



Sustainability Reporting Standard



Contents

	Page
Executive Summary	3-7
Section 1: Affordability and Security	8-14
Section 2: Building Safety and Quality	15
Section 3: Resident Voice	16-18
Section 4: Resident Support	19-20
Section 5: Placemaking	21-22
Section 6: Climate Change	23-26
Section 7: Ecology	27
Section 8: Resource Management	28
Section 9: Structure and Governance	29-31
Section 10: Board and Trustees	32-35
Section 11: Staff Well-being	36-38
Section 12: Supply Chain	39-40

Executive Summary

Platform are delighted to be an early adopter of the Sustainability Reporting Standard (the Standard).

The Standard will complement our ESG objectives and provide an opportunity to articulate both our activities during the last year and lay out our ambitious plans for the years ahead.

The table below summarises our performance against many of the metrics within the Standard as at 31 March 2021. A full report against all metrics within the Standard can be seen in the sections below.

Theme	Indicator	Target	Outcome
Affordability	Average rents/average market rent	65%	63%
Affordability	Proportion of affordable tenures - at start of year	95%	99%
Affordability	Proportion of affordable tenures - developed in year	90%	100%
Security	Proportion of homes with at least 3 year fixed tenancy	100%	90%
Building safety	Proportion of homes with gas safety compliance	100%	99.7%
Building safety	Proportion of homes with Fire Risk Assessment	100%	100%
Building quality	Proportion of homes that met the Decent Homes Standard	100%	100%
Resident voice	Customer satisfaction	75%	57%
Resident voice	Complaints upheld by the Housing Ombudsman		5
Climate change	EPC ratings of C and above - start of year	100%	72%
Climate change	EPC ratings of C and above - homes developed in year	100%	100%
Governance	Registration with the Regulator of Social Housing (RSH)	Yes	Yes
Governance	Registered as a 'for profit' provider	No	No
Governance	Most recent viability and governance ratings from the RSH	G1/V1	G1/V1
Governance	Maximum tenure of Group Board	9	1
Governance	Proportion of Group Board that are non-executive directors	90%	90%
Governance	Length of service of external auditors (years)	10	1
Staff well-being	Gender pay gap	5%	2%
Staff well-being	Average number of sick days per employee	7	6

Affordability and Security

As a social landlord we are committed to managing and developing homes that are affordable to those in the areas in which we operate.

Over the two years to March 2020 we built more social and affordable homes in England than any other social housing provider. At March 2021 99% of the homes we owned were let for a social purpose. All of the homes we developed in the year to March 2021 were also for a social purpose.

We set rents that are below the private rented sector (PRS) to help those most in need to afford a home. Overall we have rents that are on average 63% of PRS rents.

Security

Platform is committed to offering its customers tenancy agreements that do not have a fixed term. On this basis all new tenancy agreements are without term, with a number of legacy agreements that are still on fixed terms being phased out over time. A summary of tenancies are shown below:

	Tenancies	Percentage
< 3 years	4,513	10%
> 3 years	6,161	13%
No term	36,228	77%
Total tenancies	46,902	100%





Looking after our Customers

Building Safety

The safety of our customers is our number one objective. As of March 2021 100% of our homes had an in-date Fire Risk Assessment. Gas safety compliance was 99.7%, with some customers not comfortable to provide access due to the on-going pandemic. All of our homes met the Decent Homes Standard.

Resident Voice

It has been an incredibly challenging year for our customers and we have worked closely with our Customer Experience Panel and Involved Customers to help support many during these difficult times. This has been achieved in many ways, ranging from support and advice for those in hardship, to direct financial support to help those who can't afford food, clothing and heating. We intend to carry this support forwards into the new year, committing £1.4 million to a Wellbeing fund to help support those most in need.

Our customer satisfaction levels are below our target and we are working hard to address this. A customer Experience Team is being set up to improve customer satisfaction. We expect to raise the levels of satisfaction in the coming year.

During the year we had five complaints that were upheld by the Housing Ombudsman, of which two resulted in service improvements being made.



Climate Change

Platform has an ambitious programme to move all of our existing homes to an EPC rating of C or better by 2028.

As part of this process we will target less efficient homes and reduce fuel costs for our customers. Moving to EPC C will be achieved by investing over £50 million in our homes, including:

- Retrofitting ground and air source heat pumps, replacing gas and solid fuel systems
- Adding external wall insulation to our homes
- Installing photo-voltaic panels to our homes

A summary of all surveys held prior to the last financial year is shown below. EPC certificates were available for approximately 25,000 of our homes at that point. We have begun to assess our remaining homes and will have certificates for all of our homes by March 2022. Based on our initial findings we expect the overall ratings to be in line with those shown below.

Rating	Homes with certificate	Percentage	Cumulative percentage
A (92+)	83	0%	0%
B (81-91)	8,567	34%	34%
C (69-80)	9,491	38%	72%
D (55-68)	5,831	23%	95%
E (39-54)	1,073	4%	100%
F (21-38)	80	0%	100%
G (1-20)	12	0%	100%
25,137		100%	

During the year we built 909 homes all for affordable tenures. It is our objective to develop homes that are SAP rated B and above and this was achieved for 99% of our homes.

Rating	Homes with certificate ²	Percentage	Cumulative percentage
A (92+)	9	1%	1%
B (81-91)	876	98%	99%
C (69-80)	5 ¹	1%	100%
890		100%	

¹ All of these properties had a score of 79 or 80.

² Excludes units that have been developed for Local Authorities (who assess energy efficiency when handed over).

In the year ahead we plan to develop a further 1,500 homes with a target of EPC B or better.



Governance

Platform is committed to maintaining the highest standards of governance.

During the year the Regulator of Social Housing (RSH) carried out an In-depth Assessment (IDA) of our governance and financial viability. This was part of the RSH's cyclical programme of undertaking IDA's for registered providers with more than 1,000 homes under management. The IDA re-affirmed the highest ratings for both governance and financial viability, G1 and V1. Platform is also rated A+ by both Standard and Poors and Fitch.

During the year Platform tendered both internal and external audit services. KPMG were appointed as external audit provider and Mazaars internal audit. These firms have an excellent reputation and track record for providing assurance services and will strengthen Platform's risk management.

Staff well-being

Platform have a gender neutral approach to reward and recognition. Pay is set for a given role and the role is then recruited for. This has helped provide gender pay equality across our employees.

Our pay gap is currently 2% for both the median and mean difference, which is considerably lower than the national mean of 6.5% and Median of 15.9% (the gap has been calculated based on pay as at April 2021, which incorporates the effect of recent restructuring).



Section 1

Affordability and Security

C1: Affordability indicator:

Average private sector rent in comparison to average Platform rent.

As a social landlord one of our core objectives is the provision of affordable housing. By letting homes at rents that are below the private rented sector (PRS) we are able to help those most in need to rent a home.

The differential between our rents and the PRS is a key measure of affordability and reflects the discount provided to help those who cannot access the PRS to rent a home.

The differential will vary depending on the area, with areas of higher rents experiencing a larger difference. Overall we have rents that are on average **63%** of PRS rents and the table below summarises the differences for those Local Authorities where we have in excess of **1,000 homes** under management.

Local Authority	County	Homes ¹	Platform ^{1,2}	Market ^{2,3}	Rent as % of market
East Lindsey	Lincolnshire	6,517	86	118	72%
Worcester	Worcestershire	5,148	88	162	54%
Malvern Hills	Worcestershire	4,111	99	157	63%
Wychavon	Worcestershire	3,669	98	160	61%
Derbyshire Dales	Derbyshire	3,273	92	149	62%
Harborough	Leicestershire	2,420	90	155	58%
Birmingham	West Midlands	2,077	99	176	56%
Herefordshire	Herefordshire	1,720	98	144	68%
Leicester	Leicestershire	1,050	75	152	49%
Other	n/a	8,589	103	152	68%
Total		38,574	94	150	63%

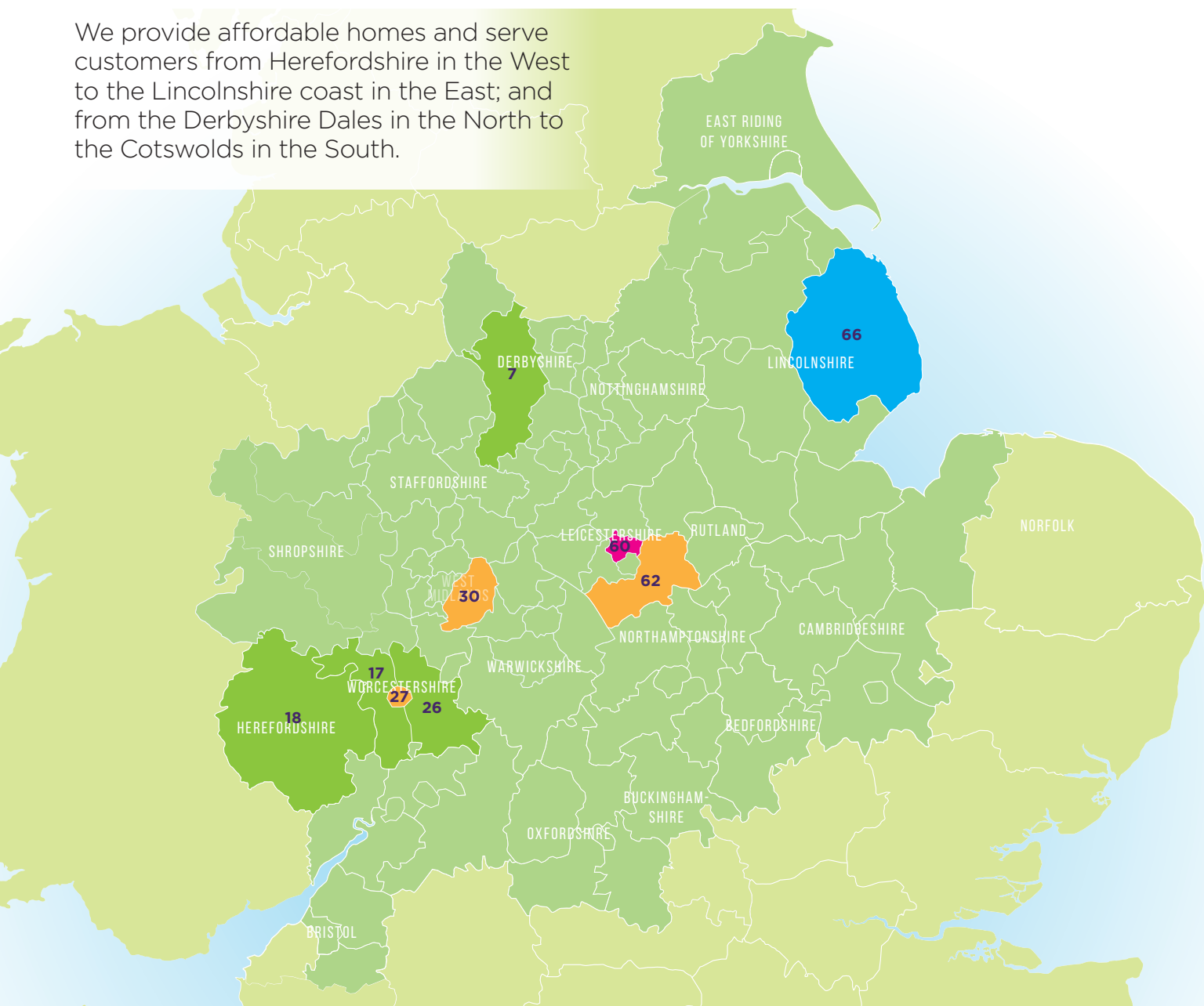
¹ Homes include social rent, affordable rent, intermediate rent and housing for older people. Shared ownership homes are excluded because rent is lower (it relates to the remaining equity owned). Supported housing is excluded because it specialised accommodation and rents are not comparable with a typical home let at market rent. Homes include those where Platform has control over rent setting (homes owned and managed and those managed not owned).

² Weekly rent for Platform's homes. On average these homes have just over 2 bedrooms per property.

³ Source: <https://www.gov.uk/government/statistics/private-rental-market-summary-statistics-in-england-april-2019-to-march-2020>. Rents based on homes within an authority that have, on average, the same number of bedrooms as Platform's Homes.

Our operating area

We provide affordable homes and serve customers from Herefordshire in the West to the Lincolnshire coast in the East; and from the Derbyshire Dales in the North to the Cotswolds in the South.



Rent as % of market

0-49% 50-59% 60-69% 70%+

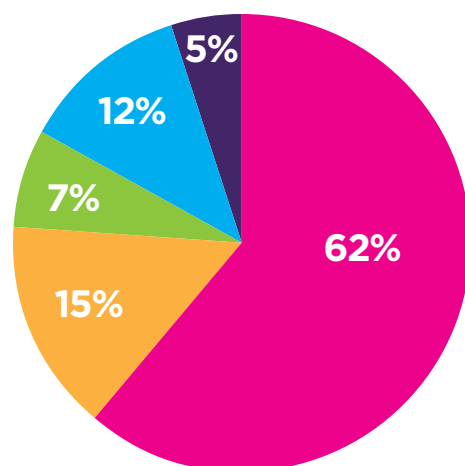
LOCAL AUTHORITY AREA

- 66 East Lindsey
- 27 Worcester
- 17 Malvern Hills
- 26 Wychavon
- 7 Derbyshire Dales
- 62 Harborough
- 30 Birmingham
- 18 County of Herefordshire
- 60 Leicester

C2/C3: Affordability indicator:

Share and number of existing homes completed before the start of the previous financial year and completions for the current year.

Platform is committed to managing and developing homes that are affordable to those in the areas in which we operate. Over the 2 years to March 2020 we built more social and affordable homes in England than any other social housing provider. At March 2020 **99%** of the homes we owned were let for a social purpose.



	Homes owned	Share
Social Rent	28,062	62%
Affordable Rent	6,645	15%
Housing for older people	2,973	7%
Supported housing	353	1%
Intermediate rent	525	1%
Shared ownership ¹	5,321	12%
Shared ownership sold ²	1,100	2%
Homes with a social purpose	44,979	99%
Non-social rented	113	0%
Non-social sold ²	418	1%
Total Homes owned	45,510	100%

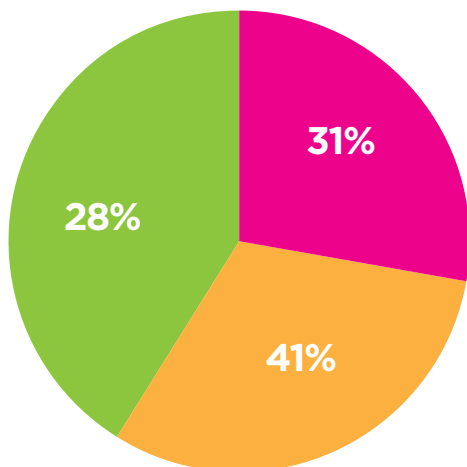
- Social Rent
- Affordable Rent
- Housing for older people
- Shared Ownership
- Others
 - Supported housing
 - Intermediate rent
 - Shared Ownership sold
 - Non-social sold

¹ Homes where a proportion is sold to help people into home ownership. The unsold element is retained and rent applied on an affordable basis.

² This is where the customer has bought their property on a leasehold basis and Platform retain ownership of the freehold, for example in a block of flats.

During the year we built all of our homes for a social purpose, with 254 (28%) built for social rent, 282 (31%) for affordable rent, 1 home for rent to buy and 372 (41%) for shared ownership.

Homes Developed in the Year to March 2021



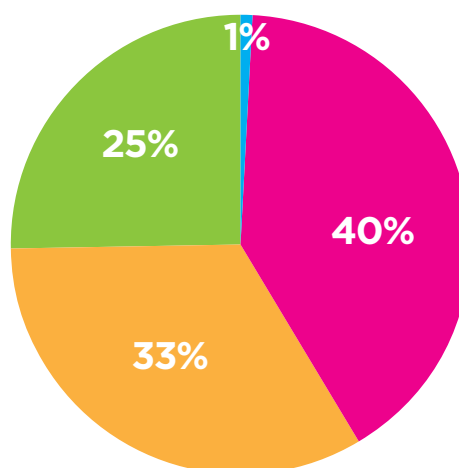
- Affordable Rent
- Shared Ownership
- Social Rent



We are committed to be an active developer to ensure that Platform can help alleviate the Midlands housing shortage and provide enhanced life prospects for more local people in the coming years.

We are a strategic partner for Homes England and have a bid to develop 5,394 homes under the 2021-26 programme, receiving £250m grant to do so. On top of this we are aiming to build 1,530 homes in the next year, of which 40% are for affordable rent, 33% for shared ownership, 25% for social rent and 1% for rent to buy.

Homes Development Target: Year to March 2022



- Affordable Rent
- Shared Ownership
- Social Rent
- Rent to Buy



C4: Security indicator:

How is the housing provider trying to reduce the effect of fuel poverty on its residents?

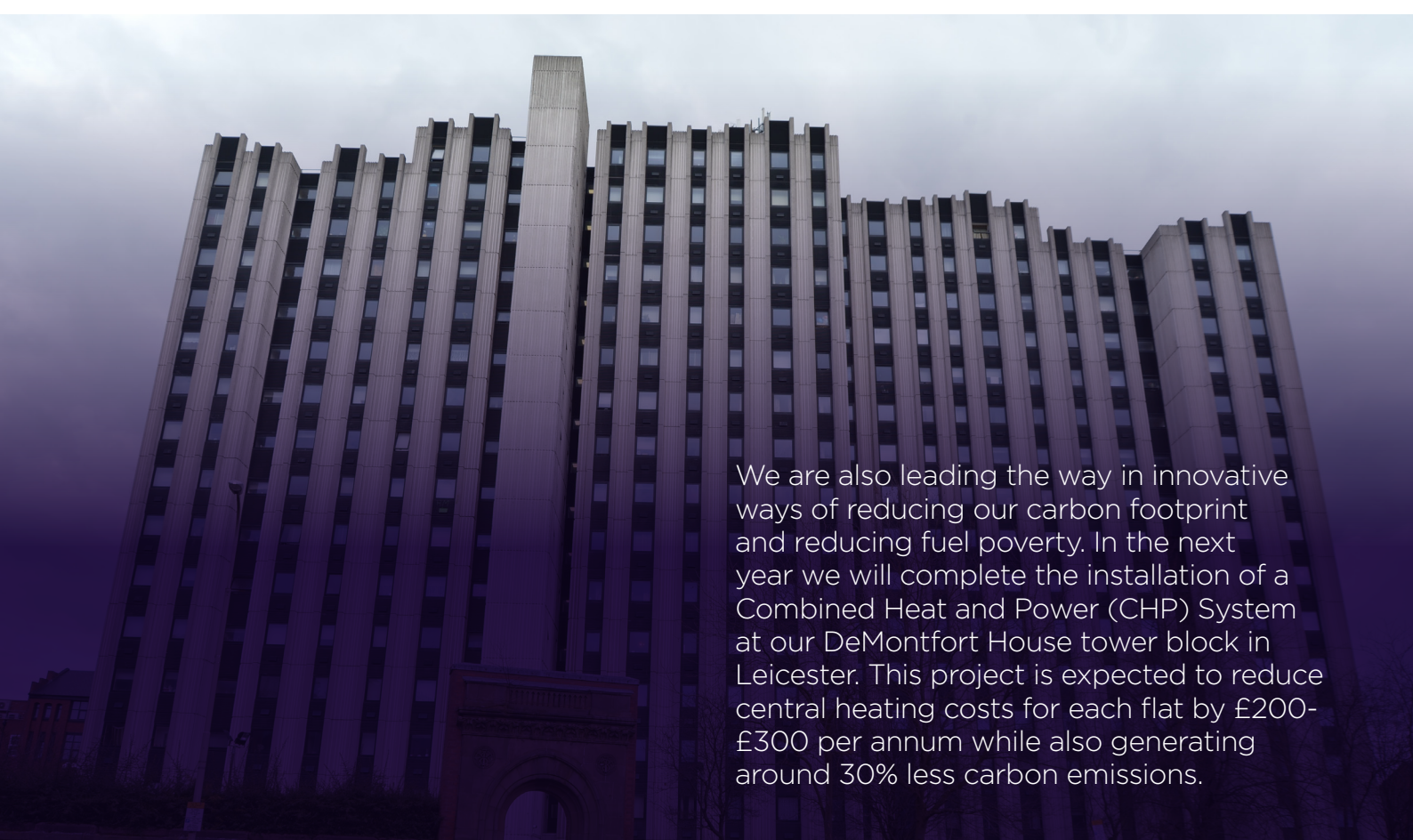
Platform is committed to reducing the effects of Fuel Poverty on its customers. We currently have a number of ongoing programmes which support this objective, which include, but are not limited to those outlined here.



We will achieve EPC C for all of our homes by 2028

Platform has an ambitious programme to move all of our existing homes to an EPC rating of C or better by 2028. As part of this process we will target less efficient homes and reduce fuel costs for our customers. Moving to EPC C will be achieved by investing over **£50 million** in our homes, including:

- Retrofitting ground and air source heat pumps, replacing gas and solid fuel systems
- Adding external wall insulation to our homes
- Installing photo-voltaic panels to our homes

A photograph of a large, modern, multi-story apartment building. The building has a distinctive architectural design with a central tower and a series of vertical columns. The sky is overcast and grey.

We are also leading the way in innovative ways of reducing our carbon footprint and reducing fuel poverty. In the next year we will complete the installation of a Combined Heat and Power (CHP) System at our DeMontfort House tower block in Leicester. This project is expected to reduce central heating costs for each flat by £200-£300 per annum while also generating around 30% less carbon emissions.

We will support those most in need

On 1st April 2021, Platform Housing launched a £1.4 million Wellbeing Fund to offer fast and flexible support to individuals and families who are most acutely affected by hardship as a result of COVID-19 or other reasons.

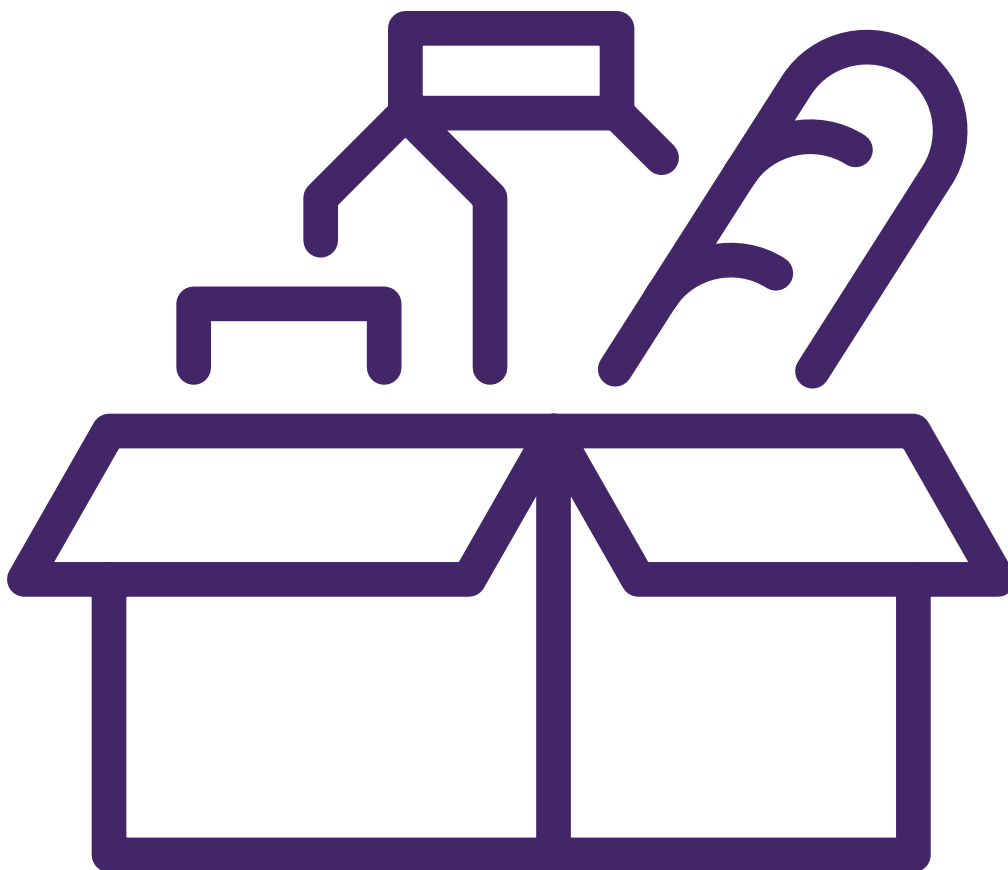
The Fund will help cover the cost of energy and utility costs, food and essential items such as school uniforms. Understanding how the fund is being used will help us to proactively mitigate customers experiencing crisis, hardship and disadvantage. The fund will also be utilised to identify where poor energy performing assets contribute to increased fuel costs and so help inform where we invest.

We will formalise our plans into strategy

We are currently developing a Green Strategy that specifically addresses energy efficiency and carbon reduction. This will see us transition into using modern methods of construction for our developments and utilise green technologies to tackle fuel poverty through greater thermal efficiency and built-in cost reducing measures (such as solar-PV panels).

We realise that green technology is an emergent field and we are committed to ensuring we use the most efficient and convenient technology to help minimise the effects of fuel poverty without adversely affecting our customers' experiences of living in the property.

Wellbeing
emerge better



C5: Security indicator:

What percentage of rental homes have a 3 year fixed tenancy agreement (or longer).

Platform is committed to offering its customers tenancy agreements that do not have a fixed term. On this basis all new tenancy agreements are without term. There are a number of legacy agreements that are being phased out over time.

A summary of tenancies are shown below:

	Tenancies	Percentage
< 3 years	4,513	10%
> 3 years	6,161	13%
No term	36,228	77%
Total tenancies	46,902	100%





Section 2

Building Safety and Quality

C6: Safety indicator:

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

As of March 2021 gas compliance was at **99.7%**. There were 79 properties where access was not granted to allow gas servicing to be carried out. The reasons for this are varied and include the continued impact of COVID-19. We continue to work with our customers to overcome these issues and are trialling an automated caller solution which has shown to be effective in ensuring gas safety checks can be carried out in a **'pandemic-proof'** manner.

All overdue properties have a future appointment booked and are committed to progress compliance to **100%** as lockdown lifts and customer confidence is restored by the rollout of the vaccine.

C7: Safety indicator:

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

As of March 2021 **100%** of our homes had an in-date Fire Risk Assessment.

C8: Quality indicator:

What percentage of homes meet the Decent Homes Standard?

As of March 2021 **100%** of our homes met the Decent Homes Standard.

Section 3

Resident Voice

C9:

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

Ensuring our customers are at the very heart of what we do is central to Platform's strategic goals. We have a dedicated Customer Experience Panel (CEP), chaired by a customer, that drives improvement and satisfaction for all our customers.

The CEP takes an active role in feeding back on, and overseeing the implementation of our strategies, our commitment to the National Housing Federation's Together with Tenants Charter and our performance against our Customer Commitments (circulated to Platform's customers, setting out our commitments around service provision).



Ella Corbett, Chair of the CEP

Platform Group Board member Lou Zonato, who champions the customer experience, also sits on the Panel and ensures the CEP have direct unfiltered access to the Board. The CEP meet regularly with members of our Board and senior colleagues to oversee the delivery of our services delivered across Platform and the Chair has attended Group Board meetings.

In addition to the CEP we are currently recruiting a Trainee Board, which aims to ensure that we have a more diverse and representative make-up at Board level. This will help to ensure that the decisions we make are representative of the areas in which we operate.

It is our hope that existing customers will make up at least part of this Board, and we are looking at ways in which we can reach out to younger people in our operating areas to ensure representation of new and incoming customers as well as established ones.



Lou Zonato



C10:

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

We put customers at the heart of everything we do and we encourage our customers to challenge us if they aren't receiving the service they expect. Our Customer Experience Team collect and analyse customers feedback using surveys and our complaints and compliments processes. This information is then used to implement changes that improve our offering.

Shortly after Platform was formed in October 2018 customer satisfaction was measured using a perception survey rather than on a transactional basis. In the year to March 2020 monthly customer satisfaction was largely in the mid **60%** range, with an overall customer satisfaction score at year end of **61%**. The Group did not undertake any surveys in March or April 2020, due to the national Covid-19 lockdown.

In line with best practice, we moved to a transactional surveying methodology in June 2020. Performance during 2020/21 has been predominantly in the mid to high **50%** range, with an overall customer satisfaction score of **57%**. This is in part due to a sector wide reduction in satisfaction as a consequence of COVID-19 (the Institute of Customer Service reported in their annual survey January 2021 that the sector has seen a reduction of around **5%** in customer satisfaction compared to last year and this is likely to have been affected by Covid).

The score is below our target of **75%** and Platform is working hard to address this. A customer Experience Team is being set up to work closely with other teams to improve customer satisfaction.

We see the accurate and regular collation of customer data as pivotal to understanding and being able to improve satisfaction. The Group surveys a minimum of **750** customers a week, with a target of **250** responses. A monthly satisfaction figure is then calculated from the responses and follow up calls are made to customers to provide an in depth understanding of the scoring.

In addition to the Customer Satisfaction survey, Platform canvasses satisfaction specifically in the areas of repairs, new homes and other areas on an ad hoc basis. We participate in an annual independent Institute of Customer Services survey – one with customers and one with colleagues that provides benchmarking both inside and outside of the sector. Customer satisfaction is reported on a monthly basis to the Executive Team and to every Board Meeting.





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?

In the year there were five upheld determinations where the Ombudsman identified a service failure. Three of these were not seriously enough to prompt changes to practices.

As a result of the other two Platform made two improvements to our services. The first was to re-word our Tenancy Offer Letters in relation to customers' responsibilities for rent payments when transferring from one Platform home into a different Platform home. This was prompted by a case where a customer fell into arrears because of a lack of clarity about when their rent responsibility ended on their previous property and started on their new property.

The second improvement was introduced in relation to customers' making alterations to their properties. A new process was introduced, complemented by a brochure that provided a **'Guide to Undertaking Your Own Home Improvements'**. These steps have helped to ensure that customers have clear and consistent information regarding adaptations that will be undertaken by the Group, and adaptations which customers are able to make to their homes.

There are currently a further three live cases where we have requested a review of the determination and are currently awaiting the outcome.



Section 4

Resident Support

C12:

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

Platform delivers support to its customers in a number of ways. Some of the key support provisions are outlined below:

Working with Customers

Platform employs a team of thirteen Rent Support Officers who provide help and advice to customers who are experiencing financial difficulties. The officer's work with the customer in the following ways:

- To help them better understand their incomes and expenditures and eligibility for welfare benefits
- They provide budgeting advice and help facilitate access to funds or grants where relevant
- They signpost to specialist debt and other local services where appropriate

This year, the service has received **5,123** referrals and through the last two financial quarters recorded **£3,076,544** in social value generated through interventions (Using HACT Social Value Calculator).

The following is a case study showing how Platform can help support our customers:

Following concerns raised by a gas engineer at a service visit, one of our Rent Support Officers (RSO) contacted the customer who was very isolated and suffering from post-traumatic stress disorder. The customer was without a functional cooker, fridge and washing machine. His gas had been capped as he could not afford the bills. The RSO applied to a Discretionary Welfare Assistance Scheme and obtained a new fridge freezer, washing machine and cooker for him, as well as completing an application for carpets for his lounge and hall. She issued an energy and food bank voucher and reduced his water bill by 90% by applying to Severn Trent Water's Big Difference scheme.

The officer also identified that the customer was not receiving the Severe Disability Premium of his Employment and Support Allowance and secured over **£18,000** back-dated with an ongoing weekly increase of **£66.95** in benefits. Whilst waiting for initial payments, a Platform Hardship Fund Referral was made to ensure food and essential items could be purchased.



Stay Nimble

During the year we entered into a new partnership with social enterprise Stay Nimble. Stay Nimble offer customers access to an online career coaching service that provides access to skills assessments, confidence building tools, CV writing, job search tools, a coaching call and a suite of courses.

The project launched in January 2021 and Stay Nimble have confirmed a social value return of **£121,735** to date. This is attributed to:

General training for a job: £42,624

High Confidence: £66,843

Securing Full-time employment: £12,268



Digital Inclusion

Platform have Digital Champions that run sessions to support digital inclusion for customers, which helps to improve the digital literacy of our customers, as well as assisting with routes into employment by helping to teach ways of searching for jobs and prepare CVs electronically.



Working with our communities

In the year to March 2021 the Platform Community Chest funded 43 projects with a total investment of **£111,000**. Applications have been received from schools, charities, not-for-profit groups and groups of customers. The projects had wide ranging benefits, with 31 having a positive impact on health & wellbeing, 26 on community cohesion, 25 on skills and employability and 14 on digital inclusion.

Our communities week fell during the November national lockdown, so had to be held virtually. However, it provided opportunities for Platform customers (as well as staff) to engage with projects linked to the Five Ways to Wellbeing. They included a photography competition and an exercise challenge.

Platform has worked with residents to establish 3 community gardens during the year, as well as supporting community orchards and communal gardens. These gardens have helped to significantly benefit our customers physical & mental health.

The Platform Wellbeing Fund

As detailed above in C4, Platform have launched a **£1.4 million wellbeing fund** that launched on 1st April 2021. This followed on from a similar fund that ran throughout the year, with the goal of providing financial assistance to those most in need.

The £1.4 million fund is a 12-month project and results will be monitored daily. We will be using the HACT Social Value Model to monitor the impact that the fund has had on our customers and communities.

Section 5

Placemaking

C13:

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

Platform is committed to being both a landlord and a developer of places where people want to live. During the year we employed a new Regeneration Director with a brief to measure, monitor and improve the sustainability of our homes and places. A range of socio-economic indicators will be used as the basis of identifying the areas in greatest need, which will enable us to invest in a way that makes the biggest impact.

The Tolladine Estate in Worcester is an area which is among the 10% most deprived communities in England. Its scores are particularly affected by Crime, Employment, Education, Skills and Training. We have taken a holistic approach to regenerating the estate, targeting both the physical environment and working with customers to better their prospects.

To date we have:

- Invited community partners such as the City Council, local schools, community and children's groups to work with us to map out community provision in the area and consider possible gaps, to ensure that support was provided where needed
- Surveyed customers to determine what they thought was good, bad, what could be improved and how residents might like to get involved
- Redesigned a number of front gardens/paths to include off road parking, replaced defective footpaths, renewed boundary fences, constructed bin store enclosures and landscaped soft ground areas with low level planting and trees
- Begun work to redevelop shops and build new, energy efficient housing, removing hotspots for anti-social behaviour and crime



Architects drawings of works to frontages, which increase green areas and move cars off the street.

Before and after the works:



Architects drawings of shops redevelopment:



In the year to come we will be working on more footpaths to improve parking provision and planting more trees. We will also be redesigning corner plots by removing walls and opening areas which have been used as a congregation point for anti-social behaviour. Finally, we are widening central pathways which pass through the estate to improve surveillance and reduce anti-social behaviour.

Chevenham Close in Colwall, Herefordshire is in a rural village in an Area of Outstanding Natural Beauty. The original sheltered housing scheme was unattractive, low demand and no longer fit for purpose. A rigorous design process involving the local community, Herefordshire planning authority and its conservation team resulted in a truly place shaping development being built by a local contractor.

It was bespoke designed for the village and targeted to be close to local shops, facilities and transport to help sustain the local economy and be affordable for customers. The scheme provides a variety of accommodation types and tenures with a focus on high quality design and living space. The scheme has electric car charging points, level access wet rooms and bird and bat boxes to support local wildlife.



Section 6

Climate Change

C14:

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

A summary of all surveys held prior to the last financial year is shown below. EPC certificates were available for approximately **25,000 of our homes**.

We have begun to assess our remaining homes and based on our initial findings expect the overall ratings to be in line or better than those shown below.

Rating	Homes with certificate	Percentage	Cumulative percentage
A (92+)	83	0%	0%
B (81-91)	8,567	34%	34%
C (69-80)	9,491	38%	72%
D (55-68)	5,831	23%	95%
E (39-54)	1,073	4%	100%
F (21-38)	80	0%	100%
G (1-20)	12	0%	100%
	25,137	100%	100%



C15:

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

During the year we built **909 homes** all for affordable tenures. It is our objective to develop homes that are SAP rated B and above and this was achieved for **99%** of our homes.

Rating	Homes with certificate ²	Percentage	Cumulative percentage
A (92+)	9	1%	1%
B (81-91)	876	98%	99%
C (69-80)	5 ¹	1%	100%
	890	100%	100%

¹ All of these properties had a score of 79 or 80.

² Excludes units that have been developed for Local Authorities (who assess energy efficiency when handed over).

In the year ahead we plan to develop a further **1,530 homes**, again with a target of EPC B or better.

C16:

Scope 1, Scope 2 and Scope 3 greenhouse gas emissions. If you are not tracking Scope 1, 2, or 3 emissions, but plan to in the future, when are you aiming to report on these emissions?

Platform are currently procuring a Scope 1, 2 and 3 greenhouse gas assessment. We intend to have instructed a provider and have the assessment during the year.



C17:

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

During the year we have made a number of improvements to enhance our energy efficiency. These include:

- The retrofitting of ground and air source heat pumps replacing electric, gas and solid fuel in 70 homes
- The installation of wall insulation to 12 solid wall properties
- The acceleration of our agile working and offices strategies. We have now offered all employees the opportunity to work from home, which many have taken up. We are also planning on significantly reducing our office space. The full impact of reducing office space and car mileage will be assessed as part of the scope 1, 2 and 3 greenhouse gas assessment mentioned above.

In the year ahead we will push on with our objective to have all of our homes at EPC C or better by 2028 as well as continue our office rationalisation and using smart ways of working to reduce our carbon footprint.



C18:

How is the housing provider mitigating the following climate risks:

- Increased flood risk
- Increased risk of homes overheating

The Group aims to maintain compliance with all relevant legislation in this area. We are currently working on a more ambitious and overarching Green Strategy which will address these concerns directly. This strategy will be completed during the year.

C19:

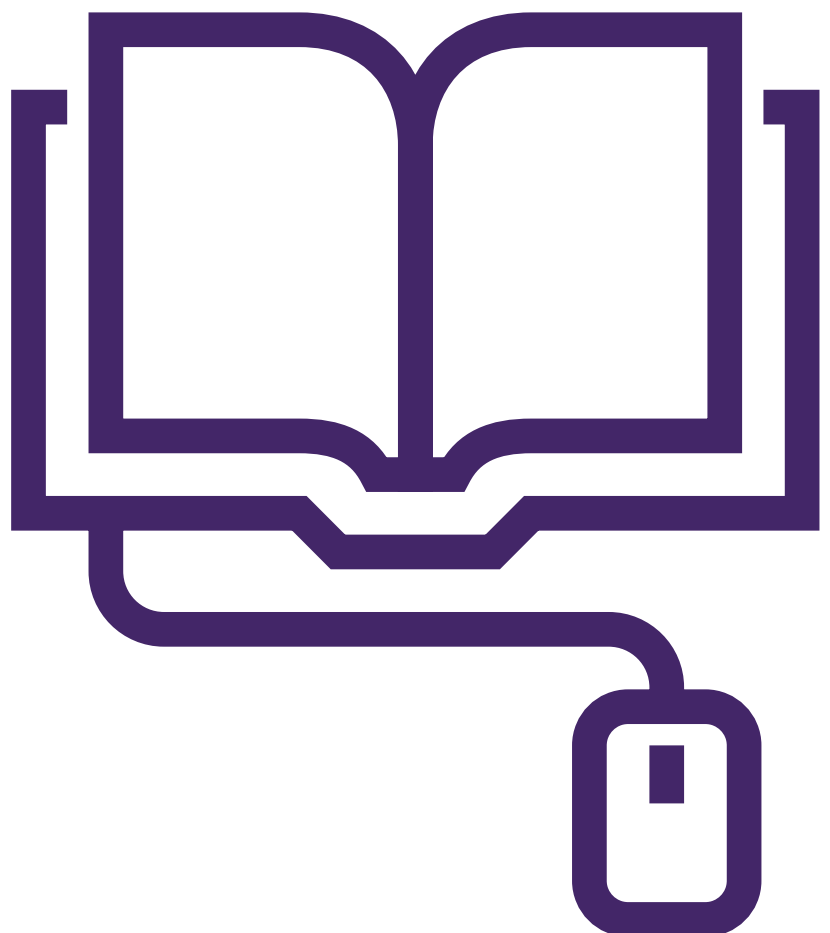
Does the housing provider give residents information about correct ventilation, heating, recycling etc. Please describe how this is done.

Platform is in the process of setting up a **Virtual Tenant's Handbook**. This virtual document (which can be requested in print format for those who are not digitally enabled) will form part of the new tenancy pack for all customers and inform customers about how to live in their homes in a sustainable way. The Handbook includes information about ventilation including damp and mould prevention, heating and how best to utilise various systems, and correct recycling procedures.

As part of our Green Strategy we aim to go beyond simply providing a document. For example, by building all of our communal bin stores to be recycling-friendly and working with local authorities and partners to provide enhanced recycling offers at our properties.

We will publish a series of instructional videos and guides regarding correct use of heating, including emergent green technology such as air source heat pumps, in order to help educate customers about the most cost efficient and effective ways to run their homes.

We are also investigating the creation of a Platform Green Forum, which will involve customers providing feedback on these offerings. Alongside smart monitoring technology, this will allow us to inform and empower our customers to run their homes in a sustainable way.



Ecology

C20:

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

Being aware of our impact and influence on the areas in which we operate is central to the activities we perform. Green space and local wildlife is always considered when we undertake developments and regeneration activities.

The **'Peace Park'** was designed after Platform had worked with Worcester City Council to plant trees and a wildflower meadow as part of another scheme in the area.

The park was established by creating more and diverse green areas, encouraging wildlife to populate the area and making the area more accessible for the local community. Before work started the slow worm population was relocated from the other development site with help and assistance from Worcester Wildlife.

Platform also worked with the Council and the Allotment Association to provide a stoned up parking area, new gates and a raised entrance to help in winter.



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?

This is currently being drafted as part of our Green Strategy that will come into effect in the year ahead.



Section 8

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?

This is currently being drafted as part of our Green Strategy that will come into effect in the year ahead.

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?

This is currently being drafted as part of our Green Strategy that will come into effect in the year ahead.

C24:

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

All our new properties are fitted with **'smart meters'** for measuring water use. We intend to develop a strategy in this area as part of our Green Strategy that will come into effect in the year ahead.

Section 9

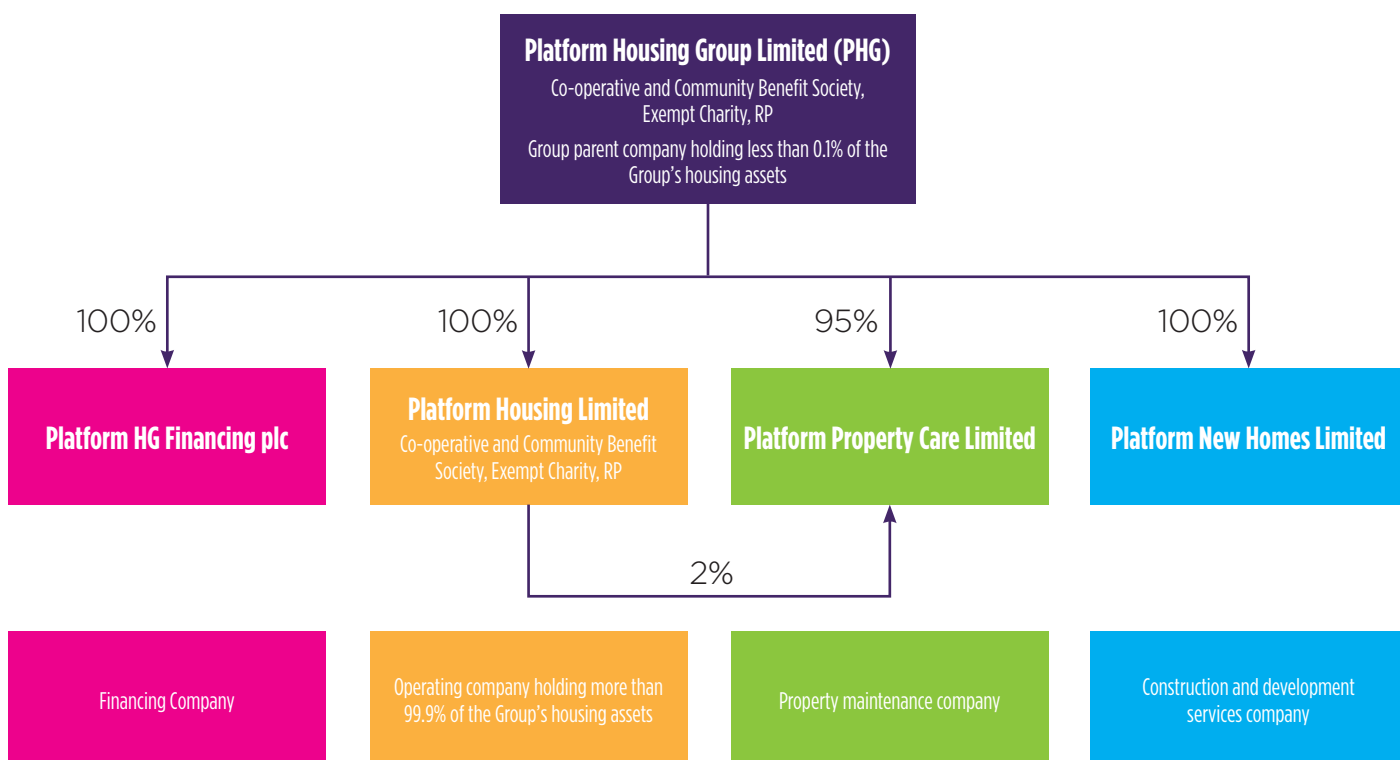
Structure and Governance

C25:

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

Platform is a Community Benefit Society, a charitable registered provider of social housing and is the parent undertaking of the Group. Platform's subsidiary companies include charities, registered providers of social housing, and limited companies, each with specific roles to support the charitable purpose of the group:

- Platform Housing Ltd is an asset-holding charitable registered provider and is a Community Benefit Society;
- Platform Property Care Limited is a company limited by shares and provides a full range of maintenance services to the Group as well as operating in a Cost Sharing Group with local partner Rooftop Housing;
- Platform New Homes Ltd is a company limited by shares and provides construction and development services to the Group; and
- Waterloo Homes Limited is a dormant company



Associated companies not included in the chart above are as follows:

- Waterloo Homes Limited is a dormant company 100% owned by PHG.
- Rooftop Housing Association Limited owns 3% of Platform Property Care Limited as part of a cost sharing arrangement.



C26:

What is the most recent viability and governance regulatory grading?

During the year Platform went through an In-depth Assessment (IDA) by the Regulator of Social Housing (RSH). This was part of the RSH's cyclical programme of undertaking IDA's for registered providers with more than 1,000 homes under management.

The IDA maintained the highest ratings for both governance and financial viability, G1 and V1.

Platform is also rated A+ by both Standard and Poors, and Fitch.

C27:

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

Platform follow the NHF Code of Governance 2020, which was updated during the year. We intend to continue following this code.

C28:

Is the housing provider Not-For-Profit? If not, who is the largest shareholder, what is their percentage of economic ownership and what percentage of voting rights do they control?

Platform is a charitable registered provider of social housing.



C29:

Explain how the housing provider's board manages organisational risks

Risks that prevent the Group achieving its objectives are considered and reviewed regularly by the Executive Team, the Boards and Group Audit and Risk Committee as part of the corporate planning process. The risks are assessed in terms of their impact and probability.

The Board has a defined risk appetite statement. This sets out the framework for engaging with risk, supported by a scoring matrix, used to identify a target risk score for each corporate risk. New/emerging risks are identified through strategic business planning days, sector briefings, horizon scanning and the stress testing process.

Regular training on risk is also provided for the Board, Executive Team and Senior Leadership.

The Group Audit and Risk Committee has a monitoring role regarding risk management and advises the Group Board on internal control matters. Risk reports are presented to both the GARC and Board detailing the risks with the highest residual scores and movement since the last report.

An Executive Risk Committee meets monthly where risk and compliance matters are discussed and evaluated.

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?

Platform has not been subject to any adverse regulatory findings in the last 12 months.

Section 10

Board and Trustees

C31:

What are the demographics of the board? And how does this compare to the demographics of the housing provider's residents, and the area that they operate in?

Since Platform was formed in October 2018 both the Executive Team and Board have been significantly refreshed. In the last two years a process has been underway to replace retiring members and identify where additional skills were required in order to successfully deliver the post-merger strategy. The demographics of the Board will help ensure that our customers are well represented.

	Board	Our customers ¹
Proportion of women	40%	60%
Proportion of BAME	10%	9% ²
Proportion disabled	-	5%
Average Age	56	51
Average tenure	1	



¹ Customers on our tenancy agreements

² At present we have BAME data for 85% of our customers. This will be built on over the next twelve months.

As referred to in **C9** above, we are currently recruiting a Trainee Board, which aims to ensure that we have a more diverse and representative make-up at Board level.

This will help to ensure that the decisions we make are representative of the areas in which we operate. It is our hope that existing customers will make up at least part of this Board, and we are looking at ways in which we can reach out to younger people in our operating areas to ensure representation of new and incoming customers as well as established ones.

C32:

What percentage of the board and management team have turned over in the last two years?

As mentioned in **C31** above the Board and Executive Teams have been significantly strengthened in the last two years.

Elizabeth Froude (Group Chief Executive) joined in July 2019.

Rosemary Farrar (Chief Finance Officer) joined in April 2020).

Gerraint Oakley (Executive Director – Growth and Development) in June 2020.

The remainder of the Executive Team were appointed in **April 2020**.

The new Chair, **John Weguelin** (former CEO of Zenith Bank), was appointed in July 2020.

Sebastian Bull (Chair of Audit and Risk Committee).

Tony King (Chair of the Finance Committee).

John Anderson (Chair of the Assets and Development Committee)

all started during the year.

The Board and Executive Team members have substantial experience and skills and will help to ensure that our strategy is appropriately set and delivered.



Elizabeth Froude



Rosemary Farrar



Gerraint Oakley



John Weguelin



Sebastian Bull



Tony King



John Anderson

C33:

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

The maximum tenure for Board members is 9 years.

C34:

What percentage of the board are non-executive directors?

The Board is made up entirely of Non-Executive directors with the exception of the Group Chief Executive.

C35:

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

A large number of Board members with extensive financial experience also sit on the Audit and Risk Committee, including:

Sebastian Bull (Committee Chair):

Sebastian has considerable experience in Property, Infrastructure and Transport, holding a number of high level Finance roles. He is currently Managing Director of Property Development at Associated British Ports



Sebastian Bull



Paula Smith



Elizabeth Froude

Paula Smith: Paula is a chartered accountant with extensive finance leadership and board experience gained within the energy and telecoms sectors. She currently works as Finance Director of a major UK internet provider.

Elizabeth Froude: Elizabeth has previously held Finance Director roles at other organisations within the social housing sector. She currently chairs an Audit & Risk Committee for another registered provider of social housing.

C36:

Are there any current executives on the Remuneration Committee?

The role of the remuneration committee is undertaken by the People and Governance Committee at Platform. None of the current Executive Team are members of this committee.

C37:

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

In the last two years the Board has been significantly refreshed, with 8 out of the 10 current members being recruited. No further changes are planned in the short to medium term.



C38:

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

During the year Platform tendered both internal and external audit services. KPMG were appointed as external audit provider and Mazaars internal audit.

These firms have an excellent reputation and track record for providing assurance services and will strengthen Platform's risk management.

C39:

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

A Board effectiveness review was undertaken before the Group was formed in October 2018. This has led to the changes highlighted in **C32** above.

On top of this we are currently working with Altair in relation to effectiveness. Altair have undertaken a skills gap analysis that has shown high levels of assurance and some areas for improvements, which will be incorporated into board training.

Moving forwards our internal auditors, Mazars, have a 3-year rolling programme that includes a review of our governance structure and its effectiveness.

Over the coming year, Mazars, will carry out a governance review which will incorporate Board effectiveness.

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?

Declarations of Interest are completed annually and in addition, there is the opportunity at the beginning of every Board/Committee meeting for members to declare an interest in any items on the agenda.

All declarations would be managed in accordance with the Group's Code of Conduct & Probity Policy.

Section 11

Staff Well-being

C42:

Does the housing provider pay the Real Living Wage?

Platform does not currently pay the Real Living Wage. We currently pay the National Living Wage plus 2%, making the minimum hourly rate £9.09.

The Group is currently reviewing the costs and impacts of adopting the Real Living Wage.

C43:

What is the gender pay gap?

Platform have a gender neutral approach to reward and recognition. Pay is set for a given role and the role is then recruited for. This has helped provide gender pay equality across our employees.

The pay gap is shown right. The gap has been calculated based on average hourly pay as at April 2021, which incorporates the effect of recent restructuring.

Overall there is very little difference between the average (mean) and median pays of men and women. The c2% difference is considerably lower than the national mean of 6.5% and median of 15.9%.

Source: Gov.uk Gender Pay Gap Report 2019-2020.

	Mean	Median
Males	£17.52	£15.43
Females	£17.14	£15.13
Pay Gap	£0.38	£0.30
% pay Gap	2.2	1.9

The table below analyses pay into quartiles. There are a greater proportion of men in both the upper and lower quartiles, with more women occupying the middle quartiles.

	% Males	% Females
Lower Quartile	53.2	46.8
Lower Middle Quartile	49.7	50.3
Upper Middle Quartile	47.4	52.6
Upper Quartile	60.2	39.8

C44:

What is the CEO-worker pay ratio?

We report the CEO-worker pay ratio using the BEIS methodology, adopting **'Method A'** as recommended (www.legislation.gov.uk/ukxi/2018/860/made).

The methodology applies a ranking from low to high of all permanent and fixed term employees identifying a Single Total Figure of Remuneration (STFR values) at each of the 25th, 50th (median) and 75th percentiles. The STFR has been derived from the total remuneration received, including:

- Salary
- Benefits in kind
- Pensions

Year	Method	25th percentile pay ratio	50th percentile pay ratio	75th percentile pay ratio
2021	A	12.29:1	10.48:1	8.46:1

We are committed to pay fair, market driven salaries for both our CEO and employees.



C45:

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

Platform has several policies and procedures in place that provide both support and guidance to managers and colleagues on a range of issues that can affect a person's mental and physical health. These include Domestic Abuse, Alcohol and Substance Misuse, and Bullying and Harassment.

The policies outlay a number of established wellbeing practices and support mechanisms that include:

- Comprehensive occupational health services
- Employee Assistance Programme provision
- Health care cash plans
- Employees trained to provide mental health first aid and coaching
- Mandatory health and safety training
- Leave arrangements, such as bereavement leave and urgent domestic leave
- Regular health checks for our workforce (including lung function and white finger)
- Opportunities for flexible working

We hold regular financial wellbeing seminars covering a range of issues such as mortgages and budgeting. Our online Learning and Development Academy hosts numerous wellbeing modules that cover subjects such as recognising the signs and symptoms of workplace related mental health concerns and how people can look after their own wellbeing.

In addition to the above, the Group holds regular wellbeing events throughout the year. Over the past twelve months these have included a wellbeing month in May, Mental Health Awareness Week and a six-week summer wellbeing challenge. All employees are encouraged to take part and activities have included encouraging people to learn a new language, getting outside for a walk, taking photos and sharing them with colleagues and sharing stories of how colleagues have been helping their local communities.

Over the next 12 months the Group will further develop its commitment to supporting the wellbeing of its employees, by recruiting a dedicated resource for wellbeing and developing a Group Wellbeing Action Plan.

C46:

Average number of sickdays taken per employee.

During the year to March 2021 the average number of sickness days taken per employee was 6.2 days. This was below our target and represents a good achievement during a year when there was a national pandemic.



Section 12

Supply Chain

C47:

How is Social Value creation considered when procuring goods and services?

At Platform we recognise the central role that procurement plays in creating a more social economy. Social value is always considered during the procurement process, where we strive to benefit the communities in which we operate.

Through our procurement for communal gas servicing, we generated sustainable employment opportunities through the creation of apprenticeships, accredited training, and work experience days. On top of this, most of our contracts have social value built in, for example requiring one apprenticeship placement to be delivered per £0.5m. Where we can, we work with local suppliers to ensure that economic benefits are retained within the local area, maximising our contribution to the communities in which we work in.

Whilst we consider social value to be at the very heart of value for money, we recognise that there are further steps we can take to maximise outcomes for our customers. Our procurement team are committed to building social value further into our award criteria and establishing social value as a standard KPI in all our procurements.

This will ensure that we are working with suppliers who embed social value as their business as usual approach. Effective contract management is key to ensuring these KPIs are met and suppliers are held accountable. Through improving our supplier management, we intend to collaborate with suppliers to ensure that social value is being achieved, introducing consequences for non-delivery.

Social value must be designed for the people that we serve. Therefore, we strive to improve our relationship with our customer engagement team to understand exactly what our communities' need, feeding this back to suppliers to offer place-based social value outcomes that truly make a difference. On top of this we are investigating a standardised process for reporting social value so that we can quantify outcomes and measure our successes, setting a benchmark for improvement.



C48:

How is Environmental impact considered when procuring goods and services?

We are committed to moving towards driving environmental benefits from all our contracts. Considering our impact on the environment is central to protecting the health of our communities and their local areas, and as we move towards a net zero carbon environment, we recognise that we must mobilise capital in a responsible way.

Platform seek to engage with suppliers who address environmental issues through their corporate and management policies, demonstrating a clear commitment to addressing and mitigating their environmental and social impacts. We champion suppliers who find innovative ways of reducing their carbon footprint, such as implementing energy efficient solutions and managing their waste in a responsible manner.

There is significant scope to reduce the impact of our activities on the environment through our procurement processes, and we are committed to exploiting these opportunities wherever possible.

Our plan for 2022 is to start moving all landlord electric contracts towards renewable energy sources. Whilst this may come at a higher cost, this transition is central to our mission of **'building a better future'** for our communities.

Furthermore, we are seeking to embed environmental standards within our award criteria. Setting project based, environmental KPIs will help monitor performance for the duration of the contract. These standards will ensure that we are working only with suppliers who adopt responsible attitudes toward environmental issues and strive to achieve beyond best practice.

