



Environmental, Social and Governance Report



March 2026

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Introduction

We are pleased to share our Environmental, Social and Governance (ESG) Report. We are an award-winning not-for-profit housing association based in County Durham.

We offer more than just a home. We help improve the lives of the people living in our homes and in our communities. We work hard to make sure those homes are high quality, safe, sustainable and adaptable, while meeting our tenants' current and future needs. We also provide support that helps people into work and training, improves health and wellbeing, and increases financial confidence and stability.

This report is published in the final phase of our 10-year business strategy, Plan A. Plan A provides a clear strategic focus at a time when choices are becoming more complex and trade-offs have to be made. Like many social housing providers, we must balance increasing investment in existing homes, new expectations on building safety, repairs and the Decent Homes Standard, the need for more affordable homes, the cost of decarbonisation, and the

immediate financial pressures facing tenants and communities. We aim to focus our time and resources on issues that are material to our stakeholders, so we must be clear about the issues that matter most, where we can have the greatest impact, and how our decisions support long-term value for tenants, communities, the environment and our funders.

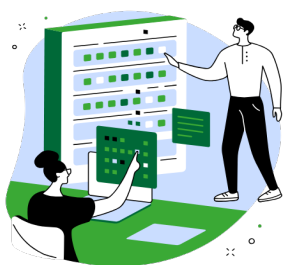
Our ESG priorities have therefore been shaped by the issues that are most material to us and our stakeholders. Driven by data, we have drawn on customer insight, Board oversight, regulatory requirements, community plans, asset and performance data, risk management, and engagement with customers, partners and funders. This helps us understand where our actions can make the biggest difference and where there are trade-offs to manage openly and responsibly.

Plan A priorities



Property Services Contract

Meeting the service standards for repairs, specifically repairs completed first time.



Data, Digital and Artificial Intelligence Use

Making best use of relevant and timely customer data to make reasonable adjustments and improve access to services and homes.



Decent Homes

Using an integrated asset management approach to enhance our understanding of homes to meet DH2.



New Homes

Working with partners and other stakeholders to increase numbers of homes.



Financial and Employability Support

Delivering meaningful, personalised financial inclusion support offers to improve tenants' incomes and reduce poverty levels.



Western Regeneration

Progressing place-based economic, social, and physical regeneration on the Western Estate, Newton Aycliffe, to balance and sustain the community, and transform the housing offer.



Our six Plan A priorities guide those choices. They focus on delivering our property services contract and meeting service standards for repairs; making better use of data; meeting the new Decent Homes Standard; increasing the number of new homes; delivering meaningful financial inclusion support to reduce poverty; and progressing place-based social and physical regeneration.

These priorities are closely connected. Investing in warmer, more energy efficient homes can reduce carbon emissions and help tenants manage energy costs, but it must be planned alongside other essential investment in safety, quality, repairs and neighbourhoods. Building and acquiring new homes helps meet local housing need but must be balanced with the affordability of our rents, the sustainability of new developments and our financial capacity. Placemaking and regeneration can improve pride, safety and opportunity in communities, but requires collaboration, patience and targeted investment. These are not separate ESG issues; they are practical choices about how we use our resources to deliver the greatest social, environmental and governance impact.

We understand the continuing challenges our communities are facing. We are committed to improving the energy efficiency of our homes to reduce the cost of heating, ensure existing homes are fit for the future, and support the transition to net zero. At the same time, we will continue to focus on the fundamentals that matter most to tenants: safe, decent, affordable homes; responsive services; meaningful support; and communities where people can thrive.

Our report is presented in line with the Sustainability Reporting Standard for Social Housing (SRS). It explains our performance, the progress we have made, and the areas where further work is needed. By being transparent about our priorities and the trade-offs we face, we aim to show how our ESG approach supports the delivery of Plan A and helps us make responsible, evidence-based decisions for the long term.

Sustainability Reporting Standard for Social Housing

The Sustainability Reporting Standard was developed to enable social housing organisations to report their Environmental, Social and Governance performance in a transparent, consistent and comparable way.

This allows investors to consider ESG performance as part of their credit process.

Our strength in sustainability is key to attracting new investors who will deliver new finance and therefore help deliver our strategic objectives, particularly building and acquiring sustainable homes and providing quality sustainable homes.

Affordable housing is recognised as a major contributor to communities and helps in delivering Sustainable Development Goals (SDGs).

UN Sustainable Development Goals

Sustainable Development Goals (SDGs) were adopted by all UN member states in 2015 and provide common goals that are recognised as necessary for investors, governments, businesses and

general society to do more to end poverty and protect the planet. Supporting our customers and communities is embedded in our strategy and links to several of the SDGs below:



Social housing contributes to several of these SDGs in particular:



Source: The Good Economy



Report Structure

Our report continues to align to the different themes contained within the Sustainability Reporting Standard for Social Housing as updated in Spring 2026. These themes, and their links to SDGs are;

ESG Area	Theme	Theme Name	Description		SDG Goal
Environmental	T1	Climate	Prevents and mitigates the risk of climate change	13	Climate Action
	T2	Nature	Promotes ecological sustainability	15	Life on Land
	T3	Resource Management	Sustainable management of natural resources and responsible procurement	12	Responsible Consumption and Production
Social	T4	Affordability	Provides affordable and secure housing	11	Sustainable Cities and Communities
				10	Reduced Inequalities
	T5	Building Safety and Quality	Resident safety and building quality are well managed	11	Sustainable Cities and Communities
	T6	Residents and Community	Listens to and supports residents and local communities	11	Sustainable Cities and Communities
Governance	T7	Structure and Board	High-quality organisational leadership, accountability and oversight	16	Peace, Justice and Strong Institutions
	T8	Employees	Supports employees	8	Decent Work and Economic Growth



Where enhanced SRS criteria are not reported in full, this reflects the current availability, materiality and proportionality of the data. We will continue to develop our reporting approach where this adds value for customers, funders and other stakeholders.

Environmental

Climate

C1 – Distribution of EPC ratings (existing homes)

Improving the energy efficiency of homes is a key priority and one we have invested in significantly over the last few years.

EPC data is modelled using previous actual EPC scores and adjusting for energy efficiency improvements made to homes (e.g. the installation

of smart air bricks, solar panels etc). Due to the additional improvements made to homes during the year the percentage of homes which achieve at least an EPC rating of at least C has increased from 95.60% to 97.74%.

We remain committed to reaching 100% by March 2028.

Ratings for existing homes are as follows:

EPC rating	2026		2025	
	%	Number of homes	%	Number of homes
% Homes rated A	0.66%	59	0.35%	31
% Homes rated B	14.05%	1,262	11.93%	1,067
% Homes rated C	83.03%	7,459	83.32%	7,450
% Homes rated D	2.22%	199	4.36%	390
% Homes rated E or worse	0.04%	4	0.04%	4

C2 – Distribution of EPC ratings (new homes)

EPC's are carried out by an independent SAP assessor for all new build homes.

Ratings for our new homes completed during the period are:

EPC rating	2026		2025	
	%	Number of homes	%	Number of homes
% Homes rated A	26.03%	19	14.08%	10
% Homes rated B	73.97%	54	85.92%	61



C3 – Net zero target and strategy

Our strategy supports our vision of environmentally sustainable communities for generations to come, where customers can thrive in low-energy homes. It focuses on making both new and existing homes fit for the future, reducing carbon emissions from our homes and operations, and supporting the wider transition to a low-carbon economy.

Our long-term target remains to achieve net zero carbon by 2050. To support this, we are continuing to improve the energy efficiency of our homes, developing a clearer understanding of the investment and technology choices, and using better data to monitor and manage our environmental impact.

The introduction of Minimum Energy Efficiency Standards (MEES), whilst a regulatory requirement, aligns to our strategy and our wider commitment to invest responsibly in homes and communities.

We will focus on meeting two of the three criteria (fabric and smart readiness) for all our homes by 2039 through our insulation and solar panel programme. The third and final criteria of heating systems will be met by the phased installation of air source heat pumps by 2049 to reach net zero.

We are embedding sustainable practices into our day-to-day operations and strengthening our data-led approach to carbon management. Our strategy also recognises the social value of the green transition: we want customers to benefit from new job and training

opportunities in green industries. We work with local partners to identify suitable green qualifications to help customers access employment in this sector and improve their financial resilience.

Alongside investment in homes, we will continue to deliver environmental initiatives that improve neighbourhoods, increase biodiversity and help communities become more sustainable and resilient.

We will achieve our net zero target by:

- identifying the optimum technologies and timing of investment needed for the large-scale replacement of fossil fuel heating systems;
- improving the accuracy of waste audits through real-time data, supporting compliance with the new recycling requirements from April 2025;
- introducing smart technologies to monitor electricity, gas and water use more accurately;
- sharing best practice and sustainability performance information so employees better understand their impact on resource consumption; and
- delivering environmental interventions that increase biodiversity in community open spaces and improve the perception of place.

C4 – What progress has been achieved in the last 12 months towards Net Zero targets and strategy?

We performed a variety of energy efficiency works in 2025/26 including:

- Installed solar panels to 37 homes (using SHDF grant)
- Replaced windows to 392 homes with more efficient double glazing
- Installed 252 A rated boilers
- Delivered energy efficiency improvements to 165 homes

We were successful in our bid for grant through the Warm Homes Social Housing Fund (wave 3) which enabled us to perform energy efficiency upgrades to 55 homes including:

- PV panels
- Air source heat pumps

The works have increased the average SAP score for these homes from D to C or in some instances up to band B.



C5 – Scope 1,2 and 3 greenhouse gas emissions

We reported our combined Scope 1 and 2 emissions for the year ending 31 March 2026 noting a reduction compared with the previous year.

Emissions are calculated using SmartCarbon software, in line with the Greenhouse Gas Protocol and carbon reporting standards.

	2025/26 tCo2e	2024/25 tCo2e	2023/24 tCo2e
Scope 1 emissions	34.37	35.42	90.84
Scope 2 emissions	74.43	90.42	96.14
Scope 3 emissions	285.14	383.70	114.37
tCo2e per million £ of turnover	7.97	10.73	7.01
Total emissions per home (KG)	43.85	56.98	33.92

C6 – How have we assessed increased flood risks to our homes?

We are developing a flood risk strategy to clearly identify areas at risk of flooding. We currently use the Environment Agency's flood map for rivers and seas to identify affected areas. The properties affected by surface water runoff have been identified from historic surface water flooding.

The majority of our homes (96%) are located in low risk flood areas. There are 236 in medium risk flood areas from rivers and 119 properties that potentially could be affected by surface water runoff.



C7 – How have we assessed increased water stress risks to our homes?

We are based in the North East of England and are supplied by Northumbrian Water. Based on the Environment Agency's latest published classification of water

stressed areas, the Northumbrian Water area is not classified as an area of serious water stress due to the oversupply of high-quality usable water in the area.



Through our Plan A objective to “Deliver and enable environmental initiatives that improve neighbourhoods and support communities to be more environmentally sustainable”

C8–How have we assessed increased overheating risks to our homes?

Due to the large proportion of houses and bungalows which make up a significant proportion of our housing portfolio and the relatively low temperatures in the North East of England compared to other parts of the country, we have historically assessed the risk of overheating within our homes as being low. However, given the increased frequency of extreme heat events within the UK we have committed to refreshing our assessment of this risk.

The significant improvements which have been made in insulating the building fabric of our homes over recent years not only prevents heat loss in the winter but also prevents heat gains in the summer, therefore reducing overheating risks to 98% of our homes. The remaining 2% continue to be monitored and are included within future investment programmes.

Nature

C9 – How are we enhancing green space and promoting biodiversity?

Through our Plan A objective to “Deliver and enable environmental initiatives that improve neighbourhoods and support communities to be more environmentally sustainable” we are delivering environmental interventions to increase biodiversity within open spaces in our communities and improve the perception of place.

To do this we continue to work with partners to protect green spaces from off road vehicles. We completed several target hardening schemes across our focus community of Jubilee Fields and supported Trimdon Parish Council to secure section 106 funding to secure their Millennium Green as part of local offer pledges.

We have worked with Durham Wildlife Trust to create signage to increase awareness of the benefits of biodiversity interventions. We have grant funded, which also enabled match funding, three joint Town and Parish Council re-wilding projects which involved working with local primary schools.

During 2025/26, 73 new homes were created across six development sites providing additional green space and improving the biodiversity across all sites by 15.55% net gain. All development schemes have an assessment of biodiversity net gain/ loss undertaken by an approved specialist in the field, with our aim to provide a minimum of 10% net gain across all sites.

C10 – Do we have a strategy to actively manage and reduce pollutants?

We currently adhere to all required HSE and environmental legislation with processes in place to ensure our contractors and partners adhere to these requirements.

Mears Group who are our main contractor for repairs and maintenance are ISO14001 certified. They have structured processes to identify environmental impacts, set targets, monitor, measure and reduce pollutants.

They were successful in winning our repairs tender and were awarded a new contract for 2026. The tender was designed to ensure they take action to reduce both CO2 (carbon dioxide) and NOx (nitrogen oxide) emissions. Working together we have developed a road map on how this will be achieved.

Through our tenant activities, maintenance and repairs, retrofit and development activities we continue to further understand our impact on the wider environment.

Resource Management

C11 – Do we have a strategy to use or increase the use of responsibly sourced materials for all building works?

Our recently awarded repairs and maintenance contract includes specifications for sustainable procurement requirements. Both the planned maintenance and responsive maintenance elements include a dedicated requirement for “sustainable timber”, requiring all timber and wood-derived products used within the works to be procured in accordance with applicable legislation.

In addition, our contractors are encouraged to propose alternative materials and solutions where

these may improve environmental performance or sustainability and are required to provide information regarding the environmental impact of materials selected for use.

All new build homes use responsibly sourced timber certified through the Forest Stewardship Council (FSC) that verifies the wood has been harvested legally and sustainably. During 2025/26 12.33% of our new homes were constructed using timber framed systems.



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C12 – Do we have a strategy for waste management incorporating building materials?

We have an internal waste management procedure which outlines the priorities for dealing with waste for the benefit of sustainability and environmental protection. The procedure is underpinned by a commitment to the Waste Hierarchy Principles and aligns with requirements set out in the Environmental Protection Act 1990.

Our main contractor for repairs and maintenance, Mears Group, is by far the greatest source of our waste generation and they are ISO14001 accredited. They have strong waste management systems in place and achieved 97% recycling of waste on our repairs and maintenance contract.

Enhanced data sources, such as the Premier Recycling Waste dashboard, allow us to track waste across all operational buildings.

These improvements enable more timely interventions and better identification of anomalies. During the year we recycled 21.8% of our operational offices waste.

We have introduced a new internal procedure to support compliance with updated food waste regulations.

We segregate and remove the waste from our development sites at regular intervals. A waste management plan is put in place for the contract and waste consignment notes are in place for all waste taken off site.

C13 – Do we have a strategy for good water management?

All new build housing developments are designed with sustainable drainage systems (SuDS) to help manage flood risk in collaboration with the Lead Local Flood Authority. These systems include SuDS basins, swales, and attenuation tanks. In 2025/26, we completed 73 new homes, all of which incorporated at least one of these features as part of our commitment to sustainable design.

Resource monitoring introduced last year at our headquarters, Farrell House, and other operational buildings continues to support emissions reporting. These measures help ensure that water usage is tracked more accurately and managed more sustainably.

C14 – How is sustainability considered when procuring goods and services?

We recognise that procurement decisions can involve trade-offs. Higher sustainability standards, alternative materials or additional environmental requirements can support better long-term outcomes, but may also affect affordability, supplier capacity, deliverability and value for money.

We therefore consider sustainability in a proportionate way, focusing on where it is most material to the contract and where it can add the greatest long-term value for customers, communities and the environment.

At present, we do not apply a separate fixed environmental weighting across all procurements, and we do not routinely include specific sustainability requirements beyond legal or regulatory requirements unless they are relevant to the contract.

Where sustainability requirements are material, they are considered as part of the specification, evaluation or contract management arrangements. This may include requirements relating to responsible sourcing, waste management, environmental protection, decarbonisation or compliance with relevant environmental legislation.

This approach allows us to balance sustainability with service quality, affordability, deliverability and financial capacity. We will continue to develop our approach where this is proportionate and adds value, particularly for contracts where environmental impact is material and where sustainability requirements can be delivered without compromising the outcomes customers rely on.



Social

Affordability

C15 – Affordability

We assess the affordability of our rents by comparing our average social and affordable rents with private rental market data. Based on the average rents reported to the Regulator of Social Housing through

our annual Statistical Data Return as at 31 March 2026, and the Office for National Statistics’ Price Index of Private Rents, our weighted average rent is 68% of the equivalent private sector rent.

2025/26 Local Authority Area	Number of houses	Livin's Median Rent	Median Market Rent	% of Market rent
County Durham	8,798	£98.84	£145.45	68%
Darlington	89	£129.83	£153.27	85%
Stockton-on-Tees	16	£133.91	£168.46	79%
Hartlepool	70	£158.26	£131.18	121%

2024/25 Local Authority Area	Number of houses	Livin's Median Rent	Median Market Rent	% of Market rent
County Durham	8,754	£95.80	£135.04	71%
Darlington	89	£126.42	£140.56	90%
Stockton-on-Tees	16	£130.39	£162.35	80%
Hartlepool	69	£154.10	£121.49	127%



During 2025/26 market rents increased on average by 5.5% across the four local authority areas compared to the 2.7% applied to our social and affordable rents, therefore reducing our percentage of market rents figure. We apply the maximum rent increase allowed under the Regulator’s rent standard to help fund our investment and development programmes, and to enable us to continue to provide our quality services to customers.

Our main area of operations is County Durham where our rents are on average 68% of the median market rent. In Darlington and Stockton on Tees the homes we own

are mostly new build houses with an affordable rent set at 80% of the market rent at the time of letting. As these homes are new build the rent set is closer to the median market rent shown above. This is because that median rent includes older privately rented homes with lower market rents.

Homes located in Hartlepool Borough Council’s areas of Wynyard and High Throston are highly desirable and therefore have much higher market rents than the average rents for the wider Hartlepool local authority area. Rents for our homes in these areas are 121% of the wider local authority average rents.

C16 – Share of existing homes (by tenure)

Affordability is a major part of the key objective of supporting sustainable tenancies. Our tenancies are mostly let at social and affordable rents as shown below:

Tenancy type	2026		2025	
	Number of units*	%	Number of units*	%
General needs (social rent)	7,110	79.80%	7,072	79.82%
Affordable rent	1,759	19.74%	1,744	19.70%
Intermediate rent	28	0.31%	29	0.32%
Shared ownership	13	0.15%	14	0.16%
Total	8,910	100%	8,859	100%

*based on date of construction at start of the year and not when homes were purchased by us

C17 – Share of new homes (by tenure)

Working with partners and stakeholders to increase our number of homes is one of the six key priorities of Plan A. The number of homes acquired or developed during the year was 73. This was 46 less than our target due to delays caused by a sub-contractor utilities co-ordinator company entering administration, drainage issues and a developer slowing construction of S106 units on a site. These homes are now expected to be delivered in 2026/27.

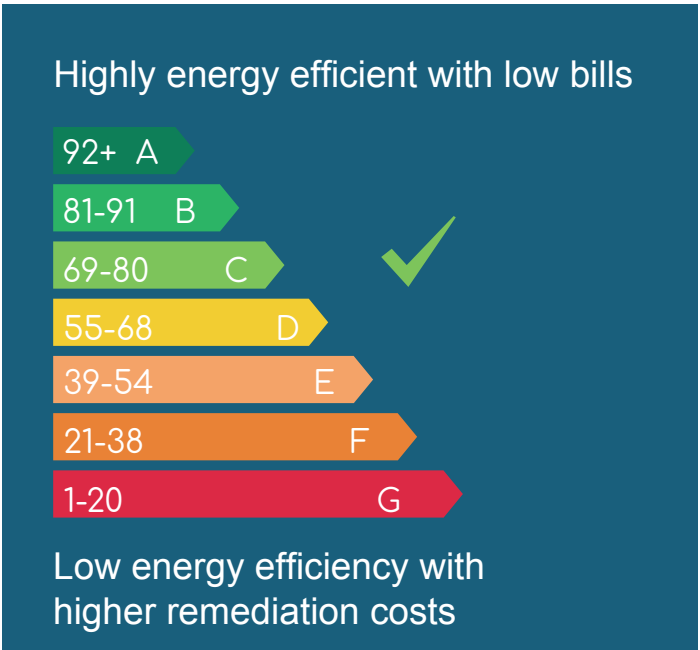
We invested £21.6m in new homes including homes under construction at the financial year end.

Tenancy type	Number of units	%
Social rent	53	72.60%
Affordable rent	18	24.66%
Intermediate rent	2	2.74%

C18 – How are we trying to reduce the effect of high energy costs on residents?

In 2025 we fell just short of our challenging target of achieving an average SAP rating of 73 for our homes, averaging 72.98. The additional work we have completed in 2025/26 has enabled us to meet our target and increased this average to 73.43. At March 2026, 97.74% (2025 95.6%) of our homes were at least EPC band C.

We have undertaken improvement works to our homes to make them more energy efficient. This included installing smart air bricks (which insulate suspended ground floors



in homes), heating upgrades, loft insulation, double glazing window replacement, cavity wall insulation thereby reducing heating costs for customers.

We were successful in obtaining grant under the Warm Homes Social Housing Fund (wave 3). This has enabled us to continue installing solar panels to an additional 37 homes.

The Supporting Sustainable Tenancies strategy sets out the priority to deliver meaningful, personalised financial inclusion support offers to improve tenants' incomes and reduce poverty levels. Tackling fuel poverty is a key element of this and we work with tenants in need to clear debt from energy meters and use price comparison tools to access the best deals for their households.

We promote social fuel tariffs, deliver food and fuel education programmes, advice and support. We issue crisis energy vouchers and credits to ensure homes can be warmed and run warm spaces within our community buildings where older residents can gather to enjoy company in a warm and safe environment.

Where needed, and working with partners, we can supply floor coverings, carpets, and curtains to improve heat retention in homes and make them more comfortable. We provide bedding, blankets and vouchers for warm clothes and try to place our response to fuel poverty within a wider money support suite of offers and interventions to ensure customers can access the most comprehensive support possible.



Building Safety and Quality

C19a – What percentage of homes with an in date accredited gas safety check?

We had 100% (2025 99.97%) of homes with a valid certificate at the year end.

C19b – What percentage of homes have an in date fire risk assessment?

100% (2025 100%) of relevant buildings had an in-date fire risk assessment, which are completed annually.

C19c – What percentage of homes have an in date electrical safety check?

99.98% (2025 99.89%) of relevant buildings had an in-date electric safety check.

C19d – What percentage of homes with asbestos management surveys?

99.91% (2025 99.89%) of relevant buildings had an asbestos management survey.

C19e – What percentage of homes with required legionella risk assessments?

No homes require legionella risk assessments.

C19f – What percentage of homes with communal passenger lift safety checks?

No homes require communal passenger lift safety checks.

C20 - What percentage of homes meet national housing quality standard (Decent Homes Standard)?

100% (2025 100%) of our homes meet the Decent Homes Standard.

C21 – How do we manage and mitigate the risk of emergency hazards, including damp and mould?

The safety of our tenants remains of paramount importance to us.

Emergency hazards are managed through our repairs and maintenance policy which covers all types of repairs including those classified as an emergency. This is complemented by our damp and mould policy, which sets out how emergency repairs are prioritised and responded to.

The percentage of emergency repairs attended within 4 hours and completed within one day was 96.83%.

Our proactive inspection regime, strengthened by stock condition surveys, gives us valuable insight and helps us identify and respond early to any issues with damp or mould growth.

We also use routine customer contact, such as annual gas servicing, as an additional opportunity to identify homes affected by damp and mould, with every customer who reports an issue receiving a follow-up contact to confirm that remedial action has resolved the problem to their satisfaction, while continuing to prioritise customers with known vulnerabilities.

We are committed to providing safe, healthy homes and publish advice on our website to help customers prevent damp and mould, while encouraging them to report any concerns to us promptly so we can investigate and take appropriate action.

An objective of our Plan A strategy is to “provide high quality, safe, well-maintained homes that meet local housing need” and align our investment programme to changes in legislation, such as Awaab’s law, and regulation to maintain ongoing compliance and meet local customer need.

Residents and Community

C22 – What are the results of the most recent tenant satisfaction surveys?

Overall satisfaction using the Regulator’s overall tenant’s satisfaction measure was 90.26%, which placed us in upper quartile for overall satisfaction when compared to the Regulator’s latest published results.

Our most recent tenant satisfaction survey was completed in September 2025 using predominantly telephone surveys but mixed with email surveys for those who are unable to communicate by phone. We used an independent company to carry out the surveys and 11.55% of tenants (1,016) responded. The minimum number of responses

required was 562 to achieve a margin of error +/- 4% at a 95% confidence level. The sample was assessed as representative of our residents.

We use these results, alongside complaints data, transactional feedback and service performance information, to identify strengths, understand areas of dissatisfaction and target improvement activity. This forms part of a three-level approach to customer voice.

Analysis of the 2025/26 perception survey results identified three service improvements, two focused on complaints and one focused on anti-social behaviour.



Overall satisfaction using the Regulator’s overall tenant’s satisfaction measure was 90.26%, which placed us in upper quartile for overall satisfaction when compared to the Regulator’s latest published results.



C23 - What arrangements are in place to enable residents to hold management to account?

Our values include trust, respect and own it, which helps us build relationships with our customers. These values ensure we take responsibility and see issues through to completion. This drives the right behaviour and helps to reduce avoidable complaints.

Our approach to customer engagement is designed to ensure customers have a clear and meaningful voice in how services are shaped, delivered and improved, and that they can hold us to account for the decisions we make and the outcomes we deliver.

We listen to customers through three levels of customer voice. At the first level, transactional feedback, including satisfaction surveys, Tenant Satisfaction Measures (TSMs), complaints and service usage data is analysed and used across the organisation to inform decision-making, identify areas for improvement and track whether services are meeting customer expectations.

We also take an amplified approach to customer engagement, seeking deeper insight where customer views can have the greatest impact. This includes targeted engagement to support service improvements, policy development, strategic priorities and Plan A actions. By engaging the customers most affected by, or most interested in, a particular topic through focused surveys, thematic focus groups and other feedback methods, we ensure their lived experience directly informs our work.

In 2025/26, 3,892 individual tenants contributed to shaping 47 Customer Voice activities and supported the delivery of 84 meaningful service improvements.

At the highest level, customer engagement is delivered through scrutiny reviews led by InsightXchange. Supported by service managers, this group plays a key role in independently reviewing services, challenging performance and identifying improvements. In 2025/26, InsightXchange helped

shape key customer-facing service areas, including support for tenants impacted by the ongoing cost of living crisis, amendments to the damp and mould policy in line with Awaab’s Law, STAIRS, competence and conduct, and the procurement of the property-related services contract. They also contributed to reviewing our self-assessment against the Regulator of Social Housing Consumer Standards and the Housing Ombudsman’s Complaint Handling Code.

Customers can share their views through satisfaction surveys, direct contact or feedback channels, and can raise a complaint if they remain dissatisfied. We publish an Annual Report to Tenants to demonstrate how feedback has been listened to and acted upon, highlighting the role customers play in shaping our services. We also share service performance information, including TSMs, so customers can hold us to account.



C24 – Percentage of Stage 1 and Stage 2 complaints responded to within target timescales?

The percentage of stage 1 and 2 complaints responded to within the Housing Ombudsman's timescales was 95%. This increased to 100% when the time extension approved by tenants were included.

Complaints play a vital role in driving service improvement by providing valuable insight into customer experiences, highlighting service

failures, and identifying recurring issues or gaps in our practice. In 2025/26, a total of 110 wider learning opportunities were completed, where individual employees and teams reflected on the issues and minor changes were implemented to help reduce avoidable complaints. This was in addition to 11 long-term service improvements identified as a result of complaints.



C25 – What are the key support services we offered to residents in the last 12 months?

Supporting residents is central to the delivery of Plan A because it directly supports our vision to improve lives through sustainable homes and communities. Plan A places a clear emphasis on supporting sustainable tenancies, using data and customer insight to identify need early, delivering personalised financial inclusion and employability support, improving health and wellbeing, and helping residents live independently in homes and communities where they can thrive. This makes resident support a strategic priority, not an additional service: it helps reduce poverty, sustain tenancies, improve resilience, strengthen communities and ensure our resources are targeted where they can make the greatest difference.

During the year we provided a range of support services from crisis (safeguarding, hoarding, mental health, domestic abuse, money/food/fuel support) through to sustainment (employability, health and wellbeing support, community engagement). Our employability team "Livin Futures" helped 213 customers into employment including 48 in our focus communities. We delivered £2.21m in financial gains for 540 tenants during the year through additional welfare benefits and grants, while tenancy visits identified a further 202 households who needed tailored money support, leading to £364,870 in additional welfare benefits, grants and crisis assistance. We completed 945 aids and adaptations to homes helping older and vulnerable tenants live safely and independently for longer.

Throughout 2025/26 we visited over 4,500 of our homes, engaging customers to ensure our homes were safe and to identify support needs resulting in referrals for mental health, health issues, problem debt and budgeting support, neighbourhood safety issues, inclusion activities, sport opportunities and much more. We helped over 100 tenants access essential household goods including food, hygiene items and cleaning products. We assisted 11 customers access over £4,000 each in affordable credit and developed a new partnership with Citizens Advice Durham to deliver personalised debt support. We secured £530,306 in water rate credits through our

Northumbrian Water arrangements for over 2,500 low-income tenants.

Working with trusted local partnerships we also assisted the following:

- £350,000 unresolved debt support for 47 tenants (Durham Christian Partnership)
- Worked with 18 customers to access interest free loans (NE First Credit Union)
- Supported 303 households (approx. 1,274 people) issuing 1,200 emergency packs for household, children/family, cleaning and winter support essentials (Lifeline Community Action)

C26 – In the last 12 months what interventions have we made to foster stronger communities and places?

These interventions support Plan A's high-level strategic focus on improving lives through sustainable homes and communities. Working in partnership we deliver balanced and sustainable communities, strengthen local pride and resilience, and support wider social, environmental and economic wellbeing.

In 2025/26, we used housing, local authority and community insight data to target placemaking activity earlier and more effectively. Estate intelligence, customer voice and performance data shaped priorities,

supported by inspections and multi-agency working. This strengthened our role as a community anchor and led to new focus communities joining the Local Offer programme. Our programme delivered the following:

- At Jubilee Field in Shildon, the focus was on building community resilience and a lasting social legacy. The community centre became a stronger hub for families, young people and support services, welcoming over 20,000 visitors during the Stockton and Darlington Railway 250th anniversary celebrations.

Neighbourhood satisfaction rose by 13%, and our initial grant helped attract a further £111k to support financial inclusion and continued reduction in ASB.

- On the Western Estate in Newton Aycliffe, multi-agency action improved safety and confidence. Police ASB incidents reduced from 214 to 135, neighbourhood satisfaction rose by 7% and all estate inspection actions were implemented. Twenty-eight residents were supported into employment, and over £110k in financial gains were secured for Western Estate customers.
- In West Cornforth, early Local Offer progress showed reductions in ASB, improved estate management, and our investment in homes improved EPC band C ratings to 96.9% of our homes. Over £90k in financial inclusion gains were secured for customers.

- In Trimdon Village, the first year focused on strengthening local engagement, increasing our visibility and building effective partnerships. This work was supported by estate improvements and progress on selective licensing. Investment in the energy efficiency of homes also delivered a significant improvement, with the proportion of our homes in Trimdon Village achieving EPC band C increasing from 65% to 96%.

The TSM measure for making a positive contribution to neighbourhoods remained one of our strongest results at 82.24% placing us among the highest performing social housing providers in the UK. We completed 138 risk-based estate inspections, highlighting 588 environmental issues which were then resolved.

C27 – How is social value creation considered when procuring goods and services?

We are founder members of the County Durham Pound project, an initiative to increase social value in County Durham through procurement. We use the project's agreed TOMS (Themes, Outcomes, Measures) framework to assess social value in tenders.

In 2025/26 we created approximately £26.0m in social value using the TOMS criteria. In addition to this our main contractor Mears Group created £3.1m of social value.

We have our own dedicated social value team, including Livin Futures, which delivers a wide range of

employment, training and community support services directly for our residents and communities. As we have this in-house capability, we do not always include separate social value requirements in smaller procurements. This allows those tenders to remain focused on securing the right quality of service at the best price, supporting financial efficiency and value for money. This also helps avoid unnecessary complexity for suppliers while ensuring residents continue to benefit from meaningful, targeted support.

Governance

Structure and Board

C28 – What is our most recent regulatory grading?

In January 2026 the Regulator of Social Housing published their latest judgement following a stability check and responsive engagement. The most recent regulatory judgement

was published on the 26 August 2026. The Regulator of Social Housing concluded we remained compliant with G1, V1 and C1 gradings.

C29 – How do we manage organisational and ESG risks?

Our Board retains overall accountability for ensuring that we have a robust and effective risk management framework. Strategic risks are reviewed quarterly by the Audit and Risk Committee, which provides assurance to Board through regular updates on the strategic risk register. Board also selects specific risks for more detailed review by the Committee, ensuring that key areas of exposure are subject to appropriate scrutiny, challenge and oversight, with findings reported back to Board.

The strategic risks reviewed by Board cover a wide range of ESG-related matters. These include the risk of failing to meet decarbonisation

standards for social housing; failing to maintain data integrity and effectively utilise data; failing to access or retain labour and skills; failing to ensure the security of data; failing to safely deploy and effectively exploit artificial intelligence; failing to deliver effective repairs, maintenance and planned improvement services; failing to deliver value for money; failing to manage landlord health and safety obligations; failing to comply with Regulatory Standards; failing to understand and maintain the quality of existing homes; failing to maintain tenant satisfaction; failing to balance/regenerate targeted communities; and failing to deliver effective housing services.

C30 – Have we been subject to adverse regulatory findings in last 12 months?

No.

C31 – How do we ensure input from a diverse range of people into governance processes?

Our InsightXchange customer group plays a vital role in shaping our policies and services. The group helps develop service standards and focuses its scrutiny on key areas identified, ensuring that customer views directly influence service design, delivery and improvement.

Customer voice is also embedded in our governance arrangements. All Board reports include a dedicated customer section, allowing relevant feedback, insight and outcomes from customer engagement activities to be considered as part of Board decision-making.

Board diversity across a range of characteristics is monitored and is a factor in Board recruitment and selection.

C32 – Do we have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

Yes

Our EDI policy and EDI in employment procedure detail the steps taken to ensure equality of opportunity including the analysis of data that informs action planning for future improvements. The recruitment and selection procedure and guidance also establish strict protocols to ensure fairness, objectivity and consideration of the needs of people sharing protected characteristics.

All people policies and procedures are subject to equality and vulnerability assessments to map positive and potential adverse impacts against our EDI policy and customer vulnerabilities policy.

Our commitment to the NHF's Chair's equality challenge shows our determination for fair representation levels compared to the communities we support.

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C33 - What percentage of Board and management team have turned over in the last 2 years?

50% of board members came to the end of their term of office in the last two years to 31 March 2026. There have been no changes to the management team.

C34 – Number of Board members on Audit & Risk Committee with relevant financial experience

Our Audit and Risk Committee has 4 members all of whom are also Board members. They draw on a broad range of skills. The Chair of the Committee has over 30 years' experience in audit and assurance and is a member of the Chartered Institute of Internal Auditors and a certified information systems auditor.

C35 – What percentage of Board are non-executive directors?

As at 31 March 2026, 80% of the Board were made up of non-executive directors.

C36 – How many years has our external audit partner been responsible for our audit?

Menzies LLP (formerly Beever and Struthers) have been responsible for external audit for nine years with our audit partner overseeing the audit for the last two years.

C37 – When was the last independently run board effectiveness review?

An independent review of board and committee effectiveness was completed in December 2025 by external consultants.

C38 – How do we handle conflicts of interest at board level?

We have clear governance arrangements in place to identify, declare and manage conflicts of interest. Board members complete an annual declaration of interests and are required to notify us of any changes during the year, in accordance with our Code of Conduct. In addition, our Probity Policy requires all meeting participants to declare conflicts of interest at the start of each meeting and to raise any further interests that become apparent during discussions.

Where a conflict arises, the presumption is that the conflicted individual will withdraw from the meeting for that item. In some circumstances and depending on the nature and severity of the conflict, the Board may allow the individual to remain but not participate in the discussion or vote on the decision. Where a fundamental or ongoing material conflict is identified, the Board will consider whether the individual should continue to serve as a Board member.



Employees

C39 – Do we pay the Real Living Wage?

No.

We have previously sought to ensure that our lowest rates of pay aligned with the Real Living Wage. However, recent increases in the Real Living Wage have moved above the lower levels of our pay structure. Applying those rates automatically across the

relevant roles would create pressure within our established pay and grading model and would undermine the consistency of our job evaluation framework. We therefore ended our Real Living Wage accreditation on 31 March 2026.

C40 – What is the median gender pay gap?

Our gender pay gap remained broadly the same at 16.78% (2025 16.8%).

C41 – What is the CEO – median worker pay ratio?

Using the Department for Business Energy and Industrial Strategy methodology our CEO to median worker pay ratio is 4.9 : 1 (2025 4.94 : 1).



C42 – How do we ensure equality, diversity and inclusion is promoted across our staff?

We have both a detailed EDI Policy and an EDI in Employment Procedure which sets out both our strategic commitments, and the practical arrangements and monitoring in place to promote EDI in employment.

Comprehensive training on equality, diversity and inclusion is completed during employee onboarding and through cyclical continued professional development (CPD). We are also delivering a comprehensive learning and development programme in 2026/27 on supporting complex needs and managing challenging behaviours covering a broad range of topics including neurodiversity, learning disabilities and age diversity.

Recent resilience and mental health training focused in on the specific issues facing employees in social housing including trauma-informed practice, compassion fatigue and imposter syndrome.

One of our key values is “respect”, emphasising the importance of listening and caring, valuing difference and treating people as individuals. We are committed to treating customers fairly and recognise the benefits of employing a diverse workforce.

Our Respect value is embedded into our behavioural framework and assessed at annual check-ins.

C43 - How do we support the physical and mental health of our staff?

All employees have a personal risk assessment which discusses individual measures to mitigate the inherent risks (including mental and emotional risks) for each distinct role. This also incorporates personal factors and resilience levels to determine an appropriate response.

We have developed and launched a mental health at work procedure which has been designed to ensure managers take responsibility for early identification of adverse stress at work and implement comprehensive stress at work risk assessments to assess and manage risks. There are quality checks in place through the Human Resources and Health & Safety teams to ensure these are reviewed regularly and that the outcomes are effectively implemented. Managers have also been trained on the Health and Safety Executive's stress management standards to assess their own behaviours at work and to action plan on aspects of their practice which may be inadvertently negatively impacting the mental wellbeing of their teams.

In response to an increase in traumatising incidents with complex and contentious interactions with

customers we have developed a collaborate framework across the Housing, Health and Safety, Human Resources and Customer Experience teams that addresses reported incidents decisively and sensitively and which protect employees from harm.

We have adapted our dignity at work procedure, including bespoke manager and employee training, to ensure that skills and knowledge are refreshed around the impact of bullying, harassment and sexual misconduct and how these issues will be prevented at work and effectively managed to protect victims if they do occur.

Initial feedback has been very positive, and we will be determining impact in more detail via upcoming employee engagement surveys in autumn 2026.

A confidential and independent employee assistance programme is available 24/7 to support employees with personal issues that may affect their health and wellbeing. The service provides practical and emotional support, including access to confidential counselling and financial wellbeing guidance.

C44 – How do we support the professional development of our staff?

In readiness for the upcoming Competence and Conduct standard we have revised our organisation development policy and developed a range of procedures underpinning our approach including learning and development, CPD, professional qualifications, professional subscriptions, check-ins and talent development.

Our check-ins are now focused on personal growth and developing potential through structured career pathways.

We have an established framework that requires a minimum qualification level for each role based on professional standards and its pay banding. These are supplemented by relevant short courses where applicable (e.g. housing health and safety rating system).

77% of our employees have been funded to achieve professional qualifications during their career with us and 30% commenced their careers with us as apprentices. Seventeen employees achieved new qualifications between April 2025 and March 2026.

This investment in the capabilities of our workforce has clear outcomes in terms of top quartile tenant satisfaction performance and top quartile low levels of voluntary turnover of staff.

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