



# Environmental, Social and Governance Report

This report sets out the performance and impact of United Welsh Housing Association Ltd in terms of the Environmental, Social and Governance (ESG) aspects of our business.

We have chosen to use the framework devised by the UK-wide ESG Social Housing Working Group. The Group developed a Sustainability Reporting Standard for Social Housing (SRS) which was launched in November 2020, covering 48 criteria. The Standard develops the 3 ESG areas into 12 themes and each theme is aligned with the UN Sustainable Development Goals. Each theme has one or more criteria against which to measure; some criteria are classed a ‘Core’ (the most important) or ‘Enhanced’ (more aspirational).

This is our fifth report using this framework and shows results for all Core criteria (C) and those Enhanced criteria (E) where we have made some progress. The information will be updated annually.



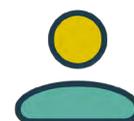
## Environment

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Climate Change	C	Distribution of EPC ratings of existing homes (those completed before the last financial year).	<ul style="list-style-type: none"> <li>Band A: 6.6%</li> <li>Band B: 46.3%</li> <li>Band C: 43.9%</li> <li>Band D: 3.2%</li> </ul>	<ul style="list-style-type: none"> <li>Band A: 3%</li> <li>Band B: 43%</li> <li>Band C: 50%</li> <li>Band D: 4%</li> </ul>
	C	Distribution of EPC ratings of new homes (those completed in the last financial year).	<ul style="list-style-type: none"> <li>Band A: 44%</li> <li>Band B: 56%</li> </ul>	<ul style="list-style-type: none"> <li>Band A: 38%</li> <li>Band B: 62%</li> </ul>
	E	Scope 1, Scope 2 and Scope 3 green house gas emissions.	Not currently tracked.	Not currently tracked.

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Climate Change	E	What energy efficiency actions has the housing provider undertaken in the last 12 months?	We continue to participate in the Optimised Retrofit Programme. Phase 1 completed in 2024/25 including installation of 181 solar pv systems with battery storage, and 62 installations of EWI. Phase 3 was also completed delivering to 342 properties installation of solar pv systems and loft insulation top-ups.	We continue to participate in the Optimised Retrofit Programme and are completing energy efficiency works to a further 137 properties in 2023/24 and 241 properties in 2024/25.
	E	How is the housing provider mitigating the following climate risks: <ul style="list-style-type: none"> <li>• Increased flood risk</li> <li>• Increased risk of homes overheating</li> </ul>	All of new homes that we deliver incorporate sustainable drainage systems (SuDS) to manage and control surface water  By incorporating SuDs into our new developments we work to reduce the causes and impact of flooding.	All of new homes that we deliver incorporate sustainable drainage systems (SuDS) to manage and control surface water  By incorporating SuDs into our new developments we work to reduce the causes and impact of flooding.
	E	Does the housing provider give residents information about correct ventilation, heating, recycling etc. Please describe how this is done.	We provide home user guides on new developments, Otherwise, ad hoc advice is currently given on request, where a related maintenance issue arises. Development of a strategic approach to this will be considered over the coming years as part of our Net Zero strategy.	We provide home user guides on new developments, Otherwise, ad hoc advice is currently given on request, where a related maintenance issue arises. Development of a strategic approach to this will be considered over the coming years as part of our Net Zero strategy.

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Ecology	E	How is the housing provider increasing Green Space and promoting Biodiversity on or near homes.	Rewilding of appropriate spaces on our estates continues, and is now in the 2nd year of a 7-year cycle. We have seen resurgence of native species which were not evident before. Recent changes have been made to planning policy in Wales to significantly enhance green infrastructure (GI) in housing and development. These changes ensure green space is increased and promotes biodiversity. Under Planning Policy Wales (PPW) Ed 12, all planning applications must now include a Green Infrastructure Statement (GIS). The statement must describe how GI is integrated into a development and demonstrate net benefit for biodiversity and ecosystem resilience.	Pilot rewilding project is underway in 2024/25 in relation to 17 green spaces which were previously subject to traditional seasonal grass cutting.
	E	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?	No current plans to develop a strategy.	No current plans to develop a strategy.

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Resource Management	E	<p>Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building works?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>Yes.</p> <p>For self-delivered new homes our preference is to use timberframe construction through our own factory, which has PEFC Accreditation and has been certified by Earthly as a climate positive business.</p>	<p>Yes.</p> <p>For self-delivered new homes our preference is to use timberframe construction through our own factory, which has PEFC Accreditation and has been certified by Earthly as a climate positive business.</p>
	E	<p>Does the housing provider have a strategy for waste management incorporating building materials?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>There is a waste management strategy in place during the construction of new homes, this forms part of the Considerate Contractors remit that our Contractors will follow, so its to entirely our strategy.</p>	<p>There is a waste management strategy in place during the construction of new homes, this forms part of the Considerate Contractors remit that our Contractors will follow, so its to entirely our strategy.</p>
	E	<p>Does the housing provider have a strategy for good water management?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>New Welsh Housing Quality Standard contains measures to reduce water usage and management of rainwater discharge. These measures will be incorporated into our WHQS compliance works.</p>	<p>New Welsh Housing Quality Standard contains measures to reduce water usage and management of rainwater discharge. These measures will be incorporated into our WHQS compliance works.</p>



## Social

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
<b>Affordability and Security</b>	C	<p>For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:</p> <ol style="list-style-type: none"> <li>Rent compared to Median private rental sector (PRS) rent across the Local Authority</li> <li>Rent compared to Local Housing Allowance (LHA)</li> </ol>	<p>We base our rents on affordability principles developed by JRF Foundation</p> <p>For general needs social rented our total charge (including service charges) does not exceed 33% of the Standard National Living Wage (adjusted for tax credits) or 28% of the standard National Living Wage figure (adjusted for tax credits) where there is no service charge.</p>	<p>We base our rents on affordability principles developed by JRF Foundation</p> <p>For general needs social rented our total charge (including service charges) does not exceed 33% of the Standard National Living Wage (adjusted for tax credits) or 28% of the standard National Living Wage figure (adjusted for tax credits) where there is no service charge. 2022/23 was the final year in transitioning so that all general needs rents meet this criteria.</p>

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Affordability and Security	C	<p>Share, and number, of existing homes (homes completed before the last financial year) allocated to:</p> <ul style="list-style-type: none"> <li>• General needs (social rent)</li> <li>• Intermediate rent</li> <li>• Affordable rent</li> <li>• Supported Housing</li> <li>• Housing for older people</li> <li>• Low-cost home ownership</li> <li>• Care homes</li> <li>• Private Rented Sector</li> </ul>	<ul style="list-style-type: none"> <li>• General needs (social rent) – 66% (4435)</li> <li>• Older People – 13% (866)</li> <li>• Supported housing – 15% (1010)</li> <li>• Affordable – 2% (103)</li> <li>• Low-cost home ownership – 4% (297)</li> </ul>	<ul style="list-style-type: none"> <li>• General needs (social rent) – 66% (4308)</li> <li>• Older People – 13% (852)</li> <li>• Supported housing – 15% (958)</li> <li>• Affordable – 1% (78)</li> <li>• Low-cost home ownership – 5% (295)</li> </ul>
	C	<p>Share, and number, of new homes (homes that were completed in the last financial year), allocated to:</p> <ul style="list-style-type: none"> <li>• General needs (social rent)</li> <li>• Intermediate rent</li> <li>• Affordable rent</li> <li>• Supported Housing</li> <li>• Housing for older people</li> <li>• Low-cost home ownership</li> <li>• Care homes</li> <li>• Private Rented Sector</li> </ul>	<ul style="list-style-type: none"> <li>• General needs (social rent) – 97% (132);</li> <li>• Older People – 0% (0)</li> <li>• Supported housing – 3% (4)</li> <li>• Affordable – 0% (0)</li> <li>• Low-cost home ownership – 0% (0)</li> </ul>	<ul style="list-style-type: none"> <li>• General needs (social rent) – 59% (129)</li> <li>• Older People – 6% (14)</li> <li>• Supported housing – 30% (65)</li> <li>• Affordable – 4% (8)</li> <li>• Low-cost home ownership – 1% (2)</li> </ul>

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
<b>Affordability and Security</b>	C	How is United Welsh trying to reduce the effect of fuel poverty on its residents?	<p>Our Money Advice team support with managing energy bills.</p> <p>We are committed to building new homes to EPC-A standard, the highest rating of energy efficiency. Our new build homes use green energy sources and zero carbon technologies, and we will be piloting Octopus Zero bills tariffs on a number of homes on a new build development scheme to establish if this approach could work across our wider development programme. The zero bills initiative allows residents to move into homes equipped with green energy technology and have no energy bills for around five years. To be eligible, the homes require solar panels, home batteries and heat pumps.</p>	<p>Our Money Advice team support with managing energy bills.</p> <p>We are committed to building new homes to EPC-A standard, the highest rating of energy efficiency. Our new build homes use green energy sources and zero carbon technologies, and we will be piloting Octopus Zero bills tariffs on a number of homes on a new build development scheme to establish if this approach could work across our wider development programme. The zero bills initiative allows residents to move into homes equipped with green energy technology and have no energy bills for around five years. To be eligible, the homes require solar panels, home batteries and heat pumps.</p>
	E	What % of rental homes have a 3 year fixed tenancy agreement (or longer).	All residents except those in certain forms of supported housing have standard occupation contracts, which include security of tenure with no fixed term.	All residents except those in certain forms of supported housing have standard occupation contracts, which include security of tenure with no fixed term.

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
<b>Building Safety and Quality</b>	C	What % of homes with a gas appliance have an in-date, accredited gas safety check?	99.90%	99.90%
	C	What % of buildings have an in-date and compliant Fire Risk Assessment?	100.00%	100.00%
	C	What % of homes meet the Welsh Housing Quality Standard (WHQS2023 incl Temporary Fails and Conditional Passes)	99.40%	100%
<b>Resident Voice</b>	C	What arrangements are in place to enable the residents to hold management to account for provision of services?	We use a range of feedback mechanisms from telephone surveys, focus groups and online discussion forums. We are currently implementing a new Customer Involvement Strategy.	We use a range of feedback mechanisms from telephone surveys, focus groups and online discussion forums. We are currently implementing a new Customer Involvement Strategy.

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Resident Voice	C	How does the housing provider measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?	<p>Rolling independent telephone perception survey surveying approximately 75 residents per month, with results monitored through quarterly reports to the Executive Team. Under our Strategy 2023-27 we have defined our ambition to improve our satisfaction levels in comparison with peer organisations</p> <p>For all but one of the metrics 2024/25 results have been equal to or above the peer median for 2025, although only 3 out of the 12 metrics used had improved performance against our 2023/24 satisfaction levels.</p>	<p>Rolling independent telephone perception survey surveying approximately 75 residents per month, with results monitored through quarterly reports to the Executive Team.</p> <p>Under our Strategy for 2023/24 and onwards we have defined our ambition to improve our satisfaction levels in comparison with peer organisations. For all but two of the metrics 2023/24 results have been above the peer median for 2023.</p>
	E	<p>In the last 12 months, how many complaints have been upheld by the Ombudsman.</p> <p>How have these complaints (or others) resulted in change of practice within the housing provider?</p>	<p>Of the 14 complaints about United Welsh which were closed by the Ombudsman during 2024/25: four resulted in a decision not to investigate; three were Early resolutions; one was a matter outside the Ombudsman's jurisdiction and six were premature.</p>	<p>10 complaints were escalated to the Ombudsman, two were upheld.</p>

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
<b>Resident Support</b>	C	<p>What support services does the housing provider offer to its residents?</p> <p>How successful are these services in improving outcomes?</p>	<p><b>Jobs and training:</b> schemes to place customers into meaningful work (21 in 2024/25), support to remove barriers to employment (168 in 2024/25), provision of wellbeing and personal confidence courses (215 attended in 2024/25).</p> <p><b>Money advice:</b> provide advice in how to manage money, supporting to make claims for UC, DHPs and other benefits (1488 referrals in 2024/25).</p> <p><b>Connect and Working Families:</b> signpost to services around mental health and physical health, reduction of loneliness, connecting with neighbours.</p>	<p><b>Jobs and training:</b> schemes to place residents into meaningful work (22 in 2023/24), support to obtain training accreditations (69 in 2023/24), support to remove barriers to employment (44 in 2023/24), and hosting wellbeing and personal confidence courses (28 in 2023/24).</p> <p><b>Money advice:</b> provide advice in how to manage money, supporting to make claims for UC, DHPs and other benefits (1396 referrals in 2023/24).</p> <p><b>Connect and Working Families:</b> signpost to services around mental health and physical health, reduction of loneliness, connecting with neighbours.</p>

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
<b>Placemaking</b>	E	Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	As part of our commitment to placemaking, we partnered with a local primary school to create a mural for our new development of 152 homes on a former colliery site which adjoins the school. This initiative worked to help foster a sense of pride and ownership amongst the school and the community. By involving the school in the creative process, we worked to help strengthen local identity, promote connection, and look to embed the development of new homes more meaningfully within the community.	United Welsh is a signatory to the Design Commission for Wales Placemaking Charter. We ensure that the six placemaking principles of the Charter are incorporated into the design and delivery of our new homes, working to deliver people focussed, active and distinctive places in which to live.



## Governance

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
<b>Structure and Governance</b>	C	Is the housing provider registered with a regulator of social housing?	Yes – Welsh Government	Yes – Welsh Government
	C	What is the most recent viability and governance regulatory grading?	United Welsh is Compliant for Governance and Compliant for Financial Viability signed as Green/Green (highest possible rating for Welsh Government system of rating).	United Welsh is Compliant for Governance and Compliant for Financial Viability signed as Green/Green (highest possible rating for Welsh Government system of rating).
	C	Which Code of Governance does the housing provider follow, if any?	Community Housing Cymru and National Housing Federation	Community Housing Cymru and National Housing Federation
	C	Is the housing provider Not-For-Profit?  If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	Yes, not-for-profit	Yes, not-for-profit
	C	Explain how the housing provider's board manages organisational risks.	Strategic Risk Map with accompanying Assurance Map	Strategic Risk Map with accompanying Assurance Map

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
<b>Structure and Governance</b>	E	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?	No	No
<b>Board</b>	C	<p>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?</p> <p>Add commentary if useful</p>	<p><b>Board</b></p> <ul style="list-style-type: none"> <li>• 50% women</li> <li>• 17% minority ethnic</li> <li>• none have a disability</li> <li>• average age is 51</li> <li>• average tenure is 3.7 years.</li> </ul> <p><b>Residents</b></p> <ul style="list-style-type: none"> <li>• 53% female</li> <li>• 14% minority ethnic</li> <li>• 54% residents are between 25-64.</li> </ul>	<p><b>Board</b></p> <ul style="list-style-type: none"> <li>• 55% women</li> <li>• 18% minority ethnic</li> <li>• none have a disability</li> <li>• average age is 52</li> <li>• average tenure is 4.2 years.</li> </ul> <p><b>Residents</b></p> <ul style="list-style-type: none"> <li>• 61% female</li> <li>• 8% minority ethnic</li> <li>• 73% residents are between 25-64.</li> </ul>
	C	<p>What % of the board AND management team have turned over in the last two years?</p> <p>Add commentary if useful</p>	14%	30%

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Board	C	Is there a maximum tenure for a board member? If so, what is it?	Yes. Nine years for non-executive board members	Yes. Nine years for non-executive board members
	C	What % of the board are non-executive members?	83%	82%
	C	Number of board members on the Audit Committee with recent and relevant financial experience.	2 out of 4 Audit & Risk Committee members have experience as finance directors, or heads of risk.	2 out of 4 Audit & Risk Committee members have experience as finance directors, or heads of risk.
	C	Are there any current executives on the Remuneration Committee?	No	No
	C	Has a succession plan been provided to the board in the last 12 months?	Yes. A recruitment plan has been agreed.	Yes. A recruitment plan has been agreed.
	C	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	A new external audit provider was appointed for 2024/25.	2023/24 was the current engagement partner's fourth year. The firm rotate the engagement partner at regular intervals.

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Board	C	When was the last independently-run, board-effectiveness review?	2024	2024
	C	Are the roles of the chair of the board and CEO held by two different people?	Yes	Yes
	C	How does United Welsh handle conflicts of interest at the board?	For a matter coming up to a board decision, if there is a conflict of interest the Chair determines whether it is appropriate for the board member to stay in the room (possibly to answer questions of clarification) or to leave the room. In relation to other code of conduct issues the Chair will discuss the matter with the board member and agree a way forward.	For a matter coming up to a board decision, if there is a conflict of interest the Chair determines whether it is appropriate for the board member to stay in the room (possibly to answer questions of clarification) or to leave the room. In relation to other code of conduct issues the Chair will discuss the matter with the board member and agree a way forward.

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Staff Wellbeing	C	Does United Welsh pay the Real Living Wage?	Yes	Yes
	C	What is the gender pay gap?	7%	9%
	E	What is the CEO-worker pay ratio?	As at 31-03-25 the ratio of CEO pay to median staff salary was 4.4	As at 31-03-24 the ratio of CEO pay to median staff salary was 4.4
	E	How does United Welsh support the physical and mental health of their staff?	<ul style="list-style-type: none"> <li>• Full time Staff Wellbeing Lead</li> <li>• Provide counselling service</li> <li>• Space in our Teams network for staff to post helpful articles or comments</li> <li>• Collective Voice – our team who collaborate with management on staff issues (also act as trades union reps)</li> <li>• Free eye tests</li> <li>• Healthcare scheme</li> <li>• Totally flexible trust-based working in terms of hours to support work/life balance</li> <li>• Hardship Fund to provide financial support to cover emergencies.</li> </ul>	<ul style="list-style-type: none"> <li>• Full time Staff Wellbeing Lead</li> <li>• Provide counselling service</li> <li>• Space in our Teams network for staff to post helpful articles or comments</li> <li>• Collective Voice – our team who collaborate with management on staff issues (also act as trades union reps)</li> <li>• Free eye tests</li> <li>• Healthcare scheme</li> <li>• Totally flexible trust-based working in terms of hours to support work/life balance</li> <li>• Hardship Fund to provide financial support to cover emergencies.</li> </ul>
	E	Average number of sickdays taken per employee	Not tracked. With a relatively small workforce it is subject to distortion by a few serious absences.	Not tracked. With a relatively small workforce it is subject to distortion by a few serious absences.

Theme	Type C/E	Criteria	2024/25 results	2023/24 results
Supply Chain Management	E	How is Social Value creation considered when procuring goods and services?	Development contracts have a value base in either providing apprenticeships or by including a % of contract value to gift to our Community Investment Fund which funds community investment activities.	Development contracts have a value base in either providing apprenticeships or by including a % of contract value to gift to our Together Fund which funds community activities.
	E	How is Environmental impact considered when procuring goods and services?	Nothing to report yet.	Nothing to report yet.