

# Environmental, Social and Governance report (ESG) report

2024/25





# Introduction

by Helen Meehan  
Chief Financial Officer

## Welcome to our fifth ESG report

This is the fifth year we have told our ESG story via the Sustainability Reporting Standard. In that time, we've shown the progress we've made in our long-term plan to green our homes and help us, and the UK, reach the net zero targets that have been set for 2050.

Improving the energy efficiency of our homes for the benefit of our customers and the environment is fundamental to us, as is the way we procure our materials, and manage our carbon footprint.

Equally important is the voice and support we give to our customers and communities, as well as how we manage our wider business and support our colleagues.

Over the past five years our sector has faced significant and well documented, challenges, but despite them we have continued to deliver over 1,000 much-needed homes per year, supported our customers through some of the most challenging times they've faced, and kept the business heading forward.

While these challenges have led some housing associations to limit their activity, in the main, we've kept pace with our plans. We see ourselves as a full spectrum provider, delivering on development, regeneration, our care and supported offer, as well working towards net zero.

We hope you will see the level of our endeavours coming out within this ESG report.



Home Group was an early adopter of the Sustainability Reporting Standards (SRS) and our 2025 report is the fifth summary of our performance against this standard.

Our report is structured to respond to the criteria within the Standard, and, for the fifth year, we're pleased to include stories from customers and colleagues to bring it to life.

We are still as committed as ever to sustainability, creating social value for our customers and communities and demonstrating strong and effective governance.

*Helen*

# Our report structure

We have structured this report against the Sustainability Reporting Standard themes of Environmental, Social and Governance.














**Each of these themes include information that is aligned with the UN Sustainable Development Goals.**

“The UN Sustainable Development Goals (SDGs) are a set of common global goals that demand investors, government, business and society to do more to end poverty, protect the planet and ensure people enjoy peace and prosperity.”

(UN, Transforming our world: the 2030 agenda for sustainable development, September 2015).

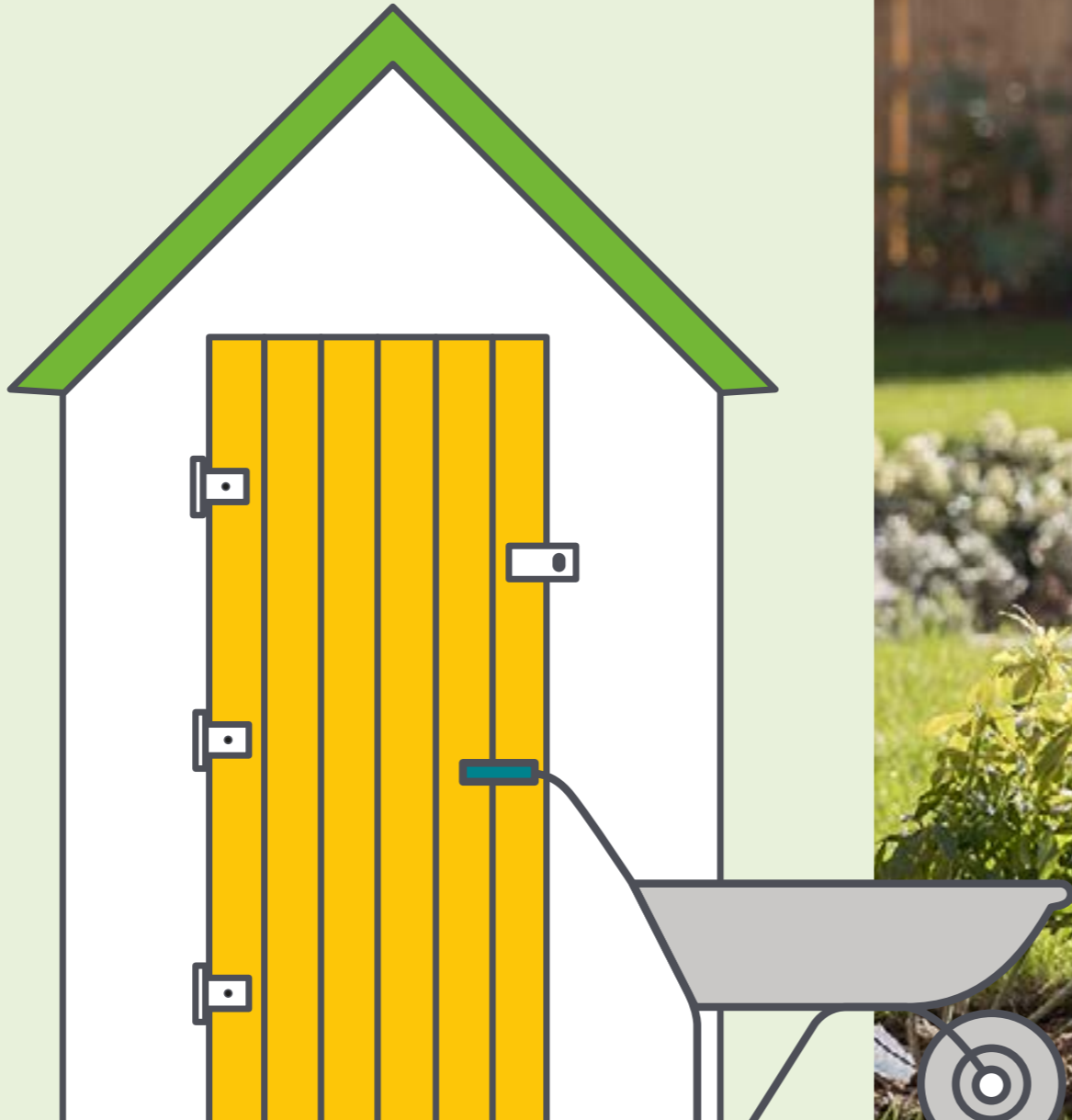
## UN Sustainable Development Goals (key)



ESG area	Theme	UN Sustainable Development Goal	Page reference
Environmental	Climate change	Climate action 	8
	Ecology	Life on land 	18
	Resource management	Sustainable cities and communities 	20
Social	Affordability and security	No poverty 	26
		Reduced inequalities 	
	Building safety and quality	Sustainable cities and communities 	30
	Resident voice	Sustainable cities and communities 	34
	Resident support	Sustainable cities and communities 	42
	Placemaking	Sustainable cities and communities 	48
Governance	Structure and governance	Peace, justice and strong institutions 	54
	Board and trustees	Peace, justice and strong institutions 	56
	Staff wellbeing	Decent work and economic growth 	58
	Supply chain management	Responsible production and consumption 	66

# Environmental

In this chapter



# Climate change

This theme seeks to assess how the activities of the housing provider are impacting on climate change, and how they are mitigating the physical risks of climate change.

The path to net zero in the UK hinges on decarbonising our residential sector. With buildings accounting for approximately 25% of greenhouse gas emissions nationwide, we acknowledge our role in creating sustainable homes and reducing environmental impact – all while delivering affordable, safe and comfortable homes for our customers.

## Our net zero commitment

As a large national housing provider, we understand our responsibilities towards helping the UK achieve its net zero targets by decarbonising the country's building stock. We are committed to achieving net zero by 2050, aligning with the Government's national target. This commitment forms part of our organisational strategy and is integrated into our long-term asset management approach.

We are currently in the fifth year of our 30-year roadmap to decarbonise our homes and help the UK meet its targets. However, we recognise that to deliver a comprehensive, property-specific plan requires robust data analysis and strategic planning. We are undertaking significant work to improve our data capabilities and build individual property plans that will help inform our pathway to net zero.

Central to this is our technology roadmap and in particular our centralised, managed storage of asset data and Salesforce system

implementation – which encompasses three key strands. The 'one property project' consolidates all asset data into a single system, providing us with a comprehensive view of our portfolio. Our 'property hierarchy' work enables us to structure data effectively through detailed estate mapping, while our 'asset data enterprise' model allows us to record, capture and utilise data meaningfully to inform decision-making across our 30-year plan. These implementations are currently in progress as a key priority for 2025/26.

This enhanced data capability, along with our investment planning tools, will enable us to develop regional asset and development plans that identify what interventions are needed for each property and when, ensuring our approach to net zero is both affordable and viable. These individual property plans will be embodied within our updated asset management strategy, which is under review.

We have made significant progress in our carbon accounting capabilities over the past 12 months. We now have 100% clarity over our operational Scope 1 and Scope 2 emissions and have created an independently certified roadmap for Scope 3 emissions. While some Scope 3 data is already captured, we have established a five-year plan to achieve complete understanding of our carbon footprint, which also includes embodied carbon from building processes.



## Energy performance and EPC targets

Our asset plan and financial plans support our objective of achieving EPC C for 100% of homes in England by 2030. For Scotland, while the government target for EPC B by 2032 has

been abolished and is under consultation, we continue to work towards this standard in our business planning, anticipating it will align with England's regime once it is finalised.

EPC Analysis - Group	New build 2024/25		Existing stock 31/03/2024	
	Stock	%	Stock	%
<b>Scoring breakdown</b>				
EPC rating A = 92-100 Standard Assessment Procedure (SAP) points (most efficient)	20	3%	126	0%
EPC rating B = 81-91 SAP points	734	97%	5,154	11%
EPC rating C = 69-80 SAP points	0	0%	29,970	61%
EPC rating D = 55-68 SAP points	0	0%	11,773	24%
EPC rating E = 39-54 SAP points	0	0%	1,328	3%
EPC rating F = 21-38 SAP points	0	0%	49	0%
EPC rating G = 1-20 SAP points (least efficient)	0	0%	8	0%
No EPC data	0	0%	324	1%
<b>Total</b>	<b>754</b>	<b>100%</b>	<b>48,732</b>	<b>100%</b>

To accurately report on the key energy efficiency measures of our homes we continually enhance the data we collect. Our average SAP rating is 73.3 (2023/24: 71.8) for our existing homes and 84.6 (2023/24: 85.4) for our affordable new build homes. Average energy intensity usage for our existing homes, using industry standard assumptions via SHIFT reporting metrics is 148.89 Kwh/m/yr.

Our understanding of our stock is underpinned by our ongoing programme of stock condition surveys. At 31 March 2025 we had completed 92% (44,610) of our target for all our properties to have a valid stock

condition survey within 5 years. In 2024/25 we carried out 5,944 surveys and in 2025/26 we plan to carry out approximately 14,000 surveys.

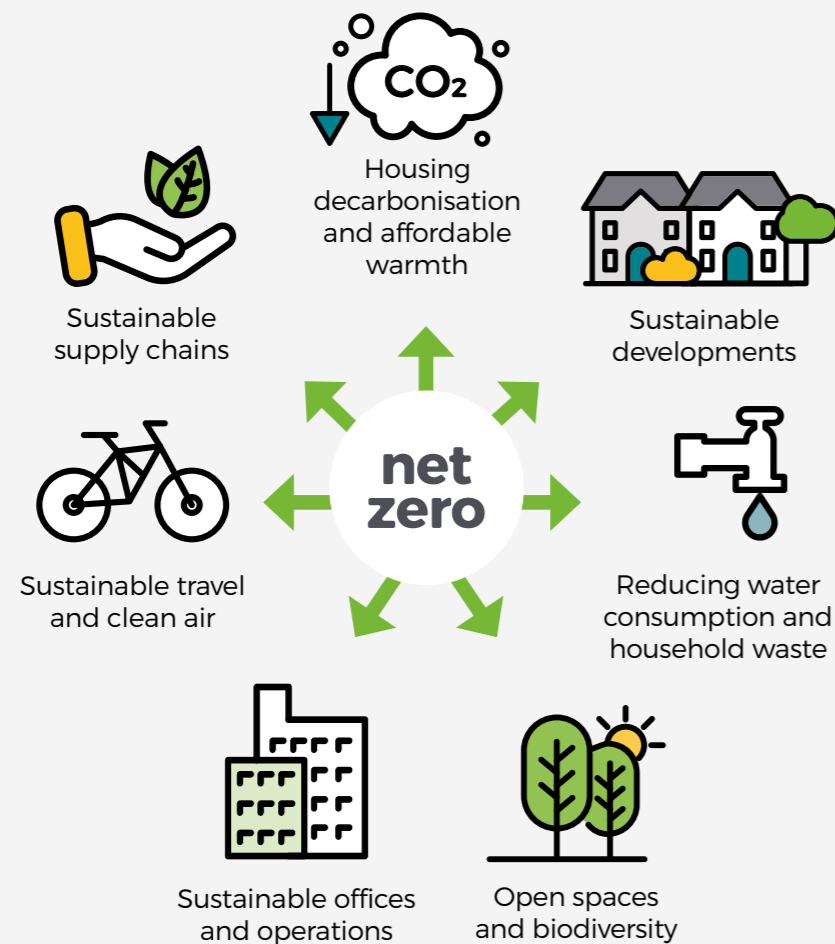
The surveys are carried out by a mix of internal stock condition surveyors, and targeted use of external surveyors to ensure coverage of our whole portfolio. The properties are resurveyed on a five-year basis to ensure data remains robust and current.

All new build homes procured by Home Group are EPC B or better. During 2024/25, we also delivered 20 homes at EPC A, demonstrating our commitment to pushing beyond minimum standards where possible.

### Our approach to meeting net zero targets

We are focusing on seven key areas to further improve our environmental performance as part of our commitment to achieving the UK Government's net zero aspirations.

These are:



## Case study

# Achieving EPC A excellence

In 2024/25, we delivered 17 new build homes across two schemes in Northumberland and the Lake District that achieved an EPC A rating, thereby delivering affordable warmth for rented and shared ownership customers alike.

In Keswick, Cumbria, our Lake District scheme achieved EPC A ratings through the installation of air source heat pumps and solar PV. Meanwhile, in Northumberland, our development utilised solar PV panels, that enabled solar generation capacity delivering affordable warmth for these rented and shared ownership customers.

Many of these homes are shared ownership properties and the installation of energy saving materials has provided the opportunity to benefit from significantly lower running costs – a particularly valuable outcome given the current cost-of-living pressures and high household bills. These schemes showcase what's possible when we prioritise thermal performance and renewable energy integration.

We plan to increase the number of EPC A homes in future years, with schemes in our development pipeline designed to achieve this highest rating. The success of these schemes provides a blueprint for our future development approach as we work towards our net zero ambitions.



## Ramping up retrofit activity

Retrofitting existing homes to improve their EPC ratings and boost energy efficiency is a key priority for Home Group and underpins our progress towards our 2030 ambition for all homes to be EPC C or higher. Our retrofit work not only reduces carbon emissions but significantly lowers energy bills for residents, with some customers experiencing significant annual savings.

Over the past year we have increased our retrofit activity in line with our long term sustainability plan.

Following the initial 90 homes retrofitted through funding received from the first wave of the Social Housing Decarbonisation Fund (SHDF), along with our own funding and planned maintenance activity, we have increased our activity considerably.

By October 2025, we will have retrofitted 1,000 homes across England to bring them in-line with our EPC targets. In 2024/25 we spent £9.8 million on homes with EPC D and lower as part of Wave 2 of the SHDF programme, where 38% was funded by SHDF.

In total, during the year, we carried out work to 4,785 properties to improve their energy efficiency ratings. This includes homes with major retrofit works and homes with new components, such as new boilers. The impact of this work will not be reflected immediately, but in future years once a full stock condition survey and updated energy / EPC surveys have been carried out on the property.

Along with SHDF activity, we have carried out an estate-based programme. This means that properties already at EPC C have also received upgrades to improve their energy efficiency, ensuring more than 1,000 homes benefited from improvements during the year.

Retrofit measures installed across our schemes have included heating system conversions, air source heat pumps, solar PV panels and wall insulation. These comprehensive fabric improvements transform older properties into comfortable, sustainable homes which are fit for the future.



## Case study

# Transforming homes in Dundee

In Scotland, we completed our first retrofit programme – a comprehensive decarbonisation project involving 14 flats in Dundee that demonstrates the transformative potential of whole-house retrofit.

The pilot scheme, part-funded by the Scottish Government's Social Housing Net Zero Heat Fund with close to £500,000 in grant support, involved retrofitting a block which is expected to improve homes from EPC C and D to a B rating - a change that delivers significant benefits for customers' comfort and energy bills.

The work included the installation of external wall insulation, cavity wall insulation, triple-glazed windows and insulated doors, loft insulation top-up, and solar panels. We have also replaced existing gas boilers with internal air source heat pumps linked to new hot water systems, alongside making ventilation improvements.

Customer involvement has been key. We created an extensive customer engagement plan and held workshops to explain the works and technology, while also offering bespoke in-home energy advice and full training on effective heat pump operation. To measure the scheme's effectiveness, we installed monitoring devices in several flats before works commenced, collecting data on energy use, temperature, humidity and occupation. These monitors remain in place for 12 months post-completion to provide robust before-and-after performance data.



The homes retrofitted this year as a proportion of the total homes needing to be retrofitted to meet our 2030 and 2050 targets stands at around 10% based on the completion of our wave 2 programme.

We are now fully focussed on tackling the existing stock, and our plans going forward will see us deliver the largest number of retrofitted homes to date.

We are starting work in 2025/26 on our Warm Homes Social Housing Fund (WH:SHF) programme, having secured over £28 million in grant funding. We are investing close to £40 million ourselves, bringing the total investment close to £70 million. This programme will target an additional 3,700 properties and focus on minor fabric upgrades including loft insulation, windows, doors and cavity wall insulation, alongside low-cost energy generation through solar PV panels. Given the pace of delivery required, this enables rapid deployment while achieving EPC C for customers who need it most.

### Greenhouse gas emissions

Our total emissions for 2024/25 were 3,779 tCO<sub>2</sub>e (2023/24: 2,517 tCO<sub>2</sub>e). The increase from the previous year is primarily driven by our implementation of Direct Labour Organisation (DLO) services, which transfers emissions from non-reportable Scope 3 datasets into fully reportable Scopes 1 and 2. This change reflects our decision to bring maintenance operations in-house.

Our DLO is providing greater service control and quality for customers while improving our environmental data transparency.

The move from outsourcing maintenance to in-house delivery means that vehicle emissions, fuel consumption, travel, transport and procurement activities are now captured in our direct reporting. While this increases our reported emissions, it provides significantly better visibility of our operational carbon footprint and enables more targeted reduction strategies.

We have also made substantial improvements to our carbon data collection capabilities during 2024/25. We now capture 100% of data for Scope 1 operational emissions and Scope 2 emissions. Additionally, we have gained more accurate information from server-linked carbon data, improved the accuracy of our F-Gas data, and enhanced our reporting of procured energy for centralised offices.

We are working hard to understand and reduce our carbon footprint through robust carbon accounting processes and data analysis. We utilise ISO14001:2015 procedures for carbon accounting in line with SECR reporting requirements. We also disclose annual information on our carbon footprint to SHIFT to identify trends and benchmark our performance against similar housing organisations.

Our energy intensity ratio (carbon against number of rented stock) is: 0.080 (2023/24: 0.054).



Measure	Scope	Tonnes CO <sub>2</sub> e
Emissions from combustion of gas	1	43.6
Emissions from combustion of fuel (DLO)	1	1,475.5
Emissions from pool van	1	2.5
Emissions from refrigerated leaks (F-gas)	1	0.0
<b>Total Scope 1</b>		<b>1,521.6</b>
Emissions from electricity	2	280.3
<b>Total Scope 2</b>		<b>280.3</b>
Emissions associated with electricity transmission and distribution	3	24.8
Emissions from water usage	3	1.3
Emissions from mileage claims	3	857.7
Emissions from server consumption	3	11.2
Emissions from air travel	3	22.5
Emissions from rail travel	3	61.9
Emissions from hotel stays	3	75.6
Emissions from home working	3	922.6
<b>Total Scope 3</b>		<b>1,977.6</b>
<b>Total tonnes CO<sub>2</sub>e</b>	<b>1, 2 &amp; 3</b>	<b>3,779.5</b>



## Climate risk mitigation and resilience

As the climate changes, mitigating the risks of overheating and flooding across our housing and land portfolio is a fundamental part of our approach to sustainability. We are investing in programmes designed to address these risks through both new development and retrofit projects.

For new build developments, flood risk is an essential criterion when selecting sites, with flood mitigation forming a substantial factor in our decision-making processes. In line with planning requirements and industry best practice, we implement sustainable urban drainage systems (SuDs) in our new build and regeneration schemes to reduce flooding risk in and around our properties.

For example, in 2024/25 we completed a scheme in Harrogate which delivered 220 mixed tenure homes and incorporated a comprehensive SuDs deployment.

This incorporated a swale to control run off, while also offering additional aesthetic, ecological and environmental benefits when compared against a below ground solution.

We also delivered two schemes in Scotland utilising our knowledge around SuDs deployment – one in Edinburgh and one in Dundee. These sites both incorporated SuDs basins and a hydro brake to control the outlet discharge flow rate, which again provided wholesale benefits over a below ground solution.

In order to combat overheating, our climate resilience strategy focuses on appropriate ventilation and insulation levels in all homes. We integrate whole house ventilation technologies and thermal comfort mitigation measures into every new development to provide comfortable, healthy living environments for our customers. Our qualified in-house specialists apply best practice quality

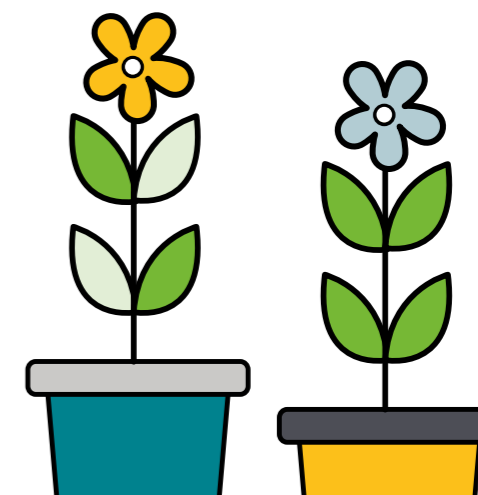
standards when designing retrofit projects, which helps to effectively manage heat-related risks.

Our assessments draw on communication with insurance partners, planning guidance and implementation of our new build housing standards which meet water, ventilation and thermal comfort requirements. For existing homes, we apply PAS2035 standards so that ventilation and temperature control are integral to all retrofit planning and design.

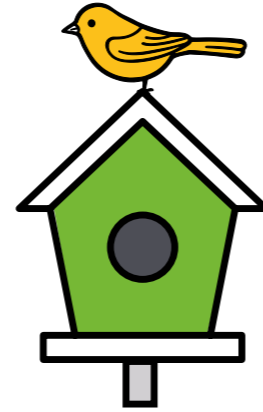
In 2024/25, we released our new updated baseline specification for new build development in England, concentrating on thermal performance of building fabric rather than relying solely on technology. This fabric-first approach includes clear ventilation strategies and meets Part L building regulations while prioritising customer benefit and healthy homes with affordable running costs. This provides the best foundation for

long-term performance and enables us to take advantage of future technology improvements.

For Scotland, our specification focuses on thermal performance aligned with the latest iteration of Section 6 of the Scottish Technical Handbook for Domestic Construction. As of April 2024, direct emission heating systems are no longer permitted on new build developments, which supports our transition to low-carbon heating solutions.



# Ecology



This theme seeks to assess how the housing provider is protecting the local environment and ecology.

## Biodiversity

We implement biodiversity considerations through our ISO14001 procedures and various environmental initiatives. Our biodiversity performance is independently recorded and assessed annually via SHIFT to provide external assessment and validation of our environmental impact. This informs our plans to enhance green space and promote biodiversity, and will support a strategy going forward.

In new build environments, we incorporate wildlife elements into our developments where possible, including bee bricks, bird boxes, bat boxes, hedgehog runs, habitat creation points and wildflower meadows. These features are designed to address the specific ecological needs of each site, supporting local wildlife while creating attractive environments for residents.

The implementation of Biodiversity Net Gain (BNG) regulations has been internally assessed and integrated into our strategic planning for new home procurement. Due to the timing of BNG implementation, we have not yet developed schemes under these requirements, but we are taking a proactive stance to meeting and exceeding the regulations in future opportunities.

We are working with specialist partners such as the Forestry Commission to identify suitable sites for community forest and nature recovery plans. We have identified sites in the North East of England that meet key parameters – requiring over half an acre and appropriate percentages of woodland coverage. This

collaboration aims to develop a community forest model that provides ecosystem services to local communities while delivering direct ecological benefits. While this work is in its early stages, it represents our commitment to enhancing biodiversity beyond individual development sites.

In urban settings, we are exploring solutions to biodiversity enhancement. Several of our developments incorporate swift boxes into building facades – this shows how ecological considerations can be integrated into dense urban environments while supporting local wildlife populations.

## Reducing pollutants

We have a robust and certified approach to pollutant management through our ISO14001:2015 Environmental Management System (EMS). Our monitoring platform enables us to identify any pollution incidents and track how they are managed and resolved. We are pleased to report that we had no substantial or meaningful pollution incidents during 2024/25.

Pollution prevention extends throughout our supply chain via tendering and contractual obligations. We continuously work to remove harmful pollutants from our operations through environmental policies assessed during procurement, with checks conducted through internal and independent ISO14001 audits covering spill reports, storage, handling and disposal procedures. Third-party analysis is also conducted where we have joint ventures and DLO depot operations.



# Resource management

This theme seeks to identify the extent to which the housing provider has a sustainable approach to materials in both the construction and management of properties.

Sustainable procurement principles are embedded within our tendering processes and contractual obligations with partners. We expect our suppliers and contractors to share our environmental values and demonstrate their commitment through their operations.

During tendering, we assess the environmental policies of applicant organisations and evaluate their sustainability experience and proposed delivery methods for contracts. Suppliers and contractors are required to explain their practices for:

- Recycling
- Waste reduction
- Packaging minimisation
- Carbon emissions reduction in transportation

Our procurement practices include specifying environmentally responsible products, such as recycled paper and FSC wood. Our new build specifications include environmentally considerate features such as flow restrictors on taps and low energy lighting to reduce the operational impact of homes.

Our procurement process includes environmental and ethical questions that form part of tender evaluation, and these directly

influence our procurement decisions. These requirements are integrated into contract documentation and discussed in regular contract management meetings to ensure monitoring throughout contract lifecycles. We expect suppliers to hold environmental policies as a minimum, set as a pass-or-fail requirement, and seek ISO14001 accreditation for contracts with a significant environmental impact.

For new build developments, our standard preliminaries require contractor partners to monitor and report on CO<sub>2</sub> production, energy use, water consumption and waste diversion from landfill, alongside initiatives to reduce environmental impact. We issue annual sustainability surveys to development partners to collate information and measure the environmental impact of their work.

We aspire to develop more rigorous environmental standards for contractor selection, but recognise this must be balanced against value for money requirements and maintaining viable supply chains. With our new Director of Procurement and Supply in place, we will work towards making environmental performance a more formalised element of our procurement policy, while ensuring we can continue delivering the homes communities need.



## Waste management

Home Group monitors all waste streams through online portals and applies waste hierarchy principles to minimise environmental impact. Our practices are independently reviewed through annual ISO14001:2015 audits and SHIFT submissions, with performance data used to implement continuous improvement plans.

	2023/24	2024/25
Recycled	85%	81%
Diverted	100%	100%

Disposal route	Volume of waste (tonnes)
Recycled	41.6 (43.3%)
Materials Recovery Facility (MRF)	38.3 (39.9%)
Refuse Derived Fuel (RDF)	8.4 (8.7%)
Incineration	6.2 (6.5%)
Energy from Waste	1.4 (1.5%)
Anaerobic Digestion	0.1 (0.1%)

Our waste management performance has seen fluctuations due to the implementation of our DLO services. The recycling rate has decreased year-on-year as we brought more maintenance processes in-house, creating additional office and depot sites that generate different waste streams. However, we continue to achieve 100% diversion from landfill for office waste through our partnership with MITIE.

Utilising processes and procedures embedded within our environmental management system we are well underway to improve our DLO linked waste management practices bringing them in line with our organisational standards and high performance expectations.

For development activity, we collaborate closely with contractors on robust waste management strategies. Our build contracts encourage contractors to register with the Considerate Constructors Scheme – this requires suitable waste minimisation and management systems such as designated storage, organised waste management and maximised reusing and recycling to minimise community and environmental impact.

We also encourage sites to maintain site waste management plans (SWMP) to plan, implement, monitor and review waste minimisation on construction sites. This helps reduce over-ordering and site wastage, delivering environmental benefits while generating cost savings for reinvestment in our programmes.

Through the Environment Act 2021, we are exploring opportunities for further improvements in waste reduction. We are actively investigating modern methods of construction, recycled materials and adaptability of housing stock to meet new legislation. Future changes will help to cut construction waste and reduce resource consumption during construction activities.

## Water management

Our strategy is to implement water reduction measures across our asset base, operations and supply chain and share performance data via SHIFT for independent assessment and ranking against similar organisations.

Our new developments comply with, or exceed, Part G of the Building Regulations, which limits water consumption to 125 litres per person per day. During 2024/25 we delivered 1,437 homes with water-efficient specifications including dual low volume flush toilets, reduced volume baths and flow restrictors on taps and showers.

Our Scottish developments comply with relevant sections of the Scottish Technical Handbook for Domestic Construction. Section 3 Environment requires water-efficient fittings on WCs, wash hand basins and showers, while Section 7 Sustainability targets are met through Bronze Level as baseline, with Silver Aspect Level 1 and 2 as minimum for grant requirements.

All properties are built with independent water supplies and individual meters, which enables customers to manage their water usage and costs effectively. We are investigating the possibility of offering customers water-efficient dishwashers and washing machines where we provide appliances, exploring models that adjust water levels based on load size and use innovative filtering systems to reuse water during cycles.

A significant enhancement during 2024/25 was the rollout of a revised Home User Guide across all new tenancies. This resource now provides customers with practical tips

on efficient water and energy use, helping them reduce bills and live more sustainably. The guide represents an important step in supporting customers to maximise the environmental and financial benefits of their homes.

Our development team monitors evolving water regulations and incorporates any lessons learned into our specifications. Every decision balances water efficiency with affordability to ensure customers benefit from lower bills without compromising on home quality.

For our operational sites, our Workplace Solutions Team monitors water meters monthly to assess usage patterns and identify peak consumption periods. We continue to implement our FACET condition survey programme across our estate, incorporating flood risk assessments for each site recorded in our commercial database. We also implement water management strategies across our office portfolio via BREEAM reporting to identify efficiency improvements and reduce consumption.

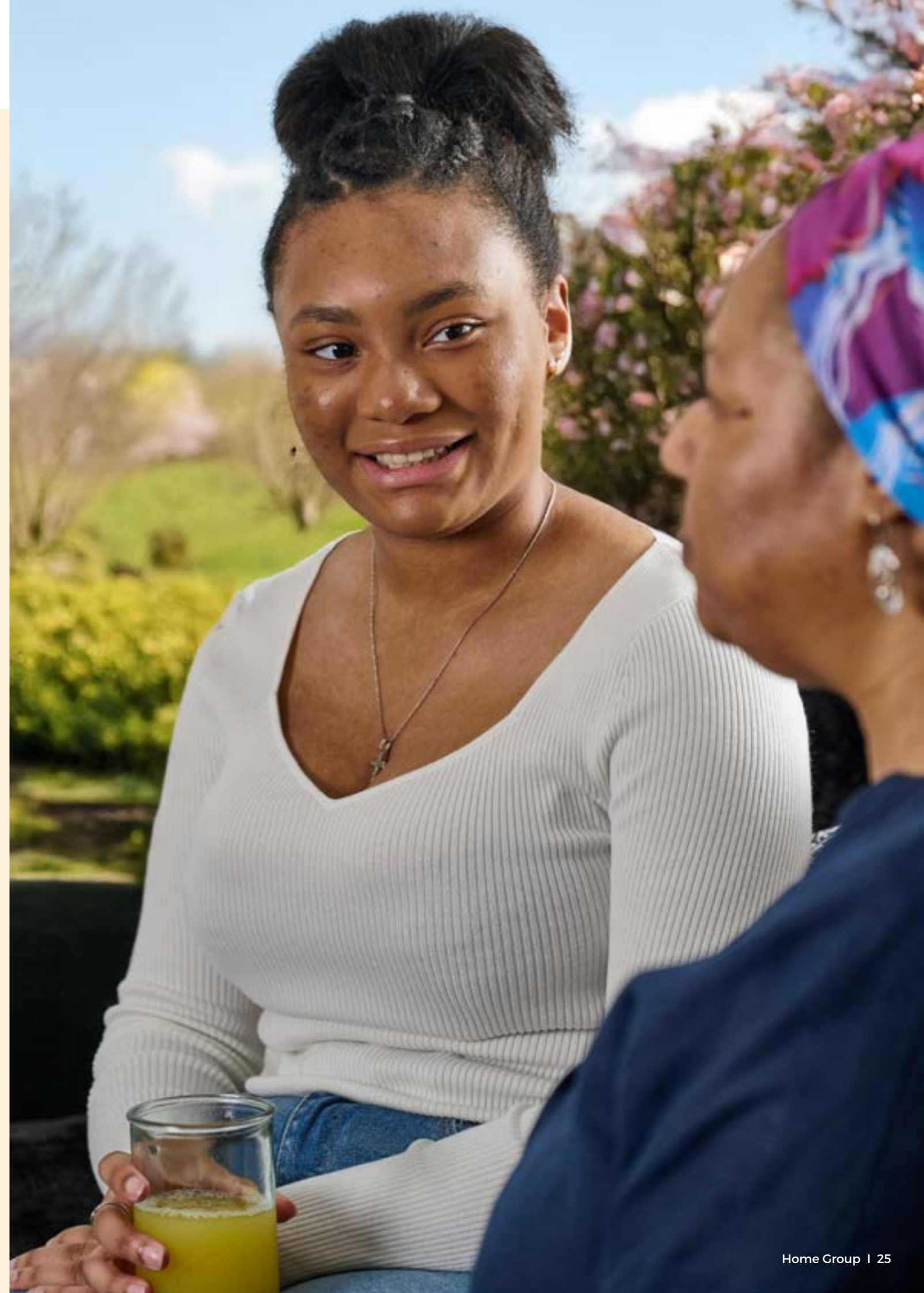
For our operational sites, we consider water efficiency in the design and fit-out of our office spaces. This includes the installation of water-saving fixtures such as motion-sensor taps and dual-flush toilets. Our Maryport office was fitted out in 2024/25 and these features were fitted as standard. We also collaborate closely with our water providers to monitor consumption patterns and proactively investigate anomalies in meter readings, ensuring responsible water management across our estate.



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# Social

In this chapter



# Affordability and security

This theme seeks to assess the extent to which the housing provider provides long-term homes that are genuinely affordable to those on low incomes.

**Home Group properties**

**92%** of Home Group general needs and affordable homes have rents that are lower or equal to Local Housing Allowance (LHA).\*

**99%** of Home Group general needs and affordable homes have rents that are lower than or equal to private rental sector (PRS) rents.\*

On average, Home Group rents are **77.9%** (2023/24: 72.9%) of LHA and **63.6%** (2023/24: 66.2%) of PRS rents.

\*This amount is based on the area in which claimants live and the size of dwelling appropriate for their household.

The table below shows the tenure of homes we owned and managed at 1 April 2024 and the tenure of new homes completed and disposed of in 2024/25.

	At 1 April 2024	New homes completed 2024/25	Homes disposed 2024/25
<b>General needs (social rent)</b>	34,519 / 66%	83 / 11%	35 / 14%
<b>Affordable rent</b>	7,507 / 14%	293 / 39%	7 / 3%
<b>Intermediate rent</b>	748 / 1%	14 / 2%	2 / 1%
<b>Supported housing</b>	4,202 / 8%	0 / 0%	175 / 69%
<b>Housing for older people</b>	1,999 / 4%	0 / 0%	0 / 0%
<b>Low cost home ownership</b>	3,540 / 7%	364 / 48%	34 / 13%
<b>Care homes</b>	99 / 0%	0 / 0%	0 / 0%
<b>Private rented sector</b>	84 / 0%	0 / 0%	0 / 0%

## Security of tenure

We work together with our local authority partners to meet the housing needs within our communities. We support local authority tenancy strategies to help us meet the needs of local communities, while delivering the right outcomes for Home Group's customers. We work with customers to support them to remain in their homes and offer appropriate advice and support to fulfil the conditions of their tenancy agreements.

We offer a range of tenure types to ensure that we are using the most appropriate form of tenure for our customers in both rented and supported housing services. We are committed to promoting equality, preventing unlawful discrimination, and making sure that customers are informed and appropriately supported whether signing up, changing, or ending their tenure agreement.

We offer lifetime tenancies to most new general needs customers across Home Group to support our commitment to helping communities grow and enabling customers to feel settled and secure in their homes.

Where a more flexible form of tenure is needed to meet local needs and ensure that social housing is provided to those who most need it, we offer five-year fixed term tenancies, where this is consistent with the local authority tenancy strategy.

### Fixed term tenancies\*

**4.8% (2023/24: 5.5%)** of Home Group's general needs tenancies are fixed term tenancies

\*Fixed term tenancies are not used in Scotland, supported services or older peoples' properties.

The table below shows analysis of the ten local authority areas where we have the most homes:

	Average weekly Home Group rent (£)	Average weekly LHA (£)	Home Group rent discount (%)	Average weekly PRS (£)	Home Group rent discount (%)
<b>West Cumbria</b>	109	119	9%	149	27%
<b>Tyneside</b>	103	135	24%	167	38%
<b>Teesside</b>	106	112	6%	130	19%
<b>Sunderland</b>	100	114	13%	142	30%
<b>Durham</b>	96	102	5%	131	27%
<b>Dundee &amp; Angus</b>	104	138	25%	186	44%
<b>North West London</b>	161	335	52%	418	62%
<b>Greater Glasgow</b>	118	213	45%	257	54%
<b>North Cumbria</b>	109	121	10%	148	26%
<b>Bradford &amp; South Dales</b>	113	135	16%	170	33%



## Reducing the effect of high energy costs on our customers

We provide a variety of support to our customers to reduce the impact of high energy costs, from signposting and guidance in our customer magazine Homelife, to financial support from various sources, such as third party partners.

For example, we offer referrals to the Local Energy Advice Partnership (LEAP) who are experts in energy advice. LEAP's support varies from providing energy-saving appliances to identifying potential savings for eligible customers. If permission is given, LEAP will also advocate for customers and deal with the energy provider directly. LEAP have

helped our customers save in excess of £750,000 to date and this demonstrates that the referrals have had significant impact.

This year is the third year we have supported customers who have needed help with energy costs in obtaining fuel vouchers. Vouchers are offered through either HACT or our Home Group fund, depending on the customers' circumstances. Vouchers are for £49, and each household can claim up to six vouchers per year. We do not apply strict eligibility criteria for this support and for customers who use oil heating, or other fuels and are struggling, we offer food vouchers of the same

value to mitigate costs for their outgoings. To date, our customers have received over £90,000 in fuel vouchers in this way.

Our Financial Inclusion Team work closely with customers on how to reduce their energy costs, and if that's not possible on reducing other costs or claiming financial support to help offset the impact of increased energy costs.

Alongside financial support and advice, Home Group reduce the effect of high energy costs through improving the energy efficiency of our customers' homes.

This year, customers started moving into the first phase of our regeneration programme at our DBP estate in Barnet. Improved energy efficiency works included measures like ground source heat pumps.

Paul and Mandy moved into their new home on the DBP estate in April 2024.

"It's a little more compact but it's light and airy. It's really warm and we are seeing a big difference on our energy bills. We were paying

£165 per month for our energy costs in the old house, now they're down to £55 per month, which is excellent. We're really pleased with that".

As well as physically helping reduce the effect of high energy costs on our customers we also lobby on their behalf.

We have been urging energy providers to remove standing charges from the most vulnerable households.

We also urged energy providers to ensure a customer known to be on a higher tariff be moved to a better tariff. Also, for them to simplify the process and information around switching tariffs.

Over the longer term we'd like to see energy providers prioritise those in social and affordable homes as part of its program of switching to smart metering.

To strengthen our voice in this area we work closely with lobby groups like National Energy Action.



# Building safety and quality

This theme seeks to assess how effective the housing provider is at meeting its legal responsibilities to protect residents and keep buildings safe.

## **99.9% (2023/24: 99.9%) of our eligible properties meet Decent Home Standard (DHS)**

As of 31 March 2025, we had 40 homes which did not meet decent Homes Standard. Since that time almost 76% of these homes have either had works completed or have live jobs taking place to bring them up to standard.

There are 9 remaining homes which are included in the planned programme for this financial year to replace thermal comfort measures such as doors, windows, insulation or boilers.

## **99.8% (2023/24: 99.8%) of our eligible properties in Scotland meet Scottish Housing Quality Standard (SHQS)**

Performance against the SHQS was measured on 31st March. We had 19 homes which did not meet Scottish Housing Quality Standard. Since that time, 6 homes have had work carried out to bring them up to standard or have a live job against them to complete work. We also have 3 homes with works scheduled as part of the annual planned programme, and 10 homes where customers have declined planned works, or have other exemption factors such as being a listed building.

## **99.9% (2023/24: 99.0%) of our homes have an up-to-date gas inspection and safety certificate**

## **99.7% (2023/24: 98.5%) of our homes have had electrical safety tests carried out**

## **99.2% (2023/24: 99.9%) of our homes for which all required fire risk assessments have been carried out**

## **100% (2023/24: 100%) of our eligible homes have had asbestos management surveys or re-inspections have been carried out**

## **96.9% (2023/24: 100%) of properties which required a legionella check were successfully carried out**

## **93.9% (2023/24: 97.1%) of properties of our eligible homes have had communal passenger lift safety checks carried out**



# Managing and mitigating the risk of damp and mould

In the past year, we have made significant strides towards improving our services and ensuring customer satisfaction through the following initiatives:

- Implemented mandatory training for all Home Group colleagues to enhance their understanding of damp and mould issues, including Awaab's Law legislation. This initiative reinforces our zero tolerance policy.
- Reviewed and updated the professional qualifications for our key frontline staff, ensuring all maintenance surveyors are well-equipped to accurately assess the work needed and identify root causes during home visits.
- We have proactively evaluated our practices in accordance with the Housing Ombudsman spotlight recommendations.
- Initiated a dedicated project to enhance our approach to managing and mitigating damp and mould, which includes:
  - Reviewing and, where necessary, redesigning our existing processes to further minimise risk.
  - Implementing an internal case management system that features an enhanced customer-centric risk assessment to fully understand the severity and impact of individual cases.

- Ensuring our process design aligns to both Awaab's Law legislation and deadlines, along with categorisation of severity as defined by the Housing Health and Safety Rating System. Our person-centred risk assessment is specifically tailored to the Cat 1 and Cat 2 indicators for severe and moderate to determine an outcome from a customer report and the appropriate action and timescales.
- Launching a new inspection tool to simplify field survey completion, alongside the imminent implementation of a new scheduling system to assist customers in booking appointments at their convenience.
- Developing comprehensive information to support customers by providing additional guidance on heating approaches and ventilation to reduce the risk of condensation in their homes to complement information already available on our website.

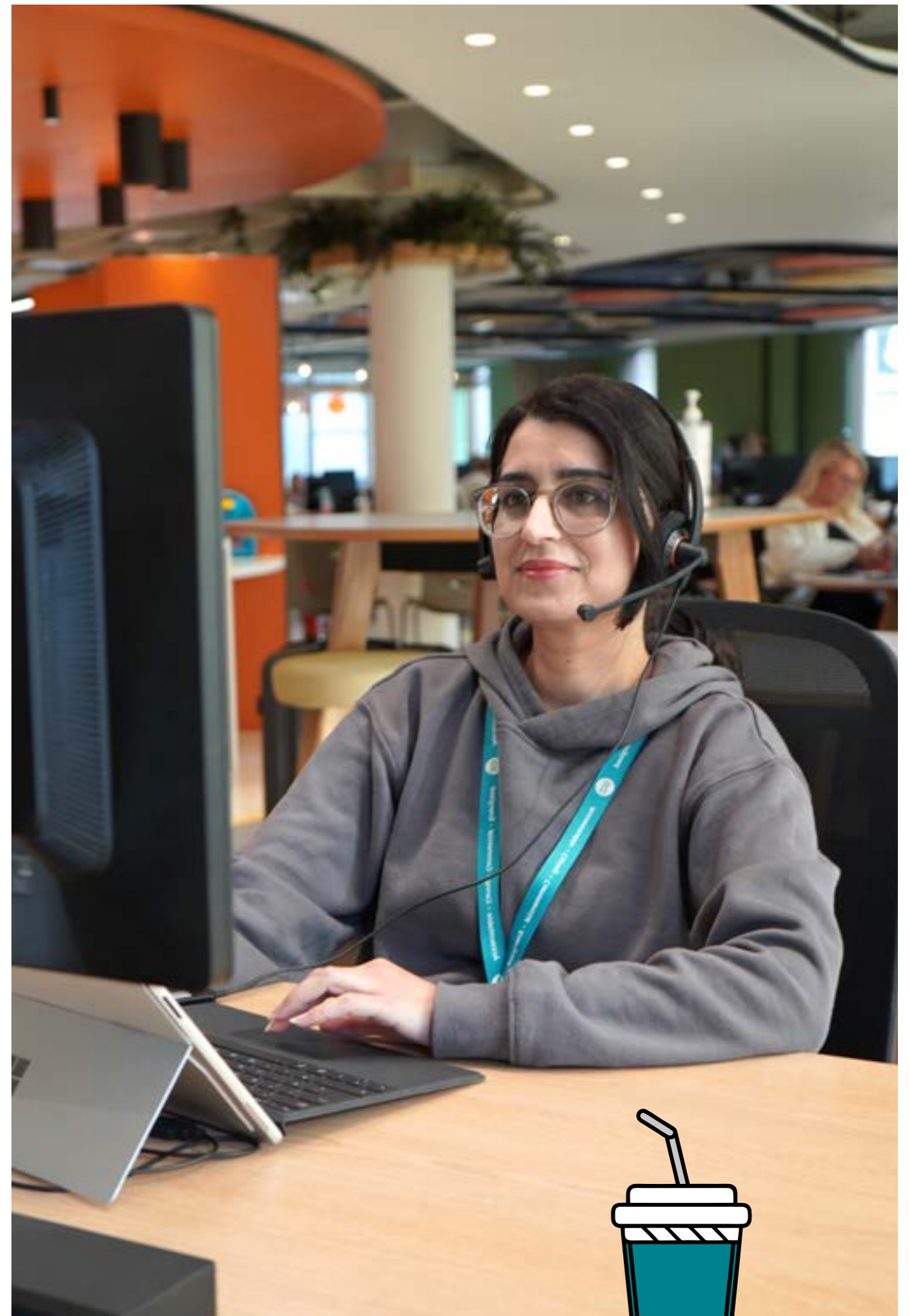
Customers are able to report suspected cases of damp and mould via a dedicated damp and mould team within our Customer Service Centre.

Customers can also use our live chat, email or webform on our website, and we are reviewing our digital customer journey to enhance our customers' experience.

## Our engagement with customers:

When we visit a customer following a report of damp and mould we work with the customer in order to help them make better heating and ventilation choices, and what to do if they identify different types of damp and mould.

We have a dedicated page on our website to provide customers with information regarding damp and mould, including signs of damp and mould, guidance on how it may be prevented and how to report suspected cases.



# Resident voice

This theme seeks to assess how effective the housing provider is at listening to and empowering residents.

We provide customers with the opportunity to hold us to account by providing them a strong voice in all decisions we make - from involvement in recruitment and procurement scrutiny panels through to direct conversations we hold with customers in their own homes, or having their voices heard at Board.

Customers can also speak with one another through our customer promise assessments to ensure they get first hand views on the work we are doing.

Last year, we held nine local consultations with customers following complaints, which saw 164 customers engage with us and tell us what we were and weren't getting right, providing the opportunity to put right the services we deliver in a way which not only addresses the issue. We also support customers from all ages, backgrounds and their differing needs.

For example, we hosted 81 customers from 10 of our independent living homes to give their views at our over-55s forum.

It is important to us that our customers can also hold our suppliers and partners to account. We therefore involve customers closely in key procurement decisions to ensure we secure value for our customer base.

Whenever we are receiving these types of feedback from our customers or giving them the opportunity to scrutinise the work we are doing, it is with a view of implementing positive change based on what we hear. We do this every day across our business, and for our regional directors this accountability has shaped their priorities and plans.



## Case study

### Monkland estate

For customers on our Monkland estate in Middlesbrough there was a growing feeling that we weren't present enough, and not on hand when needed. At the time, our estates team managed a very broad range of responsibilities in the area.

This risked creating a stretched workforce and a reduced quality of service for our customers. We sat down with customers to hear their views and issues. We also looked back at our feedback from the tenant satisfaction measures for the area, as well as local customer promise assessments, all of which led to the introduction of three distinct teams:

- An estates and communities team
- An income team
- An allocations and voids team

This empowered the estates and communities team to focus their time being far more present on our estates, and particularly dealing with anti-social behaviour, safeguarding and general estates management - all things our customers had directly asked us to improve.

We have recruited new colleagues to add to the team and improved visibility and impact. There is a greater feeling of safety among our customers, and we continue to receive feedback from customers whenever we resolve incidents to ensure we are on track and finding new opportunities to improve our services.



But providing residents with a voice and the ability to hold us to account is not only about improving outcomes for a set of customers in one place. To consider us to be performing effectively, all of our customers should benefit from the improvements we make.

We were able to take the learning and approach we had co-developed with customers at Monkland and expand it out across the entire East Coast and Yorkshire region. We are seeing similar improvements on other estates we operate, such as the Dalby estate in Harrogate.

Craig Matthews, a Home Group customer in Harrogate, said: "You can see the difference.

"We had a day with Home Group staff and contractors out here recently, and it is really encouraging to see people out on the estate speaking to us. Things get done more quickly. It's not just a once-a-year thing either.

"They get the kids involved too, doing planting and having a fun day. It's all informal and it really helps the sense of community."

Between April 2024 and March 2025, we asked 2,393 customers their views, listened to what they said and acted on their ideas. A further 2,000+ customers engaged with local activities in their communities.

### Scrutiny and governance

- **2** customer Board members on Home Group Board and **2** on Home in Scotland Limited, and **10** customers presented to Board on a range of issues
- **18** customer forum members at **3** meetings
- **19** customers assessed **19** neighbourhoods, services and schemes against the customer promise, speaking to **202** customers
- **9** local customer consultations following complaints involving **164** customers
- **107** viewpoint team members took part in **26** viewpoint meetings
- **10** customers involved with the national development group which focuses on design and development, sustainability and asset management
- **27** customers involved in **7** Home Group repairs scrutiny group meetings

### Complaints

- **12** customers reviewed **4** complaints using complaints scrutiny model

### Digital consultations

- anyone@home has **415** members who contributed to **12** consultations

### Scotland

- **580** customers in Scotland involved in the regulatory rent consultation

### Equality and diversity

- **10** Life Swap members delivered **8** Life Swaps to **162** customers, colleagues and stakeholders
- **7** customers from Alphabetti Spaghetti, our customer led LGBTQ plus support group, involved in **12** sessions
- **5** customers from FrieNDs, our customer neurodiversity support group, involved in **12** sessions
- **81** customers from **10** independent living schemes gave their views at the over 55s forum

### Community engagement

In addition, **2,000** customers took part in over **19** different local engagement activities from street clean ups to barbeques, service open days and gardening projects

### Recruitment, induction and training

- Customers involved in recruiting colleagues into **1,255** roles
- **9** customers involved in It's Good to be Home induction sessions

### Public affairs and external events

- **8** customers involved in **5** external events



### Building safety

- **88** customers from **7** of our high-risk buildings took part in **16** meetings to help shape bespoke building and fire safety plans and strategies. Our overarching engagement strategy, along with individual block-level strategies, is now complete and has been shared with residents.

### Communication

- **10** customers involved in **3** Homelife editorial panels
- **11** customers involved in Home Heroes reward and recognition panels

### Customer heroes

- **151** nominations and **8** customers involved in judging



## Case study

# South leasehold retirement

Our south leasehold retirement viewpoint team is a group of residents from across our 51 leasehold retirement schemes in the south who meet with our head of leasehold each quarter to review, track and challenge the provision of our leasehold retirement services and work collaboratively with management to shape changes and improvements.

They wanted to focus on what they could directly control and influence, and their core themes were improved communication and getting back to basics. The group meets our head of leasehold face to face, and virtually in between meetings to discuss projects or specific issues.

In 2024/25, key outcomes included:

- Revised customer promise assessment framework, improving our process for delivering, tracking, and monitoring customer promise assessments across leasehold retirement schemes.
- Improved customer communication through the creation of a guide to living in retirement communities which sets prospective customers' expectations before they decide to buy a leasehold retirement property.
- Creation of a new leasehold retirement service review (self-audit) tool, which we'll be starting to roll out to schemes in 2025/26.
- Improved awareness and understanding of fire safety measures.

### Customer promise assessments

Trained customer assessors (leasehold retirement customers) deliver a schedule of five customer promise assessments across the south leasehold retirement portfolio each year. Assessments are customer (peer) led consultations to find out how well customers feel we deliver our customer promise at each scheme.



## Measuring satisfaction

We are now into our second year of reporting on the new Tenant Satisfaction Measures (TSMs). Last year's results gave us a yardstick against which to measure our progress this year.

We have seen increased scores in key areas including customer satisfaction around our complaints and repairs processes. While this is encouraging progress, we also know there is still a lot of work to be done to ensure our customers receive the best possible service.

This year, we surveyed 3,565 rented, supported and shared owner customers. Our rented and shared owner customers are typically contacted by phone by an independent agency and we use email and letter contact by exception. Home Group colleagues meet with those supported customers we survey face to face. The research is carried out monthly, then published in line with the regulator's timeframe, which is June. In addition, we surveyed 481 leasehold customers to understand their views. These are not in the scope of the regulatory reporting.

**We were pleased to see that our overall satisfaction for our rented and supported customers has increased from 66.9% to 68.2%**

Following our first TSM survey, we acted to improve a number of areas, including:

### Repairs

- Adapted technology to improve tracking for customers
- Helped customers identify damp and mould

### Shaping our services

- Strengthened customer scrutiny

### Complaints

- Focus on speeding up complaints response.
- Focussed on remedying complaint causes

### Responsible management

- New technology to better manage anti-social behaviour
- Focussed on areas which need most support

This year we acted on the areas which needed further focus, which include:

### Repairs

- Conforming to Awaab's Law
- Deliver a strategic plan, focussing on jobs falling outside SLAs

### Respectful and helpful engagement

- Reinvigorating our customer

### Complaints

- Acting on lessons learnt to improve customer satisfaction

### Responsible neighbourhood management

- Consistent estate inspection process across the group, where customers and local stakeholders can get involved

You can find out more about our TSMs including hearing from customers, colleagues and seeing how we are working to improve the scores at <https://www.homegroup.org.uk/about-us/corporate/transparency/tenant-satisfaction-measures>

## Maladministration

In the year ended 31 March 2025, the Housing Ombudsman determined that there were 82 maladministration findings associated with 56 cases referred to the Ombudsman. In Scotland, the Scottish Public Services Ombudsman (SPSO) upheld zero complaints.

We continue to invest in our approach to customer complaints and seek continuous improvement. In the past year we have:

- Invested in the complaints team, including over 500 hours of training, to ensure the right skills and support are in place to help improve the customer experience.
- Regional meetings in place to improve accountability and collaboration to resolve complaints in a timely manner.
- Re-designed our processes through lessons learned including stage 1, stage 2 complaints, and Housing Ombudsman findings.
- Improved our reporting to create more visibility of live cases on complaints, actions relating to complaint resolution and improved communication for our customers.

We genuinely value customer feedback and use it to continually enhance our services and processes. Over the last year, we've focused on several key areas including:

- Addressing issues related to damp and mould, implementing effective measures to mitigate these problems.
- Refining our record-keeping and information management practices, ensuring better organisation and accessibility of data.
- Enhancing our complaints handling procedures to be more responsive and customer-friendly, and we've taken steps to tackle anti-social behaviour more effectively with dedicated teams to deal with such queries.

From six specific cases where the Ombudsman found maladministration, we have implemented a total of 30 changes in practice. Each of these changes was a direct result of the actions taken to address the issues raised.



# Resident support

This theme seeks to assess the effectiveness of the initiatives that the housing provider runs to support individual residents.

Supporting our customers is one of the most important things we do at Home Group.

A significant number of our customers find themselves facing unfavourable circumstances, especially in relation to financial or social opportunities. This is why we spend a huge amount of time, energy, and resource in this area.

Support for these customers comes in various forms, and can have a lifechanging impact. They range from helping customers to better manage their finances and help increase their income, support their physical and mental wellbeing to training to enhance their skills, build aspirations, and ultimately gain employment.

One area which has made a remarkable difference to the lives of many of our customers is the Financial Inclusion Team. Set up in 2020 at the outset of Covid 19, the team has grown in numbers and expertise to support customers who are struggling financially.

**In the five years since it started the team has received 22,640 referrals, gaining those engaged customers a combined income total of £24.3 million and the total lump sums they have received on customers behalf is £4.9 million.**

The team makes it as easy as possible and can help if a customer is finding it difficult to make ends meet. Their specialised training means they can give them free, one-to-one



support based on their situation. They can help with spending and saving money; claiming benefits; filling in forms; Universal Credit journal updates, among many other things.

They will look at a customer's financial situation and offer personalised options. They can have a one-off chat or a regular catch-up to help the customer keep on top of things.

**This year, the team received a total of 5,091 referrals, surpassing its previous highest year.**

Over 3,800 customers engaged with the service, and of those 44% have seen some form of increased income.

The total amount of lump sums they acquired for customers in 2024/25 is £1.4 million. The average monthly total of lump sums was £116,330 and the average lump sum per highlighted customer was £1,062.

Through the advice and guidance of our service, we managed to increase our customers' disposable incomes by £7.8 million in the year. This additional income could be sourced from unclaimed benefits, unclaimed social tariffs, reductions on their daily spending and much more. This year has seen a 21% increase in disposable income found for customers compared to last year.

The monthly average total for income increased was £649,441, and for each customer where disposable income was located, had an average increase of £6,382 per year.

## Pension campaign

The team have a rolling campaign which focuses on our customers turning state pension age. We contact those customers to ensure they are claiming everything they are entitled to.

The Pension Campaign has been ongoing since August 2022. We have received a total of 749 referrals, with an overall engagement rate of 86%.

£261,000 in lump sums and £1.3 million in additional income has been found for those customers.





“ I can honestly say hand on heart that I never want to leave this company. The support received in not only my apprenticeship but my whole working career is unbelievable. ”

Apprentice, 2024

## Apprenticeships

We have had an apprenticeship strategy in place long before the introduction of the Apprenticeship Levy.

Despite rising employment costs and increased wages, Home Group continue to invest over £1 million per year to support pathways into employment.

We deliver 26 different apprenticeship types from Level 2 (GCSE level) right through to Level 6 and 7 (Degree and Masters level).

As of 31 March 2025, we had 71 apprentices with 23 exclusively for Home Group Customers. Within our apprenticeship programme, one of our focuses is supporting our customers who have been long-term unemployed and are far removed from the world of work. For Home Group customers and Higher Apprentices, 80% stayed with Home Group by moving into a permanent position.

We have also introduced a pre-employment pathway in the disability space to act as a stepping stone into entry level apprenticeships. 'Project Search' supported internships offer work-based learning placements for 16-24-year-olds with special education needs and disabilities and have an education health and care plan.

Supported internships provide learners with disabilities the opportunity to explore their potential, expand their skills and

gain insight into the real world of work. As well as raising independence and aspirations, the end goal is for the individual to secure meaningful employment.

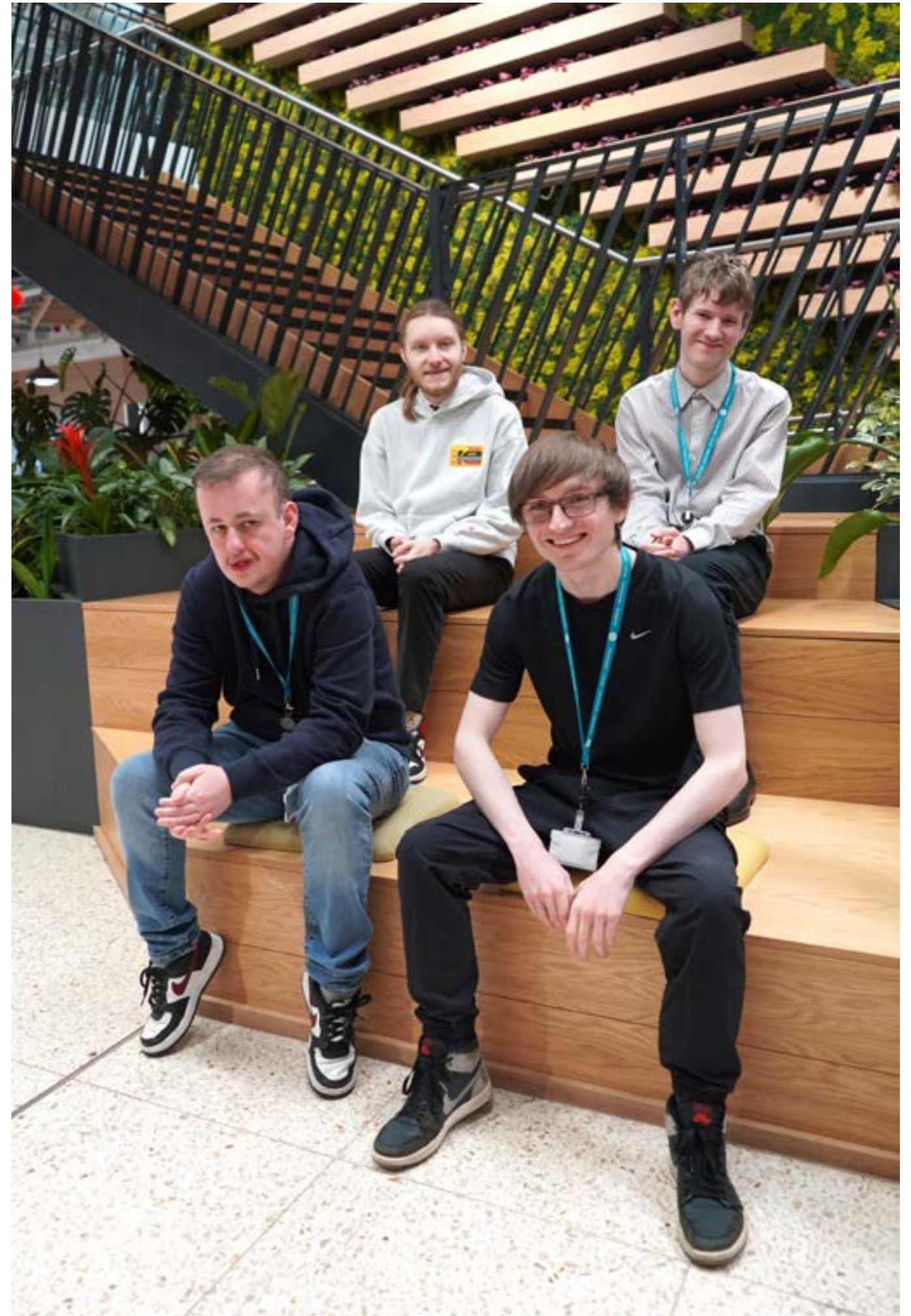
We are always looking at new ways to create opportunities for our customers to step into the world of work and to grow and develop in a supportive environment.

George, one of this year's learners, explained the difference the programme has made for him: "I faced a lot of confidence challenges at first, talking to new people and getting more involved, but Home Group and my tutor had lots of patience and made me feel very comfortable and safe to start speaking up more.

"While being here I have come out of my shell and done stuff I have always been a little worried about doing, and I'm glad I have. It may seem very scary at first, but it won't take long before you feel comfortable and supported."

Georgia, a customer's parent, said:

'Securing an apprenticeship at Home Group meant so much to my son and to us as a family. His confidence and self-esteem have skyrocketed and he absolutely loves his work. We're so proud of him and what he's achieved so far. The support he has received has been fantastic and we all feel positive about the future.





### Helping customers achieve their goals

The Home Achievement Programme (HAP) is a training programme created for Home Group customers. It covers a range of areas and includes topics such as budgeting, healthy cooking on a budget, domestic abuse, and volunteering.

The programme has been running for over 15 years and currently has over 1,000 customers enrolled. It offers numerous benefits such as learning new skills, building confidence, and improving overall wellbeing. The programme is fully funded, so participants do not need to worry about costs. We are always looking for ways to improve access to the programme and are currently developing a digital system which will allow learners to access the programme from their mobile phones.

Around 11,000 customers have benefitted from the programme since its launch.

### Our HAP heroes

The Home Achievement Programme (HAP) Hero competition is a fantastic opportunity to showcase the positive impact of customer learning journeys. It celebrates both the transformation customers experience after completing their learning and the dedication of the colleagues who support them.

To enter, colleagues must submit a case study that includes:

- The learning the customer completed
- The positive change that resulted
- And how that change is linked to their learning

## Case study

# HAP hero

Chris\*, who became a Home Group customer in November 2020, is autistic and was living with depression and anxiety. Chris was struggling with his living conditions, not tidying his flat and a build-up of rubbish would accumulate.

His lack of motivation would mean he would often self-neglect including skipping meals and wearing the same clothes for consecutive days without washing himself.

During this time Chris's mental health started to deteriorate rapidly, and he was also dealing with the news that his mum was terminally ill. He really needed a purpose now as colleagues were concerned for his worsening mental health.

So, with gentle persuasion one of the team encouraged him to engage with the Home Achievement Programme. Chris met with one of the team weekly and a real change started to develop.

The courses he undertook were life skills around his tenancy and living in the community along with better sleeping patterns, hygiene and nutrition and self-esteem.

The noticeable change was Chris joined the gym and seemed happier and was getting up early, sorting his rubbish and tidying his flat. His personal hygiene had improved.

Chris now lives successfully and independently, budgeting his finances and regularly out in the community.



**\*As part of sharing our customer's story, we have made the decision to change their name to protect their anonymity.**

# Placemaking

This theme seeks to highlight the wider set of activities that housing providers undertake to create well designed homes and places that meet local needs and provide great places for people to live and enjoy.

At the core of our approach to community investment is providing community hubs within our neighbourhoods which are either a low cost or free way for communities to come together. These hubs are throughout our footprint.

Our approach in this area is underpinned by the use of our head office in Newcastle – One Strawberry Lane. It is an exemplar in the housing sector for community engagement and support. It's first tenant was Connected Voice, the umbrella organisation that supports over 800 charities and groups in Newcastle and Gateshead. Home Group work closely with Connected Voice to offer free space and professional support to its members.

It is also the venue for Strawberry Soup, an event derived from the successful Detroit Soup, which gives charities the opportunity to pitch to a paying audience for funds to deliver something that will help their charity and its stakeholders.

These hubs across Home Group's national footprint can either be managed and owned by Home Group or leased to community organisations at a peppercorn rent.

Our community investment activities are varied but focus on activity which supports an improvement in customers' wellbeing through projects spanning employment, health, financial inclusion, resident involvement, fundraising and programme development.





We are expanding our community hub offer by continuing to convert some properties into community hubs in areas where we have a high concentration of properties, with a particular focus on areas where there are significant levels of deprivation.

We have a strong commitment to placeshaping, and have worked in Rayners Lane, Harrow in North West London for 18 years to create a strong, resilient community through this work.

The London School of Economics' regeneration framework, which acts as a yardstick by which not only physical, but social and environmental regeneration programmes should be measured, was based on Home Group's Rayners Lane regeneration.

In 2007 we built the Beacon Community Centre in Rayners Lane with the purpose of being at the heart of the community. Every week we have over 30 activities taking place. These range from a weekly food market, where on average 80 people attend a week to receive

free food. In autumn and winter, we run alongside the food market a warm hub, where participants receive a free meal and can obtain financial and health advice.

Other activities are three English for Speakers of Other Languages classes a day, an elderly armchair pilates group which attracts 60 people per week, after school tuition, a young females group, badminton sessions, taekwondo and a private nursery that offer places to people with a variety of incomes.

We receive funding to provide holiday activities and the children receive a free breakfast and lunch.

Hotspot Community Cafe operate within the centre. As a community interest group they provide food for activities, cooking and baking classes.

Ignite Youth have an office based within the centre. Through a service level agreement with Home Group, they provide detached youth work, weekly multi sports activities, 1:1 mentoring, employment, training and college



support. They support and encourage young people to make positive lifestyle choices and equip them with the skills to progress.

Our approach to place shaping in Rayners Lane has returned a social value of £1.6 million in the 2024/25 financial year. This was calculated using the HACT methodology and was validated independently by HACT.

We are currently regenerating DBP estate in Barnet, North London. Our approach to this scheme includes placemaking as an integral part of the regeneration. With this, we are supporting our customers to access a variety of activities.

In December 2024 we started a weekly food market, funded by Global Guardians as part of their social value obligations. 80 Home Group customers have registered to receive free food.

Next to DBP is the Grahame Park Estate, a large regeneration project managed by several registered providers. We work in partnership with the registered providers and locally based organisations to share resources and funding.

The Fuse Youth project operates across both estates, providing support and activities for young people. They engage with over 100 young people every week.

A community trust is based on the Grahame Park Estate that offers customers activities focused on health & well-being, education and training. One of the registered providers with stock on the estate is funded to provide employment and training support. We publicise their activities and support our customers to access their services.

Our approach to placemaking on the DBP estate has returned a social value of £1.4 million (validated by HACT) in the past financial year.

Combined, all of our community investment, placemaking and placeshaping activity has returned social value of £4.1 million (validated by HACT).

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# Governance

In this chapter



John Cridland, Chair of Home Group Board

# Structure and governance

This theme seeks to assess the housing provider's overall structure and approach to governance

Home Group Limited (HGL) is a registered society, registered with the Financial Conduct Authority under the Cooperative and Community Benefit Societies Act 2014 (registered number 22981R). It has charitable status but is exempt from registration with the Charity Commission.

HGL is a non-profit Registered Provider of Social Housing registered with the Regulator of Social Housing (RSH) (registered number L3076). Home Group Limited is the parent organisation in Home Group and has four trading subsidiaries;

**Home in Scotland Limited, also referred to as Home Group Scotland (HGS)**, a charitable Registered Social Landlord registered with the Scottish Housing Regulator undertaking Home Group's business in Scotland;

**Home Group Developments Limited**, a private non-charitable company which undertakes new build construction of affordable housing and homes for sale on the open market;

**North Housing Limited**, a private non-charitable company which acts as a vehicle to facilitate joint venture activity across the Group;

**Home Group Repairs Partnership Limited (HGRP)**, a private non-charitable company which previously provided repairs and maintenance services to HGL. This trade was transferred to HGL in November 2024 and HGRP now provides funding to other group subsidiaries.



Following an In Depth Assessment in March 2024 Home Group has G1:V2 status from the Regulator of Social Housing. This rating was reaffirmed following a stability check in January 2025. The Home Group Board is committed to adhering to high standards of corporate governance and has adopted and is compliant with the requirements of the National Housing Federation (NHF) Code of Governance 2020.

HGS is a Registered Social Landlord and is regulated by the Scottish Housing Regulator (SHR). HGS complies with the SHR's Standards of Governance and Financial Management and its Regulatory Framework. We provide an Annual Assurance Statement to the Regulator confirming our compliance with the regulatory requirements set out in the SHR Framework.

We have not been subject to any adverse regulatory findings in the last 12 months that have resulted in enforcement or equivalent action.

## Managing ESG risks

At a corporate level, Home Group defines risk as an 'event with the potential to affect our performance'. We apply a methodology derived from the Institute of Risk Management (IRM) to identify threats or opportunities related to our objectives and cultivate proportionate responses to their surrounding context.

We have a delegated model of risk management, meaning that items are owned by the most appropriate senior leader or executive. They are supported by a central team which consists of a General Counsel, Head of Regulatory Compliance, Governance & Risk and a Risk Manager qualified to IRM standards.

Our Risk Management Framework, which is refreshed every 2 years, describes our architecture, structure and protocols. This document is the foundation of a rolling communication programme which aims to embed a positive risk culture across the organisation and increase our maturity level.

Risks are measured in terms of the likelihood of them occurring and the impact to the business if they did, using a bespoke scoring matrix and corresponding criteria. These scores

are captured at 3 points; with no controls in place (inherent), with current controls (residual) in place and with any future controls identified in place (target).

Home Group's Board provides direction in the form of appetite statements which establish what level of risk they are willing to tolerate/accept in specific areas of the business. The residual and target scores are compared against appetite levels to drive improvements or inform decision making.

We have a dedicated risk management system where current items are updated and historical items are stored.

We utilise automation features to support the continual review cycle. Key data is extracted and shared with the business via a bespoke Power BI report to improve performance and encourage discussion.

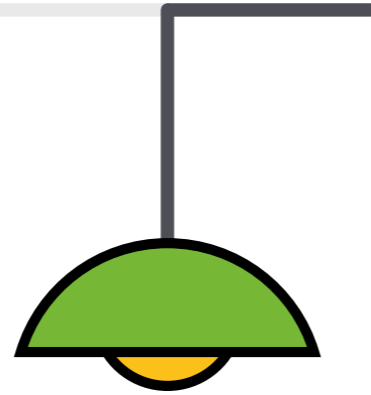
Working closely with the Governance and Regulatory Compliance teams creates a comprehensive 2nd line function. These teams also regularly liaise with the Internal Audit team to ensure their findings are reflected. We periodically report on risk at variety of forums including group & subsidiary Boards, Audit Committee and the Health and Safety Governance Committee.

**We align our risk model to our core activities so ESG forms an integral part of our risk consideration. Examples of risks with an ESG theme include:**

Environmental risks	Social risks	Governance risks
Failure to meet obligations regarding new and existing home energy performance.	Failure to efficiently manage Anti-Social Behaviour.	Failure that the governance structure does not fulfil its responsibility to ensure rigour and challenge in decision making.
Failure to deliver an effective retrofit programme.	Failure to let homes in a fair, transparent and efficient way.	Failure to attract, recruit, develop and retain skills and talent.
Failure to have effective asset planning.		

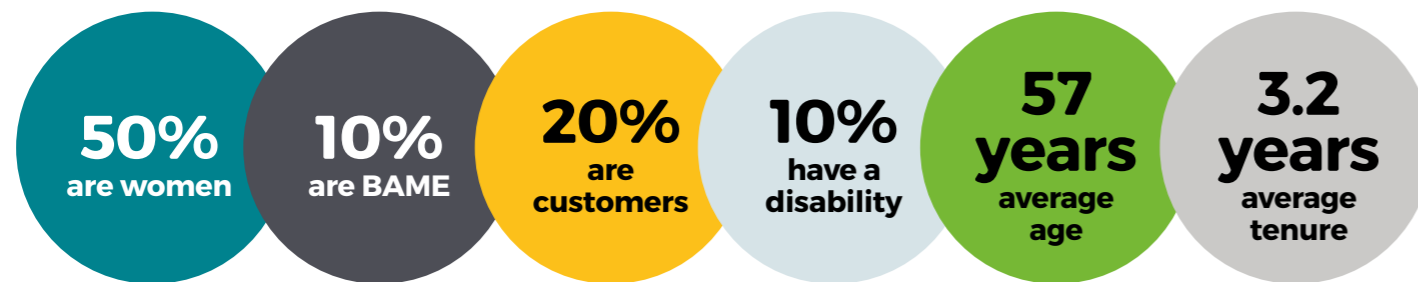
Controls to manage these risks are regularly assessed in terms of their effectiveness and action plans are developed to ensure that risks are managed in line with our overall risk appetite.

# Board and trustees



This theme seeks to assess the quality, suitability and performance of the Board and trustees.

## Group Board



The Board ensures it receives input from a diverse range of people into the governance processes. This includes a variety of mechanisms to make sure our customers' voices are heard at Board level. We obtain input through our Customer Viewpoint and Customer Forum activity, and Customer Promise Assessments, as well as general feedback received through other channels.

Customer focused items are included on each Board agenda. Board also receives data on complaints and tenant satisfaction. We also have customer Board members serving on both the Home Group and Home in Scotland Limited Boards.

As a National Equality Standard (NES) accredited organisation, we are fully committed to embedding Equity, Diversity, Inclusion and Belonging (EDI&B) into the recruitment and selection of Board members and senior leadership.

Workplace adjustments are offered to candidates and colleagues wherever

reasonably possible, helping everyone to perform at their best.

Overall, EDI&B is deeply embedded in our approach to recruitment at all levels, including our Board, executive team and senior management team.

There are 12 members of the Group Board of which 10 (83%) are non-executive directors. The remaining posts are two executive directors (the Chief Executive and Chief Financial Officer). The roles of the Chairman and Chief Executive are held by two different people.

Our Audit Committee consists of 3 non-executive directors and an independent committee member. Three members of our Audit Committee have recent and relevant financial experience and are qualified accountants.

Succession planning is discussed at every meeting of our Governance Committee and a Board skills matrix is used to inform recruitment decisions. In January 2025



Susan Deacon, Chair of Home Group Scotland

the Governance and People Committee considered several items including approval of the Board and committee induction framework, review of the Board skills matrix and the scope of an external Board effectiveness review. The committee discussed succession planning for all Boards and committees.

This plan was then presented to Home Group's Board in January 2025. Four independent committee members have been recruited in England. One committee member was appointed March 2025 with the remaining three beginning their tenure in June 2025.

The average length of service of our current non-executive Board members is 3.2 years. 17% of our Home Group non-executive Board members and 29% of our executive team have left in the last two years.

The Home Group Board annually assess its own effectiveness and regularly evaluates its skill set. A governance review is carried out annually by the Governance and People

Committee and Board to measure compliance with our code of governance. Our last external Board effectiveness review took place in 2024/25 and the outcome was reported to the Governance and People Committee and Board in July 2025. The review confirmed "Home Group is a well governed and well-run organisation, which has a clearly defined governance structure in place, supported by fit for purpose governance arrangements".

Our external audit partner, Deloitte, were appointed in 2020 and carried out their fifth audit of the accounts for the year ended 31 March 2025.

Board/committee and executive team members are required to complete an annual declaration of interests and to inform the group of any changes to their interests during the year. Declarations of interest are published on our website. Conflicts of interest are a standing agenda item at the start of every Board and committee meetings and are managed in accordance with our code of conduct.

# Staff wellbeing

This theme seeks to assess how staff are supported and how their wellbeing is considered.

Our values – accountable, energised, commercial and caring - drive our organisation. We work hard to embed them across everything we do.

To ensure colleagues are best placed to live our values we have a wide range of support in place to help.

## Great Place to Work Results (super large category):

UK's best workplace – 9th

UK's best workplace for development – 13th

UK's best workplace for women – 8th

UK's best workplace for wellbeing – 19th



Each year we look for ways to enhance our wellbeing offer to support our colleagues. They include:

- **Living Wage Foundation:** We continue our commitment to the Real Living Wage working with the Living Wage Foundation. This saw eligible colleagues benefit from a 5% pay increase in April last year.
- **Wellbeing hub:** A digital one-stop-shop with information and resources on physical, mental and financial wellbeing.
- **Employee Assistance Programme (EAP):** We offer 24/7 all-year round wellbeing support to our colleagues through an external partner.
- **Virtual clinical hub:** A team of clinicians who support front-line colleagues who experience difficult situations at work.
- **Neurodiversity support:** We offer specialist referrals for neurodivergent colleagues through dedicated organisations to get tailored support.

• **Financial wellbeing:** We've enhanced our wider colleague benefits offer by adding a new financial wellbeing app called **Wagestream**, which is a financial wellbeing platform that supports colleagues to manage their finances more effectively.

Since Wagestream launched we have seen:

- **42%** of our colleagues signing up to the platform (circa. 1,500 colleagues).
- **15,305 streams** (salary advance) totalling £1.1 million, (average of £72 per stream)
- **30%** of colleagues saving part of their salary each month.

Wagestream is a welcome addition to our other financial wellbeing resources including our health cash plan, with a colleague benefit of £1,140 upwards per annum and income protection for all colleagues.

• **Occupational health:** We use occupational health to get the best advice and recommendations to enable colleagues with a health condition to thrive at work.

- **Mental health first aiders (MHFA):** We have around 75 trained and qualified MHFAs across Home Group whose names are published for face-to-face or remote support. Our MHFAs come together every quarter to support their needs and offer peer support.
- **Peer support groups:** We have a wide range of peer support and allies groups including mental health, neurodiversity, disability, women of Home Group, menopause, multicultural and parents.
- **Self-care guide:** A comprehensive tool full of activities and thought exercises to help colleagues practice self-care.
- **My wellbeing plan:** Supports colleagues to identify how they stay well at work, reflect on what can impact on their mental health and tell their manager what support they'd like.
- **My stress support plan:** Supports colleagues to explore any stress triggers in their role and adjustments or support they may need to better cope with their stress.
- **External support:** We make sure colleagues know where to get the right support with a comprehensive list of specialist external organisations supporting wellbeing relating to mental health, addiction, relationships, victims of crime or abuse, LGBTQ plus and multicultural issues.
- **Annual wellbeing fortnight:** We hold an annual fortnight-long wellbeing event. We successfully delivered Wellbeing Fortnight in January of this year, featuring a diverse programme of activities, workshops, and challenges designed to provide colleagues with opportunities to explore and discuss physical, mental, and financial health, thereby enhancing their wellbeing and fostering supportive relationships. Colleagues

- provided detailed feedback on Wellbeing Fortnight, with all sessions rated from fair to very good. The 2025 programme achieved its goals: raising awareness of Home Group's wellbeing resources, sharing knowledge on financial wellbeing and literacy, offering insights on sleep management, and enabling colleagues to connect and build positive relationships.
- **Weekly CEO updates:** A video and email update every Wednesday rounding up all the important information that has been shared over the week and what to look out for in the coming weeks.
  - **Menopause:** Dedicated resources on our wellbeing hub including health and wellbeing advice and colleague stories about their own journeys.
  - **Domestic abuse:** Dedicated resources for colleagues who might be experiencing, or know someone who might be experiencing, domestic abuse.
  - **Pregnancy loss:** Support for all colleagues who experience miscarriage, still birth, ectopic pregnancies, molar pregnancies and neonatal loss.
  - **Supporting carers at work:** More people in the UK than ever are balancing caring responsibilities with work. We have a network of carers champions to provide peer support, paid leave, and other wellbeing support for colleagues.
  - **External accreditations:** We are signatories to Mindful Employer, Disability Confident and the National Suicide Prevention Alliance, which allows us to check our practices against best practice and provide additional support and resources to our colleagues.



### Promoting Equity, Diversity, Inclusion and Belonging (EDI&B)

We spend a lot of time and resource ensuring EDI&B is promoted across the organisation. This includes:

- Our EDI&B steering group is an organisation-wide group to coordinate and monitor progress against our colleague and customer EDI&B plans as well as our EDI&B strategy with representation from all colleague networks and all departments across Home Group.
- Every year, we host a digital inclusivity week to shine the spotlight on all things EDI&B. This brings together a diverse mix of internal and external speakers with sessions that spark meaningful discussions and practical takeaways for colleagues.
- We've reviewed, refreshed and revived out EDI&B network groups across women's, disability, multicultural and pride network groups, empowering them as true colleague-led groups to provide peer support to colleagues and work in partnership with the wider organisation as we review our policies and practices.
- We've completed an organisational assessment to ensure we're protecting colleagues from third-party sexual harassment through our policies, colleague feedback, risk assessments, reporting mechanisms and ongoing learning.
- To reach a broad and diverse pool of candidates, we advertise senior and Board roles through the main and relevant jobs Boards. We also actively headhunt diverse candidates through LinkedIn and local professional networks.
- Our recruitment and resourcing policy specifically supports and embeds EDI&B for all candidates, ensuring equality of opportunity at every stage of recruitment and selection. We actively encourage applications from individuals across all protected characteristics and proactively implement measures to attract candidates from underrepresented groups. This includes applying the Rooney Rule for senior appointments, guaranteeing that at least one multicultural candidate is interviewed, provided they meet the minimum criteria for the role. We have extended this commitment to include women, supporting our aim to address the gender imbalance at senior levels.

- We are a Disability Confident Employer, guaranteeing interviews for disabled candidates who meet essential criteria.
- Our selection processes are fair, objective, and based on merit and hiring. Managers are trained to deliver bias-free recruitment through Recruit Hiring Manager training.
- Our Inclusive Leadership training is mandatory for all people managers to ensure they foster inclusive teams where everyone feels valued and supported.
- Our disability disruptors (12 senior and business leaders who have completed our 'disability disruptor' programme) have led and championed and driven team-based conversations across the business to challenge how we think and act when it comes to disability.
- We pride ourselves on transparency and go beyond the statutory requirement to report on our gender pay gap by also reporting our ethnicity pay gap.
- Our EDI&B digital learning is mandatory for all new colleagues.

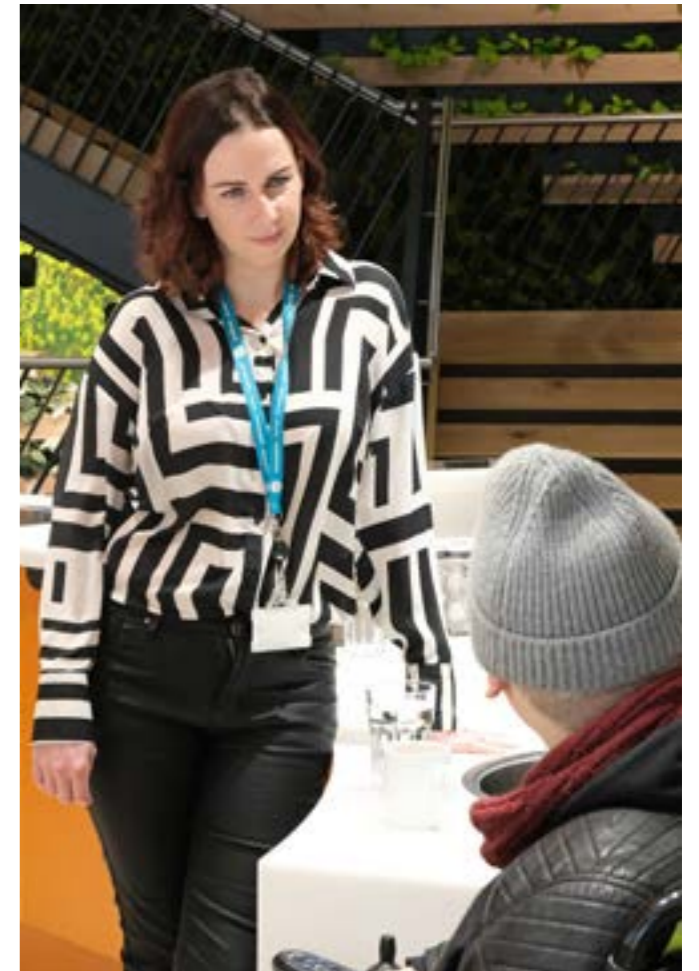


## Supporting colleague development

We have a comprehensive learning and development offer. At the heart of our approach are directorate specific learning pathways which are designed around three key stages of development: induction; tools to do the job; and ongoing development. We have also recently launched a new digital onBoarding hub to support colleagues and their managers during induction, which is vital for engagement.

We also have a range of other learnings which support colleagues, which include:

- **Mandatory Learning:** All colleagues are required to complete a core suite of mandatory training.
- **Role-Specific Training:** Tailored training is provided based on the specific responsibilities of each role.
- **Apprenticeships:** Apprenticeship opportunities are available that enable colleagues to gain professional qualifications relevant to their roles.
- **Coaching and Mentoring:** One-to-one coaching and mentoring is available from trained colleagues.
- **iGROW and Self-Directed Learning:** A wide range of digital learning resources are accessible through a learning platform hosted on our intranet.
- **Leadership Training:** A structured leadership training pathway is available, comprising Bronze, Silver, Gold, and Platinum levels.
- **Leadership Development Programmes:** Dedicated programmes are in place to identify and nurture current and future leaders within the organisation. This year's programme, 'Leading With Purpose' is also built around the Institute of Leadership accreditation.
- **Grow our Own:** This programme supports internal talent pipelines and progression of existing colleagues where this fits with their aspirations and the needs of the business.

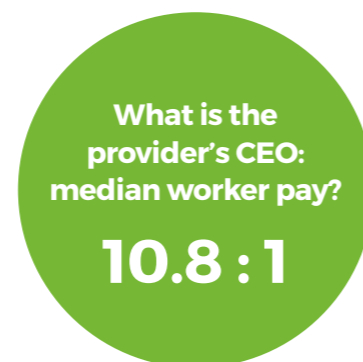
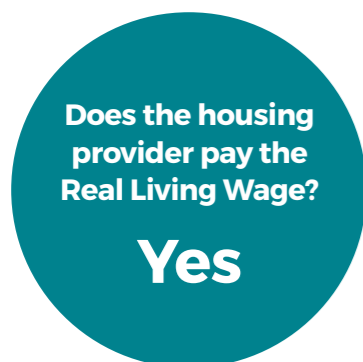


## Our approach to pay

Ensuring our colleagues are paid fairly is something we are looking at continually, keeping abreast of best practice in and out of the sector. Alongside this we work hard to ensure we narrow the range of pay gaps there are.

As we have shown throughout our ESG report, we have a strong social mission, with absolute commitment to equality and diversity in the workplace.

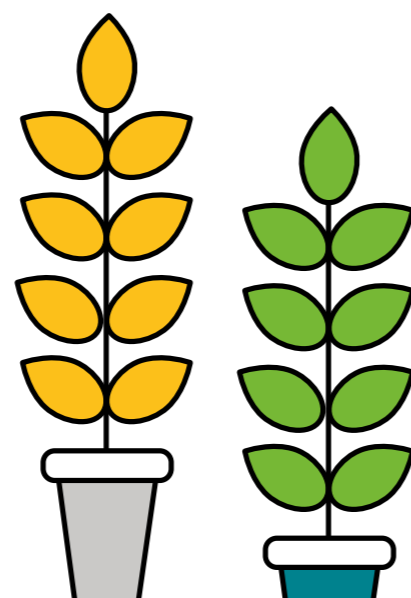
We continue to pay the Real Living Wage through the Living Wage Foundation Rate in England and Scotland.



## Gender

	2024 / 25	2023/24
<b>The UK gender pay gap is</b>	13.1%	14.3% (ONS April 2023)
<b>Home Group's mean gender pay gap is</b>	7.6%	11.6%
<b>Home Group's median gender pay gap is</b>	9.2%	9.3%
<b>Total people employed</b>	3,716	3,344
<b>Female</b>	2,144 (58%)	2,051 (61%)
<b>Male</b>	1,572 (42%)	1,293 (39%)

Our gender pay analysis shows a mean gap of 7.6% and a median gap of 9.2%, both improving from last year and below the UK median average of 13.1%. Women are well-represented in the top quartile increasing to 51% and we're really proud of that.



## Ethnicity

	2024 / 25	2023/24
<b>Home Group's mean ethnicity pay gap is</b>	18.2%	14.2%
<b>Home Group's median ethnicity pay gap is</b>	11.3%	8.5%
<b>Total people employed</b>	3,716	3,344
<b>Identify as white</b>	2,836 (76.3%)	2,501 (74.8%)
<b>Identify as multicultural</b>	694 (18.7%)	468 (14.0%)
<b>Did not identify their ethnicity</b>	186 (5.0%)	375 (11.2%)

Although we're making progress on gender and ethnicity representation, we'll continue to work on improving. On gender, we're seeing more women step into senior roles, and that's encouraging. It shows that the work we've put into supporting progression is starting to have an impact. When it comes to ethnicity,

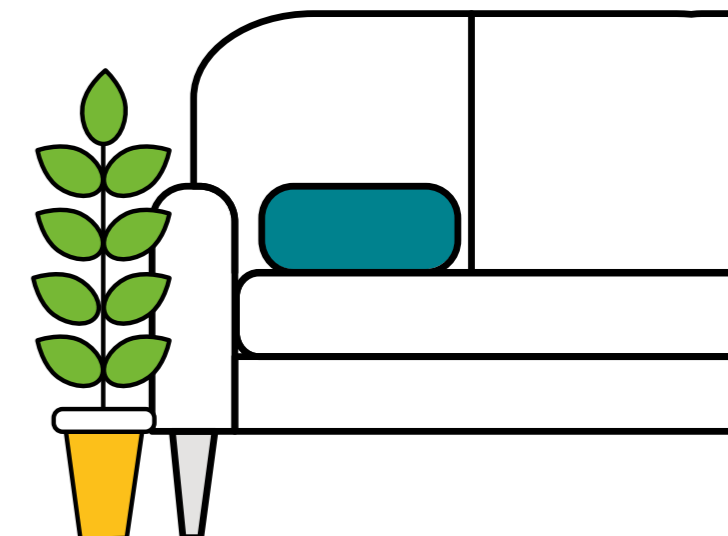
representation is improving, most of that growth is happening in lower-paid roles predominantly within our Care and Supported Housing roles. This means our ethnicity pay gap has widened this year. It highlights an opportunity which we're working with our EDI&B steering group and networks to tackle.

## CEO: worker pay ratio

The CEO: worker pay ratio follows the BEIS Option A methodology which shows ranking from low to high, identifying those employees in 25th, 50th and 75th percentiles. Remuneration includes FTE earnings, bonus and employer pension contributions. Any organisation-wide bonuses are determined by our colleague forum without management involvement.

The pay ratios have widened compared to the previous year but they remain within the expected range for organisations of our size and complexity. The shift reflects a planned uplift in our Executive leadership remuneration, recognising strong performance and the scale of leadership required in a large, complex organisations.

Year	25th Percentile Pay Ratio	CEO Median Pay Ratio	75th Percentile Pay Ratio
2024/25	13.2:1	10.8:1	6.0:1
2023/24	11.1:1	9.9 : 1	4.9:1



# Supply chain management

This theme seeks to assess if the housing provider procures responsibly.

As an organisation with social purpose at the heart of what we do, we consider social value each time we undertake a procurement exercise for goods and services. We are cognisant of the impact that our supply chain can have on the communities that we work within and the potential to harness social value benefits through our supplier partners. We are also well aware that the Public Services (Social Value) Act 2012 requires that public bodies must include social value considerations in contracts.

When tender processes are undertaken, we ask and expect bidders to propose how they will support our community initiatives in financial and non-financial terms and then evaluate this as part of the qualitative assessment of tender returns. Financial support could be offering to donate a percentage of the contract's annual turnover to community projects or making a donation to a specific initiative. Non-financial support are in-kind contributions that they can offer such as apprenticeships, work placements, services, training or volunteering.

Once a contract is awarded, we work with our local housing teams to understand the specific needs of their community and identify the best ways of marrying up the commitments secured through the tender process to these needs. We have found that not all of our supply chain is adept or particularly experienced in delivering real social value through their contracts and so through our flexible and supportive approach we have found that suppliers have been enlightened by what can be achieved and have taken learning that they have been able to use on other contracts.



One of our maintenance contractors delivered social value in 2024/25 in Yorkshire leading to an overall social value of £7.3 million (£5.1 million Social Value Portal and £2.2 million HACT). The contractor engaged with communities in job centres and supported with employment, apprenticeships and education. They also shared guidance on how to save energy and worked with communities.

And it's not always the big return social value activity that has the most impact. Smaller, less high-profile activity can also be just as effective for our customers and their community.

For example, through a procurement exercise on a contract for the refurbishment of our office facilities in Maryport, Cumbria, we saw such social value. Through the tender process, commitments were secured from the fit-out contractor and then through delivery of the contract the following social value initiatives were undertaken:

Provided labour and materials for local community centre "The Centre" in Maryport, including:

- Alterations to the entrance to make more accessible for all users
- A number of general repairs and maintenance items
- Redecoration of the external facade of The Centre
- Provided new chairs to The Centre for events

Supported a local community clean-up, which included:

- Provided skips for the event
- Provided a vehicle for use as part of the Community Clean Up
- Six colleagues from the fit-out contract volunteered to assist Home Group with the Community Clean Up.

Contractors also donated toys to children's Christmas party at the local community centre.

While this wasn't a large contract and the time on site was relatively short, the outcomes delivered really benefited the local community at the time and will continue well beyond the contract period.

Monitoring and measurement of social value is done via the contract management routine with social value as a standing agenda item for contract management meetings.

Moving forwards, we are looking to further develop our approach improving the sophistication of our assessment of social value proposals. We intend to do this by adopting a mechanism that derives an impact value for each element of a proposal to support the comparative analysis of supplier bids.

## Sustainability

Our consideration of the sustainability of the business activities we undertake via our supply chain starts from the outset of any procurement initiative. Not everything that we buy has an equal impact on the environment and so it is important for us to tailor our approach appropriately and proportionately. As a matter of course, in regulated procurement exercises, at initial selection stage we will seek to understand whether a bidder has an environmental policy and accreditation.

At tender stage, for those categories with a significant environmental impact, we will incorporate sustainability into the qualitative assessment of bidder's proposals by asking questions on areas such as how they will minimise environmental impact in the delivery of the contract. The weighting assigned to sustainability questions will be proportionate to the environmental impact of the category concerned but in all cases it will have an influence on the outcome of the process.

Another important consideration are the sustainability credentials of materials used by our supply chain in the homes that we are building and maintaining.

We specify materials such as Forest Stewardship Council (FSC) certified wood products within our standard specifications to ensure that the wood comes from well-managed forests, preventing deforestation, protecting biodiversity, and supporting local communities.

Our standard preliminaries for new build developments require that our contractor partners monitor, report on CO2 production or energy use and water consumption arising from site activities, percentage of waste diverted from landfill along with any initiative that they have taken to reduce their environmental impact. We issue a sustainability survey to all of our development partners annually to collate information and measure the environmental impact of their work for us.



In a turbulent world, our commitment to delivering for our customers and communities remains constant and we exist to deliver on our Customer Promise every day.

We hope you find our reporting interesting and insightful and that it demonstrates our absolute commitment to improving our ESG performance and reporting on it transparently.

If you are an investor and have any questions or feedback at all, please get in touch with [steve.hallowell@homegroup.org.uk](mailto:steve.hallowell@homegroup.org.uk)

If you are a customer or a stakeholder, please contact [communications@homegroup.org.uk](mailto:communications@homegroup.org.uk)

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