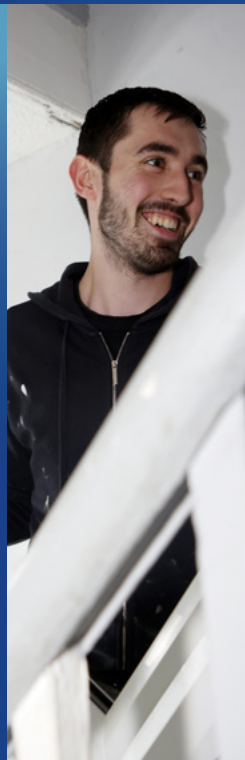




ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) **SUMMARY REPORT** 2024/25



Golding is efficient, local, visible and listening,
providing sustainable homes and communities.

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Environment

100%

New homes at EPC B and above

1.2%

All Homes EPC E or below

78%

Homes At EPC C and above

Social

48%

Average rents vs market levels

69%

Overall Satisfaction

£949K

Additional Income secured for households

145

New Affordable Homes

Governance

£92K

Social value activity delivered from partners

-2.21%

Gender Pay Gap (in favour of women)

4.68

CEO: worker median pay ratio



Welcome

I'm pleased to share our 2025 Environmental, Social & Governance (ESG) report. This is our fourth report and has been prepared in accordance with the Sustainability Reporting Standard for Social Housing (SRS) Version 2.0.

We continue to measure our performance against our Environmental Sustainability Strategy and the details of this are summarised together with our 'Making Golding Greener' objectives for the next few years. We're now working with our customers, stakeholders, and our Board, to develop a new Corporate Strategy and this'll include updating our sustainability objectives.

This report details our progress to tackle our biggest sustainability issues, such as transitioning away from fossil fuels, improving the energy affordability of our homes, building future-proof new homes, and managing green spaces in a way that's better for wildlife and the health and wellbeing of our customers.

Social housing is vital for a sustainable society and Golding has a key part to play in providing safe and fair housing for local communities. We know that our social housing offers rents that are often half the equivalent private sector rent and that our customers benefit from assured lifetime tenancies. This gives them stability to build their lives, raise their families, maintain employment and make a real positive contribution to their communities.



We continue to develop new housing and are committed to deliver more affordable homes to address the housing crisis, tackle homelessness, and support those in temporary accommodation.

This all underlines our belief in the positive impact that a local community-based housing association can bring, which is reflected in our core purpose to be efficient, local, visible and listening, providing sustainable homes and communities.

This report also shows our contribution to charitable initiatives. We understand that as we invest in new social housing our social impact increases and it's also important to maintain our ethical governance principles.

Further information is available on our website. If you'd like to discuss what we're doing, please contact us:

treasury@goldinghomes.org.uk

David Hart
Executive Finance Director







Environmental Sustainability Strategy 2023–26

We've committed to reduce our carbon emissions to as close to zero as possible, with any residual emissions being offset locally to achieve a Net Zero balance by 2050.

Achieving Net Zero will require us to transform how we do business, such as cutting waste and changing how we travel, manage greenspaces, and select our suppliers. It'll also require a significant level of investment in existing homes to make them more energy and water efficient and switching to low carbon heating. We'll need to use innovative design in the homes we're building, to ensure they are 'zero carbon ready' and won't require retrofit in the future. These changes to our homes won't just help the climate, they'll also help customers save money on their bills and make heating their homes more affordable.

This strategy sets out our eight priorities for environmental sustainability:

	Warm and efficient homes	Most of our existing homes will be in use in 2050, so we need to improve the energy and water efficiency of these homes if we're to reach our Net Zero targets. This work will also help reduce customers' utility bills and help us to provide our customers with safe, well-maintained homes that are affordable to run.
	Sustainable new homes	We plan to secure over 400 new homes through Section 106 Agreements over the next two years, and we'll build a further 236 homes and community facilities at Fielding Park, our Shepway Regeneration scheme. We're committed to ensuring these homes are affordable to run whilst minimising their impact on the environment. This'll help keep customers' utility bills low and prevent the need for costly retrofit in the future.
	Supported customers	We want our customers to benefit from sustainable communities, warmer homes and more affordable utility bills. To succeed we'll need to work closely with customers, providing tailored advice and support, and listening to their feedback. This'll be particularly important whilst we support customers through the ongoing cost-of-living crisis.
	Green, clean communities	We want our customers to have access to good quality green space and to live in communities which are clean and safe. This is vital for our customers' health and wellbeing and brings added benefits such as reducing anti-social behaviour, improving air quality, increasing biodiversity and reducing the risk of flooding and overheating.



Climate resilience

Our climate is changing. We're already experiencing hotter, drier summers, which are increasing the frequency and intensity of heatwaves and droughts and exacerbating overheating issues. We're also seeing more frequent and more intense downpours that cause surface water flooding. Our winters are becoming warmer and wetter too. Whilst the shorter heating season is good for customers' bills, more rain increases the risk of flooding. To minimise the impact of these changes we must help our customers and colleagues to adapt and increase the climate resilience of our organisation.



Sustainable office and operations

We want our business to operate efficiently and cost effectively, and in a way that minimises our impact on the environment. We'll take action to reduce waste and energy and water use in our offices, lower the carbon footprint of our business travel, and increase the sustainability of our repairs and maintenance activities. We'll also continue to develop the skills and knowledge of our colleagues, so that they can support our sustainability ambition.



Sustainable procurement

We want to use our buying power to generate environmental, social, and economic benefits for our customers and communities, whilst also ensuring value for money. We'll therefore apply sustainable procurement principles when we buy goods and services. We'll also work with contractors and suppliers to ensure their practices support our approach.



Monitoring and governance

Sustainability activities are rapidly evolving, with constant advances in technology, innovation and knowledge. Government Policy and the availability of grant funding also fluctuates. To ensure our priorities remain appropriate and effective we'll regularly review our targets, benchmark ourselves against other social housing providers and report our progress annually.



Environmental Sustainability Strategy 2023–26

Our key performance indicators

If you want to learn more about our Environmental Sustainability Strategy please go to our website: Making Golding Greener: [Making Golding Greener](#)

Sustainability Strategy KPIs 2023-26

Priority	KPI	Baseline 2022/23	Y1 2023/24	Y2 2024/25	Target 2025/26
Warm and efficient homes	• % of homes with a valid EPC	97%	98%	97%	100%
	• % of homes rated EPC C or above	69%	75%	78%	80%
	• Stock Average SAP	71.9	72.3	72.7	-
	• Carbon intensity of landlord electricity supply (kg CO ₂ e/home)	36.4	35.5	32.3	32.8
Sustainable new homes (all new tenures)	• % of new homes that are minimum SAP 82	98%	99%	100%	100%
	• % of new homes that are minimum SAP 86	14%	17%	50%	100%
	• Average SAP of new homes	84	85	89	> 86
	• % of new homes with secure cycle storage	98%	100%	100%	100%
	• % of new homes with internal recycling bins	60%	55%	95%	100%
Supported customers	• Average customer water consumption (litres of water per day)	143	139	137	139
	• Increased likelihood of sustainable travel (%)	4%	5%	5%	20%
Clean, green communities	• Number of fly tipping incidents per 1000 homes	482	423	486	410
	• Wildflower area (m ²)	400	1,250	1,250	2,000
Climate resilience	• % of homes adapted to overheating	88%	88%	87%	90%
	• % of homes adapted to flooding	83%	94%	93%	90%
Sustainable office and operations	• % of office waste recycled	38%	53%	32%	48%
	• Total business mile emissions (CO ₂ e)	237	237	308	213
	• Pilot of electric fleet vehicles	0	0	Started	Complete
Sustainable procurement	• % of office consumables are sustainably sourced	48%	48%	82%	80%
Monitoring and governance	• Increase SHIFT score to reach Platinum (78)	60	64	67	78



UN Development Goals

Reducing our environmental impact and helping customers to save money on their bills are priorities for Golding and as a charitable organisation, we take our responsibility to improve how we work to make a real and lasting difference to individuals, communities, and our planet, seriously.

The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries - developed and developing - in a global partnership. They recognise that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and stimulate economic growth – all while tackling climate change and working to preserve our oceans and forests.

From <https://sdgs.un.org/goals>

This report focuses specifically on the Sustainability Reporting Standard (SRS) for Social Housing themes. For each theme we've reported against individual criteria and detailed how it relates to specific SDGs.

Sustainability Reporting Standard for Social Housing (SRS)

The SRS is a voluntary framework designed to standardise the reporting of Environmental, Social, and Governance (ESG) performance across the housing sector. By aligning our reporting with the SRS, we aim to provide transparent, comparable, and consistent information regarding our ESG initiatives and achievements.

The next section comments on each of the 46 criteria categorised into Environmental, Social and Governance sections.



A guide to UN Sustainable Development Goals

A guide to understanding UN Sustainable Development Goals



1. No Poverty
2. Zero Hunger
3. Good Health and Well-being
4. Quality Education
5. Gender Equality
6. Clean Water and Sanitation
7. Affordable and Clean Energy
8. Decent Work and Economic Growth
9. Industry, Innovation and Infrastructure
10. Reduced Inequalities
11. Sustainable Cities and Communities
12. Responsible Consumption and Production
13. Climate Action
14. Life Below Water
15. Life on Land
16. Peace, Justice and Strong Institutions
17. Partnerships for the Goals



Climate Change



In 2025 Golding was awarded the gold accreditation from SHIFT (Sustainable Homes Index for Tomorrow) for the third year running. The SHIFT assessment measured how we're doing against 22 environmental criteria including CO2 emissions, water use, landfill waste and response to climate change.

C1. Distribution of EPC ratings of existing homes (those completed before the start of the previous financial year)

EPC band	2024/25 Count	2024/25 %	2023/24 Count	2023/24 %
A	3	0.04%	10	0.13%
B	1,077	14.63%	1,139	15.32%
C	4,619	62.73%	4,405	59.24%
D	1,561	21.20%	1,746	23.48%
E	62	0.84%	87	1.17%
F	17	0.23%	19	0.26%
G	6	0.08%	6	0.08%
No data	18	0.24%	24	0.32%
Total	7,363	100.00%	7,436	100.00%
Homes reaching EPC A, B and C	5,699	77%	5,554	75%

At the end of March 2025, 97% of our properties have a valid EPC (March 2024: 98%).

We use our EPC data to prioritise and shape our plans to increase the energy efficiency of properties. Including our new homes, 78% of our properties had reached EPC Band C or higher. We've set a target to increase this to 85% by March 2026, and to reach 100% by March 2030.

The Average SAP (Standard Assessment Procedure) rating for all our homes at March 2025 is 72.7 (March 2024: 72).



Climate Change



C2. Distribution of EPC ratings of new homes (those completed in the previous financial year)

We completed 85 new rented homes in 2024/25 (2023/24: 103). The average SAP score for these new homes was 89 (2023/24: 84).

EPC band	2024/25 Count	2024/25 %	2023/24 Count	2023/24 %
A	13	15%	2	2%
B	72	85%	101	98%

We delivered 60 new Shared Ownership properties. It is important that these are energy efficient homes and offer sustainable future home ownership. We're committed to delivering all new properties for ownership as a minimum EPC 'B'.

EPC band	2024/25 Count	2024/25 %
A	18	30%
B	42	70%

C3. Does the Housing Provider have a Net Zero target and strategy?

Yes, our [Making Golding Greener Strategy 2023-26](#) sets out our commitment to reaching Net Zero by 2050. The strategy includes short-term actions and longer-term targets that are in line with the UK Government's Net Zero Strategy.



Climate Change



C4. What retrofit activities has the Housing Provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the Housing Provider's Net Zero strategy and target?

We're committed to ensuring all our homes reach EPC C or higher by 2030. In 2023 we began our Social Housing Decarbonisation Fund (SHDF) Wave 2 project, which continued throughout 2024/25. The £2.9m project has been upgrading 111 properties with energy efficiency measures such as cavity or external wall insulation and new windows. 66 electrically heated properties were also switched to low carbon air source heat pumps. Customers have access to enhanced customer support to help them use the new technology, and we've installed digital monitors to help provide advice and to evaluate the performance of the measures.

In 2024/25 we successfully bid for just over £3m of funding from the Warm Homes: Social Housing Fund. Starting in 2025, the three-year project will see 260 of our hardest to treat homes retrofitted to at least EPC C. Successful delivery of this project will raise the percentage of our stock achieving EPC A-C by around 4%.

Our planned maintenance programmes are also improving the energy efficiency of homes. In 2024/25 we replaced 558 aging heating systems with high energy efficiency gas boilers. 179 bathrooms and 300 kitchens were replaced, including new water efficient fittings. We're also increasing the thermal efficiency of our homes through our £2.9m window and door replacement programme, which saw 477 homes fitted with new windows and 524 homes fitted with new doors. A further 80 homes had new roofs and insulation fitted.

In total, we invested over £9m improving the energy and water efficiency of our homes in 2024/25.



Climate Change



C5. Scope 1, Scope 2 AND Scope 3 greenhouse gas emissions

Emissions under our direct control (Scope 1 and 2) were 698 tonnes CO₂e in 2024/25. This is an increase of 40 tonnes from the previous year. Our wider carbon footprint, which includes Scope 3 emissions outside of our direct control, was estimated to be 16,605 tonnes CO₂e in the same period. Overall, total emissions fell by 2,388 tonnes CO₂e, primarily driven by the divestment of 184 homes in outlying areas at the beginning of the year, our retrofit activities improving the energy efficiency of our homes, and the continued decarbonisation of the electricity grid.

		2024/25	2023/24
Scope 1	Landlord gas supply (office and communal areas), communal gas heating, fleet mileage	450 tonnes CO ₂ e	374 tonnes CO ₂ e
Scope 2	Landlord electricity supply (office and communal areas)	248 tonnes CO ₂ e	284 tonnes CO ₂ e
Scope 3	Estimated housing stock emissions*, grey-fleet business mileage, energy transmission and distribution losses	15,907 tonnes CO ₂ e	18,335 tonnes CO ₂ e
		16,605 tonnes CO₂e	18,993 tonnes CO₂e

*Estimated housing stock emissions are based on an average stock SAP rating of 73. Emissions were independently verified in accordance with SECR by SHIFT Environment.

Intensity ratio: 2.23 tonnes CO₂e for each home managed.



Climate Change



C6. How has the Housing Provider mapped and assessed the climate risk to its homes and supply chain, such as increased flood, drought and overheating risks? How is the Housing Provider mitigating these risks?

In October 2024 we carried out our annual flood risk assessment using GIS and the Environment Agency's long term flood risk maps for surface water, rivers and sea. The assessment indicates that 93.12% of our stock is at low risk of flooding, with surface water flooding presenting the largest risk. We provide flood risk advice on our website and encourage customers to sign up for flood alerts. This year, we also provided personalised Flood Plan templates to all our customers at risk of river flooding.

We assess overheating risk each year using SHIFT's bespoke tool, which identifies the risk factors for each property. These risk factors include property type, heating systems, population density, geographic region and the impact of projected summer temperatures. The latest assessment estimates that 86.8% of our rented homes are at low risk of overheating.

We have set a target for 90% of homes to be at low risk or resilient to overheating by 2026. We've raised awareness of overheating risks to colleagues and identify risk factors in our new development programme. We are also ensuring our decarbonisation retrofit programmes comply with PAS 2035 and provide enhanced levels of ventilation, to mitigate any potential increase in overheating risk. This year we've begun offering advice or home visits to customers experiencing overheating. This'll allow us to compare the results of the desktop analysis to real-world experiences, as well as mitigate the risks presented.



Ecology



C7. Does the Housing Provider have a strategy to enhance green space and promote biodiversity on or near homes?

Yes, our Making Golding Greener Strategy includes 'clean green communities' as a priority, and outlines actions and targets to increase biodiversity and support customer gardening projects. We're fortunate that our homes already benefit from high levels of green space. Using our ground maintenance data, tree surveys and a representative sample of aerial photo data, SHIFT's biodiversity calculator estimates that we have 15.65 tonnes of biomass per hectare of land owned. However, we're committed to further improving the quality and biodiversity of our green spaces.

We currently have around 1250m² of wildflowers across nine different estates, and 1100m² of rewilded grassland. During the year we planted 125 bare rooted whips and installed bug hotels on two estates, in conjunction with customers. We also launched a new customer garden competition to encourage and celebrate our green-fingered customers.

We've set a target for all our s.106 developments to have enhanced ecological features including allotment space, community orchards, designated wildlife areas or rain gardens. In 2024/25, 100% of our new homes have access to enhanced ecological features.

Our Fielding Park regeneration project is anticipated to achieve 10-20% biodiversity net gain and will have additional features such as hedgehog nesting boxes and fencing gaps, swift and bee bricks, and hibernacula.

C8. Does the Housing Provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the Housing Provider target and measure performance?

We don't have a standalone strategy, but do have specific policies to identify, manage and reduce pollutants such as asbestos, mould and pesticides. In 2024/25 we continued our programme of sewage treatment plant upgrades, which is ensuring all our treatment plants comply with the latest Environment Agency permits and minimise water pollution risks.

In addition, our Making Golding Greener Strategy contains actions to reduce our impact on air pollution. In January 2025 we installed 4 EV charging points at our head office, to remove a potential barrier which could otherwise prevent colleagues switching to electric vehicles. We've also set a target to transition all our fleet to electric by 2030 and have ordered the first electric van which will be in use during 2025. Our successful home working policy is also helping to reduce air pollution, with our 2024/25 colleague travel survey showing that commuting emissions are 53% lower than they'd be without home working.



Resource Management



C9. Does the Housing Provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the Housing Provider target and measure performance?

Yes, our ambition to increase the use of responsibly sourced materials is included within our Making Golding Greener Strategy. Since 2022/23 we've asked our supply chain to report their use of responsibly sourced materials in an annual supply chain sustainability survey. In 2024/25, our suppliers reported an average of 56% of materials responsibly sourced. However, we acknowledge that many of our suppliers are unable to accurately monitor the use of responsibly sourced materials, and there's more work to be done to improve our monitoring in this area.

C10. Does the Housing Provider have a strategy for waste management incorporating building materials? If so, how does the Housing Provider target and measure performance?

Yes, our strategy for waste management is included within our Making Golding Greener Strategy. We ask our contractors to report waste and recycling rates through our annual supply chain survey. In 2024/25, 89.78% of waste from our internal repairs and maintenance teams and major homes maintenance contractors was diverted from landfill.

In addition, 69.88% of the waste directly generated by our offices and repairs and maintenance teams was recycled.

We're not currently able to report on construction waste from new developments as all our new affordable homes in 2024/25 were delivered by our partners through Section 106 Agreements. This is an area we'll look to focus on in our next Sustainability Strategy from 2026.

C11. Does the Housing Provider have a strategy for water management? If so, how does the Housing Provider target and measure performance?

Yes, our strategy for water management is included within our Making Golding Greener Strategy. We monitor the water efficiency of our housing stock using SHIFT's water efficiency calculator, which uses asset data on the water efficient fixtures in our homes. The tool estimates that water consumption across our stock was 136.5 litres of water per person per day in 2024/25, which meets our 2025 target. Our long-term target is 130 litres per person per day by 2030, which we aim to meet by continuing our programme of kitchen and bathroom replacements. We've also established a new partnership with South East Water to help identify potential leaks and work together to improve water efficiency in our homes. We expect this partnership to begin to generate water savings from 2025/26.

We monitor water consumption at our office and in 2024/25 we used 459.6m³ of water, equivalent to 1.4m³ per FTE per year. This is a further reduction from last year and remains well within our long-term intensity target of 3m³ per FTE by 2030.



Affordability & Security



C12. For properties that are subject to the rent regulation regime, report against one or more affordability metric: 1) Rent compared to median private rental sector (PRS) rent across the local authority. 2) Rent compared to Local Housing Allowance (LHA)

We work with seven local authorities and over 90% of our homes are in Maidstone. Our methodology to estimate the discount we offer to market rent on general needs homes compares our average weekly rent to the median weekly rent across homes in Maidstone. We use information from the Valuation Office Agency's Private Rental Market Summary Statistics.

This high-level analysis shows our general needs rents in Maidstone are, on average, around 48% of the market rent (2023/24: 50%).

Our general needs rents in Maidstone are, on average, 60% of the Local Housing Allowance (2023/24: 62%). For the remaining seven local authorities that represent less than 10% of our homes our general needs rents are, on average, around 48% of the market rent and 57% of the Local Housing Allowance.

C13. Share, and number, of existing homes (homes completed before the start of the previous financial year) allocated to: general needs (social rent), intermediate rent, affordable rent, supported housing, housing for older people, low-cost home ownership, care homes, private rental sector.

Affordability is at the heart of our charitable purpose. At 31 March 2025, the majority of our homes were for social housing. This includes all our homes designated as: social rent, affordable rent, housing for older people and shared ownership. We have 191 market rent homes.

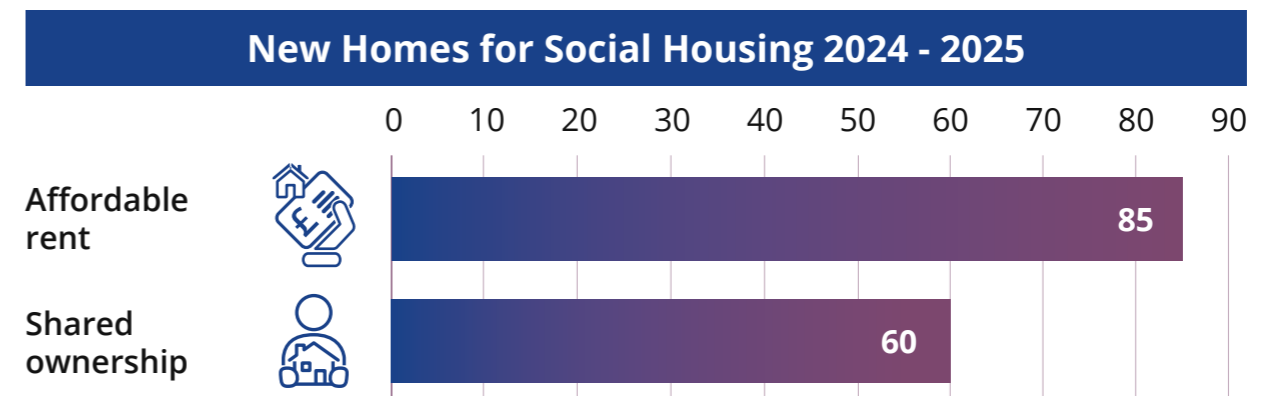
Stock Type	Mar-25		Mar-24	
	No.	%	No.	%
Social Rent	5,481	70%	4,951	61%
Affordable Rent	1,309	17%	1,422	18%
Housing for Older People	382	5%	974	12%
Low-cost Shared Ownership	485	6%	562	7%
Private/ Market Rent	191	2%	191	2%
Total	7,848		8,100	

Affordability & Security



C14. Share, and number, of new homes (homes that were completed in the previous financial year), allocated to: General needs (social rent), intermediate rent, affordable rent, supported housing, housing for older people, low-cost home ownership, care homes, private rental sector.

We're committed to investing in existing homes and to developing new social housing to help combat homelessness and the housing crisis. In 2024/25 we spent £49m to build new homes (2023/24: £19m), completing 145 new homes, all for social housing tenures as shown in the chart below.



C14a. Share, and number, of homes disposed of in the last 12 months

We're committed to be local and focus on Maidstone and the neighbouring areas. During the year we disposed of 184 properties to another Registered Provider, this reflects a strategic decision to focus our services locally.

We must consider that some existing properties are no longer fit for purpose, and these are disposed of by way of Auction. We consider properties against a set of metrics to assess their net present value, desirability for future customers and cost in use, and future investment requirements to meet our quality and environmental performance targets.

Finally, there are customers who can purchase their home through either the Right to Buy or Right to Acquire government schemes or by fully staircasing their Shared Ownership property.

Stock Type	Right to Buy/Acquire	Auction Sale	Fully Staircased	Transferred to another Provider
Social Rent	2	19		5
Affordable Rent	2			111
Low-cost Shared Ownership			9	68
Total	4	19	9	184



Affordability & Security



C15. How is the Housing Provider trying to reduce the effect of high energy costs on its residents?

We recognise that managing household budgets, including high energy cost inflation, can be hard and sometimes we must deal with things we weren't expecting. Our team of Income Advisors, Welfare Benefit Advisors and Employment Advisors work closely to support our customers when they need it.

We use our expert teams to help with this by unlocking funding, providing benefits support or help customers to find work or training opportunities.

Our expert welfare benefits team helped unlock £949k for customers last year and we supported over 570 customers with just over £69k through our fund to assist during the cost-of-living crisis.

During the year we introduced a new Sustainability Advisor service, to provide customers with one-to-one advice and support on topics including energy and water efficiency, bill and tariff advice, and effective use of solar panels, heat pumps and mechanical ventilation with heat recovery. During the 6 months, 234 customers were contacted, and 51 homes were visited, with total customers savings estimated at £31,280 per year.

C16. How does the Housing Provider provide security of tenure for residents?

To build strong and sustainable communities we believe lifetime tenancies fit best in providing homes that'll offer security of tenure for our customers. We don't have fixed term tenancies for general needs customers and therefore around 98% of all our rented homes have lifetime tenancy agreements. We also offer some market rent properties on Assured Shorthold Tenancies (AST) and emergency housing.



Building Safety



As a responsible landlord we aim to maintain our homes to the highest standard. We commit to ensure our homes comply with regulations and are safe and decent places to live.

C17. Describe the condition of the Housing Provider’s portfolio, with reference to: % of homes for which all required gas safety checks have been carried out; % of homes for which all required fire risk assessments have been carried out; % of homes for which all required electrical safety checks have been carried out.

Data as at 31 March 2025	No. of homes requiring checks / assessments carried out	% of homes checks / assessment completed
Gas safety checks	6,936	100%
Fire risk assessments (350 blocks)	2,584	100%
Electrical safety checks	9,700	99.9%
Asbestos management surveys or re-inspections	1,994	100%
Legionella risk assessments	337	100%
Communal passenger lift safety (52 Lifts)	827	100%

We risk assess our 350 blocks to determine whether an annual, biennial, or triennial fire safety risk assessment is most appropriate. At 31 March 2025, we had 26 blocks on an annual cycle, 65 on a biennial cycle and 259 on a triennial inspection cycle. Our buildings are inspected by appropriately qualified fire risk surveyors with follow on actions delivered by appropriate contractors or our internal teams.

C18 What % of homes meet the national housing quality standard? Of those which fail, what is the Housing Provider doing to address these failings?

At 31 March 2025 99.9% of our homes met the Decent Homes Standard (March 2024: 99.9%). The nine homes that failed to meet the standard had specific planned actions and/or works in progress.



Building Safety



C19. How does the Housing Provider manage and mitigate the risk of damp and mould for residents?

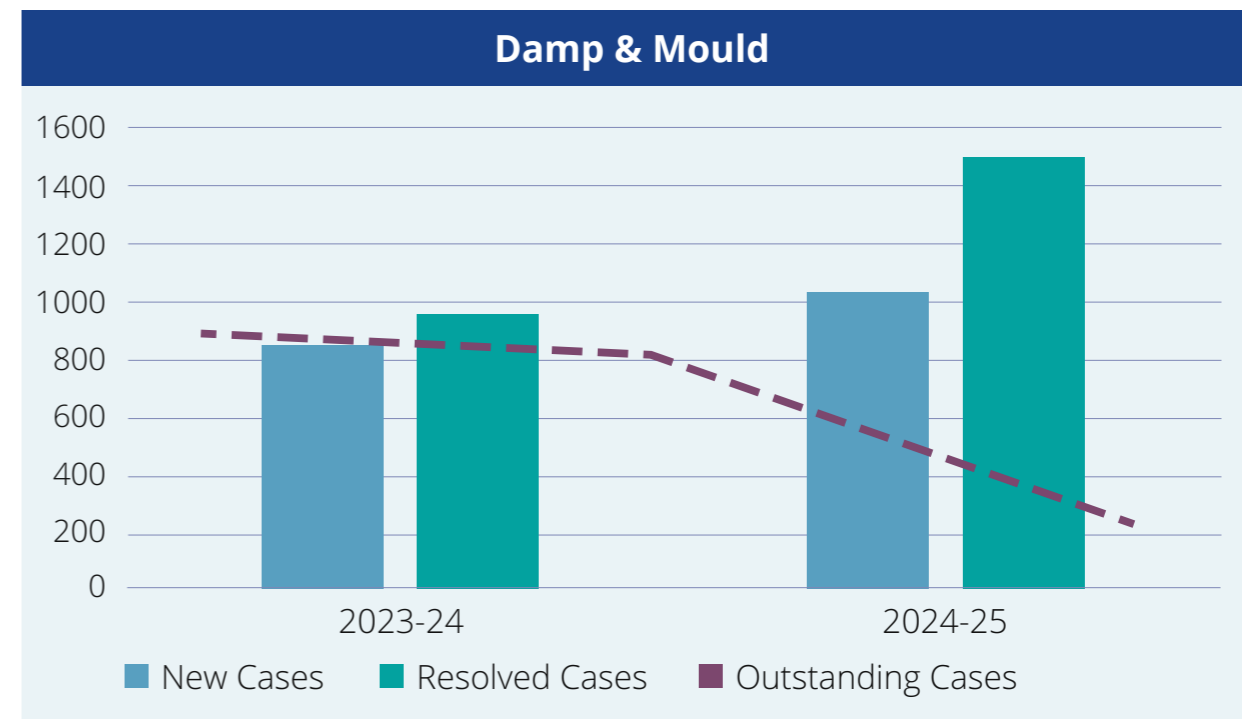
We proactively work to tackle the cause of damp and mould in customers’ homes, ensuring that every report of damp and mould has an assessment by a qualified surveyor. This allows us to support customers with guidance and advice whilst treating the hazard and upgrading the ventilation as required to prevent reoccurrence.

We continue to provide multiple channels for our customers to report damp and mould to ensure the service is available to all customers. As part of our process, we ensure we capture and review customer vulnerabilities and where customers may present a higher risk, we ensure that we reduce the wait time for an initial surveyor visit and raise urgent mould washes.

During 2024/25 we have introduced an in-house team to carry out and complete mould treatments to our customers’ homes. This allows us to complete works faster, and also to work with more vulnerable customers to ensure hazards can be removed quickly and effectively.

In 2024/25 we have also invested in our case management system which gives us greater visibility to ensure customer risk and customer contact is documented thoroughly and prevent delays to completion.

Throughout 2024/25 1,034 new damp and mould cases were reported to us and we resolved 1,507 cases during the same period. We have proactively worked with customers to reduce the time taken to resolve cases, ensuring the older cases were fully resolved. We invested £2.3m in 2024/25 to ensure our highest risk properties were treated and our customers supported.





Resident Voice

C20. What are the results of the Housing Provider’s most recent tenant satisfaction survey? How has the Housing Provider acted on these results?

Golding Homes commissions IFF, an independent market research company to conduct our Tenant Satisfaction Measure (TSM) Survey.

During 2024/25 a total of 1,342 telephone and online (email) survey responses were completed by Low-Cost Rental Accommodation customers (LCRA). This equates to 18.2% of our LCRA population. A stratified sampling approach based on the profile of our low-cost rental accommodation customers was used to ensure responses were representative.

Our scores for the last two years are shown below.

TSM Themes		2024/25	2023/24
Overall Satisfaction	Overall Satisfaction	68.6%	59.7%
Keeping properties in good repair	Repairs service (last 12 months)	71.0%	65.5%
	Timeliness of repairs	63.8%	57.4%
	Home is well maintained	66.6%	59.2%
Maintaining building safety	Home is safe	73.8%	69.2%
Respectful and helpful engagement	Listens and acts	59.2%	50.1%
	Keeps tenants informed	72.4%	61.8%
	Treats fairly with respect	77.0%	71.6%
Effective handling of complaints	Handling complaints	35.6%	32.4%
Responsible neighbourhood management	Communal areas clean & well maintained	62.8%	58.8%
	Positive neighbourhood contribution	58.5%	50.0%
	Handling anti-social behaviour	56.4%	47.1%

During 2024/25 we made significant strides forward in our improvement journey and we’re pleased to see this reflected in our TSM scores, with every measure moving in the right direction.

Most of our customers are satisfied with our services with overall satisfaction up by 8.9% since last year. Those surveyed felt strongly that they are safe, respected and well informed. More customers felt their home is well maintained (up 7.4%) and seven out of ten customers are now satisfied with our repairs service.



Resident Voice



We know there’s more to do and we’re making improvements in the areas which matter most to customers: repairs, customer service and neighbourhood management. We’re also continuing our investment in existing homes with a further £23.5m investment during 2025/26. Our plans are guided by customer feedback and data, to make sure customers remain at the heart of our services. A full response to our 2024/25 results can be found [here](#).

We also monitor monthly performance through transactional satisfaction surveys. This feedback is gathered immediately after a service is received. Our year-end transactional satisfaction for 2024/25 was 82%, improving on 2023/24 which was 77%.



Resident Voice



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

Our Customer Insight Group (CIG) have been trained by Tpas on how to scrutinise services. Since October 2024 members have produced two formal scrutiny reports and discussed their findings directly with the Board.

CIG members also engaged in the grounds maintenance service procurement in 2025 with the new contractor appointed and delivering services since April 2025.

We publish our performance information monthly to customers in our newsletter 'Home Matters' and on our website.

We run a series of perception and transactional surveys and use customer feedback to shape our improvement plans.

Our customer voice panel of c.3,000 members provide feedback on our plans and services. In 2024/25 our customers helped to provide feedback with over 9,590 survey responses that told us about their experience of 19 services we deliver.

We also consulted on a number of topics and customers responded in their hundreds:

- Semi-Sheltered OPAL Service (299 responses)
- Customer Strategy (712 responses)
- Recharge Policy (515 responses)
- Sheltered OPAL Service (90 responses)
- Value for Money Strategy (281 responses)
- Building Safety Strategy (163 responses)
- Corporate Plan Priorities for 2025/26 (516 responses)
- Repairs Appointment Suitability (441 responses)

Resident Voice



We gather feedback from customers frequently to learn, improve our services and get their input into our new strategies:

- ✓ after each call customers make to us, and each repair completed
- ✓ at our Housing Hubs and neighbourhood open days
- ✓ through the complaints and compliments customers send us
- ✓ through our customer voice panel which includes over 3,000 of our customers
- ✓ through our Customer Insight Group where customers scrutinise our services
- ✓ through quarterly 'Call - ins' to our Chief Executive
- ✓ through our Tenant Satisfaction Surveys conducted by IFF-Research
- ✓ through customer boot camps, which focus on different service areas such as: rent increase and service charges, repairs, ASB, damp and mould, & stopping stigma in social housing

Customers can see [our listen and act tracker](#) on our website which shows examples every month of how we're using customer ideas and feedback to change our services for the better.



Resident Voice



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

During 2024/25 we received six maladministration determinations out of eight cases received. In many cases, a complaint has more than one outcome. The table below details the different outcomes:

Case type	Determination	Learnings	Actions as a result
GDPR	Outside jurisdiction.	Correct referral to the ICO - Information Commissioners Office.	Amendment to the policy.
Communal Estate services	Service failure and Maladministration for complaint handling.	Consistent checks and monitoring of work required. Stage 2 complaints process to be reviewed.	Review the estates contract and customer offer. Amend and improve contract service level agreement. Review stage 2 complaints process.
Repairs	Maladministration - service failure. No maladministration conduct.	Improve record keeping with clear and consistent notes.	Training delivered to all customer facing colleagues on Knowledge & Information Management and communication.
Repairs	No Maladministration service. Maladministration stage 2 complaint.	Review stage 2 complaints process.	

Resident Voice



Case type	Determination	Learnings	Actions as a result
Repairs	Maladministration door replacement. No Maladministration complaint handling.	Review the replacement component process.	Introduced a robust component replacement process with manager sign off and training delivered to all operatives.
Parking/Data breach	Maladministration for parking response. Satisfactory complaint handling.	Ensure customer has a consistent communication plan to deliver against.	Included Plan of Action training and awareness in Communication Workshops.
Leak	Maladministration service and complaint handling.	Improve communications	Increase number of post work inspections and appointed three repair supervisors to quality assess work.
Colleague conduct/ property services	No service failure. Reasonable redress.		

You can find our annual complaints report here for more detail:
[Our Customer Feedback - Contact Us - Golding Homes | Golding Homes](#)



Resident Support



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

Developing sustainable communities to make a real difference to customers' lives is integral to what we do. We want to ensure our communities are places where people want to live. We continue to develop and improve, working with a diverse network of partners across our operating area.

Our aims and priorities, set out below, will be achieved by improving the prospects and opportunities of customers living in those communities.

- **Aim** - Empowering people to help themselves.
- **Priority** - To get people into work, maximise their disposable income, and support them with their physical and mental health and wellbeing.

We invest each year into innovative and ambitious community projects and activities.

We have a fair access policy to help ensure access to our services is equitable and considers individual needs.

We have an OPAL (Older Persons Active Lives) service for our older customers living within our sheltered accommodation.

From April 2025 we launched, as part of our new neighbourhood model, a specialist customer support team including an Older Person Advisor who focuses on our older customers in our general housing stock.

We have a Tenancy Sustainment Advisor (Housing) who offers intensive support and help with tenancy related matters.

We have developed a data led pilot with Maidstone Borough Council that identifies customers who might be at financial risk/ hardship. Through this pilot we have sought to proactively reach out to these households with the aim of supporting their financial wellbeing through the assistance of our Tenancy Sustainment Advisor (Income).

Our team of Income Advisors, Welfare Benefit Advisors and Employment Advisors have provided support and advice to customers about paying their rent, budgeting, benefit eligibility and employment support. Customer demand for these services has been high during the year, reflecting the general economic climate.

Our Income Advisors and Welfare Benefit Advisors also continue to work closely with Maidstone Borough Council and other local authorities to help customers access support where they have been financially struggling so we can help them sustain their tenancy.

Resident Support



Our Employment Support Service has delivered a number of activities including:

- ✓ Providing three training sessions for customers which covered employment skills, interview skills and supporting statements.
- ✓ Organised a jobs fair with the support of Maidstone Jobcentre. The jobs fair was held at the Gallagher Football Stadium in September 2024 with over 100 job seekers attending the event. The jobs fair had employers from the local area including Golding contractors promoting their vacancies. One employer identified 40 customers they were going to contact because of the event.
- ✓ Supported a local employer at their Career Compass event. We spoke to students about careers within housing and promoted our employability service.
- ✓ The Employment Advisors obtained the Institute of Employability Professionals Gold Award in Artificial Intelligence for Employability, to increase the support for customers due to changing trends in recruitment and employability.
- ✓ Supported our future generations by attending careers events at Mid-Kent College (Maidstone and Medway campus) speaking to students about the benefits and opportunities of a career in housing.

Highlights of our work to support customer in 2024/25 include:

- ✓ We awarded £69,102 in hardship grants, supporting 579 customer applications for financial assistance during the cost-of-living crisis (in 2023/24 we awarded £52,213 in hardship funds to 489 people).
- ✓ Referrals to our Welfare Benefits team averaged at 65 per month (2023/24: 61.5 per month).
- ✓ We helped customers access £949,445 in benefits (2023/24: £444,154).
- ✓ We collected 99.56% of rental income (2023/24: 99.42%).
- ✓ Rent arrears at March 2025 were 2.40% (Mar'24: 2.56%).
- ✓ Total number of arrears cases in 2024/25 was 735 lower than in 2023/24.
- ✓ Our Employment Advisors supported 153 people (2023/24: 162).
- ✓ We helped 54 (2023/24: 55) people find employment and supported 55 (2023/24: 50) people into training.
- ✓ We supported 24 (2023/24: 37) people with a Personal Development Grant, totalling £3,809 (2023/24: £4,808) for help with material barriers into employment and training/learning.





Placemaking

Community Investment is the work we do in communities to help them thrive and support customers. We do this by identifying opportunities to add value to existing activities and look to develop new initiatives with key partners that will empower and benefit local people. Building communities is as important as building homes.

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

In 2024 we celebrated the 20th anniversary since the transfer of homes from Maidstone Borough Council which created Golding (then known as Maidstone Housing Trust). Since then, we’ve invested heavily in regenerating our homes and neighbourhoods and have committed £65m to improve our existing homes over three years from 2024.

Today we own and manage just over 8,500 properties and provide a home for more than 20,000 people. We’re committed to putting our customers at the heart of everything we do and to delivering excellent customer service. We believe strongly in the benefits of being a local community-based landlord, with strong partnerships that help us to provide sustainable homes and communities.

Our vision is to be efficient, local, visible and listening, providing sustainable homes and communities.

Being visible is key and we have hosted numerous Housing Hubs across our communities inviting customers to come and talk to us about their neighbourhood.



Placemaking

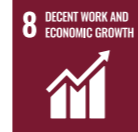


In 2024/25 we invested £26,161 in community initiatives with match funding for projects from third parties of £56,100. Highlighted projects that we have delivered in our key communities include:

- ✓ **Digital Skills Training Courses** | where we provided 1:1 training courses to customers wanting support with their digital skills and learning to be more accessible online.
- ✓ **FishFEST** | a fishing initiative to reduce illegal fishing and Anti-Social Behaviour in Downswood, delivered in collaboration with Kent Police and Cast-A-Thought. We had three of these events in 2024/25 with eight young people attending each event.
- ✓ **Money Matters Course** | we funded a money matters course to 28 Year 10 students in a local secondary school.
- ✓ **Schools Out Summer Club** | we part-funded a summer holiday programme for young people living in and around Maidstone with other partners, including Stones Community Trust. 751 Golding customers attended.
- ✓ **Neighbourhood Action** | we worked with our contractors to deliver meaningful social value, funding community projects such as shed amnesty clean up days, community litter pick days, new connect benches for our older people schemes, Christmas tree donations and funding to support our water butt project with South East Water. This totalled £57,700.



Structure & Governance



C25. Is the Housing Provider registered with the Regulator of Social Housing?

Yes. Golding is registered with the Regulator of Social Housing. Our registration number is LH4402.

C26. What is the Housing Provider's most recent regulatory grading/ status?

Golding's current regulatory judgment was published on 18 December 2024 confirming our V2 grade for viability and confirming our G1 grade for governance.

[Golding Homes Limited \(LH4402\) - Regulatory Judgement: 18 December 2024 - GOV.UK](#)

C27. Which Code of Governance does the Housing Provider follow, if any?

NHF Code of Governance (2020).

C28. Is the Housing Provider Not-For-Profit?

Yes.

C29. Explain how the Housing Provider's Board manages ESG risks. Are ESG risks incorporated into the Housing Provider's risk register?

Our Board manages ESG risks through a comprehensive risk management framework. The Board responds swiftly to changes in the environmental context and as a result of monitoring and reviewing activities based on information drawn from data, expert advice and our customers' and other stakeholders' feedback. The risk management framework ensures that both strategic and operational risks are identified and addressed effectively. *Safe homes, sustainable communities* is one of our strategic objectives, as stated in our Corporate Plan

Our approach to risk management is supported by our three lines of assurance model demonstrating that controls are operating as intended and that the risks to which the business is exposed are being managed effectively.

Our Board is responsible for setting and reviewing the risk appetite for all aspects of our business including ESG, ensuring that it aligns with our strategic objectives and social purpose. Our Board receives regular updates on strategic risks, including ESG-related risks.

ESG-related strategic risks in Golding's register include:

Environmental

- Stock quality including landlord compliance, damp and mould, decent homes compliance and energy efficiency

Structure & Governance



Social

- Health and safety
- Workforce
- Customer engagement is not a strategic risk, it is an area of strength for Golding

Governance

- Our risk management framework ensures proactive consideration of ESG related risks

During 2025/26 we'll carry out a climate change risk assessment and the results will inform our strategic and operational risk registers. Our ESG KPIs are monitored on an annual basis by our Customer Experience Committee who oversee delivery of our asset management and sustainability strategies. Many of these are also reflected in our corporate plan suite of success measures monitored by the Board quarterly.

C30. Has the Housing Provider been subject to any adverse regulatory findings in the last 12 months (e.g., data protection breaches, bribery, money laundering, HSE breaches or notices) – that resulted in enforcement or other equivalent action?

We haven't been subject to any adverse regulatory findings regarding data protection breaches, bribery, money laundering or HSE breaches.





Board & Trustees

C31. How does the Housing Provider ensure it gets input from a diverse range of people into the governance processes?

We proactively seek views and feedback from a diverse range of our customers to ensure they are given opportunities to influence and be heard through different channels including:

- the Customer Voice Panel with more than 3,000 engaged customers
- Customer surveys providing feedback on the services we provide
- the Customer Insight Group which oversees the provision of services to our customers and provides scrutiny of our performance reporting directly to the Board
- the Board's Customer Experience Committee which includes two resident members including the Chair of the Customer Insight Group
- The Voice of our Customers report which shares insight from our customers and is reported to the Customer Experience Committee and Board

These different opportunities enable diverse resident perspectives to be integrated into our governance processes prioritising transparency and accountability.

Our engaged customers have influenced and shaped our Customer Offer and the following strategies and policies:

Strategies:	Policies:
Value For Money Strategy	Fair Access Policy
Customer Strategy	Recharge Policy
Customer Engagement Strategy	
Asset Management Strategy	

To ensure alignment of the Board's diversity relative to that of our customers and our colleagues diversity data is collected which informs the Board's succession plan.

The trainee Board member development programme which concluded in November 2024 had four trainees who brought diversity to the Board to support areas where there were gaps. One of those trainees has been appointed as an independent member of the Board's Governance and Remuneration Committee.



Board & Trustees



Does the Housing Provider consider resident voice at the board and senior management level?

At Board, the customer resident voice is considered through:

- Customers being members of the Board's Customer Experience Committee who participate at the Board strategy days twice each year
- Seeking the views of customers to ensure that their priorities are included in our strategies e.g. Asset Management Strategy, Development Strategy, Value for Money Strategy
- Meeting with customers when visiting our homes and neighbourhoods including the Big Door Knock in April 2025
- Through the Voice of our Customers report to the Board sharing customer insight reporting and complaints monitoring
- The Board's decision-making considers the impact on customers to ensure that outputs are aligned with their needs and priorities

The Executive Team considers the customer voice in several ways:

- The CEO has a call in with our customers and there is follow up with customers. Our CEO has visited four customers as result.
- Executive Team shadowing customer facing teams to gain an in-depth understanding of customer experience – examples include repairs planners, damp and mould team, neighbourhood team.
- The Executive Team does customer call listening and attends housing hubs, receives monthly customer insight reports and completes complaint sampling.
- The Executive Team has oversight of the 'Listen and Act' tracker and the learning from complaints is considered monthly.
- Customer engagement through the development of strategies: e.g. Customer Strategy, Asset Management Strategy, Development Strategy, Value for Money Strategy.



Board & Trustees



Does the Housing Provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

We have robust policies which integrate Equity, Diversity, and Inclusion (EDI) into the recruitment and selection processes for board members and senior management. We have an EDI policy in place that ensures all recruitment activities promote diversity and inclusion.

Golding's **Recruitment and Selection policy** includes the following:

18. Legislation and Regulation	19. Equality, Inclusion and Diversity
<p>Golding will take reasonable measures to ensure compliance with all applicable legislation by reviewing policies and procedures and amending them as appropriate.</p> <p>This Policy complies with The Employment Rights Act 1996 and Equality Act 2010.</p>	<p>We will apply this policy consistently and fairly and will not discriminate against anyone based on any relevant characteristics, including those set out in the Equality Act 2010.</p>

Our EDI statement is included on recruitment advertisements.

The Board and Committee Recruitment and Selection Policy includes the following:

Equality, Diversity and Inclusion

Essential to the effective functioning of any board is dialogue which is both constructive and challenging. One of the ways in which constructive debate can be encouraged is through having sufficient diversity on the Board. This includes, but is not limited to culture, demographics, skills, experience, race and ethnicity, age, gender, disability, sexual orientation, educational and professional background and other relevant personal attributes. Diverse board composition in these respects is not on its own a guarantee. Diversity is as much about differences of approach and experience, and it is important to ensuring there is sufficient diversity of thought, challenge and debate to deliver the business strategy and that the board can effectively engage with key stakeholders.

When recruiting the necessary skills, experience and business expertise to the Board, the organisation will strive to ensure that the Board is diverse in its composition. As a minimum, Golding will, where practicable, seek to appoint a board that is balanced in terms of race/ethnicity and gender.

Golding adheres to the Equality Act 2010, is committed to equal and fair treatment for all and is opposed to any form of discrimination.



Board & Trustees



Measure	Golding's position
% of board that are women	55%
% of board that are Black, Asian and minority ethnicity	25%
% of board that are residents	0%
% of board that have a disability	Not known
Average age of board members (years)	58 years
Average board tenure (years)	2.6 years

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

During the two-year period, 47% of our Board has turned over with four Board members standing down and five Board members appointed with a complement of 11 Board members as at 31 March 2025.

Over the two-year period, there have been five members of our Executive Team. During that period 40% turned over.

In the past year, Rebecca Taylor was appointed as Executive Director of Business Change in May 2024.

C33. Number of board members on the Audit Committee with recent and relevant financial experience

Our Audit and Assurance Committee has seven members, five of which are Board members and two are independent members who do not sit on our Board. Of the five Board members, one has recent and relevant financial experience.

C34. What % of the Board are non-executive directors?

100% of our Board are non-executive directors at 31 March 2025.

C35. Has a succession plan been provided to the Board in the last 12 months?

The Board considered the succession plan at its meeting in May 2025.

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

Beever and Struthers are our current external auditors and have provided audit services for the past four years.

Board & Trustees



C37. When was the last independently run, board effectiveness review?

The last independently run Board effectiveness review was completed in December 2022. The next planned review will be in 2025/26.

C38. How do you handle conflicts of interest at the Board?

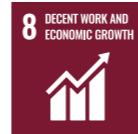
All Board members are required to declare conflicts on an ongoing basis in accordance with the Board Member Deed of Agreement for Services and the Board's Conflict of Interest Policy. Board members are required to complete an annual declaration of interests and inform us if there are any changes to their interests during the year in line with our Code of Conduct.

For transparency, Board member interests are published on our website.

Declarations of interest is a standing item of business at every Board and Committee meeting. Board and Committee members are asked to declare any actual or potential conflicts of interest in any of the items of business on the agenda. The Board member and Committee member will be asked not to contribute/vote on the item of business where there is an actual or potential conflict or be asked to leave the room while the business is discussed.



Staff Wellbeing



We want to attract and retain the best people to work for us. We'll invest in our people so they can grow and develop with us, and we offer a great package of benefits. We want a diverse, inclusive workforce and commit to paying all colleagues fairly for the job they do.

C39. Does the Housing Provider pay the Real Living Wage?

Yes (apprentices are not included).

C40. What is the Housing Provider's median gender pay gap?

The median gender pay gap shows the difference between the middle-paid woman and middle paid man. Our median gender pay gap was -2.21% in favour of women (compared to -2.89% in 2023).

The average gender pay gap across the UK was 7.0% (meaning women earn 7.0% less than men) and 9% within the housing sector for the same period.

C41. What is the CEO-worker pay ratio?

The CEO-worker pay ratio is calculated between the CEO's annual pay and the organisation's median pay. In 2024/25 the median CEO-worker pay ratio was 4.68:1 (compared with 4.67:1 in 2023/24)

C42. How is the Housing Provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

We take a strategic and proactive approach to embedding Equity, Diversity and Inclusion (EDI) across our organisation. EDI is a core part of our People and Culture Strategy and is championed at executive and Board level.

We've built this into how we attract, recruit, and develop colleagues, using inclusive recruitment practices, clear progression routes, and objective decision-making at all levels. We monitor diversity data across our workforce and use it to target improvements — for example, addressing representation gaps or enhancing accessibility.

We also provide regular learning opportunities on inclusive behaviours, psychological safety, and unconscious bias, and promote colleague-led conversations on identity, lived experience and allyship through our ally groups. Our leadership development offer includes inclusive leadership and our internal policies and training reflect our commitment to being a fair and equitable employer.

For us EDI is part of how we create a culture where every colleague feels valued, respected and supported to succeed.

Staff Wellbeing



C43. How does the Housing Provider support the physical and mental health of its staff?

We take a whole-person approach to colleague wellbeing, supporting both physical and mental health through a blend of preventative, responsive, and cultural measures.

We provide colleagues with access to a 24/7 Employee Assistance Programme, mental health first aiders, occupational health services, and flexible working options. These are supported by health and wellbeing policies that promote safe workloads, regular check-ins, and open conversations about mental health.

Wellbeing is embedded into how we lead — managers are supported to recognise signs of burnout or distress and to take early, compassionate action. We also run campaigns, resources, and events throughout the year that encourage healthy habits, raise awareness, and reduce stigma.

Through regular colleague feedback, we continue to evolve our approach — ensuring our support is accessible, inclusive, and aligned with what colleagues need to feel safe, healthy, and able to thrive at work.

C44. How does the Housing Provider support the professional development of its staff?

14% of colleagues have received, or commenced studying for, a qualification that's relevant for their professional development within the reporting period of 2024/25.

We invest in the continuous professional development of our colleagues to build skills for success now and in the future.

Our approach combines structured learning with on-the-job development, clear career pathways, and inclusive access to training. All colleagues are encouraged to build personal development plans through regular performance conversations, supported by a growing suite of learning opportunities.

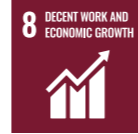
During 2025/26 we'll launch a refreshed management development offer, tailored to support aspiring, new, and experienced leaders. We also deliver learning aligned to key organisational priorities — including customer service, building safety, and equity, diversity and inclusion.

Professional development is not just about formal learning; it's built into how we work. We promote knowledge sharing, coaching, peer learning, and secondment opportunities to help colleagues grow and progress.

By embedding development into our culture we're creating a high-performing, future-ready workforce that reflects our values and ambition.



Supply Chain



C45. How is Social Value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value

We're committed to adding social value from our activities. For above threshold procurement activity, we follow the Procurement Act 2023 (PA2023). For these projects we allocate a minimum 10% of the tender weighted score to social value. This is scored by our Community Investment Team and customers where included.

We have set a target of 1% (minimum) social value contributions in all above threshold contracts as per PA2023. For example, for contracts with a value of £1m we expect a £10,000 social value contribution, plus apprentice and work experience opportunities.

Our priorities for social value include:

- homes that are affordable to run and maintain
- customers have access to good quality green space
- communities are clean
- sustainability and the environment
- customers' physical and mental health is supported
- digital inclusion
- support for financial well-being
- employment and training opportunities

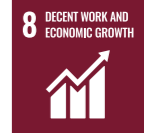
During 2024/25 our suppliers contributed £92,500 to social value including:

- improving gardens at our older people's schemes
- skip amnesties in our communities
- donations to our nominated charity
- employment opportunities for customers
- donations to food banks and community larders
- attendance at job fairs and community events
- community litter picks
- refurbishment of a community boxing club working with young adults

In below threshold procurement we'll determine whether social value will be considered based in the type of work or service and value of contract.

Regarding recording and monitoring social value we have an internal social value tracker. When a contract is awarded the level of contribution is recorded on the tracker as a percentage and an expected value per year. This is updated with actual contribution values to compare what is agreed in the contract.

Supply Chain



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

We're committed to reducing the environmental impact of our procured goods and services. Sustainability is included in the evaluation for contracts procured under PA2023 and typically makes up 10% of the total score.

Our sustainability methodology covers the following areas when scoring sustainability requirements:

- details of environmental management systems or accreditations held
- detail on carbon reduction targets
- minimising the amount of waste generated through the contract and maximising the amount of waste being reused or recycled.
- minimising other environmental impacts of this contract such as travel to site(s), selection of tools and machinery, use of responsibly sourced materials, and energy and water use
- reporting annual carbon emissions, waste disposal, and use of responsibly sourced materials at a contract level.
- supporting and encouraging customers to reduce energy/water use in their home and any added value to help customers reduce their environmental impact.

We carry out an annual Environmental and Sustainability Survey with suppliers who work in construction or repairs services. In 2024/25 we sent out 50 survey and received 22 completed giving good return rate of 44%.





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