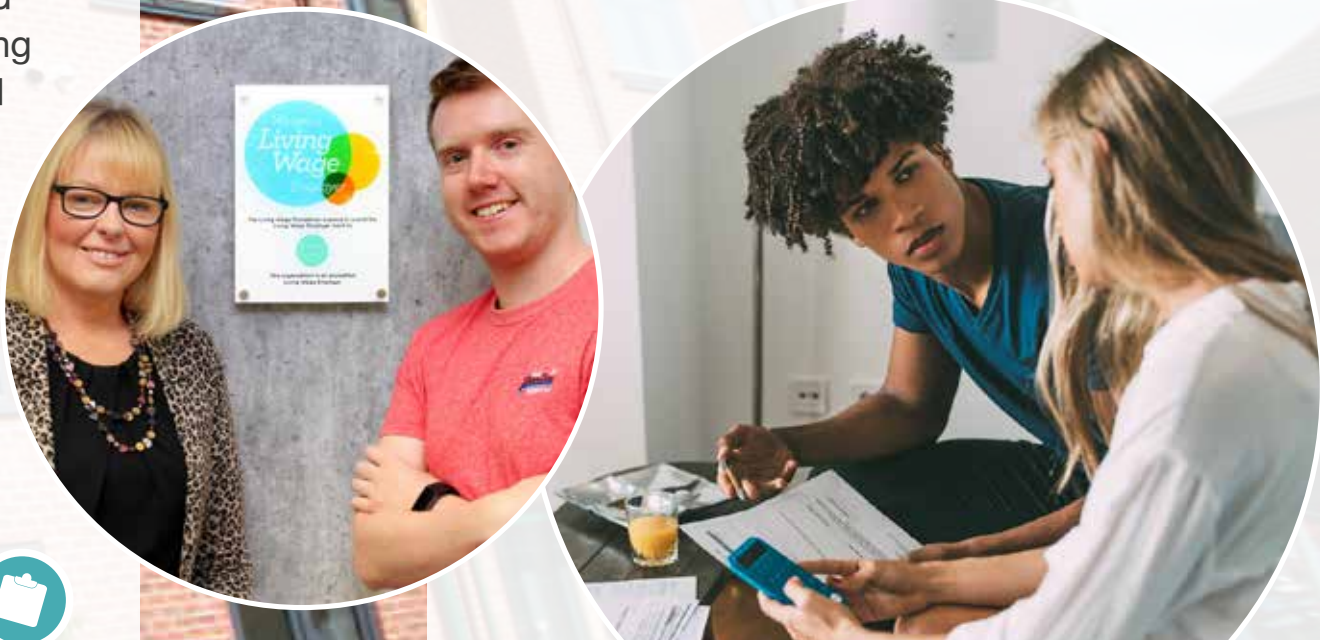
• We're working towards Houseproud Pledge Pioneer status - giving LGBTQ+ residents input at a strategic level, increasing visibility, and training colleagues to improve awareness and understanding.

## building economic resilience

We support customers to maximise their income, manage their money and deal with debt, offering confidential and non-judgemental guidance.

Working in partnership with debt support charities and poverty alleviating organisations, we also fund outreach services in the community such as Citizen's Advice sessions, to support customers to sustain their tenancies.

Reducing poverty can only be done by engaging with people who have experienced it. We act as Civic Commissioners on Poverty Truth Commissions in areas we serve to bring together people with lived experience of poverty and civic leaders to collectively address poverty together.



• Last year we secured **£325,635** of additional benefits and grants for customers.

• We are principal partners of Greater Manchester Poverty Action.

• We fund citizens advice sessions in our neighbourhoods.





# We provide more affordable housing

There is a national housing crisis due to the housing market not delivering the homes that people need or can afford. Rough sleeping is a visible indication of this. But there are many other challenges, such as young people struggling to secure their first home, older people wanting to remain independent in their community, and families needing a good quality, stable home, but living in overcrowded homes on short term tenancies. We also urgently need to reduce the energy demands of our homes to become net zero carbon neutral by 2038.

The Greater Manchester Spatial Framework includes a commitment to deliver at least 50,000 affordable homes by 2037, with at least 30,000 of these being social homes.

We are playing our part in delivering these homes. Building homes of different types, sizes and tenures to meet local housing demand, plus more supported housing to help people live well in their community, and eco homes to reduce our carbon footprint.

We have already invested over 33.8 million in building 235 new affordable homes over the last three years and have provision in our financial plan to invest a further £176 million in delivering 1,110 new homes over the next five years.

• We've built **200** new affordable homes since 2019.



• **1,100** new affordable homes being built over the next five years.





# We support people to learn and grow

We know that good, stable, employment is key to living well and we invest in employment, skills and training opportunities for our customers. From funding digital training courses, to hosting job clubs at our community centres, we provide a wide range of ways for people to access opportunities within their community.

Every year we employ apprentices and participate in the government’s Kickstart scheme. We also set targets for this within our procurement contracts.

By investing in our colleagues, we help them to reach their potential. With personal development, training and coaching to help them be their best. We also offer agile working to promote a good work-life balance, pay the real living wage and offer a wide range of benefits that support health and wellbeing.

## Last year

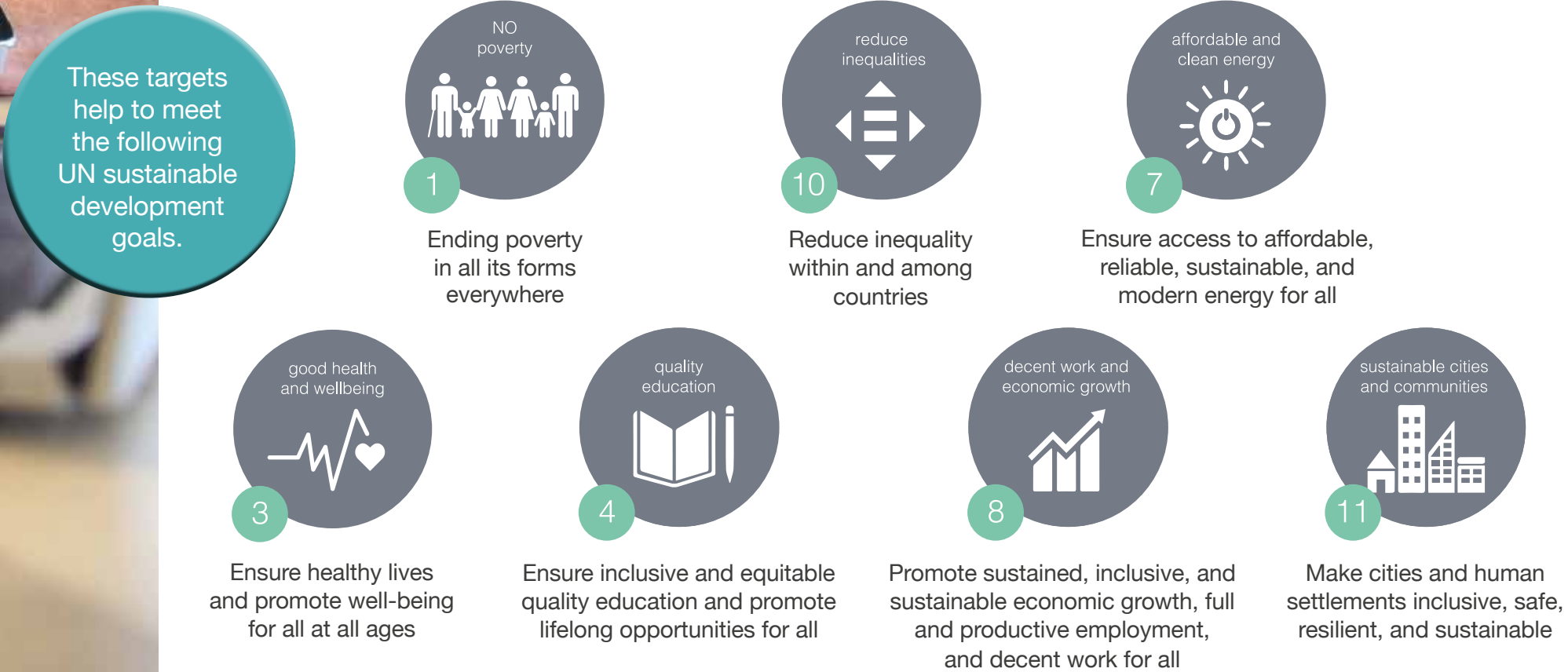
- 151 customers were supported towards work. 
- 46 customers were supported with online training. 
- 104 apprentices were employed by us and our contractors. 
- We are a real living wage employer. 



## our future targets

We will increase our impact every year by:

- Delivering 1,100 new affordable homes by 2027
- Continuing to deliver specialist supported housing schemes with key partners in our priority local authority areas
- Increasing the ongoing investment in our existing homes.
- Completing high risk fire remedial works by 2024
- We will increase the number of customers in arrears who are engaging with us, increasing our target from 25% to 45% for 2022, then incrementally each year.
- Delivering the Sale West regeneration programme.
- Increasing the number of work experience, apprenticeship or kickstart placements provided by us and our contractors.
- Increasing the number of customers supported towards work
- Increasing the additional benefits and grants awarded to customers
- Increasing the number of homes let to people who are homeless.
- Maintaining our living wage accreditation.
- Increasing the number of suppliers who pay real living wage.
- Achieving the next level of Disability Confident accreditation.
- Achieving the Houseproud Pledge Pioneer status.
- Improving our ethnicity pay gap
- Maintaining our gender pay gap
- Investing 100% of the dividends from the Irwell Valley Foundation into the communities we serve.





# we make a positive impact on the environment

We aim to become a carbon neutral organisation by 2038. This requires significant investment and resourcing. Our environmental strategy sets out how we'll do this and within our 30-year financial plan we have committed £69million to modifying our existing homes to help meet this target.

We maximise our impact and investment by accessing funding for sustainable improvements and working with organisations who share our green ambitions and who are committed to making a difference.



## We make homes more efficient and environmentally friendly

Using modern methods of construction and green technologies we are building new efficient homes that are kinder to the environment. In our current development programme, we are using panelised systems, mechanical heat recovery systems, air source heat pumps, green roofs, photovoltaic panels, and installed electric vehicle charging points.

But building new homes is the easy bit. Over 85% of our carbon footprint comes from our existing homes. The real challenge is making these more environmentally friendly.

The future homes standard will be introduced in 2025 and will require homes to have low carbon heating and improved energy efficiency ratings. We've started this work, securing government funding to install external wall insulation to properties with lower EPC ratings, and we're working with partners on a joint approach to meeting the new standard.

- We use renewable energy in all communal areas of our homes.



- Our new eco homes are kind to the environment and more affordable to run.





# We promote greener ways of working

In 2019 we transformed the way we work to provide better services to customers, reduce our carbon production and our costs, plus support colleagues to improve their performance and achieve a good work-life balance.

We consolidated three offices and moved to a new workspace in Salford - reducing our office footprint by over 15,000 square feet. We introduced environmentally friendly waste management systems and switched to a renewable energy provider.

Three community hubs were created to provide services and support within communities - reducing travel for colleagues and customers. We also introduced agile working and support colleagues to work from home to support a good work-life balance and further reduce emissions.

Over the next ten years our new ways of working are predicted to reduce our carbon footprint by over **40%**, save **£1.3million**, and realise substantial operational efficiencies.



As we provide services across Greater Manchester, our business travel contributes significantly to our overall carbon footprint. Last year we replaced our fleet vehicles to reduce emissions and we have a roadmap to a fully green fleet by 2026.

Our green car and a bike to work schemes encourage colleagues to use greener transport. Both operate through as salary sacrifice schemes to incentivise going green with tax and national insurance savings.



Our new fleet will reduce our carbon footprint by **28 tonnes** of CO2 per year.







# We support people to reduce their carbon footprint

We have a colleague environmental group who drive forward ideas and champion change across the business. Colleagues from the group, and our strategic leadership team have undertaken carbon literacy training and we plan to provide further training for all colleagues.

Customers are given information on saving energy and can access support to set up their heating systems efficiently to reduce their energy consumption. Our procurement tendering also has weightings around environmental impact, so that we work with those who share our environmental ambitions.

Last year 175 customers were supported to reduce their carbon emissions.





# We invest in environmental improvements and increasing biodiversity

To counteract our carbon production, we invest in environmental improvements in local communities. Our tree planting programme is increasing numbers, and by installing wildflower beds and moss in green spaces we are reducing grass cutting and lowering our carbon footprint.

Last year we cleared 375 reports of fly tipping and hosted community clean up events with the waste disposed of using environmentally friendly waste management systems. Through our charitable foundation we also support environmental projects such as river clearing, community gardening projects and litter picking groups.

We've secured £995,000 from The Department for Levelling Up, Housing and Communities', to create green spaces that support wellbeing, biodiversity and mitigate the impact of climate change on one of our largest estates. This includes a natural play strategy, new seating areas, extensive tree and hedge planting, improved drainage, habitat enhancements and a community horticulture programme.



## our future targets

We will increase our impact every year by:

- All of our homes EPC C or better by 2030
- Improving insulation and increasing fabric first investment
- Installing low-carbon heating systems by 2030
- Building all new homes to 2022 Building Regs  
(30% less carbon emissions)
- Building 50 net zero homes by 2025
- Installing at least 200 electric charging points by 2025.
- Reducing the CO2 emissions from offices
- Training 100% of colleagues in carbon literacy by 2025
- Supporting more residents to reduce their energy use at home
- Reducing our supply chain carbon footprint
- Reducing our business miles
- Having a fully green fleet by 2024

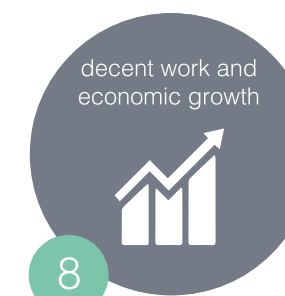
These targets help to meet the following UN sustainable development goals.



Ensure sustainable consumption and production patterns



Ensure access to affordable, reliable, sustainable, and modern energy for all



Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all



Make cities and human settlements inclusive, safe, resilient, and sustainable



# we are financially strong and well governed

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We have the highest governance rating from our regulator and aim to maintain this standard and remain a financially viable organisation so that we can continue to be here for our customers and communities we serve.

The Regulator of Social Housing (RSH) set the standards that we are expected to follow in relation to governance, Value for Money (VfM) and financial viability. Every year we publicly report how we meet these standards.

Now, more than ever, there is an increasing importance on being accountable to residents. By working with customers, we empower them to hold us to account and influence decisions affecting their lives at a strategic level.



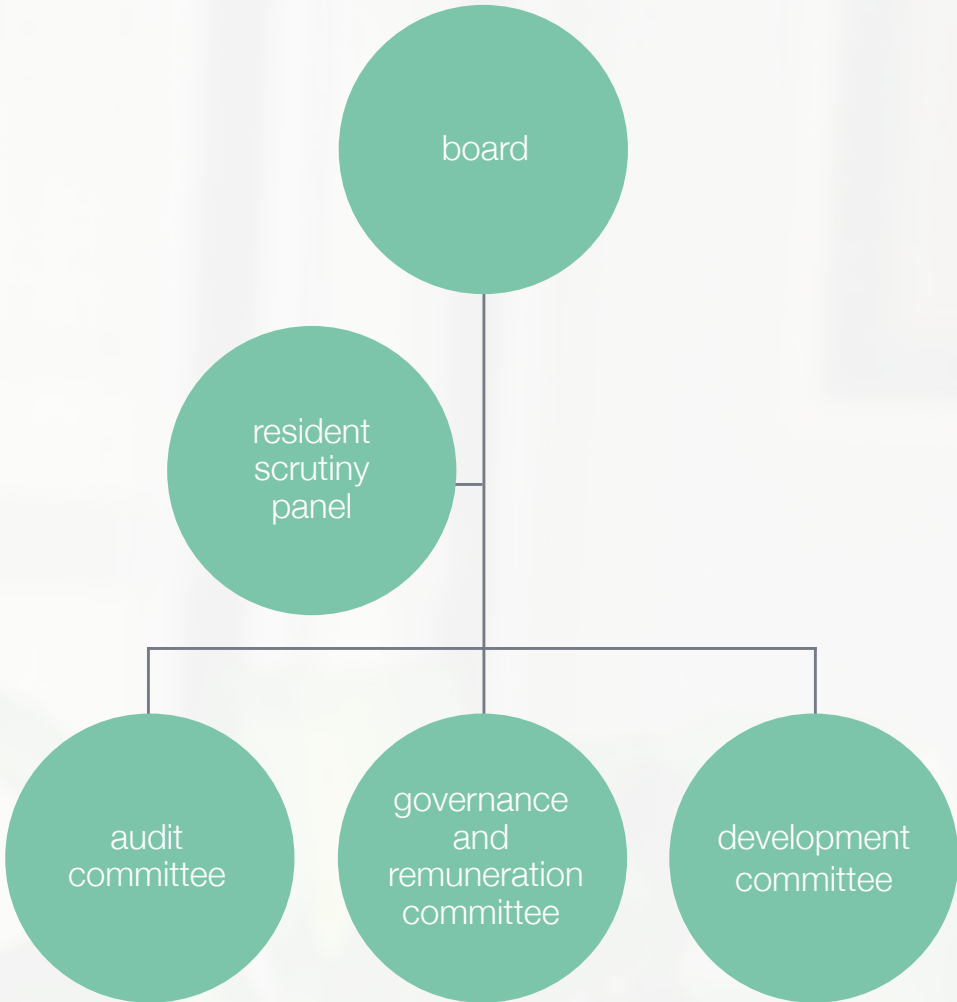


# We achieve excellence in governance

Our board of management agree our objectives, make policy and strategic decisions and monitor our performance to ensure that we meet all our regulatory requirements and deliver our corporate plan.

Three committees support the Board, the Governance and Remuneration Committee, the Audit Committee, and the Development Committee.

All Board members are non-executive members, and two members are customers. We also have a separate Residents Scrutiny Panel that gives customers the power to scrutinise our work and hold us to account. They do this by reviewing our services and making recommendations to our board for how we can improve.



The Board has adopted the National Housing Federation Code of Governance 2020 and Code of Conduct which set out standards we seek to attain. The Governance Code is built around – accountability, integrity, openness, and equality, diversity and inclusion.

The 2020 code is closely linked to our commitment to be accountable to residents and involve them in decision-making. It makes sure that the views and needs of residents are at the heart of strategic decision-making, that measures are in place to keep people safe, and that Board members have an oversight of risk and test the impact of potential risk scenarios on their organisations’ future.

Every year we review the effectiveness of the Board and have development and succession plans in place to ensure we are continuously strengthening our Board and achieving the highest standards of governance and board excellence.

• We have the highest rating for governance – G1.



• 100% of board are non-executive members.







## We empower customers and are accountable to them

By listening to customers, we can understand what matters to them and work with them to shape solutions. We provide lots of ways for customers to get involved, from taking part in online surveys to joining one of our customer involvement groups.

We are supporting Together with Tenants - a sector-wide initiative led by the National Housing Federation that is focused on strengthening the relationship between residents and housing associations.

We have been working with customers, other housing associations and the National Housing Federation to develop a four-point plan. This includes a new charter that sets out what residents can and should expect from their landlord.

Over the last 12 months, 130 early adopter organisations, including Irwell Valley Homes have been testing the charter. The ambition is for all housing associations to adopt it to embed a culture across our sector that values the voice and experience of residents and strengthens the relationship between residents and housing association landlords.

- We are early adaptors of the Together with Tenants Charter. 

- Two customers are board members. 

- Our Resident Scrutiny Panel report directly into our board. 

- 7,299 customers gave us feedback last year. 







# We are financially viable

We are a financially viable organisation with a robust 30-year plan. By maintaining a compliant financial viability rating from the Regulator, we optimise investment in existing homes and the delivery of new homes.

We are always looking for ways to access funding, deliver value for money and make the best use of our resources. Reviewing what we do and how we do it to drive efficiencies. By participating in joint ventures, partnerships, and funding consortiums we can maximize our impact and deliver the best return on our investments.

Working with other housing associations we are developing new homes on sites which are mutually beneficial to achieve economies of scale and reduce risk. We are also members of HIVE Homes – an investment partnership developing over 700 new homes for market sale.

- Over the last 3 years, we have secured **£75 million** new funding to help us deliver new homes.



- We built **52** homes in partnership with others.



- Our investment in communities attracted **£300,000** of match funding.







# We deliver social value through our procurement and commissioning

We drive social value through our procurement with clear social value, sustainability and EDI targets built into all contracts.

We look to commission social enterprises, charities and local businesses and help customers to set up their own businesses through the Irwell Valley Foundation - to build economic resilience in the communities we serve.

- 70% of our spend was with companies within Greater Manchester. 
- £700k value for money efficiencies delivered last year through. 



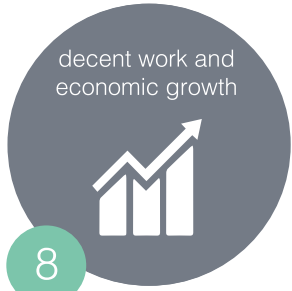
## our future targets

We will increase our impact every year by:

- Maintaining compliance with the Economic and Consumer Standards of the RSH.
- Maintaining compliance with NHF 2020 Code of Governance.
- Maintaining compliance with NHF Code of Conduct.
- Carrying out two Resident Scrutiny Panel Reviews each year and implementing the recommendations.
- Carrying out external governance review every 3 years and implementing the actions.
- Reviewing Board Effectiveness annually and implementing actions.
- Reviewing board skills and implement training annually.
- Improving the ratio of CEO pay to lowest paid employee.
- Measuring and improving the social value delivered through our supply chain.
- Increasing our value for money efficiencies each year through good procurement.
- 100% of colleagues trained in our essential business models - H&S, safeguarding, anti-corruption, bribery, fraud, cyber, data protection, fire safety, modern slavery, whistleblowing training



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