



Environmental, Social and Governance report (ESG)

2025/26



Welcome

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As one of the first in the sector to become an early adopter of the Sustainability Reporting Standard, we have shared our sustainability, ethical impact, and operational transparency with a wide-ranging audience over the past six years.

We have taken people on our journey, highlighting the inroads we've made, as well as pointing to areas where we need to improve.

We have shown in our previous reports the progress we have made over this time, and I'm pleased with where we are. But, I think the work we have done this past year will put us in a strong position to reach the testing goals we set ourselves at the start of our journey.

In particular, our revised and refreshed asset management and sustainability strategies will allow us to adapt to the changing environment we find ourselves in.

In the six years since we started our journey things have changed and moved on, in some cases quite dramatically, and our plans and strategies must be agile enough to adapt.

A key element in our latest direction is to take a customer-focused rather than carbon-focused approach. Our goal is to deliver better outcomes for customers in the form of more affordable, efficient and resilient homes, along with greener communities.

Everything we do on our journey to net zero will have our customers at the heart of it.



Helen Meehan,
Chief Executive, Home Group

Adopter Profile

Adopter Profile Information	Response
Name of the reporting entity	Home Group Limited
Is the housing provider registered with the national regulator of social housing?	Yes
Which Code of Governance does the housing provider follow, if any?	National Housing Federation (NHF) Code of Governance 2020
Is the housing provider a Not-for-Profit?	Yes
If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	N/A



Our report structure

We have structured this report against the Sustainability Reporting Standard themes of Environmental, Social and Governance. Each of these themes include information that is aligned with the UN Sustainable Development Goals.

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

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

UN Sustainable Development Goals (key)



ESG area	Theme	UN Sustainable Development Goal		Page reference
Environmental	Climate	Climate action		8
	Nature	Life on land		13
	Resource management	Responsible consumption and production		14
Social	Affordability	Sustainable cities and communities		18
		Reduced inequalities		
	Building safety and quality	Sustainable cities and communities		20
	Residents and community	Sustainable cities and communities		22
Governance	Structure and board	Peace, justice and strong institutions		36
	Employees	Decent work and economic growth		40

Environment

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Our approach to Environment over the past reporting period has been guided by new and upcoming strategies. We have delivered more home condition surveys than ever before, retrofitted more than 1,600 homes and increased transparency and quality of data in our emissions and waste management reporting.

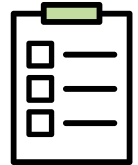
Our next five years will see significant investment into both our new and existing homes, with the needs of our customers at the centre, as we deliver a customer-focused approach.



Nicola Allen.
Director of Asset and Sustainability

Around
36,000
of our homes are EPC C or above

We carried out
8,875
stock condition surveys in 2025/6



We will survey
100%
of our applicable green
infrastructure by 2030

We delivered
509
new homes in 2025/26, all
with EPC rating B or above



In 2025/26 we retrofitted
1,600
homes

100%
of our waste at One Strawberry
Lane was recycled or incinerated
to support heat generation



Climate

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

The UK cannot reach net zero without decarbonising its homes. Buildings account for around a quarter of the country's greenhouse gas emissions, and as one of the UK's largest providers of affordable housing, we recognise the part we have to play in bringing that figure down.

For us, greener homes and better homes are one and the same. A more energy-efficient home is warmer, properly ventilated, more comfortable and cheaper to run – and with many of our customers still feeling the weight of high living costs, those everyday benefits matter every bit as much as the carbon we save.

However, we do not see a choice to be made between reducing our environmental impact and looking after the people who live in our homes. The two go together.

Over the past financial year, we delivered two detailed pieces of work. Our new and improved asset management strategy sets out a national direction for how we invest in and care for our homes. This is then delivered through regional plans to allow local knowledge, accountability and customer voice to shape what happens on the ground.

In terms of environmental sustainability, two commitments in particular matter the most. First is a long-term roadmap to decarbonise our portfolio. The second is a sharper focus on resilience, understanding both the impact our homes have on the climate and the impact a changing climate will have on them. Better data underpins all of it, and improving the quality of our asset data has been a major focus in the year. We undertook an organisation-wide exercise to cleanse and merge our asset data, to create a uniform approach across all of the data fields held within the business.

Running alongside our asset strategy is our refreshed sustainability strategy. Developed throughout 2025/26, and due to be formally adopted during the 2026/27 financial year, it has been shaped by a steering group spanning the organisation and is supported by dedicated

workstreams, subject matter experts and our customers. Crucially, it is customer-focused rather than carbon-focused. Our goal is to deliver better outcomes for customers in the form of more affordable, efficient and resilient homes, and greener communities. This approach is underpinned by a principle our Board feels strongly about – whatever we do on the journey to net zero, we will never leave a customer worse off.

Specifically, the strategy spans seven themes covering our homes, communities and operations: housing decarbonisation and affordable warmth, sustainable development, water and waste, biodiversity and green space, offices and operations, travel, and supply chains.

Two cross-cutting enablers run through all of them – better data, and the people who make change happen: customers and colleagues. A phased roadmap will see the foundations and baselines being laid in 2026/27, as we work towards our 2030, 2039 and 2050 targets. Together, these strategies give us our framework for the years ahead.

Our net zero commitment

We are working towards becoming a net zero carbon housing provider by 2050 through both our newbuild programme and large-scale retrofit work across our housing stock. This roadmap is underpinned by our revised asset and sustainability strategies and follows our customer-focussed approach.

Across our newbuild homes, we delivered 509 new homes in 2025/26, all with an EPC rating of B or above. These are homes we have built with resilience in mind, ensuring our customers benefit both now and into the future. Some utilise renewable technologies such as solar PV, air source heat pumps, waste water heat recovery, mechanical ventilation and optimise building fabric and airtightness performance.

We are increasingly using EPC A as our benchmark for land-led developments. The 83 new EPC A homes we delivered was four times the number we delivered in 2024/25, when we delivered 20 homes at EPC A rating. Through our development investment panel, we actively seek out potential opportunities to deliver EPC A rated homes on every development scheme we consider.

Alongside the work we put into our new homes, we also

need to focus on improving the energy efficiency of our existing housing stock if we are to meet our net zero targets.

In order to help reduce our carbon emissions and reduce customers' energy bills, our asset and financial plans are built around ensuring all our homes in England meet Minimum Energy Efficiency Standards (MEES) by 2030. Currently, 75.5% of our homes already meet or exceed EPC C and we need to improve around 11,500 more homes (24.5% of our stock).

This is the focus of our retrofit programme, and we have taken further steps in 2025/26 towards these goals. To deliver on our ambitions depends on knowing our homes in detail.

The foundation for our work strengthening that data has been our programme of home condition surveys, which tell us the real state of each home. Throughout the 2025/26 reporting period, we carried out 8,875 surveys, up

from 5,944 the year before. We have continued at pace into the new year and expect the number completed in 2026/27 to be higher still, with a target of around 17,000 surveys to be carried out.

During 2025/26, we also looked at what information we were capturing in the surveys and have sharpened both our quality assurance and what our surveyors collect. We have been able to add additional fields to capture more information about the state of our homes, which will allow us to properly understand how a home is performing and plan the work it needs.

EPC analysis – Group		New build 2025/26		Built pre 1 April 2025	
Scoring breakdown		Stock	%	Stock	%
EPC rating A = 92–100 Standard Assessment Procedure (SAP) points (most efficient)		83	16.3%	143	0.3%
EPC rating B = 81–91 SAP points		426	83.7%	6,127	12.9%
EPC rating C = 69–80 SAP points		0	0%	29,311	62.0%
EPC rating D = 55–68 SAP points		0	0%	10,299	21.8%
EPC rating E = 39–54 SAP points		0	0%	1,093	2.3%
EPC rating F = 21–38 SAP points		0	0%	41	0.1%
EPC rating G = 1–20 SAP points (least efficient)		0	0%	8	0.0%
No EPC data		0	0%	270	0.6%
Total		509		47,292	

Our average SAP rating is 72.6 for our existing homes (2024/25: 73.3) and 87.6 for our affordable new build homes (2024/25: 84.6). The reduction in average SAP score of existing homes is due to a change in the calculation methodology.



Case study: Retrofit Gateshead and County Durham

For our customer Geoff, the retrofit of their Gateshead home couldn't have come soon enough. Their home struggled to retain heat.

Now, their home is much warmer and cheaper to heat. Geoff explained: "Since the retrofit, we have noticed the house is a lot warmer upstairs during the winter and spring. The new extractor fans in the bathroom and kitchen keep the condensation at bay and the new roof does a good job adding additional insulation.

"On average, we would have been topping up our credit meter around £200 between bills, but since the retrofit our energy bills have been dramatically reduced. We now spend on average £110 a month. It has been great!"

Measurement at another retrofit customer's home in Bearpark in County Durham saw a one-third reduction in their energy consumption compared to the same period in the previous year.

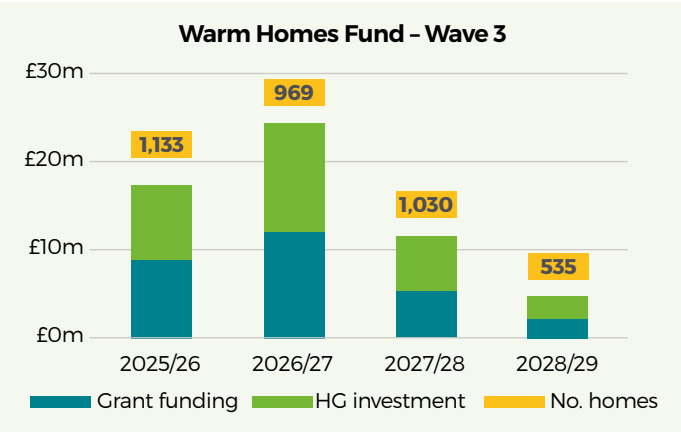
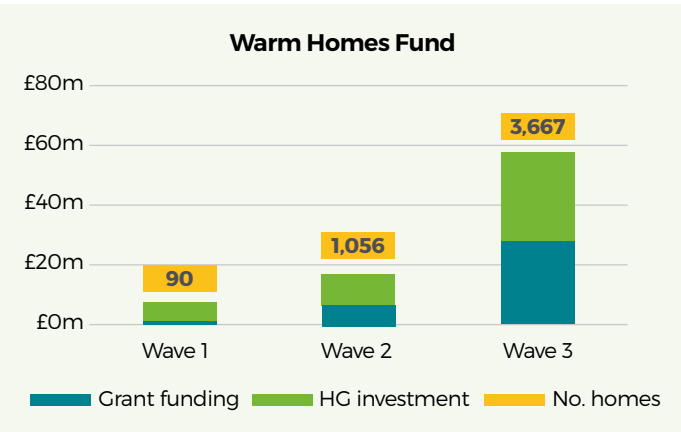


Retrofitting

Once we know the exact condition of our homes and the work they require, we are able to push ahead with retrofitting them. Throughout 2025/26, we stepped up our retrofit activity further, with a major new multi-year programme now underway.

Much of that activity came through the government's Warm Homes: Social Housing Fund (WH:SHF), to which Home Group is a strategic partner. A route reserved for landlords delivering retrofit at scale, the fund has allowed us to carry out a programme worth approximately £70m (including self funded investment outside of the bid), over three and a half years, with £28m in government grant and the rest coming from our own investment. The programme will deliver retrofit improvements to over 3,600 homes.

In 2025/26, we retrofitted over 1,100 homes as part of our WH:SHF programme, as well as completing over 500 to finalise our Social Hosing Decarbonisation Fund bid. This primarily focussed on larger estates in the North East and Yorkshire. Measures installed included solar PV, cavity wall and loft insulation, new energy efficient double glazing and door replacements. Of the circa 2,500 units still to be delivered under the WH:SHF, around 800 homes will benefit from the replacement of existing heating and hot water systems with low carbon alternatives.



In 2025/26, we also carried out a small, innovative retrofit project in Scotland fully funded by our own investment. The retrofit work in Kelloholm, in Dumfries and Galloway, informed a funding bid under the Scottish government's Social Housing Net Zero Heat Fund to take the same approach further.

Carried out in February 2026, the self-funded pilot saw us carry out a fabric-first retrofit on four blocks of flats. Kelloholm is among the most deprived rural communities in Scotland and sits within the top 10% of deprived areas across the UK, with this retrofit work helping to improve customers' homes and bring down energy costs.

Greenhouse gas emmissions

We measure and report the greenhouse gas emissions from across our operations:

- **Scope 1:** Emissions from sources we own or control, such as our gas use and vehicle fleet
- **Scope 2:** The electricity we buy
- **Scope 3:** Indirect emissions across our wider activities

Our total emissions for 2025/26 were 3,946.8 tCO₂e, up from 3,779.5 tCO₂e the year before, which equates to 0.081 tCO₂e per home.

The increase reflects a more complete picture of our footprint, with two major drivers. Firstly, we have brought more repairs and maintenance work in-house through the growth of our direct labour organisation, which moves emissions that previous sat with our contractors into our own footprint.

Secondly, we are now capturing data we could not see before, including the energy used by our IT servers. Better data is the foundation for cutting emissions, because it lets us target reductions where they will count most.

In addition, we qualify for Streamlined Energy and Carbon Reporting (SECR). Our SECR intensity ratio for Scope 1 and 2 emissions is 0.00127 tCO₂e/m².

Measure	Scope	Tonnes CO ₂ e
Emissions from combustion of gas - offices	1	43.54
Emissions from combustion of fuel (DLO)	1	1,677.09
Emissions from pool van	1	3.05
Emissions from refrigerated leaks (F-gas)	1	0.00
Total Scope 1		1,723.68
Emissions from electricity - offices	2	266.34
Total Scope 2		266.34
Emissions associated with electricity transmission and distribution - offices	3	27.88
Emissions from water usage	3	1.51
Emissions from mileage claims	3	888.45
Emissions from server consumption	3	8.99
Emissions from air travel	3	22.82
Emissions from rail travel	3	54.59
Emissions from hotel stays	3	49.96
Emissions from home working	3	902.55
Total Scope 3		1,956.75
Total tonnes CO ₂ e		3,946.77

Climate risks

As well as reducing our impact on the climate, we need to prepare our homes for the effects of a changing one – from overheating to flooding and more intense rainfall.

Over the past year, we have assessed the risk of overheating across our homes. This involved drawing on our asset data around energy performance, ventilation, thermal characteristics and location, and viewing it alongside UK and European climate projections to gauge which homes are most exposed. This assessment is reported through our annual SHIFT review and audited under our ISO 14001 certification.

While water stress risk mapping has not yet been conducted, we are also aligning our new build standards for sustainable water consumption in their design and features. We are also using our maintenance of cyclical replacement components to decrease household water demand and increase water resilience across our asset portfolio.

We manage flood risk using Environment Agency data, our own maintenance records and established response procedures to support customers when flooding occurs.



Nature

This theme seeks to assess how the activities of the housing provider are protecting and enhancing the natural environment.

Our homes sit within communities, and the green spaces we own and manage play a role in their character and wellbeing.

During 2025/26, we committed dedicated budget to biodiversity habitat surveys to help us understand what habitats, species and natural features our green infrastructure supports.

This baseline data matters because it is the foundation for improvement. Our forthcoming sustainability strategy makes open spaces and biodiversity one of its seven themes, with a commitment to survey 100% of our applicable green infrastructure by 2030.

We are committed to evolving how we manage those spaces. Practical measures include wildflower planting, naturalised areas, tree planting and sustainable drainage features, with green infrastructure built into estate design to support biodiversity net gains, natural shade and flood resilience.

For example, new homes delivered through the Gateshead Regeneration Partnership include the creation of green corridors and the restoration of butterfly habitats.

The goal by 2030 is measurable biodiversity uplift across our communities and greener, more resilient neighbourhoods.

In some areas, we have also been utilising land to specifically protect our natural environment. In the North West, some of our development work sits in areas covered by nutrient neutrality regulations, meaning we are required to offset the impact our new homes and the construction work involved building them has on the local ecosystem.

We acquired a larger plot of land than was specifically required and have supported it to rewild to become ecologically rich. Through this approach, we have then been able to unlock development on key sites such as in Appleby and continue to deliver much-needed affordable housing locally, without having a net negative impact on the local environment.

Pollutants

We manage pollutants and environmental risks across our offices, commercial premises and residential assets through our ISO 14001-certified Environmental Management System (EMS).

Pollutant control is within the scope of our Environmental Policy, with our EMS providing the governance framework we use to identify, manage and reduce these risks.



Resource Management

This theme seeks to assess how the housing provider is responsibly sourcing and managing natural resources across its activities.

Our approach to resource management is also underpinned by our ISO 14001-accredited Environmental Management System (EMS). We have held this ISO certification for 6 years, with no major or minor non-conformances recorded throughout – a track record that places us among the best performers in the sector.

The EMS is independently audited every year, covering our management of waste, water, energy and pollutants across our offices, commercial premises and residential assets.

The sustainability of the materials used in the homes we build and maintain continues to be a key consideration for us. As such, we routinely challenge our supply chain to ensure the materials they use, and their environmental commitments align with our own direction.

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

We recognise that environmental impacts vary by category, so we take a proportionate approach that aligns sustainability requirements to the level of risk and opportunity in each case.

For categories with significant environmental impact, sustainability is then built into the qualitative tender evaluation through questions on how bidders will reduce the contract's environmental impact. The weighting of these questions reflects the environmental risk and opportunity within the category, but in every case sustainability influences the final outcome.

We are constantly seeking opportunities to improve the sustainability of our operations. In 2026, we implemented

the use of digital contract signing software across the business. The environmental benefit of this change is estimated to be at least 1.1 tonnes of carbon saved annually, as well as water and wood savings.

Our sustainable supply chain strategy describes our plans up to 2030, which include assessing and actively managing sustainability risks across key contracts, establishing a framework for measuring and reporting the sustainability of our supply chain and embedding whole-life costing methodologies in key areas of spend.

During the tendering for materials, we assess the environmental policies of applicant organisations and evaluate their sustainability experience and proposed delivery methods for contracts. Suppliers are required to explain their practices for recycling, waste reduction, packaging minimisation, and carbon emissions reduction in transportation.

We intend to measure our performance in the use of responsibly sourced materials through the implementation of a consistent framework within our supply chain. This will continue to give us better visibility of carbon, materials, waste and resource impacts within our supply chain, and allow us to work with suppliers to reduce emissions, waste and resource use.

Water consumption

Reducing water consumption is a focus across our homes, offices and supply chain. In our homes, we fit low-flow taps, showers and dual-flush toilets as standard in newbuilds and during planned kitchen and bathroom replacements, with water efficiency also considered when acquiring new homes for our portfolio.

In our offices, we monitor consumption through building management systems and sub-metering to identify where usage exceeds target levels and invest in water-reducing products as part of our operational standards.

Performance is tracked through our sustainability team, with data independently audited by our ISO 14001 and SHIFT assessors and benchmarked against sector peers.

Waste

We divert the overwhelming majority of our waste from landfill. Across our residential and office operations, 99% of waste is recycled, reused or diverted. Through our direct labour organisation, the equivalent figure is 98%.

Our Newcastle headquarters at One Strawberry Lane demonstrated what is achievable: 82% of waste generated there was recycled last year, with the remaining 18% incinerated to support heat generation. Nothing went to landfill.

All waste streams are monitored through dedicated online portals, which gives us real-time visibility of performance across our operations. Waste management is independently reviewed as part of our ISO 14001 audit and our annual submission to the SHIFT sustainability standard.

On our development sites, formal site waste management plans are in place for all construction activity, and our contractors are required to participate in the Considerate Constructors Scheme, which sets clear standards for environmental responsibility during building work, including waste management.

Waste Stream	Volume of waste (tonnes)
Recycled	40.94 (39.6%)
Materials Recovery Facility (MRF)	37.86 (36.6%)
Refuse Derived Fuel (RDF)	8.36 (8.1%)
Incineration	8.46 (8.2%)
Anaerobic Digestion	6.73 (6.5%)
Energy from Waste	1.03 (1.0%)



Social

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Everything we do at Home Group is with our customers in the forefront of our mind. As a housing association, we are judged on our ability to provide safe, affordable homes to our customers and a quality of service.

But we know in order to help our customers thrive and live healthy, independent lives, there is a lot more support we can offer. From providing learning opportunities and apprenticeship routes to financial support, our teams engage regularly with customers to understand what will help them in their specific circumstances.

“We allow our customers to see the work we do transparently and hold us firmly to account, while also looking for ways for us and our supply chain to invest directly into our communities, both directly and through bringing our unique knowledge and experience to local partnerships.



Nusheen Hussain,
Executive Director, Customers
and Communities

Our partnership work in
Whitehaven has supported over
2,000
local people

Overall satisfaction among
rented and supported
customers is at
72.9%



We have invested over
£760k during 2025/26 in
employment costs for our apprentices
and over
£360k in their learning

Our Financial Inclusion team
helped increase
1,400 customers'
income by an average of
£4,990 per year

Home Group's
average rent in
Newcastle is
56%
less than the private
rented sector



Our average
time to 'make
safe' emergency
hazards is
0.8 day

34,789
of our properties are
social rent homes



Affordability

This theme seeks to assess how the activities of the housing provider are supporting keeping costs at their lowest for customers.

When we provide tenancies to our customers, we also want to ensure they are in the best possible position to sustain those tenancies. Managing the affordability of our homes, and providing essential support to help with wider challenges like high energy costs is a key part of our role as a responsible housing provider.

We approach this in two key ways; improving the energy efficiency of our homes through our retrofit work, and by supporting our customers directly.

Our financial inclusion team is one of the most effective ways we do this. Customers who are struggling financially are referred to this team, who then help find bespoke solutions for that customer's financial situation. Sometimes this can be through advice or helping to apply for benefits they are entitled to but not receiving,

while other times it can be wider solutions within the organisation such as working with utility providers to apply eligible discounts, securing fuel vouchers or other grant funding.

We will talk about one such project our team carried out in the North West of England to support our residents later on in this report.

Home Group continues to provide affordable housing to our customers, measuring our rent levels against key industry benchmarks.

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

Local authority	Average weekly Home Group rent (£)	Average weekly LHA (£)	Home Group rent discount (%)	Average weekly PRS (£)	Home Group rent discount (%)
Cumberland Council	111	119	7%	160	30%
Durham County Council	99	104	5%	139	29%
North Yorkshire Council	127	154	18%	184	31%
Gateshead Council	106	134	21%	170	37%
Dundee and Angus	107	138	22%	182	41%
Newcastle City Council	107	136	21%	246	56%
North Tyneside Council	107	134	20%	174	38%
Greater Glasgow	120	211	43%	273	56%
South Tyneside Council	105	134	22%	154	32%
Sunderland City Council	106	116	9%	156	32%



Affordable housing

87.9%
of Home Group general needs and affordable homes have rents that are lower than or equal to Local Housing Allowance (LHA).

99.5%
of Home Group general needs and affordable homes have rents that are lower than or equal to private rental sector (PRS) rents.

On average, Home Group rents are **73.9% (2024/25: 71.6%)** of LHA, and **56.8% (2024/25: 58.0%)** of PRS rents.

The calculations above are based on the area in which claimants live and the size of dwelling appropriate for their household.

The table below shows the tenure of homes we owned and managed on 1 April 2025, and the tenure of new homes completed and homes disposed of in 2025/26.

	At 1 April 2025	New homes completed 2025/26	Other additions 2025/26	Homes disposed of 2025/26
General needs (social rent)	34,608 / 60%	190 / 23%	0 / 0%	239 / 50%
Affordable rent	7,812 / 14%	306 / 38%	26 / 87%	23 / 5%
Intermediate rent	746 / 1%	13 / 2%	1 / 3%	0 / 0%
Supported housing	4,050 / 7%	0 / 0%	0 / 0%	141 / 30%
Housing for older people	2,000 / 4%	0 / 0%	0 / 0%	0 / 0%
Low cost home ownership	3,903 / 7%	225 / 28%	0 / 0%	45 / 9%
Care homes	99 / 0%	0 / 0%	3 / 10%	0 / 0%
Private rented sector	87 / 0%	0 / 0%	0 / 0%	4 / 1%
Leasehold	4,155 / 7%	55 / 7%	0 / 0%	7 / 1%
Private market sale	N/A	18 / 2%	N/A	18 / 4%

Building safety and quality

This theme seeks to assess how the housing provider ensures it keeps its homes safe for customers, and how it mitigates and responds to emergency hazards.

99.6%

of our eligible properties meet Decent Home Standard (DHS).
(2024/25: 99.9%)

As of 31 March 2026, we had 154 homes which did not meet Decent Home Standard. 66 of these have already been addressed and are now decent. Eight further homes are now exempt. The remaining 80 homes are currently being assessed with a target of works being completed or exemptions being applied by the end of September.

99.5%

of our eligible properties in Scotland meet Scottish Housing Quality Standard (SHQS)
(2024/25: 99.8%)

Performance against the Scotland Housing Quality Standard was measured on 31 March 2026. We had 20 homes which did not meet SHQS. 12 of these have already been addressed and are now decent. The remaining 8 have a live job against them to complete work.

99.6%

of our homes have an up-to-date gas inspection and safety certificate.
(2024/25: 99.9%)

99.8%

of our homes have had electrical safety tests carried out.
(2024/25: 99.7%)

99.1%

of our homes which require fire risk assessments have had these carried out.
(2024/25: 99.2%)

99.2%

of our eligible homes have had asbestos management surveys or re-inspections have been carried out.
(2024/25: 100%)

Home Group continues to maintain 100% compliance in homes we are directly responsible for carrying out surveys and re-inspections in. The reduction in compliance compared to the prior year is due to waiting for confirmation of asbestos re-inspections having been carried out in blocks where third party managing agents are responsible for the checks.

98.2%

of our homes which require a legionella check have had them successfully carried out.
(2024/25: 96.9%)

98.7%

of our eligible homes have had communal passenger lift safety checks carried out.
(2024/25: 93.9%)



Emergency hazards

We manage and mitigate the risks of damp and mould and other emergency hazards through a structured, risk-based approach aligned to the Housing Health and Safety Rating System (HHSRS), with Category 1 risks prioritised for immediate intervention.

This means we treat damp and mould as a potential health and safety hazard, rather than solely a repairs issue, particularly where customers may be vulnerable. All reported cases are subject to a formal risk assessment to determine severity and urgency, enabling rapid triage, early action to make homes safe, and timely inspection and remedial works to address the root cause.

Our approach operates within the defined timescales in line with Awaab's Law and is supported by clear case management, escalation and oversight processes to ensure risks are controlled and resolved effectively. We focus on customer engagement and communication throughout and use insight from individual cases to continuously improve our response and reduce recurrence.

Home Group reduces the likelihood of damp and mould by focusing on early intervention and prevention, underpinned by a zero tolerance approach. We proactively identify and address root causes such as poor ventilation,

insulation issues, water ingress and wider property defects through a combination of timely responsive repairs, inspections and planned maintenance activity.

Repairs are delivered to a high standard first time to prevent repeat issues and ongoing risk. This is supported by clear service standards and a consistent approach to diagnosis and treatment, ensuring that underlying issues are resolved effectively rather than repeatedly managed.

Alongside this, we work in partnership with customers, providing practical advice and support on managing ventilation and condensation, helping to prevent minor issues from escalating while reinforcing shared responsibility for maintaining a safe and healthy home.

Our average time to 'make safe' emergency hazards is **0.8 days**.

Residents and community

This theme seeks to assess how the activities of the housing provider allow customers to hold the organisation to account, and what support is provided to assist customers and local communities.

Tenant Satisfaction Measures (TSMs) help us understand our customers' experiences with their homes and the services we provide. They provide an opportunity for customers to scrutinise our performance, see where experiences are improving and identify where we need to do more or evolve our approach.

We are pleased with the year on year progress we are making within the TSMs, but we know there is still plenty we can do to reach the standards we have set ourselves.

Satisfaction improved across 11 of the 12 customer perception measures for rented and supported customers. Overall satisfaction among shared owners also increased for a second consecutive year, from 46.5% to 48.8%.

Our latest survey ran monthly from 7 April 2025 to 31 March 2026. We received 3,043 responses from 42,549 rented and supported households (7.15%) and 480 responses from 3,664 shared ownership households (13.10%).

We used a stratified sample to help ensure respondents reflected the customers we serve, and no weighting was applied to the results.

Overall satisfaction among rented and supported customers increased from 68.2% to 72.9%.

View the full TSM [scores here](#).

Home Group TSMs – at a glance

87.4%

felt their home was safe
up from 84.8%

80.4%

felt they were treated fairly and with respect
up from 79.8%



72.7%

were satisfied that we kept them informed
up from 68.4%



70.2%

were satisfied with repairs
up from 65.6%

73.1%

were satisfied that their home was well maintained
up from 69.4%

66.3%

felt we listened to their views and acted on them
up from 61.9%



We achieved these improvements through:

Repairs

Last year, we committed to improving repairs tracking, addressing work which had been falling outside our target timescales and strengthening our response to damp and mould.

Satisfaction with repairs increased from 65.6% to 70.2%, while satisfaction with the time taken to complete a repair increased from 61.3% to 66.4%. Non-emergency repairs completed within target also improved from 75.3% to 85.2%.

During 2026/27, we will be focussing on parts of the journey that have the greatest influence on customer confidence. This includes completing work more efficiently, reducing repeat visits, improving communication and follow up, and making it easier for customers to access and track the service.

Listening and keeping customers informed

Last year, we committed to reinvigorating customer involvement and strengthening scrutiny. Satisfaction that we keep customers informed increased from 68.4% to 72.7%, while satisfaction that we listen and act on customers' views increased from 61.9% to 66.3%.

In 2026/27, we will use customer insight to review priority customer journeys, simplify processes and continue to redesign services around customers' needs. The Customer Influence Strategy and customer governance arrangements will ensure that customers participate in shaping this work.

Neighbourhoods and anti-social behaviour

Last year, we had a more consistent approach to estate inspections and to improving how we manage anti-social behaviour.

Among rented and supported customers, satisfaction with our contribution to neighbourhoods increased from 63.4% to 67.0%. Satisfaction with our handling of anti-social behaviour also increased, from 56.6% to 58.4%.

In 2026/27, we will use customer feedback and local insight to tailor services more closely to the needs of individual places. This will include clearer information about the support available, better communication and case updates, and stronger partnership working.

Improving our complaints process

For rented and supported homes, Stage 1 complaints responded to within the required timescales increased from 64.2% to 91.4%, while Stage 2 performance increased from 53.2% to 91.3%. Stage 1 complaints also reduced from 68.4 to 51.0 per 1,000 homes.

Despite the improvement in response timescales, the percentage of customers who are satisfied with Home Groups approach to complaint handling remains low at 31.2% (2024/24: 32.4%). Our next steps for improvement in 2026/27 will see us make greater use of complaints, customer insight and scrutiny recommendations to understand root causes and tailor services.

Shared ownership

Overall satisfaction increased to 48.8%, and more shared owners felt safe in their homes, and that we listened to their views. Customer feedback shows that satisfaction can be shaped by the combined experience of sales and handover, defects, service charges, estate management, communication and complaints.

We have appointed a Homeownership Engagement Partner and started a review of service charges. During 2026/27, we will also review the end-to-end shared ownership journey to simplify processes, provide clearer communication, and create a more joined up service between Persona Homes, our new build sales brand, and Home Group.

Turning insight into local action

Alongside our national results, we review our TSM findings by region. We consider this analysis together with complaints, operational performance and other customer feedback to help us distinguish organisation-wide themes from matters requiring a locally tailored response.

These findings feed into our regional and community plans. During 2026/27, we will strengthen these plans so they can set out clear regional priorities and respond to the experiences of customers in each area with increased customer involvement through our Regional Oversight Groups.

Strengthening the evidence behind our decisions

We are continuing to improve the quality and consistency of our customers and property data. This will give us a more complete view of customers, homes, and service interactions, helping us understand differences in experience and design more effective responses. It will also strengthen our ability to assess TSM results by region, tenure, and protected characteristics.



Customer influence

Giving our customers a strong voice and the ability to hold us to account is central to how we work at Home Group. We know our homes, communities and services work best when they are shaped by the people who use them every day. Over this past year, we have built on our long-established customer involvement programme by introducing a clearer, more connected approach to customer influence across the organisation.

Our Customer Influence Strategy has been co-created with customers and sets out how we will listen, involve, inform, and act on what customers tell us. It is built around three simple principles: being inclusive, meaningful, and trusted. This means making it easier for more customers to get involved; making sure their time and experience lead to visible change; and showing clearly how their voice has shaped decisions and outcomes.

In January 2026, our new customer committee began operating. It provides a formal, customer-led platform to challenge and shape decisions about services, policy and performance. Our committee has nine members, who come from various parts of England and Scotland and represent a range of tenure types. They also bring varied employment, education and lived experience. The majority of our committee members had not previously been involved with Home Group, demonstrating how our new approach has created fresh routes for customers to influence our work.

Our committee has already met three times, with the most recent meeting having been attended by the Regulator of Social Housing. Already, the committee's work has included reviewing national performance across our directorates. Committee members have also helped shape our approach to colleague values and supported the recruitment of customers to the new regional oversight groups.

These customer-led groups will connect local experience with national oversight. Each group will be chaired by a customer who also sits on the national Customer Committee, creating a clear route for regional insight, challenge and recommendations to inform wider governance and decision-making.

This is a significant step forward for our organisation. Customer influence at Home Group is not about one-off engagement or asking for views in isolation. It is about creating a stronger golden thread from what customers tell us in their homes, neighbourhoods and communities through to regional oversight, customer-led governance and Board-level decision making. The regional oversight groups will consider customer feedback alongside complaints, satisfaction, performance and service data, helping us understand and respond to the priorities of different communities. Recommendations will have clear ownership and intended customer outcomes, enabling progress and impact to be tracked.

Our customers are also influencing senior appointments, with three customer committee members joining three experienced involved customers on the customer panel for the recruitment of our Chief Executive. This built on the work our customers already do influencing recruitment, procurement, scrutiny, complaints learning, building safety, repairs, community activity, and Board discussions.

To support this, we are strengthening how customer feedback, insight and scrutiny are considered, acted on, and escalated through our Assure, Advise and Alert model.

We are also investing in better data, insight, and technology so customer influence reflects both actively involved customers and our wider customer base. This includes analysis of more than 45,000 pieces of free text customer feedback over a two-and-a-half-year period to better understand sentiment, trends and the issues that matter most to our customers.

Over the next year, we will continue embedding our customer voice and influence into our work. We will strengthen how we capture and act on learning from complaints, compliance deep dives, and frontline colleague insight, supported by the new ACT: Assess, Change, Track system, which has been implemented and is now being embedded into our processes.

Customers have told us that the quality of communication is one of the strongest drivers of trust. To meet this expectation, we are placing greater emphasis on closing the feedback loop through clearer 'you said, we did' updates, more local storytelling and more transparent reporting of customer influence and outcomes.

We are also working with the Tenant Participation Advisory Service (TPAS) towards accreditation against their National Tenant Engagement Standards, helping us evaluate our approach against sector best practice and ensure our customer influence work goes beyond the basic requirements of regulation.

Our aim is simple: to make customer influence at Home Group more inclusive, more visible, and more impactful. This is how we will continue to build trust, improve services, and deliver on our customer promise.

Complaints

In the year ended 31 March 2026, of 88 cases referred to the Housing Ombudsman, it was determined that there were 212 findings of which 115 were considered maladministration findings (severe maladministration, maladministration or service failure). In Scotland, the Scottish Public Services Ombudsman (SPSO) upheld zero complaints from 6 cases.

We have seen the Housing Ombudsman invest significantly in its resources over the past year, allowing it to review and determine a greater volume of referred cases, as well as improving our own internal complaints process to make it easier for customers to raise concerns with us.

In the past year, we have invested in regional specialist complaints handlers to improve customer experience, made significant progress in our governance and assurance, and strengthened specialisms within our complaints team.

These changes have included improved escalation routes, including specialist teams for complex areas such as heat networks, supported housing and homeownership, as well as practical operational interventions such as inbound telephony, community-based working and collaboration with our regional maintenance teams.

Collectively, these improvements have driven reduced complaint volumes, improved timelines, lower compensation costs, and month-on-month improved compliance.

We have also ensured we kept customers at the heart of any improvements we made, relying on customer feedback and input to shape the changes we made to our services and processes. This included working with them to improve communication and accessibility for customers, making it easier to stay in contact and informed throughout their complaint. Alongside the direct telephony, this included providing clearer updates and working more closely regionally to resolve issues earlier.

We also improved our insight and transparency from complaints, introducing clearer reporting and insight tools following customer feedback. This has allowed us to better track complaints, identify key themes and trends, and use this insight to improve services and prevent recurrence of common issues.

Complaints resolved	4,466
Complaints overall responded to in timescale	86%
Complaints acknowledged in timescale	97%
Complaints responded to in timescale	88%
Average days to respond:	
Stage 1	14 days
Stage 2	21 days
Ombudsman maladministration rate	54%
Ombudsman severe maladministration rate	2%



Case study: Financial inclusion
Home Group customer Stuart

Stuart is a Home Group Scotland customer living in Dumfries who was referred to our financial inclusion team by his housing manager after he was struggling with his rent arrears.

Our team was able to assist him to apply for Universal Credit (UC) to assist with his housing costs, as well as an adult disability payment due to his mental health, and a higher rate daily living and mobility allowance for his UC application.

We were also able to support Stuart to apply for council tax relief he was eligible for, as well as finding him support with food vouchers from local and our own charitable

funds, and a grant from the Building Workers charity (BCE) which helped significantly towards his rent arrears.

Stuart's rent is now paid in full and described the team as having "turned his life around" - he regularly engages with his housing manager and support services, and even shared his story and the impact the support has had with our Home Group Scotland Board in March 2026.





Financial inclusion

Being an effective social landlord is about more than just providing a home for our customers. We also have a duty to support them to live safe, independent lives, sustain their tenancies and manage their health and wellbeing.

Our financial inclusion team works with customers to better manage their financial health and maximise their income. This can be through advice and support with budgeting and managing their finances, through to helping customers apply for benefits or support they are entitled to but not receiving.

In 2025/26, our team were able to help over 1,400 customers. The team were able to increase our customers' income by an average of £4,990 per year and help secure total lump sum amounts for our customers of almost £1.3m.

Each conversation with one of our financial inclusion colleagues is tailored to that customer's specific circumstances and needs. We have invested in our team to provide more of this support regionally, with customers connecting to a colleague in their part of the country, helping to ensure our advice reflects local differences.

Alongside individual support for customers, our financial inclusion team has also been working to tackle wider issues across whole communities we operate in.

In March 2026, we carried out an innovative partnership with utility provider United Utilities in the North West of England. Driven by our financial inclusion team, we worked with the provider to ensure data was better matched up correctly and identify any households which were eligible for a low income discount. These discounts provide a reduction to the cost of a customer's water bill and are deducted directly from the bill.

Through the exercise, we were able to identify a significant number of our customers who were eligible for their discount in 2025, as well as further households eligible in 2026. In total, through the collaborative data exercise, we were able to support 4,270 Home Group customers to receive a low income discount.

This translated to £213,500 in direct financial support to our customers across the North West.

Home Achievement Programme (HAP)

We also provide our customers with a range of learning and support through our Home Achievement Programme (HAP). With a wide range of HAP modules available to our customers, we are able to provide a mix of essential life skills and useful learning to help them live healthier, more independent lives and better sustain their tenancies.

For others, there are modules around managing addiction and recovery, building their confidence and critical thinking skills, and early steps to help them towards pursuing career opportunities.

These modules can be done individually or with the support of Home Group colleagues, and are designed so that customers can pick which topics may best benefit their specific needs.

For one of our customers in West Hampshire, the HAP modules have supported them to make significant, positive changes in their life as they navigated a difficult personal situation. They credit the HAP modules for helping them to develop the skills and confidence they needed to engage with a custody process.



“I completed my HAP modules as part of a support programme to strengthen my personal skills and understanding during an important and challenging period in my life.”

“I want to ensure I make more informed, responsible decisions and actively address areas where I can improve both as a parent and in my own life and wellbeing. The HAP modules helped me to increase my awareness of parenting considerations and helped me to engage more with support and personal development.”



Apprenticeships

Home Group continues to deliver investment into apprenticeships, both as a route into the housing sector and as a way for colleagues to progress in their careers internally.

Over the past year, we have continued to support more customer-facing housing colleagues to complete qualifications through degree apprenticeships, as well as continuing to ringfence a number of our apprenticeship opportunities for customers who have been long-term unemployed.

In the year ending 31 March 2026, we employed 83 apprentices across our organisation, with 23% of these being Home Group customers.





Case study: Supported housing services Hope Haven

Our customers do not live in isolation, but rather as a key part of their local communities. Therefore delivering for our customers also means investing in those communities where we own homes, and where our colleagues live and work.

In some parts of the country, that can involve quite traditional examples of placemaking. Investing in regeneration projects and retrofit schemes, as we have already touched on earlier, play a big role in improving our communities.

In 2025/26 though, we also looked at ways we could utilise the full range of skills and expertise in our business to support where our customers live. In particular, where we could bring together our supported and housing background in one place.

In the North West of England, Home Group has been a key partner in delivering one of NHS England's flagship community mental health pilots: Hope Haven.

The partnership, which brings together Home Group, the local NHS trust, a national mental health charity, and key local third sector organisations, aims to tackle health and wellbeing in Whitehaven and the Copeland area in a new way: directly in the community.

On 3 July 2025, the NHS published their new 10 Year Plan which laid out the new direction of travel for healthcare in England, with an expressed desire to treat more people in their homes, their communities and through local services. To support it, NHS England backed the rollout of several 24/7 neighbourhood mental health centres.

Recognising that health is a major determinant affecting many of our customers' lives, and with large stock numbers and an established presence across Cumbria already, we saw an opportunity in being one of the partners for the pilot scheme in Whitehaven.

It is an area of the country which faces a lot of challenges, with reporting published by Cumberland Council showing that in 2022/23, over 40,000 people in Cumberland – 18% of the adult population – was recorded as having depression, a rate that is over a third higher than England's average. This same data showed a 15-20% rise in the past decade, as well as higher than average rates of people being diagnosed with schizophrenia, bipolar disorder and such, while Whitehaven had suicide rates for men and women well above the national average in England; and the highest in the North West.



Being able to provide a single, community-based point of contact for mental health and wellbeing support in Whitehaven presented an opportunity to significantly improve outcomes for our community.

Over the past year, a number of key milestones in the partnership were achieved. In summer 2025, we were involved in the opening of the scheme's short-stay flats. These flats provide short-term accommodation for up to 72 hours for local people in need of support, with referrals being made by GPs and the crisis team. This provides an opportunity to provide more intensive support in the community, for those who are in need of help but not necessarily hospitalisation.

It is a well-recognised issue that it can be difficult for people to be discharged out of hospital settings once admitted for mental health support, even long after they no longer need hospital-level care. Having these short-stay flats allows us to both support customers before they reach the need for hospitalisation, and to assist with a more gradual, and therefore effective, step down out of hospital care back into their community.

Towards the end of last year, Hope Haven also opened its temporary hub in the town to begin providing its community-based offering and outreach services. This allowed for an effective launch, before the project moving into the new permanent hub on King Street in the centre of Whitehaven in March 2026. In the first 10 days alone, 231 people visited the King Street hub for support, and an average of 25 people have stopped by each day.



Since January 2026, over 2,000 people locally have engaged with Hope Haven through at least one of its services; a quarter of those were people who had not previously engaged with the local NHS trust's mental health services before.

Admissions to the trust's adult acute inpatient wards in North Cumbria have fallen by nearly a quarter (23%) compared to the same period the previous year, as well as a 30% drop in people attending the local A&E department due to self-harm and 15% fewer people attending due to mental health.

Hearing the impact Hope Haven has made on the customers who have used it demonstrates both the positive difference it is making, as well as the breadth of issues we are able to assist with having all the partners working together.

Ashley, a Hope Haven customer who used the service last year, said: "It's been really good to have people who have went through what you've went through working here.

"You can see that they've come out of it, and it shows you that there is hope!"

Meanwhile, Paul was one of the first customers to benefit from Home Group's housing support as part of Hope Haven.

"I came in needing support with my housing bands. I wasn't too sure how it was going to go because I've been let down before, but I found everyone so approachable. With my mental health and PTSD, I shy away from problems.

"Having information and guidance so easily accessible, it made me feel relaxed. When I got an email a few days later saying I'd been awarded a higher housing band, it made me feel more comfortable and relaxed and I saw my health improve because I'm actually getting somewhere."

By the end of March 2026:

146
people attended wellbeing activities

135
one-to-one support appointments carried out

121
physical health / GP appointments carried out

105
outreach visits made

8
people supported through our short-stay flats

15
new referrals made to addiction support services

78
appointments carried out through our online safe haven

139
calls made to the Hope Haven phone line

Social value and procurement

When procuring goods and services, we are also looking at how to create good, meaningful social value. It provides the opportunity for Home Group and our supply chain to directly benefit our communities through the work we do.

Each procurement exercise we undertake is done so with a view of how our supply chain can support and enhance those communities. In line with the Public Services (Social Value) Act 2012, social value considerations are embedded within our contracting approach and form a key component of our decision-making process.

Our suppliers are required to articulate how they will contribute to social outcomes in our tender process. We then evaluate those commitments within the qualitative assessment of bids and consider both financial contributions (such as direct funding or donations) and non-financial initiatives including employment opportunities, training, apprenticeships, volunteering and in-kind support.

Once a contract is awarded, we then work with our local teams to ensure the commitments made in the contract align with the needs of our customers and the local community. This ensures the delivery is targeted, meaningful and addresses what is needed locally.

Over the past year, we have been working on a range of community regeneration and improvement projects with our supply chain. This has included significantly enhancing the shared spaces in some of our young people homeless services, such as Tyneside Foyer in Newcastle. Our team engaged directly with customers at the services to find out what would make them more welcoming and inclusive environments.

We also supported external works at Distington Club for Young People in the North West of England, helped a new kitchen be installed at the Stanton Street Community Lounge in Arthur's Hill in Newcastle, and developed new accessible outdoor spaces on our Monkland and Westward estates in Middlesbrough.

We intend to further boost this community-led social value work in the coming year through the launching of a software platform that will allow communities to more easily describe the help they are looking for, and help our supply chain to identify opportunities where they can best use their resources. The platform will also improve our ability to monitor and report social value delivery through our contracts.

While not all of our contractors quantify social value the same way, we have been able to see some significant value-add back into our local communities. Our repairs and maintenance contract in Yorkshire generated £4.4m of local economic wealth when quantified using the Social Value Portal's TOMs system.



Governance

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We continue to pair strong governance with a strong workplace culture aimed towards recognition, wellbeing and investing in our people and skills.

Our organisation has continued to score highly in the Great Place to Work surveys, with the direct and honest colleague feedback we receive used to steer positive change. We've also seen consistently high engagement with our wellbeing support offers, helping colleagues to remain healthy and happy at work.

We've also invested in professional development for our leadership team, alongside our year-on-year work for colleague development through training, apprenticeships and our Grow Our Own programme.



Vicki Carruthers,
Director of People

50%
of our board members are women, while 20% are BAME

The Board established a national Customer Committee in
2025/26



We have been among the
top 20
best places to work in the UK for the past six years



Our median gender pay gap at 8.4% is
34% lower than the national average of 12.8%

Last year we were the
8th best place to work in the UK for women

As of 31 March 2026, we had
83 colleagues working towards an apprenticeship



Structure and board

This theme seeks to assess the strength of the provider’s governance and regulatory performance, and the effectiveness of its board and governance structure.

Home Group Limited (HGL) is a registered society, registered with the Financial Conduct Authority under the Cooperative and Community Benefit Societies Act 2014 (registered number 22981R). It has charitable status but is exempt from registration with the Charity Commission. HGL is a non-profit Registered Provider of Social Housing registered with the Regulator of Social Housing (RSH) (registered number L3076). Home Group Limited is the parent organisation in Home Group and has four trading subsidiaries;

- **Home Group Scotland (HGS)**, a charitable Registered Social Landlord registered with the Scottish Housing Regulator undertaking Home Group’s business in Scotland;
- **Home Group Developments Limited (HGD)**, a private non-charitable company which undertakes new build construction of affordable housing and homes for sale on the open market;
- **North Housing Limited (NHL)**, a private non-charitable company which acts as a vehicle to facilitate joint venture activity across the Group;
- **Home Group Repairs Partnership Limited (HGRP)**, a private non-charitable company which previously provided repairs and maintenance services to HGL. This trade was transferred to HGL in November 2024 and HGRP now provides funding to other Group subsidiaries.

Home Group continues to be held to account through its registration with the national regulator of social housing. Following an in-depth assessment in March 2024, Home Group has G1:V2 status from the Regulator of Social Housing. This rating was reaffirmed following a stability check in December 2025.

The Home Group Board is committed to adhering to high standards of corporate governance and has adopted and is compliant with the requirements of the National Housing Federation (NHF) Code of Governance 2020. In the year ended 31 March 2026, Home Group has not been the subject of any adverse regulatory findings that have resulted in enforcement or other similar action.

Home Group Scotland (HGS) is a registered social landlord and is regulated by the Scottish Housing Regulator (SHR). HGS complies with the SHR’s Standards of Governance and Financial Management and its Regulatory Framework. We provide an Annual Assurance Statement to the SHR confirming our compliance with the regulatory requirements set out in the SHR framework.



Managing ESG risk

In order to operate successfully as a business and deliver for our customers, Home Group has to manage risk effectively.

We define risk as an event which could disrupt the delivery of our day-to-day activities including successfully achieving the strategic objectives of our corporate strategy.

To provide a consistent approach across the Group, we have created a dedicated framework which ensures that risk management is at the heart of our decision making and explains how our approach contributes to a positive risk management culture.

Our risk management framework is refreshed every two years and includes the Group’s risk appetite statement, which is set by the Board. The statement details the level of risk that the Board is willing to accept in relation to specific risk categories. In order to reflect the complexity and range of risks facing the social housing sector, our risk appetite statement is refreshed more regularly, on an annual basis, to maximise the Group’s resilience.

Each risk’s residual score (the score allocated once controls have been introduced) is considered in association with the appetite allocated to the risk category. This allows us to

determine whether the risk is sitting inside or is exceeding the Group’s appetite. When a risk is exceeding appetite further mitigation measures may be introduced to control the risk further.

In addition, Home Group adheres to a ‘three lines of defence model’ to provide assurance that controls are appropriate and are operating effectively. The Group’s strategic risk register highlights the three lines of defence for each risk, providing our Audit and Risk Committee (ARC) with an opportunity to request further assurance via additional enhanced lines of defence or deep dives.

ESG risks feature within Home Group’s strategic risk register, as seen in the table below. It should be noted that our strategic risks could align with more than one category.

The HGL Board has overall responsibility for risk management across Home Group and is supported by the ARC who provides assurance that risk is being effectively managed. Risk papers are regularly reviewed by other committees to provide assurance that risks associated with their specialist areas such as health and safety, development and people are also being effectively managed.

Environmental risks	Social risks	Governance risks
Failure to manage and maintain existing housing stock in line with customer expectations and regulatory requirements	Resident, colleague or contractor safety compromised by failure to comply with health and safety and safeguarding requirements	Lack of available cash causes a pause to investment, resulting in an inability to meet our strategic ambitions
	Failure to proactively respond to an ageing housing stock profile leads to unviable, obsolete properties that fail to meet expectations	Being the target of a cyber attack which takes our systems offline preventing us from providing basic customer service for a period of time
	Gaps in resource, competency, accountability or customer insight leads to a failure to deliver good customer experience	Fragmented data, undocumented processes and poor record keeping meaning we cannot readily rely on or trust our data, leading to performance issues and poor decision making
	Failure to deliver a viable development investment programme that meets the needs of customers now and in the future	Failure to provide safe, compliant and high quality care in our Care Quality Commission (CQC) registered services
	Failure to provide viable supported housing services that meet regulatory requirements and the needs of our customers	Our culture, skills and leadership fail to support us to deliver our organisational priorities

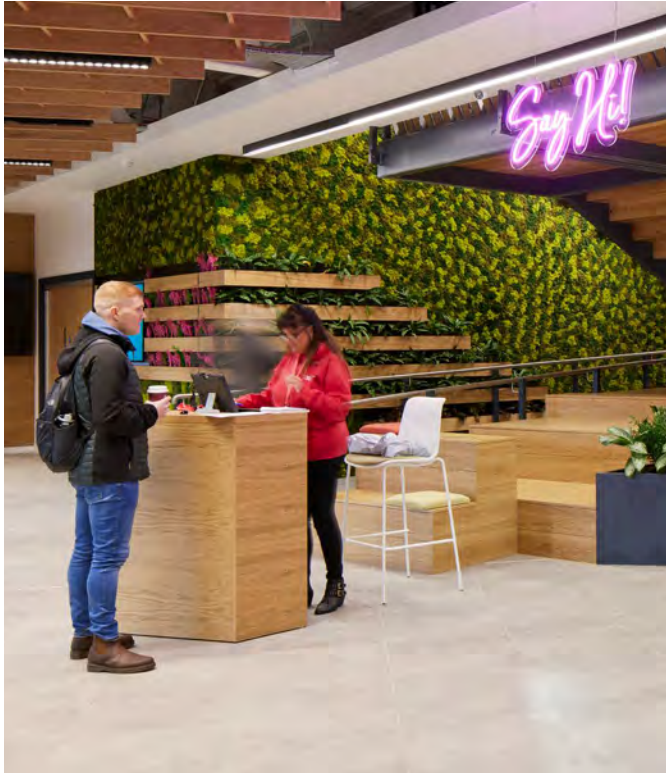
Board and trustees

As at 31 March 2026, there were 12 members of the Home Group Board, of which 10 (83%) are non-executive directors. The remaining posts are two executive directors (the Chief Executive and the Chief Financial Officer). The roles of the Chair and the Chief Executive are held by two different people.

The average length of service of our current non-executive Board members is 4.1 years. Three (30%) of our non-executive Board members and two (35%) of our executive team left in the last two years.

Home Group is a National Equality Standard (NES) accredited organisation, fully committed to equity, diversity, inclusion and belonging (EDIB). For us, it is really important that EDIB is deeply embedded in our approach to recruitment at all levels, including our Board, executive team and senior management team.

Our recruitment and resourcing policy and processes provide for a fair and transparent recruitment and selection process. We include customers in all recruitment processes, including using customers on interview panels for key leadership roles.



In making Board member appointments, we are mindful of the need to ensure our members have the right skills and experience to support strong governance and to lead the organisation, and base appointments on these objective measures.

Workplace adjustments are offered to candidates and colleagues wherever reasonably possible, helping everyone to perform at their best. Home Group is also a Disability Confident and Mindful Employer.

The Board ensures it receives input from a diverse range of people into the governance processes, including customers and colleagues, and makes sure these key stakeholder voices are heard and listened to at Board level.

We do this by employing a variety of mechanisms. As well as appointing customer Board members, we also regularly invite customers to our Board meetings to share their story and experiences first-hand. From this, we then explore that particular focus topic with the executive.



The non-executive Board membership is comprised of:

50% Women	20% BAME	10% have a disability	55 years - average age of Board	4.1 years - average tenure of Board
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In 2025/26, the Board established a national Customer Committee chaired and constituted of customers from all regions we operate in. Recently launched regional oversight groups will also help to bring a wide range of customer voices to the customer committee and the Board.

Customer viewpoint, customer promise assessments and scrutiny panels also take place and provide part of the overall feedback into the organisation providing opportunity to hear from and respond to customer opinion.

Likewise, complaints are analysed and the lessons learned are reviewed by the Board, ensuring the customer voice is listened to.

The voice of our colleagues is included in papers received by the Board and the Governance and People Committee. Results of our Great Place to Work survey are shared with the Board and the committee, which helps inform work around recruitment and retention.

The Health and Safety Governance Committee receives updates on staff wellbeing, including initiatives co-created with our staff.

Our Audit and Risk Committee consist of two Board members and two independent committee members. All four members of our Audit and Risk Committee have recent and relevant financial experience or are certified chartered accountants.

Our external audit partner, Deloitte, was appointed in 2020 and carried out their sixth audit of the accounts for the year ended 31 March 2026.

Each year, the Home Group Board reviews its own effectiveness. This year, it has also specifically reviewed the effectiveness of its committees. This process includes a review of practice against the National Housing Federation (NHF) Code of Governance 2020, as well as exploring how well the Board (as supported by its committees) provides scrutiny and oversight over the delivery of our strategy, our finances and financial sustainability, and risk management and assurance.

Altair Consultancy and Advisory Services Limited (Altair) performed an external board effectiveness review in July 2025, finding Home Group is a well-governed and well-run organisation.

We recognise the value in effectiveness reviews and have created an action plan from the recommendations outlined in Altair's report. The action plan is regularly monitored and revisited to ensure it is providing the impact anticipated.

To recognise the importance of maintaining objectivity and accountability, the Board, committee and executive team members complete an annual declaration of interests and inform us of any changes to their interests during the year. Declarations of interest are published on our website to support transparency. Conflicts of interest are a standing agenda item at the start of each Board and committee meeting and are managed in accordance with our code of conduct.

Employees

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

Here at Home Group, our values are to be accountable, energised, commercial and caring. They drive our organisation and we work hard to embed them across everything we do. To ensure colleagues are best placed to live our values, we have a wide range of support in place to help.

Our approach to pay

Home Group is committed to paying the real living wage.

Gender

Our gender pay gap analysis shows a mean gap of 8.4% and a median gap of 8.0%. While the median gap has decreased and remains below the UK median average of 12.8%, the mean gap has increased slightly from last year driven by some changes in gender representation in the upper quartile.

Our median pay gap remains below the prior year, reflecting longer term progress alongside the continuing need to focus on improving representation.

Ethnicity

Our ethnicity pay gap analysis shows a reduction in our mean ethnicity pay gap, down from 18.2% to 15.5%, while our median gap has fallen to 9.1%. However, we know that ethnicity gaps remain higher among some colleague groups, particularly Black colleagues.

We remain firmly committed to better understanding the disparities in this area, so that we can target our interventions effectively. We want to support colleagues to increase declaration rates, including around 6% of colleagues who haven't yet shared their ethnicity information with us.

The CEO: worker pay

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

The pay ratios have reduced compared to the previous year, especially against the 25th percentile where we see significant impact on colleague salaries, driven by the direct and indirect impact of the increase in real living wage.



Gender pay gap	2026
Home Group: Mean	8.4%
Home Group: Median	8.0%
Office of National Statistics (ONS) Median	12.8%

Ethnicity pay gap	2026
Home Group: Mean	15.5%
Home Group: Median	9.1%

CEO: worker ratio	2026
Home Group: 25th percentile pay ratio	11.7 : 1
Home Group: Median pay ratio	10.0 : 1
Home Group: 75th percentile pay ratio	5.5 : 1



Staff wellbeing

We were named in the UK’s Best Workplaces for a 10th consecutive year in March 2026, with the recognition decided based on an audit of Home Group’s workplace culture and direct feedback from staff through the Great Place to Work survey.

We have also placed in the top organisations on a number of categories; Best UK Workplace for Women, for Development, and among the best charitable organisations.

Great Place to Work results (super large category):

- UK’s best workplace – 17th
- UK’s best workplace for development – 21st
- UK’s best workplace for women – 8th
- UK’s best workplace for wellbeing – 29th



Providing effective support and a positive workplace culture for all colleagues is about more than just awards and salaries alone. At Home Group, we support the physical and mental health of colleagues through a refreshed wellbeing plan built around four pillars: mental and emotional health, physical wellbeing, financial wellbeing and organisational wellbeing.

This is supported by a broad wellbeing offer including a wellbeing hub, flexible working, occupational health, mental health first aiders, colleague networks, peer support groups, self-help resources, wellbeing planning tools, a health cash plan and wider financial support.

Over the past year, Home Group strengthened governance and refreshed support resources with an enhanced clinical support hub, simplified wellbeing guides which improved the visibility of support routes, and worked across teams to strengthen psychological safety, respectful workplaces and harassment prevention.

Sickness absence remains in line with or below benchmarks, while mental health remains the leading cause of absence, informing the organisation’s focus over the next 12 months on prevention, early intervention, stress support and targeted action for colleague groups such as lone workers, night workers or trades colleagues where needs may differ.

Equity, diversity, inclusion and belonging (EDIB)

Our equity, diversity, inclusion and belonging (EDIB) steering group shapes our governance and oversight, helping to coordinate and monitor progress against our colleague commitments and wider EDIB priorities alongside colleague input from across Home Group.

Over the last year, we strengthened our inclusion work through improved governance, refreshed allyship agreements, better visibility of colleague networks and support routes, and targeted engagement activity to better understand lived experience and shape action.

Inclusive recruitment and progression remain a key focus across our organisation. Our recruitment and resourcing approach is designed to promote equality of opportunity and is supported by fair and objective selection processes, bias-aware training for our hiring managers, disability confident commitments and targeted action to improve representation in senior roles, including use of the Rooney Rule approach for multicultural candidates and women in senior appointments.

Professional development

Employing and retaining the right people is essential, but we also have a duty to help them develop and grow professionally within their roles and careers with Home Group.

Alongside learning and training, we offer coaching and mentoring support, providing opportunities for one-to-one coaching from colleagues.

In 2025/26, we invested in external refresher training for all our internal coaches and also external coaching training for our contact centre managers to support with driving performance.

We also provide a wide range of digital learning resources for self-directed learning, having newly revamped these tools to better empower colleagues.

Over the last year, we have also invested heavily in our leadership capability, running a development programme for our directors.

The impacts from this work have been very positive, with a 100% completion rate, three positive career move progressions and colleague feedback on our leadership through our Great Place to Work survey recorded at 74% positive.

We also see significant benefit in expanding and strengthening the variety of routes into and to progress within our organisation and sector, with apprenticeships being one of the key ways we can influence this.

We have apprenticeship opportunities available to enable colleagues to gain professional qualifications relevant to their roles. As of 31 March 2026, we had 83 colleagues actively working towards an apprenticeship.

Career progression within the organisation is also supported through our 'Grow our Own' programme. This programme supports internal talent pipelines and progression of existing colleagues where this fits with their aspirations and the needs of the business.





Building homes, independence and aspirations



www.homegroup.org.uk

Home Group Limited
(Co-operative and Community Benefit Society No: 22981R
Regulator of Social Housing Registered No: L3076

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