Environmental, Social & Governance Report

2024/25

The Pioneer Group

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I'm pleased to share our latest sustainability report under the Sustainability Reporting Standard for Social Housing. This report outlines our journey toward achieving SAP targets by 2030 and our roadmap to net zero by 2050.

In last year's report, I reflected on the economic turbulence affecting the UK. That uncertainty continues, with global instability, slow domestic growth, and persistent inflation. The election of a Labour Government is broadly positive with a recognition of the challenges the sector faces resulting in commitments to CPI + 1% rent settlement but also expectations that we play our part in supply of much needed new social homes.

As a community-focused social landlord, we remain deeply aware of the ongoing cost of living crisis and its disproportionate impact on vulnerable customers. In response, we launched a new Corporate Plan in April 2025, shaped by our customers, staff, and stakeholders.

The new plan reflects the challenges we know our customers and communities face, leans into our role on Castle Vale more explicitly – it is where we can have the greatest impact; and is sets our clear focus to improve the lives of our customers, improve the quality of our services to them, influenced by their voices. It also continues the commitment to improve the quality of data on our customers and our homes.

This report highlights our role as an anchor organisation with a long-term mission. We're committed to making homes greener, warmer, and more efficient, while investing in clean, safe neighbourhoods. Through the MATRIX partnership, we secured £700,000 from the Social Housing Decarbonisation Fund, improving 77 homes on Castle Vale.

We've also addressed climate risks, particularly flooding in Castle Vale, and advanced building safety with upgrades in high-risk properties. Our governance has evolved, with Compass Support services now integrated into the Group and a new Customer Influence Committee ensuring customer voices shape our services.

Looking ahead, we anticipate a new Decent Homes Standard and clearer net zero expectations. Balancing investment in existing homes, new supply, and climate action amid tighter regulation will be challenging, but we will continue to place our customers at the heart of these choices as we deliver our ESG commitments.

Simon Wilson
Chief Executive at The Pioneer Group

Embedding ESG

Our ESG report is a reflection of our values, our purpose, and our commitment to creating an impact for our customers, communities, and the environment. As a community-focused housing association, our ESG priorities are embedded within our Corporate Plan, which guides our strategic direction and operational decisions for the next 3 years (2025 – 28).

Purpose-Driven ESG

Our purpose is to provide safe, high-quality homes and community services that help people thrive, naturally aligning with the core pillars of ESG:

Environmental: We are investing in greener, warmer homes and improving energy efficiency, with a target of 92% of homes reaching EPC Band C or better by 2028. We are also addressing flood risk and climate resilience in Castle Vale.

Social: We place our customers at the heart of everything we do. Our plan sets ambitious goals for customer satisfaction, fairness, and support services, with a continued investment of £1.5 million into community regeneration through our Pledge.

Governance: We are strengthening governance through customer influence, data-driven decision-making, and a streamlined structure that ensures accountability and transparency. Our goal is to maintain top regulatory ratings and make sure that our governance reflects the diversity and needs of our community.

Castle Vale: Our Anchor and Focus

As an anchor organisation in Castle Vale, our ESG commitments are local, tangible, and community-led. Our regeneration efforts, estate services, and community hubs like The Sanctuary and Castle Vale Stadium are central to our social impact. We are proud to sustain the legacy of the Housing Action Trust and continue shaping the future of Castle Vale.

Looking Ahead

Our report is guided by the same values that shape our Corporate Plan: Accountability, Community, Together.

As we face the challenges of climate change, economic uncertainty, and evolving regulation, we remain committed to making informed, inclusive decisions that improve lives across Castle Vale and wider.

Investment of ***£1.5 million*** *into community regeneration through our Pledge.*

Introduction

We have prepared this report according to the themes outlined in the latest version (v2.0 published in Autumn of 2023) of the Sustainability Reporting Standard for Social Housing by Sustainability for Housing (SfH).

The standard comprises 46 criteria across 12 themes over the sustainability pillars Environmental, Social and Governance (ESG). A summary of the themes is provided on Page 6.

Many of the themes of the Sustainability Reporting Standard form major planks of our 2025-28 Corporate Plan.

ESG Area	Theme Number	Theme Name	Our Corporate Plan 2025-28	SDG Goal	
Environmental	T1	Climate Change	92% of our homes will be rated EPC band C or better for energy efficiency.	13	Climate Action
	T2	Ecology		15	Life on Land
	T3	Resource Management		12	Responsible Consumption and Production
Social	T4	Affordability and Security	We will build new social homes to meet community needs	11	Sustainable Cities and Communities
				10	Reduce Inequality
	T5	Building Safety and Quality	We will be 100% compliant in all property health and safety areas, covering, gas, electrical, fire, damp, mould and condensation, asbestos, lifts and water.	11	Sustainable Cities and Communities
	T6	Resident Voice	80% of our customers will say that we listen and act on their views	11	Sustainable Cities and Communities
	T7	Resident Support	85% of our customers using our support services will tell us it has had a positive impact on their lives.		
	T8	Placemaking	85% of our customers will say we make a positive contribution to their neighbourhood.		
Governance	T9	Structure and Governance	We will maintain our strong Governance rating (G1), achieve the highest rating for Consumer Regulation (C1) and maintain our Financial Viability rating (V2)	16	Peace, Justice and Strong Institutions
	T10	Board and Trustees	We will ensure our colleagues and board members are professional, live our values and reflect the diversity of Birmingham.		
	T11	Staff Wellbeing	90% of our colleagues will recommend us as a good place to work.	8	Decent Work and Economic Growth
	T12	Supply Chain Management		12	Responsible Consumption and Production

Unless otherwise specified, all information in the report is as at 31 March 2025.

Environmental

Theme 1 - Climate Change

C1. Distribution of EPC ratings of existing homes (those completed before the last financial year)
Our Corporate Plan goal is for 92% of our homes to have an EPC rating of C or above by 31 March 2028.

Only 17% of our homes are currently known to be below Band C. A further 15% have not had a formal EPC assessment; we have trained our surveyors so that we can gather this data on the remaining 15% of homes next year.

The average SAP rating of our homes completed before 31 March 2024 is 73 – EPC C.

EPC rating (existing homes)	% 2025	% 2024
A	0%	0%
B	6%	6%
C	63%	60%
D	16%	17%
E	1%	1%
Not yet assessed	15%	16%

C2. Distribution of EPC rating of new homes (those completed in the last financial year)
The average SAP rating of our homes completed in 2024/25 is 85 – EPC B.

EPC rating (new homes)	% 24-25	% 23-24
A	21%	31%
B	54%	69%
C	25%	-
Total	100%	100%

C3. Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?
We intend to achieve net zero by 31 December 2050. We have set aside £29 million in our financial business plan to achieve this.

Our Corporate Plan goal is for 92% of our homes to have an EPC rating of C or above by 31 March 2028. We are then aiming for all homes to have an EPC rating of C or above by 31 March 2030, which we are anticipating will be a legal requirement.

C4. What retrofit activities have been undertaken in the last 12 months to the housing stock, and how do these activities align with, and contribute towards, performance against the Net Zero strategy and target?
We have successfully retrofitted 77 properties in the last year as part of the Social Housing Decarbonisation Fund (SHDF) Wave 2 programme to bring properties to EPC C. These works included installation of new windows and doors, external wall and loft insulation and improved ventilation.

We are also replacing windows and doors across Castle Vale, with 1,162 properties completed by 31 March 2025.

Both these activities contribute to improving our overall EPC position and ensuring all our homes have a minimum EPC rating of C by 31 March 2030.

C5. Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home
We are reviewing our Environmental Strategy and are expecting to be able to report this going forward.

C6. How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks, and how is the housing provider mitigating these risks?
We have completed a flood risk assessment to identify which properties are at risk and the likelihood of a flood event happening. We also developed flood response plans to help reduce the risk to people and properties if there is ever a flood.

The Environment Agency has completed the Bromford flood risk management scheme to mitigate the risk of flooding from the River Tame in Bromford and Castle Vale. We have commissioned new flood risk assessments to highlight the impact of these works on our own properties.

Theme 2: Ecology

C7. Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?
We do not yet have a formal strategy. Our new Environmental Strategy, due in 2025/26, will outline our commitments to enhance green space and biodiversity near our homes.

We worked with a local charity, Community Environmental Trust to enhance green space through planting shrubbery areas in pockets of vacant green space to improve biodiversity.

Our estates team enhances the appearance and accessibility of green spaces by regular maintenance and clearing fly tipping.

C8. Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm, and how does the housing provider target and measure performance?
Yes, the current Environmental Management Strategy aims to manage and reduce pollutants that could cause material harm.

We do not have quantitative targets; however, we monitor delivery of strategy actions and proactively manage our contractors to ensure compliance with our environmental management objectives, ensuring procurement documentation captures environmental impact. We will consider including performance measures in our revised Environmental Strategy this year.

Theme 3: Resource Management

C9. Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?
No, we do not have a separate strategy. We are considering developing a dedicated strategy; however, the Environmental Management Strategy has clear actions to responsibly source sustainable materials with further actions to support a variety of externally funded initiatives to address the challenges faced in achieving carbon neutral target. Contractors who reference the use of responsibly sourced materials are preferred when procuring services.

We do not have quantitative targets to measure impact, although through all our procurement activities we have specific specifications that all materials must comply with relevant building regulations. We will consider including performance measures in our revised Environmental Strategy this year.

C10. Does the housing provider have a strategy for waste management incorporating building materials. If so, how does the housing provider target and measure performance?
Our overall aim is to reduce waste going to landfill, both from within the organisation, from our properties and sub-contractors. We will look for opportunities to reduce waste and encourage recycling across the organisation and within our supply chain. This will be achieved by our continued measurement of approved contractors on their environmental credentials, which measures a contractor's commitment to waste management amongst other attributes. This score for environmental awareness and action contributes directly to the decision-making process when we are looking to appoint, set clear targets and develop procedures to reduce waste production.

We do not have quantitative targets, focusing on delivery of actions. We will consider including performance measures in our revised Environmental Strategy this year.

C11. Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?
We do not currently have a separate water management strategy, but are considering developing a dedicated strategy. As part of the Environmental Management Strategy we have identified clear water management actions such as integrating water saving devices into our replacement and new build specifications.

We do not have quantitative targets, focusing on delivery of actions. We will consider including performance measures in our revised Environmental Strategy this year.

Social

Theme 4: Affordability and Security

C12. For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:
1. **Rent compared to median private rental sector (PRS) rent across the relevant Local Authority**
2. **Rent compared to the relevant Local Housing Allowance (LHA)**

Providing homes to households who cannot afford to rent or buy in the open market is our core purpose.
Last year our customers' rents were 49% of the average private market rent for Birmingham – a total saving of £16 million to our customer's.

We measure our rental affordability in the context of both the Local Housing Allowance and the Private Rented Sector Median as displayed below:

Rent compared to Private Rented Sector (PRS):

All Properties	Our Ave. Weekly Rent (£)	% Rent Compared to PRS	% Rent Compared to PRS (2023-24)
One Bedroom	£95.68	31%	52%
Two Bedrooms	£111.30	69%	50%
Three Bedrooms	£126.15	-	50%
Four Bedrooms or more	£134.37	100%	37%

37% increase

in referrals (showing cost-of-living impact).

Rent compared to Local Housing Allowance (LHA):

General Needs properties	Our average weekly rent (£)	% Rent compared to LHA 2025	% Rent compared to LHA 2024
One Bedroom	£94.32	59%	72%
Two Bedrooms	£106.74	62%	69%
Three Bedrooms	£118.82	63%	71%
Four Bedrooms	£131.38	52%	62%

We have a long-term partnership with local charity Spitfire Services, investing £60,000 with them last year to provide free, confidential and impartial advice on a wide range of money and benefit issues. This service is open to everyone and is there to support people across our community.
This year we saw a high level of referrals made for the Money Advice Service, a 37% increase compared to last year, which shows the continued cost of living pressures our customers are experiencing. In particular, pensioners and benefit claimants continue to face economic challenges. The service is highly valued by customers, and Spitfire have reduced financial pressures our customers, with the total value from benefits and debt reduction activities exceeding a million pounds this year. The Advice Quality Standard (AQS) audit in December praised the Money Advice Service on professional standards and high-quality casework.

Money Advice Service (Spitfire Partnership)
£60,000
invested with Spitfire

Additionally, with the migration of customers onto the universal credit portal, we made additional provisions to support customers during this transition to ensure they did not experience loss in income. Our customers were informed of the migration well in advance through the annual rent increase letters, social media and our website, giving them adequate time and opportunity to request support.

C13. Share, and number, of existing homes (owned and/or managed) completed before the last financial year, by tenure:

Units (existing homes)	Number	Percentage
General needs (social rent)	2,205	80%
Affordable rent	23	1%
Housing for older people	128	5%
Intermediate rent	41	1%
Low-cost home ownership	40	1%
Private rented sector	104	4%
Non-social leasehold housing	216	8%
Total homes owned and/or managed	2,757	100%

We provide homes across a range of tenures, but 85% is general needs or older people's accommodation at social rents.

C14. Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, by tenure:

During the year, we delivered 24 new homes on brownfield sites. The former Ministry of Defence site at Rectory Gardens, Sutton Coldfield, now provides a mix of 8 affordable rent and 7 shared ownership homes. The former Police Station in Castle Vale now contains 9 new social homes, with the refurbishment of this prominent local building featuring on BBC's Homes Under the Hammer in October.

New homes	Number	Percentage
General needs (social rent)	9	38%
Affordable rent	8	33%
Low-cost home ownership	7	29%
Total homes owned and/ or managed	24	100%

C15. How is the housing provider trying to reduce the effect of high energy costs on its residents?
We are highly aware of the impact of the cost of living on our customers. Energy costs play a significant part in this, both through customers own energy bills and through service charges for our communal areas.

Our aim is to reduce energy consumption and lower energy bills by upgrading homes in ways such as insulation and improved windows and door replacements, focusing on the least energy efficient homes first.

Recognising the importance of affordable warmth, and in response to customer feedback, our Board has brought forward spending of over £10 million on new windows and doors across our stock. This response to environmental and cost of living concerns was made possible by our strong financial position and flexible loan funding.

We have used funding through the Social Housing Decarbonisation Fund to upgrade 77 social homes in our least energy efficient properties. This will increase the EPC performance on these properties and benefit customers by reducing their energy bills.

There is currently no minimum energy efficiency standard which applies in the social rented sector except the requirement in the Decent Homes Standard that homes should provide a reasonable degree of thermal comfort and be free of excess cold. We believe this is not good enough and we welcome the government's commitment to review the Decent Homes Standard to better support the decarbonisation and energy performance of homes, particularly with regard to the ambition set out in the Clean Growth Strategy that all social rented homes should meet EPC C by 2030.

C16. How does the housing provider provide security of tenure for residents?
As the anchor landlord in Castle Vale our ethos is to provide quality homes and long-term security of tenure to general needs customers where possible. Security of tenure makes a huge difference to people's lives and to the sustainability of our neighbourhood as a whole.

We aim to build strong and sustainable communities across a variety of tenures, and we believe that offering long-term tenancies will help achieve this goal.

We use Assured Shorthold Tenancies for the first year and tenancies then become periodic Assured Tenancies. The only other fixed term tenancies that we use are in our Rent to Buy homes, where there is an expectation that the discounted rent will enable customers to purchase homes within 5 years.

Theme 5: Building Safety and Quality

C17. Describe the condition of the housing provider's portfolio, with reference to:

Compliance Checks	% of Homes
Percentage of homes for which all required gas safety checks have been carried out	99.9%
Percentage of homes for which all required fire risk assessments have been carried out	100.0%
Percentage of homes for which all required electrical safety checks have been carried out	100.0%
Percentage of homes for which all required asbestos management surveys or re-inspections have been carried out.	100.0%
Percentage of homes for which all required legionella risk assessments have been carried out.	100.0%
Percentage of homes for which all required communal passenger lift safety checks have been carried out	100.0%

One gas safety service was overdue due to an access issue, which is being addressed through the legal process.

C18. What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?
The Decent Homes Standard (DHS) is a government-agreed technical definition on the statutory minimum requirement for a home to be classed as 'decent'. This is a standard national criterion that provides insight into the condition of a housing provider's homes.

% of homes meeting the national housing quality standard?	Increase/decrease on housing with quality standard for previous year
99.8%	0.0%

On 31 March 2025, six properties in total did not meet the Decent Homes Standard.

Decency is assessed on an ongoing basis throughout the year and immediate actions are taken to improve homes into compliance with the standard.

Works have already been completed on five of the six properties which did not meet the standard on 31 March. One property still requires a management move, and officers are working with the customer to find suitable alternative accommodation. The actions taken for these six properties include:

- Property 1 – this relates to a flood at the property, which had made the property unhabitable. Customer was rehoused and works completed.
- Property 2 - Replacement roof completed.
- Property 3 - Windows & doors replaced and remedial damp treatment works completed.
- Property 4 - Windows & doors replaced and remedial damp treatment works completed.
- Property 5 - Windows & doors replaced and remedial damp treatment works completed.
- Property 6 - Management move in progress so the heating system can be replaced and new windows and doors installed.

C19. How do you manage and mitigate the risk of damp and mould for your residents?
We proactively monitor the number of repairs that mention the words "damp", "mould" or "condensation" in any of the communications we have with customers or contractors. This year we identified nine damp and mould cases.

This information is collected from our central digital platform that is used to administer all our repair and maintenance activities. This system is updated daily with information from our suppliers and contractors ensuring that we are able to confidently hold all data in a central location and do not rely on externally held systems or spreadsheets. These findings are then plotted to monitor trends and identify potential problem sites.

The group proactively adopts a "no lifestyle fault" approach to dealing with damp, mould and condensation cases. We never blame damp and mould on our customers as we firmly believe that no one would ever suffer these conditions willingly and that we have a role to play in solving these issues for our customers.

We take a proactive approach to make sure that properties meet our customers' lifestyle needs. There are occasions when the customer will have to work with us, but we will always help them to do this. We also approach each case without delay, addressing these issues early is not only an important way of improving the living conditions for our customers, but is also the most economical way for us as it minimises the damage caused by these conditions to the properties.

We have fostered an excellent working arrangement with a local specialist damp company which has fully subscribed to our ethos. As a result of this arrangement, damp reported faults are visited usually within three working days and works agreed there and then. There is a no quibble approach to required work including redecoration.

We do not suspend or pause our approach on the basis that it is subject to a legal claim. We push on regardless as the overriding factor in these cases is remedying the defect for the customer to minimise any adverse living conditions and the extent of remedial works to our property.

More recently we have been investigating the use of intelligent digital resources that can help us monitor conditions within our properties in order that we can be more proactive in identifying and addressing damp, mould and condensation issues before they arise.

Housing Health and Safety Rating System (HHSRS) data for the association is held within our asset management system. We continuously monitor this position and update as needed, but our proactive approach to the issues of damp, mould and condensation means that we will only temporarily have hazards that are then addressed quickly.

Theme 6: Customer Voice

C20. What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?

Our Tenant Satisfaction Measures (TSMs) results show that we improved in 10 of the 12 indicators, have beaten the sector average in all 12 indicators and are in the top 25% of results nationally in eight of the 12 indicators.

Our 2025-28 Corporate Plan aims to put customers at the heart of everything we do and targets further ambitious increases including 90% overall satisfaction by 2028.

Tenant Satisfaction Measure	Current Performance		Benchmark
	23-24 Actual	24-25 Actual	Sector Median
Satisfaction with the overall service	82%	84%	73%
Satisfaction with overall repairs service	76%	77%	73%
Satisfaction with time taken to complete the most recent repair	78%	80%	69%
Satisfaction that home well maintained	80%	82%	73%
Satisfaction that home is safe	83%	88%	79%
Satisfaction that their views are being listened to and acted upon	66%	74%	63%
Satisfaction with being kept informed about things that matter	72%	78%	72%
Agreement that landlord treats tenants fairly & with respect	80%	87%	79%
Satisfaction with approach to complaint handling	45%	38%	37%
Satisfaction that communal areas are clean and well maintained	78%	74%	69%
Satisfaction that landlord makes a positive contribution to neighbourhoods	74%	83%	65%
Satisfaction with approach to handling anti-social behaviour	53%	66%	60%

= Upper Quartile	This refers to the best-performing 25% of organisations within the sector. In benchmarking terms, this means the top quarter of housing providers based on a specific performance metric (e.g. arrears, voids, tenant satisfaction).
= Upper Median Quartile	This refers to organisations performing above the sector average.This sits between the median (50th percentile) and the upper quartile (75th percentile), indicating solid performance that exceeds the average.

The data, including qualitative feedback, has been analysed and we are undertaking a series of actions to address areas where we can improve:

- As a key complaint has been the condition of windows and doors, we accelerated the windows and doors replacement programme to install over 2,000 windows and doors by September 2025.
- Satisfaction with our responsive repairs service remains below our target, which is partly due to contractor vacancies in trades and contract supervision. The contractor has now embedded new trades staff into the structure and a new supervisor has now been appointed to the contract working on Castle Vale.
- Satisfaction with our approach to anti-social behaviour has been impacted by changes to staffing in the Community Housing team, which led to difficulty in ensuring cases were followed up within timescale and to the required standard. This led to frustration among service users as cases were not always dealt with as quickly as possible and they were not updated on time. As we now have officers in post, with cases being triaged and being proactive in their approach, regularly updating cases and complainants, we expect to see this improve.

Dissatisfaction with the handling and outcome of complaints is partly due to a lack of communication and engagement with complainants throughout the investigation process. Various service improvements have, or will be, implemented, including:

- New guidance has been developed, with training rolled out in April and May.
- Investigations are being monitored closely from date of allocation through to expected closure date.
- All requests to extend a complaint must evidence that the complainant has agreed to an additional investigation period.

C21. What arrangements are in place to enable residents to hold management to account for the provision of services?

We operate a local reception service and telephone service where customers can escalate their concerns and complaints. Feedback from our customers is that they value the ability to walk in and see us, evidenced by approximately 500 face-to-face contacts per month.

Our Customer Engagement team organise regular events including listening hub pop-ups in our communities each month, neighbourhood 'walk and talks' and on-site customer meetings at our high-rise and older person schemes. Our Scrutiny Panel reviews our provision of services and will hold us to account and highlight areas of concern and improvement. In addition, we have Green Champions, Block Champions and Reading Panels that support service delivery through customer feedback.

C22. In the last 12 months, how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?

Four complaints. We have made improvements in triaging, administering and investigating complaints. Ongoing training has been provided to investigating officers, with the Operational Management Team starting to focus on our learning outcomes. A new handbook has been developed to support investigating officers, giving clear guidance on the process and timescales that must be adhered to.

Theme 7: Customer Support

C23. What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?

We provide a range of support services for customers including:

- Education and employment
- Children and young people
- Independent living and family support,
- Health and wellbeing

This year, overall customer satisfaction with these services is 99%, and based on the TOMs social value measurement framework and the HACT wellbeing valuation approach, every £1 we invested created the equivalent of £12.50 of social value (up from £5.77 last year).

Education & Employment

We provided a range of Education and Employment services to customers during the year. We support unemployed and economically inactive customers to progress into work, training and employment. We also work with customers in employment to improve or sustain employment.

Outcomes:

- 142 people were supported.
- 23 adults moved into employment during the year.
- 37 people supported are now classed as 'work ready'
- 3 people were supported into regular volunteering
- 55 adults reported an improvement in wellbeing

2024/25 Service KPIs:

- % of adults moving into employment: target 20%, achieved 29%
- Number of clients accessing 1-2-1 support for employment services: target 120, achieved 189

Social Value:

We have used both the HACT Wellbeing Valuation calculator and the Unit Cost Database to generate the following values from supporting people into employment and training during 2024/25.

Our Investment	Outcomes Generated	Social Value Generated
£53,202	Local people supported into employment	£611,608
	Career guidance, interviews, CV & mentoring	£60,663
	Job related training	£42,686

This equates to social return on investment of £13.44 for every £1 spent on the programme, which is a significant increase compared to 2024 (£10.07).

Children and Young People

Our Youth team provides support to young people under the age of 25 through various projects and activities. The service includes after school clubs tailored to specific age groups, school holiday clubs, evening football sessions as well as targeted support such as mentoring and sensory friendly activities for young people with additional needs.

Outcomes:

- 1,216 engagements in activities.
- 1,101 positive outcomes, with all of those attending achieving at least one positive outcome from the service.

2024/25 Service KPIs:

- Young people achieving a successful outcome (% of those engaged): target 90%, achieved 99%.
- No of young people engaged: target 1,000, achieved 1,216.

Social Value:

We have used both the HACT Wellbeing Valuation calculator and the Unit Cost Database to generate the following values from supporting children and young people during 2024/25.

Our Investment	Outcomes Generated	Social Value Generated
£54,898	Wellbeing support for young people	£54,112
	Local school and college visits	£1,738
	Supporting volunteering opportunities	£16,032

This equates to social return on investment of £1.31 for every £1 spent on the programme, which is a significant increase compared to 2024 (£0.48).

Independent Living & Family Support

The Independent Living and Family Support services use a strengths-based model, working collaboratively with the service user to achieve an outcome that draws on the individual's strengths and assets.

Independent Living

We support vulnerable adults to be able to continue living independently in their own home. The team works to address a diverse range of needs to assist customers, including:

- support household management issues: drugs/alcohol, bereavement, family breakdown, health conditions, care and support, aids & adaptations to the home, financial inclusion and income maximisation.
- Peer support groups to address social isolation – men's wellbeing group and dementia cafe Family Support

We support local families through the Brimingham Early Help scheme, which assists families who may need extra help. Family support workers typically provide up to 6 months support to families in Castle Vale. Support is provided for a range of issues including:

- School attendance or behaviour
- Parenting and behaviour management
- Financial inclusion and income maximisation
- Emotional or physical health and wellbeing
- Bereavement
- Domestic abuse

Outcomes:

Independent Living

- 1,216 engagements in activities.
- 1,101 positive outcomes, with all of those attending achieving at least one positive outcome from the service.

Family Support

- 109 families in Castle Vale received one-to-one support.
- 1,036 families supported through the Early Help scheme (Erdington constituency).
- 26 families experienced an improvement in school attendance.
- 134 positive disengagements achieved during year, including cases opened in 2023/24.

2024/25 Service KPIs:

- Independent Living adults achieving a positive outcome (as a % of those engaged): target 95%, achieved 100%.
- Positive disengagements from family support: target 98%, achieved 100%.
- Number of adults receiving independent living support: target 100, achieved 90.
- Number of families receiving family support: target 100, achieved 109.

Social Value:

The Unit Cost Database calculates the saving to the Treasury based on our interventions using financial proxies. We have used this methodology to calculate the following values from providing independent living and family support during 2024/25.

Our Investment	Outcomes Generated	Social Value Generated
£140,049	Relief from being heavily burdened with debt	£805,248
	Support with managing housing costs	£341,598
	Support with household energy costs	£231,166

This equates to social return on investment of £9.84 for every £1 spent on the programme, which is a significant increase compared to 2024 (£1.64).

Health and Well-Being

The Health & Wellbeing service covers a range of projects focused on improving a customers wellbeing, including physical and mental health. Key projects during the last 12 months include Social Prescribing service, Independent Living Support and the Household Support Fund. A men's wellbeing group and a dementia café meet weekly.

Social Prescribing supports customers in six GP surgeries within Erdington, including one in Castle Vale. Our workers connect people to activities, groups and services in the community to meet the specific needs of the individual with the overall aim of improving their wellbeing and reducing pressure on GP surgeries in terms of patients presenting with non-medical needs.

Health and Wellbeing provision is partly externally funded and partly match-funded by us, enabling leverage of addition resources to provide a range of services and activities delivered from The Sanctuary community hub.

These include:

- Digital Inclusion
- Community Asset mapping and capacity building
- Customer led groups
- Social Prescribing
- Supporting community access to hardship funds

Outcomes:

- Health and Wellbeing service supported a total of 1,356 individuals with 2,847 engagements in wellbeing activities.
- Social Prescription Link Workers supported 566 individuals.

2024/25 Service KPIs:

- Total engagements in health and wellbeing activities: target 600, achieved 2,847.
- HWB participants achieving a positive outcome: target 95%, achieved 100%.

Social Value:

The Unit Cost Database calculates the saving to the Treasury based on our interventions using financial proxies. We have used this approach to calculate the following values from providing health and wellbeing initiatives during 2024/25.

Our Investment	Outcomes Generated	Social Value Generated
£14,980	Initiatives to engage people in health interventions (e.g. stop smoking, obesity, alcoholism, drugs) or wellbeing initiatives	£892,532
	Regular volunteering	£69,472
	Increased social activity (i.e. gardening groups)	£254,892
	Increased physical activity (i.e. chair-based sessions)	£61,972

This equates to social return on investment of £46.66 for every £1 spent on the programme, which is a significant increase compared to 2024 (£3.59).

Theme 8: Placemaking

C24. Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.

We were founded to sustain the regeneration of Castle Vale. This has always been about building resilient communities and strong partnerships as well as providing high-quality homes.

Our Pioneer Pledge commitment is a substantial investment in community services. We aim to invest £1.5 million into the community in the next 3 years in services which customers have told us are important to them, including:

- Estate services – enhancements to the physical environment, including improved maintenance and safety measures.
- CCTV and community safety initiatives – measures aimed at increasing security and fostering a safer living environment for customers.
- Castle Vale Stadium – sports and leisure facilities
- The Sanctuary – our well used community centre in the heart of Castle Vale
- Community regeneration – services for health and wellbeing, youth services, employment and family support – helping to enable customers to sustain their home and live active, healthy and meaningful lives.

In addition, we facilitate the Castle Vale Partnership meetings, bringing together local stakeholders and organisations to collaborate on initiatives that benefit the Castle Vale community. These gatherings serve as a platform to coordinate efforts, promote joint events, and leverage collective efforts to enhance community engagement and support.

Estate Services

As part of the Pioneer Pledge commitment, we invested £137,686 in estate services in 2024/25. The Estates Team help to ensure Castle Vale remains a clean, green and safe place to live.

During a recent period of industrial action by Birmingham City Council bin collection teams, Castle Vale faced a new and pressing challenge: maintaining cleanliness and fire safety across the estate, despite halted council waste services. This period of disruption could have led to significant deterioration in estate conditions, however the estate services team rose to the occasion with dedication and adaptability to ensure Castle Vale remained clean, safe, and well-managed.

Key actions included:

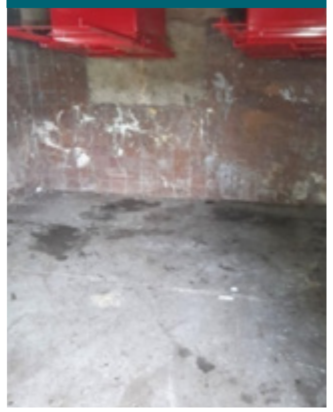
- **Daily Fire Safety Checks: Increased inspections in blocks and bin stores to proactively address hazards.**
- **Extra Waste Removal: Caretakers doubled their usual waste clearance efforts, removing up to 8 tons of rubbish weekly.**
- **Maintaining Routine Services: Despite the additional workload, routine estate maintenance and day-to-day operations continued without disruption.**

The impact of these activities resulted in:

- The estate remaining visibly clean and well-maintained, with little indication that a bin strike was in effect.
- No fire incidents were reported during the strike period.
- The free bulk waste collection service remained uninterrupted, offering our customers critical support during the disruption.

Before

After



We have used the HACT Wellbeing Valuation calculator to generate the following values from our estate services activities.

Pioneer Investment	Outcomes Generated	Social Value Generated
£137,686	Litter & rubbish problems	£113,398
	Vandalism & graffiti	£79,048
	Anti-social behaviour in local area	£115,825
	Like living in neighbourhood	£650,223
	Total	**£958,494**

This equates to social return on investment of £6.96 for every £1 spent on estate services, which is a decrease compared to 2024 (£10.61).

Community Safety (CCTV)

We invested £96,980 in our CCTV service in 2024/25 to reduce crime and ensure our customers feel safe.

We continue to work closely with West Midlands Police to fight and deter crime. West Midlands Police have a Neighbourhood base in the same building as the CCTV Control Room, working alongside our CCTV Operators and sharing information to tackle and address crime on Castle Vale.

We have upgraded 96% of all CCTV cameras and will complete the upgrade in 2025/26.

The team use many different sources to gather information and compile evidence during or after an incident. All entrances and exits on and off the estate are covered by CCTV which helps us track vehicles. We are a member of Vale Watch, a group of partners that monitors and looks for improvement in security on the Vale. We have also created a direct link for customers to email our CCTV colleagues regarding any incidents witnessed, so that we can check CCTV and report any incidents to the local police team.

456 incidents were captured in 2024/25, which was a decrease on the previous year.

We have used both the HACT Wellbeing Valuation calculator and the Unit Cost Database to generate the following values from our CCTV and community safety activities.

Our Investment	Outcomes Generated	Social Value Generated
£96,980	Arrests due to CCTV *	£51,748
	Concern about being a victim of a crime	£85,612
	Total	**£137,360**

** This financial proxy has been developed by the Social Value+*

This equates to social return on investment of £1.42 for every £1 spent on the CCTV and community safety initiatives. This a decrease compared to 2024 (£2.27).

Castle Vale Stadium

The stadium is situated in the heart of Castle Vale and has been used by the Community for over 25 years. It is home to several teams including Castle Vale Town FC, Romulus FC, Birmingham Primary Schools and Castle Vale Concords. Bolton Wanderers have also used the grounds for training prior to matches in the championship division.

In 2014, the Stadium was under threat of closure until we agreed to take over the management. Since then we have worked with the local community, football teams, County FA and Football Foundation to build the site up to its best potential.

In 2017 Castle Vale Stadium was awarded funding to install a 3G pitch in 2017 to replace the outdated grass pitch. The Premier League and FA Facilities Fund provided the majority of the grant, with part funding from the local Endowment Trust Fund and from us.

The new FIFA accredited 3G pitch gave the site a new lease of life with further updates such as brand new floodlights, goals and resurfaced car park with allocated disabled parking bays following shortly after. However we still needed to financially support the Stadium running costs each year.

In 2023 we funded a second 3G pitch which has resulted in a significant increase in usage and income. Overall income rose from £297,000 in 2023/24 to £407,000 in 2024/25 meaning no subsidy of the stadium was needed this year.

This upward trend is encouraging and reflects growing interest in the stadium as a community and sporting venue. We are currently looking at how to improve the stadium for the new season and making progress by upgrading CCTV and researching purchase of dug outs so that we can conform with FA standards, enabling us to increase pitch hire further.

Theme 9: Structure and Governance

C25. Is the housing provider registered with the national regulator of social housing?
Yes, we are registered with the Regulator of Social Housing in England. Our registration number is L4418.

C26. What is the housing provider's most recent regulatory grading/status?
Our ratings are G1 for governance and V2 for financial viability. This was most recently assessed in December 2024 and is unchanged since November 2023.

Our most recent In Depth Assessment by the Regulator of Social Housing was in July 2022. We do not yet have a C rating for consumer standards under the new inspection regime.

C27. Which Code of Governance does the housing provider follow, if any?
We have adopted the National Housing Federation Code of Governance 2020, which enables the board to demonstrate best-practice compliance as it applies to the housing sector.

C28. Is the housing provider a Not-For-Profit? Yes.

C29. Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?
Environmental: The Group has an approved Environmental Strategy looking at a range of environmental issues from Net Zero to flooding. The strategy has a number of measurable deliverables where the actions are monitored at governance level. Flood risk and Net Zero are specific risks included on the corporate risk register.

Governance risks are covered in all Board reports, including links to all relevant legislation and our regulatory framework is included in all our board reports. Regulatory compliance is a specific risk monitored through the corporate risk register.

C30. Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) – that resulted in enforcement or other equivalent action? No.

Theme 10: Board and Trustees

C31. How does the housing provider ensure it gets input from a diverse range of people into the governance processes?
We have an Equality, Diversity and Inclusion Strategy that sets out our principles and action plan. We are committed to ensuring that our leadership and workforce reflect the diversity of Birmingham.

We are members of the Housing Diversity Network, an organisation that specialises in supporting us to promote diversity in recruitment through mentoring and training. We have recruited three trainee board members and will be supporting them through the Housing Diversity Network Board Trainee programme.

Does the housing provider consider resident voice at the board and senior management level?
We actively involve our customers in our governance and decision-making processes.

Our Customer Influence Committee, with a customer majority, reports directly to the Pioneer Group Board and one member of the committee is appointed to the Pioneer Group Board. This ensures that the perspectives and concerns of our customers are represented at the highest levels of decision-making. This committee plays a crucial role in bridging the gap between customers and senior management, fostering a collaborative approach to governance.

In addition to the customer-led committee, we also have Searchlight, our Scrutiny Panel. The panel meets regularly to review and assess performance, policies, and services. By engaging with the Scrutiny Panel, customers can scrutinise the effectiveness of services and provide constructive feedback for continuous improvement.

We have recently developed a Reading Panel, where documents are circulated to our customers for review. They provide feedback on these documents, which is then considered by the governance structure and senior management during the approval process. This initiative ensures that our customers' insights are incorporated into the development and refinement of documents, such as policies.

In addition, our Block and Green Champions provide regular insight into the performance of the cleaning and grounds maintenance contractors. This feedback is sent directly to the contractor so that any changes can be made. This has led directly to a change of contractor for grounds maintenance.

Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?
Yes. All recruitment packs for Board Member positions set out our commitment to EDI.

Demographics of the Board	2025	2024
What % of the board are women?	40%	40%
What % of the board are BAME?	20%	30%
What % of the board have a disability?	0%	Unavailable
Average age of the board	49	49
Average tenure of the board	4.1 years	4.7 years

We modify our recruitment approach depending on the Board or Committee we are recruiting to ensure that we reach a wide range of potential applicants, such as streamlined applications or requesting only a CV. We advertise all vacancies on our website and our social media platforms and encourage our Board Members and staff to share with their networks to ensure that we reach a wide audience.

Staff recruitment now uses CV redactions, which ensures that hiring managers are not able to see personal information for candidates and must shortlist only based on candidate experience and qualifications. Panel members are carefully selected to ensure different views and perspectives are heard.

Networx, our preferred applicant tracking system (ATS), ensures that adverts are placed on various job boards to attract diverse candidates. Our reporting from the ATS system has confirmed that we continue to attract diverse candidates.

Where Networx has been used and exhausted without hiring a successful candidate, or if it is a particular specialist role, agencies are appointed to support recruitment. We have a preferred suppliers list, which allows us to engage with multiple agencies, rather than a single source. As part of creating the preferred suppliers list, agencies were interviewed and must demonstrate a strong commitment to EDI, including having an EDI policy.

C32. What % of the housing provider's Board and Senior Management Team have turned over in the last two years?

Turnover	2025
Board members that have turned over in the last two years	10%
Senior Management team that have turned over in the last two years	20%

C33. Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.
Four of our Audit & Assurance Committee members have recent and relevant financial experience. Specifically:

- Chartered Accountant
- Works in a bank, financial regulated sector
- Chartered Accountant, KPMG (Associate Director)
- Audit & Risk Management (Governance & Risk Director, technology organisation)

C34. What % of the housing provider's board are non-executive directors?
100% of the board members are non-executive directors.

C35. Has a succession plan been provided to the housing provider's board in the last 12 months?
Yes.

C36. For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?
3 years

C37. When was the last independently-run, board-effectiveness review?
An independent review of the Board and Board governance arrangements was undertaken in March 2025. As recommended by NHF Corporate Code of Governance best practice, the Board undertakes externally facilitated board-effectiveness reviews every three years.

C38. How does the housing provider handle conflicts of interest at the board?
We have Probity and Board Conduct policies which set out how conflicts of interest should be managed. Our policies consider conflicts of interest and dualities of interest. Any conflict or dualities of interest need to be declared to the Head of Governance & Assurance as soon as they become apparent.

Board Members must annually update their declarations of interest. Members are required to declare any relevant personal relationships, employment and other appointments they hold, and confirm that these do not interfere with their ability to perform or conflict with their role as a board member.

All Members are also required to declare any relevant interests at the start of each Board meeting.

Theme 11: Staff Wellbeing

C39. Does the housing provider pay the Real Living Wage?
We ensure that all our staff are paid the Real Living Wage as a minimum.

C40. What is the housing provider's median gender pay gap?
At 31 March 2025, the gender pay gap is 11%. This is a reduction from 16% in 2024.

C41. What is the housing provider's CEO: median-worker pay ratio?
The CEO: median worker pay ratio demonstrates the pay dispersion between the CEO and the organisation's median earner. At 31 March 2025, our CEO: median worker pay ratio is 4.4:1 (2024: 4.5:1).

C42. How is the housing provider ensuring equality, diversity and inclusion (EDI) promoted across its staff?
We have an active EDI Working Group and an action plan and supporting procedure. We also have a Diversity Group which arranges EDI events to raise awareness. Staff lead key action groups and support activities throughout the year, with recent events that have been held including Black History Month celebrations, and Diwali celebrations. All staff receive EDI training when they join the organisation, with periodic refresher training.

We have introduced CV redaction to our interview process to ensure a fair recruitment process. Where possible, panel members are from different teams to ensure different views and perspectives are heard in recruitment.

C43. How does the housing provider support the physical and mental health of its staff?
We aim to support our staff in terms of their physical and mental health and wellbeing.

We have internally trained Mental Health First Aiders and Wellbeing Champions who can support staff. All new staff are buddied with one of these representatives during their probation. All line managers attend a mental health champions training course delivered by the charity Mind.

We provide a Bupa Health cash plan, which includes a confidential Employee Assistance Programme line. We provide stress and resilience training to all staff.

We have a number of policies designed to support staff wellbeing including a wellbeing policy, family friendly policy and sickness policy.

C44. How does the housing provider support the professional development of its staff?
Training is identified through one to one and annual review discussions. Where training is identified, employees complete a training request form. Once approved, we consider the best way to meet the employee's development, including considering internal and external training events, courses and programmes of study. If external training is considered the best option, we book the training and sponsor the employee.

During the year 5% of staff were supported with a professional qualification. 83% of these staff were female and 50% were BAME.

Our Windows and Doors programme, delivered in partnership with **Nationwide** *commits them to invest 1% of the contract value in Social Value activities which will deliver over* **£100,000 of investment** *into Castle Vale.*

Theme 12: Supply Chain Management

C45. How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?
We are committed to delivering social value and driving social change through our procurement policies and processes.

A minimum 5% of quality scoring is allocated to social value in all procurement tenders including but not limited to:

- Local job creation
- Investment in local supply chains
- Volunteering
- Monetary donations to our community events
- Donations in kind
- Conservation initiatives
- Carbon reduction initiatives

Our approach to measuring social value makes use of a mix of methodologies that provide both social and economic measures of impact, expressed in monetary terms.

One part of our methodology uses the HACT Wellbeing Valuation which allows us to quantify the savings to the Exchequer and the increase in a person's wellbeing due to a social intervention. National surveys are analysed to isolate the effect of a particular factor on a person's wellbeing. Analysis then reveals the equivalent amount of money needed to increase someone's wellbeing by the same amount.

Alongside this we use the Unit Cost Database, based on the TOMs (Themes, Outcomes & Measures) framework. This allows us to assess the social value generated from our investment, calculating the saving to the Treasury based on our interventions using financial proxies.

The relative weighting of Social Value considerations in procurement policies is 5%. An excellent example of us optimising social value during the year is with the windows and doors contract. The contract commits Nationwide to invest 1% of the value of the contract in social value activities, which equates to over £100,000 social value investment in Castle Vale. To date, we have used a small amount of the funds to display Christmas decorations and upgrade windows at the Sanctuary, our community centre situated in Castle Vale providing support services to people in the area.

The remaining funds can be used at our discretion to maximise social value across the estate, and we are considering various options, including the feasibility of creating a SEND (Special Educational Needs and Disabilities) room at the Sanctuary.

C46. How is sustainability considered when procuring goods and services?
What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?

We are committed to ensuring that we consider our environmental impact through our procurement policies and processes. A minimum 5% of quality scoring is allocated to environmental impact in all procurement tenders, with bidders demonstrating:

- Their commitment to ISO 14001 and/or equivalent policy
- Their commitment to net zero/carbon neutrality
- How they will promote and implement sustainable measures including green technologies, recycling (or reusing), how they are avoiding landfill and usage of clean energy/transportation

Bidders must explain how the proposed methods will be measured and the outcomes reported.

Thank you for reading our ESG Report.

Contact Information

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The Pioneer Group