Championing a more sustainable future:

Environmental, Social & Governance (ESG) Report 2025/26

Contents

SUSTAINABILITY REPORTING STANDARD FOR SOCIAL HOUSING
Adopter 2026

Foreword

Welcome to this year's ESG Report, which details Stonewater's commitment to building a better, more sustainable future for the customers and communities we serve.

During 2025/26, we were proud to build 741 new homes and continue improving many more through major retrofit work. Behind these numbers are real people and families whose lives are being shaped by warmer, safer and more energy-efficient homes.

Our work to strengthen the quality and resilience of our homes has continued, alongside action to better understand and respond to climate risks such as flooding, overheating and water stress. This is not only about protecting our homes, but about helping to safeguard the future of our customers and communities.

Our social impact remains just as important. Through around 40,000 homes and a wide range of specialist services, we support approximately 93,000 customers. As part of this support, the Longleigh Foundation has approved 807 grants worth more than £607,000, while our supported and domestic abuse services have also helped hundreds of people find greater safety, stability and hope for the future.

> **Our work to strengthen the quality and resilience of our homes continues.**

Strong governance continues to underpin everything we do, giving us the stability and accountability needed to deliver on our promises. Alongside this, we remain committed to strengthening equality, diversity and inclusion, supporting colleague wellbeing and development, and embedding ESG into the way we work. Together, these actions show the difference we are making today, and the care we are taking to build a better tomorrow.

As we look ahead, we know there is still more to do. But this report shows the progress we are making and the values guiding us — a commitment to safe, affordable homes, stronger communit affordable homes, stronger communit and a more sustainable future. By ke our customers at the heart of every decision, we will continue to creat positive change for the people and we serve.

Jonathan Layzell
Chief Executive

About us

Stonewater is one of the largest social housing providers in the UK, dedicated to creating places that people can truly call home since 2015.

We provide safe, affordable housing for people of all ages and backgrounds. We offer homes for rent, shared ownership and purchase alongside specialised services, including retirement, supported living schemes for older and vulnerable people, safe spaces for the LGBTQ+ community, domestic abuse refuges and young people's foyers.

93,000 customers

40,000 homes owned and managed

Operating in **133** local authorities

Merriott, Somerset, a Wholehouse development with enhanced biodiversity.

The Sustainable Reporting Standard

The Sustainable Reporting Standard (SRS) was launched in 2020 by Sustainability for Housing. The standard continues to evolve to focus on the most important issues for both the climate and social housing providers. We are reporting against the 2.1 SRS criteria for the first time, which has been updated to reflect the changing needs of housing providers.

We continue to endorse the SRS as it allows us to assess our ESG performance and create positive outcomes for our customers, colleagues and climate.

The SRS focuses on 8 core ESG themes and 44 criteria, which are fully aligned with the United Nations' Sustainable Development Goals (UN SDGs), Global Reporting Initiative (GRI), the Sustainability Accounts Board (SASB), the International Capital Markets Association (ICMA), and Loan Markets Association (LMA) Principles. For more information, see SRS website.

	Theme Name	Description	UN SDG
ENVIRONMENT	Climate	Prevents and mitigates the risk of climate change	13
	Nature	Promotes ecological sustainability	15
	Resource Management	Sustainable management of natural resources and responsible procurement	12
SOCIAL	Affordability	Provides affordable and secure housing	10, 11
	Building Safety and Quality	Resident safety and building quality are well managed	11
	Residents and Community	Listens to and supports residents and local communities	11
GOVERNANCE	Structure and Board	High quality organisational leadership, accountability and oversight	16
	Employees	Supports employees	8

ESG in numbers 2025/26

EPC C+

73.9%

Average SAP of existing homes

73.3

Average SAP of new-build homes

88

New homes built

741

Scope CO_2e emissions

58,196.4 tCO_2e

Trees planted

4,446

36,474 since 2019

Homes retrofitted

377 Installations completed

248 Installations started

Regulatory rating

G1/V2/C2

SHIFT score

Gold: 71.6%

Environment

Climate change 13

The effects of climate change are being experienced more frequently across the UK. Extreme weather events are becoming more common, alongside wetter winters and hotter summer days. Stonewater is committed to meeting net zero by 2050 across our operations and homes to reduce the effects of climate change.

Net zero

Net zero refers to the balance between greenhouse gases produced and the amount removed from the atmosphere. Net zero is achieved when the amount added is no more than the amount taken away. Stonewater supports the UK Government's plans to achieve net zero carbon emissions by 2050.

We recognise the importance of continuing to reduce our environmental impact. Our **Sustainability Strategy 2026-2030** focuses on:

- Empowering customers to live sustainably.
- Creating healthy, efficient and future-proof homes with reduced reliance on fossil fuels.
- Working with nature to address climate change.
- Reducing our carbon footprint and operate sustainably.
- Developing a sustainable, transparent supply chain.
- Driving collaboration and innovation.

As a housing association, our homes and our supply chain are the biggest sources of our emissions, but we know that we also have other environmental impacts.

We are committed to operating sustainably in every way, including internally. We aim to incentivise colleagues to reduce emissions by using hybrid and electric vehicles, as well as covering the cost of installation for charging points. We have seen the percentage of business mileage by electric vehicles increase each year since 2019.

Stonewater has had a hybrid working approach since the pandemic, which has significantly decreased our office emissions. We encourage colleagues to collaborate at our hubs, which are smaller than our previous offices and better suit our needs.

Reducing emissions from our offices and operations supports our wider net zero goal, but also sets a strong example for our partners, customers and the communities we work within. We will continue to monitor and report our carbon footprint, not only to achieve our own goals but to inspire others to collaborate with us and reduce their own environmental impact.

2025/26 GHG Carbon Emissions	
Scope 1	
Combustion of gas	**3,222.076**
Transport fuel	**16.69**
Company cars	**6.73299**
Scope 2	
Purchased electricity (location based)	**1,797.362**
Scope 3	
Business travel in employee-owned vehicles	**216.1335**
Contractor fleet	**306.41**
Downstream leased assets (rented homes)	**52,331**
TOTAL	**58,196.4**
TOTAL INTENSITY (tCO_2e per property)	**1.58**

New homes

We build new homes that consistently outperform the requirements of Building Regulations, to ensure they align with our net zero goals. To guide our developments, we've embedded an energy performance hierarchy into our Employer's Requirements for new homes. This framework sets out our tiered performance standards from Bronze to Gold+.

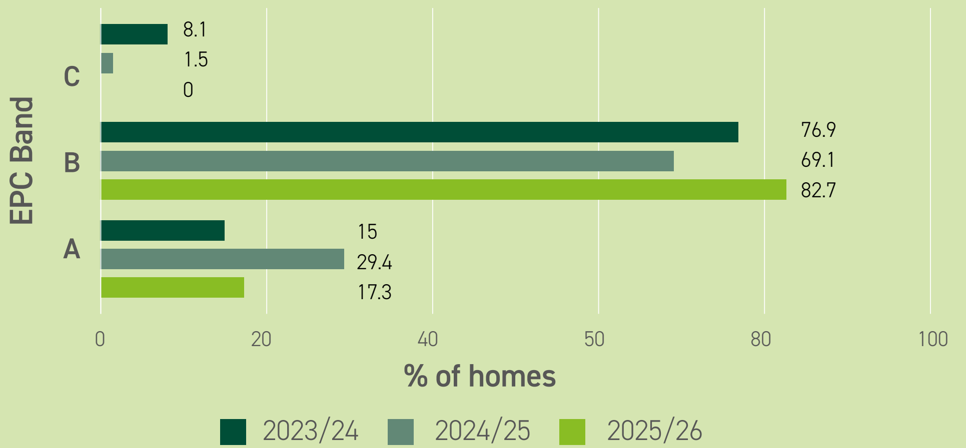
Average SAP of new homes:

88

The performance standards set out the requirements for low energy heating, thermal bridging, airtight standards, ventilation, glazing and PV. Additionally, U values, a measure of how effectively a material or building resists heat flow, will be minimised wherever possible to achieve heightened energy efficiency standards.

Our development team creates sustainable schemes to support the environment. One of our new schemes will have SUDS pods installed into each property. These pods assist with managing rainwater run-off and avoid overloading sewers in heavy rain, helping to reduce flood risk, lowering pressure on public drainage and enhance urban green spaces.

EPC performance for new build homes



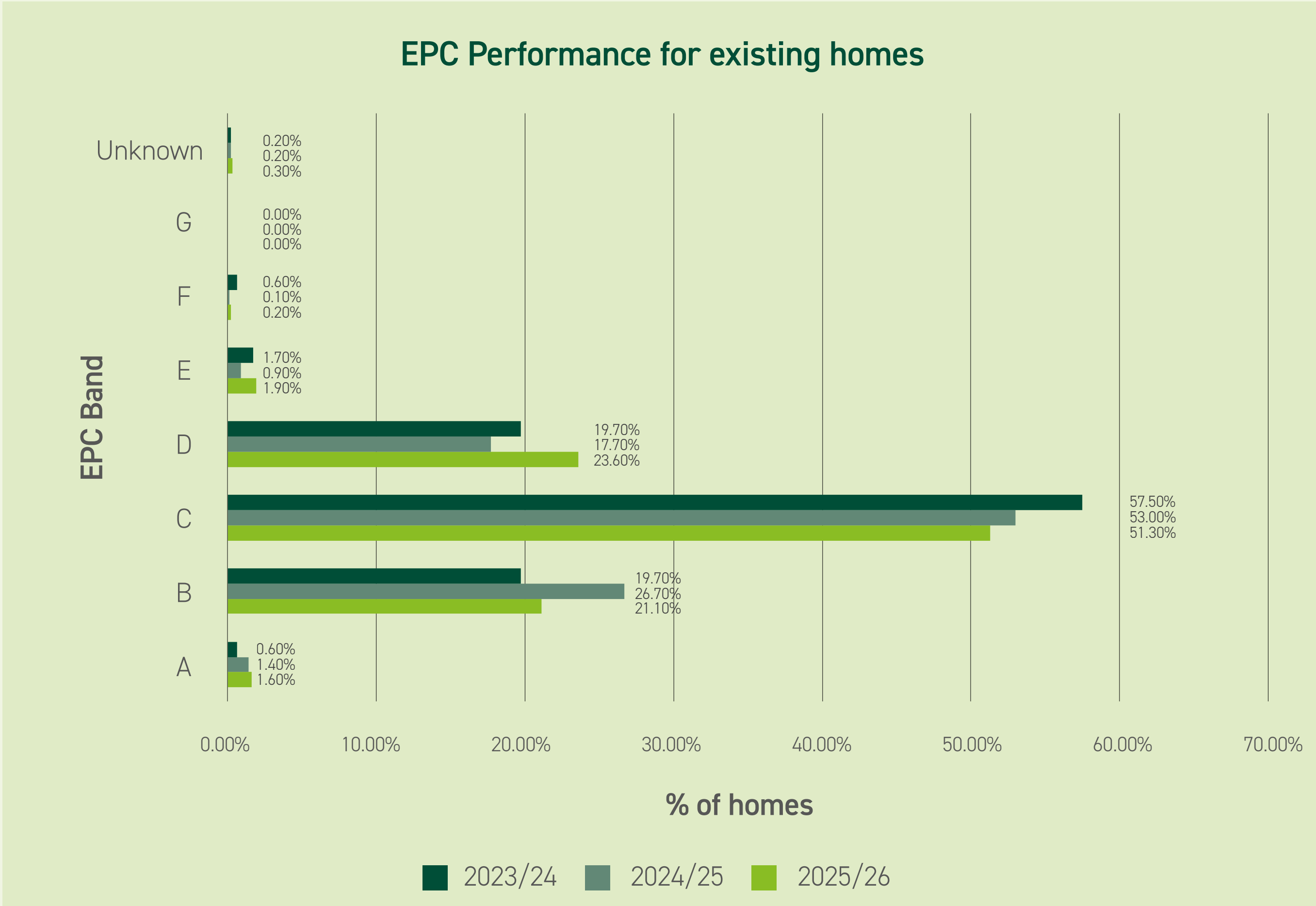
New homes at Kingston Mews, Somerset.

Existing homes and retrofit

The homes we own account for 37% of our total carbon footprint so improving the energy efficiency across our homes is a vital priority. Our retrofit programme not only reduces our carbon footprint but improves the lives of customers by making their homes more comfortable, safe and affordable. Retrofitting a home involves adding new features or technologies to an existing building to improve its performance.

During 2025/26, we started retrofit installations on 248 homes and completed installations on 377 homes. We also completed retrofit assessments on 1,140 to support our planning for future energy efficiency works.

Retrofit measures completed in 2025/26	
Solar PV	143
Cavity wall insulation	24
Loft insulation	148
Windows	38
External doors	37
Air source heat pump	62
High heat retention storage heaters	40
Decentralised mechanical extract ventilation	189
Door undercuts	89
Trickle vent	83
Low energy lighting	96
Hot water cylinder insulated jacket	13
Heating & hot water controls	1



Average SAP* of existing homes:

73.34

*We have seen our overall EPC and SAP performance decrease due to the changes in SAP methodology.

Homes EPC C and above

73.9%

Flood risk

This year, we completed a flood risk assessment covering 100% of our housing stock, assessing river and surface water flood risk. This has strengthened our understanding of long-term flood risk and climate impacts to our homes and informs the ongoing development of our flood risk strategy, ensuring it remains proportionate and tailored to our organisational needs.

We are mitigating flood risk through early warning technology, targeted property level interventions, and strong governance arrangements. In partnership with Previsico, we use property-level forecasting, early alerts, and monitoring, providing up to 48 hours' advance warning via a live data dashboard to support proactive decision-making and customer communication.

We have developed a dedicated flood risk strategy for homes considered to be high risk of flooding. This includes flood warning registrations, water level alarms, bespoke flood plans and installation of Property Resilience Measures where needed.

Our flood risk assessment identified 11% of homes as being at high risk of surface water flooding and 3% at high risk of river or coastal flooding. In response, we are refreshing our flood resilience plan and developing an updated strategy, including enhanced forecasting, sensor deployment and a coordinated cross-team response.

We continue to strengthen data gathering and analysis, including learning from customer complaints and previous weather events, to continually refine our approach to flood risk management.

Overheating risk

We have mapped and assessed the increased overheating risks to Stonewater homes.

We are focusing on improving our understanding of overheating risks and identifying mitigation measures, recognising that further work is needed to fully assess and manage this across our housing stock.

Current actions include:

- Deploying targeted temperature sensors in housing archetypes with higher potential overheating risk and/or where vulnerable customers are present, to improve evidence and understanding of exposure.
- Installing insulation and ventilation as part of our retrofit programme.
- Upgrading ageing communal heating distribution to minimise heat loss and overheating in corridors.
- Working in partnership with others to reduce overheating by increasing green infrastructure, including tree planning and the creation of shaded areas.
- Embedding climate change considerations, including overheating risk, within Employer's Requirements for new build development to reduce future exposure.

As data and learning improve, this work will inform broader assessment and longer-term mitigation planning.

Water stress risk

While a stock-wide assessment of climate-related water stress risks has not been completed, we are taking steps to mitigate potential impacts where risks are already identified.

We currently take the following steps:

- Installing water efficiency devices in homes located in areas affected by water stress, including those subject to water and nutrient neutrality requirements
- Targeting homes most at risk from drought through local campaigns and the provision of water efficiency advice to customers, supporting reductions in household water consumption and improved resilience during periods of low water availability.

These actions help reduce demand and build resilience ahead of more detailed water stress risk assessment work, planned as part of wider climate resilience activities.

Other climate risks

We have not yet mapped any other additional climate risks, but we do plan to. To date, we have focused on assessing floor and overheating risks. Assessment of other climate risks, such as wildfires and storms, has not yet been completed but is planned as part of a wider review of our climate risk assessment approach over the next year.

Stonewater maintains a corporate risk register which focuses on business-critical risks. One of those risks is environment. Within this some climate-related transition risks are considered, mainly legislative, however a more comprehensive assessment across all risks has not yet been completed.

All climate-related strategies have senior leadership approval and Board oversight to ensure risks are fully understood and effectively managed.

Nature

Stonewater's Nature Recovery Framework (NRF) sets out a long-term, nature positive approach to managing 40,000 homes, 339 hectares of communal land, and all new developments. The framework responds to the climate, biodiversity and health emergency, aligns with the Environment Act 2021, Local Nature Recovery Strategies (LNRS) and the Nature Recovery Network (NRN), and embeds biodiversity and climate resilience into both existing estates and new homes.

The NRF is structured around three interconnected pillars:

1. Biodiversity loss and recovery – reversing habitat loss, reconnecting fragmented landscapes and delivering Biodiversity Net Gain.
2. Climate change resilience – improving flood resilience, water efficiency, and the use of nature-based solutions.
3. Community health and wellbeing – increasing access to quality green space and strengthening people's connection to nature.

36,474

In partnership with England's Community Forest Trust, we have funded the planting of 36,474 trees since 2019.

The NRF sets out clear delivery targets to embed biodiversity, climate resilience and community wellbeing across its homes and land. These include achieving a minimum 10% Biodiversity Net Gain (BNG) on all applicable new developments, increasing biodiversity and habitat connectivity across existing estates, and embedding biodiversity standards into the management our communal land.

Climate resilience targets focus on assessing and adapting homes at high flood risk, expanding tree and green infrastructure, improving water efficiency, and delivering nature-based solutions such as sustainable drainage systems. Social targets commit to increasing customer access to well managed green spaces, involving residents in co-design and volunteering, and delivering measurable health and wellbeing benefits.

Progress will be tested through a South-West pilot (2026–2028), monitored using habitat assessments and social indicators, and reported annually to our board, sharing best practice with partners and across the Housing Sector via Stonewater's Biodiversity in Housing Network.

The Nature Recovery Framework has been approved by our board and will be published alongside with Stonewater's updated Sustainability Strategy, in Autumn 2026.

Biodiversity Net Gain

Our current approach is to deliver a minimum of 10% BNG across new homes, while also meeting any higher BNG requirements set by local planning authorities through their Local Plans. As a result, our approach meets the statutory minimum requirement and, where local policy dictates, exceeds it.

Pollutants

Alongside reducing CO_2 emissions, we also aim to cut emissions of other greenhouse gases, including methane and nitrous oxide. Through our sustainable procurement specifications and protocols, we work closely with contractors to minimise the use of harmful products. This includes specifying paints with lower levels of volatile organic compounds (VOCs) and reducing the use of herbicides.

Grounds Maintenance contractors, who were reprocured this year, have both committed to increasing the usage of battery powered equipment and to using electric vehicles.

Sheila Collins, Chair, plants a tree at our 8,000th new home event, Castle Cary.

Resource Management 12

Responsibly sourced materials

To be sustainable, we recognise the need to carry out our activities in an environmentally responsible manner. We are continuing to encourage our suppliers to source materials responsibly, to reduce their impact on the environment.

We monitor our progress through our annual SHIFT assessment, where we survey our key contractors each year.

This year, 57% of our maintenance materials were responsibly sourced.

Waste management

We work proactively with our suppliers and contractors to minimise material waste and reduce reliance on single-use plastics. Any waste generated is prioritised for recycling, with the majority diverted from landfill. Progress is monitored and assessed annually through our SHIFT assessment.

This year, 95.5% of waste was diverted from landfill.

Water management

Stonewater has an established approach to water management, integrating regulatory compliance, design standards, and customer engagement to improve water efficiency and resilience across both new and existing homes.

Our current strategy includes:

- Regulatory compliance: All new homes are designed to meet the statutory baseline water efficiency standard of 125 litres per person per day in accordance with Part G of the Building Regulations. Where required by local planning policy, we would adopt enhanced standards i.e. 110 litres per person per day, ensuring compliance with more stringent local requirements.
- Design and construction standards: Through our Employer's Requirements, we require all new residential developments to incorporate water efficiency measures in line with Building Regulations and local planning policy. This includes using flow restrictors at outlets and reduced capacity fittings to minimise water consumption.
- Environmental compliance and neutrality: We ensure new developments meet environmental and water sustainability requirements, including Nutrient Neutrality and Water Neutrality where applicable. Where required, neutrality is supported through water efficiency improvements in existing homes to offset demand.
- Nature-based solutions (NbS): We incorporate sustainable water management through nature-based solutions, including Sustainable Urban Drainage Systems (SuDS) and wetlands, to reduce flood risk and enhance climate resilience.
- Sustainable water systems: Where appropriate, developments include rainwater harvesting, wastewater recycling, and water-efficient plumbing systems, particularly in areas of identified water stress.
- Demand reduction and behaviour change: We work with residents and colleagues to reduce household water consumption through targeted engagement, education, and awareness campaigns, alongside encouraging the prompt reporting of leaks.
- Partnership working: We collaborate with water companies and other partners to access funding, data, and technical expertise to support water efficiency initiatives.
- Flood resilience integration: Water management is linked to our wider climate resilience approach, including our work on a Flood Mitigation Strategy for homes identified at high risk of flooding.

We are currently developing our water efficiency targets and associated monitoring arrangements. These may include:

- Establishing water consumption targets, such as litres per person per day, to track performance over time.
- Embedding water efficiency measures across new build, retrofit and planned maintenance programmes, including low-flow fixtures, water-wise landscaping and continued resident engagement.

These measures will support a more structured approach to performance monitoring, enabling us to track progress and drive continuous improvement in water efficiency across our housing portfolio.

Sustainable procurement

Sustainability is vital to our procurement process at Stonewater. We are seeking to integrate more sustainable requirements and specifications into our operational and procurement specifications.

When procuring goods and services, we ask our contractors how the environment is prioritised in their work and how they perform against key sustainability criteria, including: waste minimisation, responsible sourcing of materials and reducing carbon emissions.

Sustainable Urban Drainage System (SUDs).

Social

Affordability and security

10 11

Stonewater provides affordable housing for people of all ages, backgrounds and needs. We offer homes for rent, shared ownership and purchase, alongside specialised services.

On average, our customers benefit from a 45.3% discount compared to private sector rent. Stonewater provides long-term, secure tenancies that give people a strong foundation to ease financial pressure.

Units of housing stock of existing homes

	2025/26		2024/25	
Existing homes	**Number**	**%**	**Number**	**%**
General needs	23,081	62.8%	23,054	63.8%
Affordable	6,531	17.8%	6,126	16.9%
Shared ownership	4,121	11.2%	4,009	11.1%
Supported housing	533	1.5%	521	1.4%
Housing for older people	2,420	6.6%	2,419	6.7%
Other	41	0.1%	41	0.1%
Total owned	**36,727**	**100%**	**36,170**	**100%**

We provide several different tenure options for our customers, and we ensure we also build more affordable homes. Building homes for social and affordable rent, rent to buy and shared ownership means that customers have a choice of options that are best suited to their needs and affordability.

Supporting vulnerable people.

New homes	**2025/26**		**2024/25**	
	Number	**%**	**Number**	**%**
Social rent	229	30.9%	242	23.5%
Affordable rent	291	39.3%	395	38.4%
Shared ownership	163	22.0%	278	27.0%
Rent to buy	58	7.8%	114	11.1%
Total built	**741**	**100%**	**1,029**	**100%**

Stonewater makes a difference by supporting some of the most vulnerable in society in desperate need of safe, secure homes. We have been working with local authorities to purchase more than 100 homes for refugees.

Demonstrating our commitment to everyone having a place that they can call home, we've worked with local authorities across our geography to identify and purchase new and existing homes. These properties will provide warm and affordable homes for refugees desperately in need of permanent solutions to settle and provide their families with a brighter future.

Alongside finding homes, we've ensured that relevant support is available. From translated documents, working in partnership with organisations offering specialist refugee support, and our charity partner the Longleigh Foundation.

Reducing high energy costs for residents

The UK is continuing to face a prolonged affordability crisis, including in relation to energy costs. The latest government statistics show that in 2025, there were around 2.36 million households defined as fuel poor in England. The End Fuel Poverty Coalition estimates this number is closer to 12 million in the UK.

Although energy prices have fallen from their peak, they remain significantly higher than pre-crisis levels in 2022-23. We introduced our Fuel Engagement Strategy to help combat fuel poverty and support customers. This strategy remains a key priority in our Sustainability Strategy, ensuring our customers' homes are warm, comfortable and affordable to run.

Our retrofit programme plays a vital role in combatting fuel poverty. Our plan is for all homes to achieve Minimum Energy Efficiency Standards by 2030, helping combat fuel poverty by improving the energy performance of homes, which reduces the cost of heating and running a property.

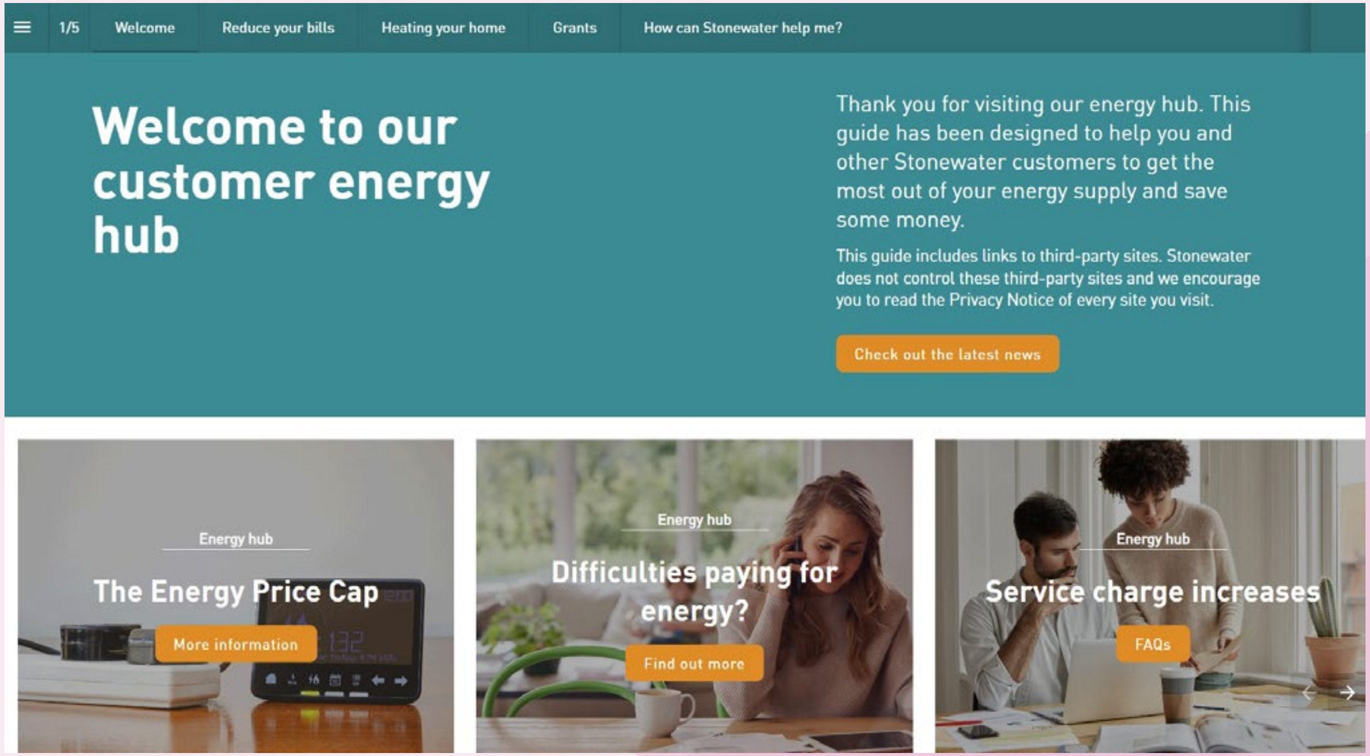
To balance our decarbonisation ambitions with helping eradicate fuel poverty, we are reducing our reliance on fossil fuels. We know that there are potential cost implications for customers when switching from fossil fuels, with electricity currently costing around four times as much as gas. By using efficient electric heating technologies and improved fabric performance we are confident the switch to clean fuels will remain affordable for our customers.

To help reduce the impact of fuel poverty, we also focus on affordable energy, lower consumption, education on efficient home management and access to green skills training.

Our Energy Hub features advice on reducing energy bills and links to accessing support from the government and other agencies. We work in partnership with several charities, including LEAP, a free energy advice service that has supported customers with fuel poverty and damp and mould issues.

> *We are confident the switch to clean fuels will remain affordable for our customers.*

Supporting customers through our award-winning energy hub.



Building safety and quality

In 2025/26, we were awarded the Royal Society for the Prevention of Accidents (RoSPA) Silver Award for our health and safety (H&S) performance over the last 12 months. This reflects the great work that our H&S team, our H&S committees and managers across the organisation have undertaken to help us develop our safety management framework and improve our H&S culture.

Risk assessment data

	2025/26	2024/25
Gas safety checks	99.9%	99.9%
Fire risk assessment	100%	99.5%
Electrical safety checks	99.4%	97.0%
Asbestos management surveys	99.4%	99.0%
Legionella risk assessments	99.9%	99.9%
Life safety checks	99.1%	99.5%
Decent Homes Standard	99.9% (Stonewater all groups)	99.9% (Stonewater) 99.1% (Mount Green)

Any homes that did not meet the Decent Homes Standard will be addressed in the 2026/27 component replacement programmes of work, with a target for completion in 2027.

2025 RoSPA Silver Award

Emergency hazards

We have a robust policy and processes in place to ensure compliance with the Hazards in Social Housing Regulations 2025. This includes changing our systems to capture vulnerabilities on initial contact, and 24-hour emergency mould washes being completed. We have a case management system in place to capture all repairs and communication with customers. This also enables monitoring of key timescales within the regulations.

To reduce the likelihood of damp and mould hazards, we don't just deal with the immediate hazard. We complete in-house surveys, virtual triage and use external specialist damp, mould and condensation (DMC) contractors to survey and remedy all causes of DMC with the hope this eradicates the issue within the home. We also install positive ventilation systems where appropriate to mitigate additional risk in the future. We are currently piloting installation of Aico sensors which allow virtual monitoring of humidity levels in homes to determine where there is a risk of DMC developing.

Providing families with the space they need

Stonewater's approach to damp and mould involves treatment and remediation, as well as targeting prevention through overcrowding initiatives.

We identified that overcrowding contributes to damp and mould, and our initiatives are making a measurable difference.

Last year, we set ourselves an ambitious target: to rehouse at least 100 overcrowded households. We achieved this in multiple ways, one being through managed moves – helping families transition into larger, more suitable homes – and encouraging downsizing where appropriate.

By freeing up underused larger homes, we can match more families to the space they need.

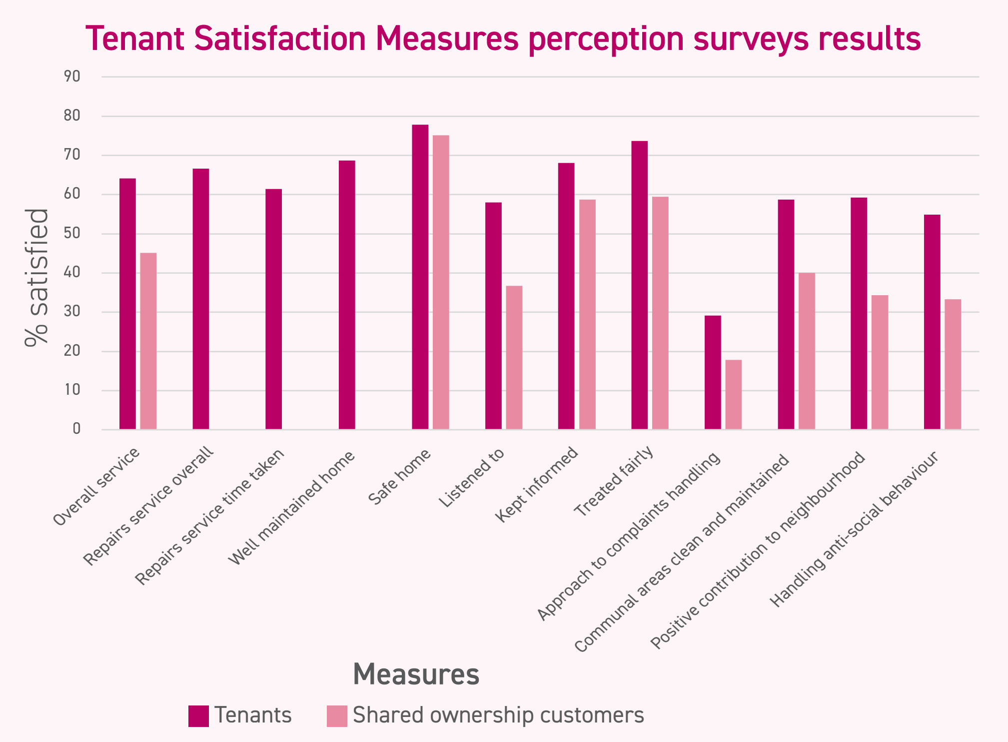
Residents and community

Customer satisfaction is an important metric for us and is constantly reviewed at all levels of the organisation.

Transactional surveys provide customer insight immediately after specific interactions or transactions. This real-time data helps us to understand customer satisfaction at touchpoints, such as after a repair has been completed. This immediacy allows us to address concerns promptly, enhancing overall customer satisfaction and fostering trust.

We also complete Tenant Satisfaction Measure surveys, which assess customers' perception of our services.

Responding to these results, Stonewater is committed to strengthening how our services are delivered locally. We want our services to feel more personal, visible and joined-up, alongside improving how we communicate with our customers, particularly around repairs and delays.



We have also redesigned key services, such as anti-social behaviour and homeownership support, to be more specialist and responsive, and are using customer feedback more consistently to shape how services evolve.

We have also focused on improving the quality of communal and estate services by bringing in new contractors and tightening standards, while continuing to prioritise building safety and ensuring customer concerns are acted on. Alongside this, we have increased opportunities for customers to get involved and influence services. We are committed to being more transparent about our performance and the progress we are making.

Tenant Satisfaction Measures reports.

Ensuring our customers can scrutinise and inform our services is vital to Stonewater's operations. We enable our customers to hold management to account through a formal governance and engagement framework that puts customer voice into decision making.

This includes the Customer Voice policy which commits to providing accessible information, using feedback to shape services, and ensuring customers can influence decisions and hold the organisation to account, aligned to the Transparency, Influence and Accountability Standard.

We provide customers with the chance to provide us with feedback informally, including surveys, workshops, mystery shopping and our online Customer Hubb to ensure anyone can get involved.

We also have formal groups to influence our service delivery.

Our Scrutiny Panel at work.

Scrutiny Panel

Our Scrutiny Panel includes customers from across the country, who conduct reviews of service areas. The customers provide recommendations for improvement, which are discussed at CXCAP and reported directly to the Board. We work with service leads across Stonewater to implement the panel's recommendations.

Customer Experience Challenge & Assurance Panel (CXCAP)

This group includes a Board member, a chief officer of Stonewater alongside two customers. The group ensures that customers are heard and services are influenced by them.

Customer Complaints Learning Panel (CCLP)

This panel helps us to improve our services by reviewing complaints centred on a specific service or topic. Their reviews have focused on areas customers have told us it's important to get right, including communications and anti-social behaviour.

Ageing Well Board and Disability Inclusion Group

This group is important to ensure our services are inclusive of all customers and their needs.

Community Champions

This programme enables customers to influence the quality of service in their local communities by reporting back to us on the quality of our estate services, getting involved in community days and suggesting ideas for community investment.

Stonewater welcomes all forms of feedback from our customers, as this enables us to focus on improving our services and communication, as well as knowing our approach is working well.

As members of the Housing Ombudsman Service (HOS) we follow the Complaints Handling Code. Our aim is to resolve complaints by fully investigating and responding to complaints within the committed timescales.

% of complaints responded to within Complaint Handling Code timescales

	2025/26	2024/25	2023/24
Stage 1	98.0%	97.4%	82.9%
Stage 2	97.5%	98.3%	95.8%

HOS maladministration rate	59%
HOS severe maladministration rate	1%

Learning from the complaints we receive is a Board-led priority and has supported several service improvements during 2025/26. This includes:

- Complaints relating to estate services reduced significantly, from 765 in 2023/24 and 481 in 2024/25 to 183 in 2025/26. This reduction accounted for approximately 74% of the overall decrease in Stage 1 complaints and followed improvements to contract management, the introduction of specialist estate service roles, enhanced online reporting and better customer communications.
- Customer feedback highlighted the need for clearer information and more consistent communication. In response, we introduced new estate services communications, including online information about contractor attendance schedules, and developed new homeownership handbooks to help customers better understand their rights and responsibilities.

Estate services complaints continued to decrease this year.

- Reviews undertaken by the Customer Complaints Learning Panel identified opportunities to strengthen communication, consistency and internal processes across repairs, contractor management, service charges, leasehold services and shared ownership. These recommendations have informed service improvements, additional colleague training and changes to customer information.
- While escalation rates improved from 33.7% to 29.5%, we recognise the need to resolve more issues at the earliest opportunity. Work is under way to strengthen the tracking and delivery of commitments made through complaints, helping to improve customer confidence and reduce repeat contact.
- Complaints data identified responsive repairs as the largest source of complaints, accounting for 56.3% of all Stage 1 cases. During 2026/27, a new complaints management system will be introduced to provide enhanced root cause analysis and support more targeted service improvements.

Resident support

Stonewater's specialised services include employability, retirement, supported living for vulnerable people as well as safe spaces for the LGBTQ+ community, domestic abuse refuges and young people's foyers.

Enjoying crafting in a retirement living scheme.

Retirement living

We recognise the importance of our customers living in great places to grow older. Our retirement living schemes are co-designed to meet our customers' needs. The properties give the space, and privacy customers need to live independently, with access to support from our experienced and friendly team when customers need it.

Longleigh Foundation

The Longleigh Foundation is a compassionate grant-making organisation, working in partnership with housing associations to improve the wellbeing of customers. It was set up by Stonewater to support the lives of customers and communities.

Over 2025/26, the Longleigh Foundation has approved **807** grants with a total value of **£607,989**.

Building skills and confidence

Through our Employability service, we have continued to support customers to develop skills, improve confidence and access new opportunities.

This year, we supported Reda to take a significant step towards her career goals. After participating in our Sustainable Futures programme, Reda connected with our Employability team and partner, Clean Slate. With their support, she accessed budgeting advice and successfully applied for funding through the Longleigh Foundation.

Reda was awarded a £1,000 grant, enabling her to enrol on an accounting course she previously could not afford. This case highlights how targeted support can unlock opportunities, build confidence and support long-term customer outcomes.

> *Throughout the course, we learned a lot and had the chance to meet the many professionals who are working hard behind the scenes to create a greener future for Stonewater customers.*
>
> *I honestly never believed my housing association could help with my career, but this is a real story – all I needed to do was ask. Everyone was so encouraging, supportive, and incredibly friendly throughout the whole process.*
>
> **Reda**

Supported living

Stonewater understands that some customers have specific needs, particularly, for example, young people and homelessness. Our supported living service provides tenancy management support, key life skills, mental health support and supporting moving into independent living.

Food bank

This year, the Swindon Foyer partnered with a local food bank. This is the only non-religious food back in Swindon, removing potential barriers associated to faith. Young people living in the foyer have also volunteered to help with this service.

Supporting vulnerable customers

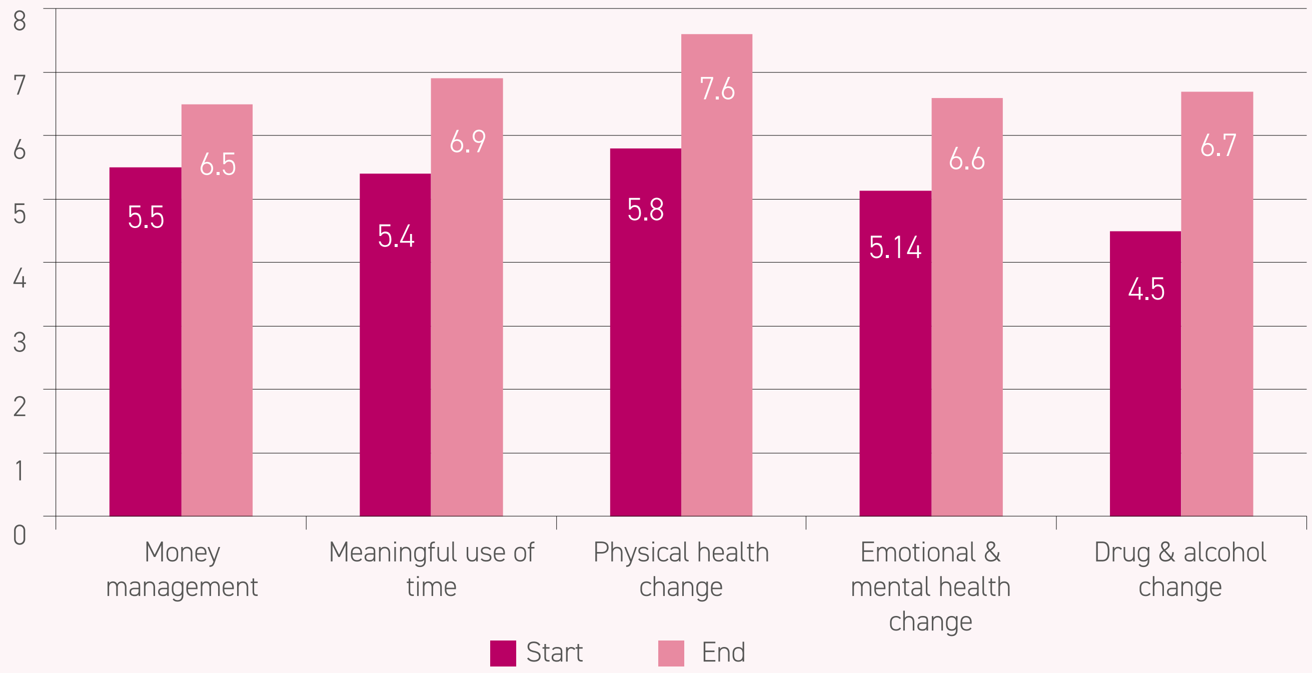
Cameron moved into one of our supported housing foyers in 2023. They had complex needs including alcohol dependence and childhood trauma.

Staff at the foyer pushed for the mental health teams to complete the Care Act assessment and Cameron was then allocated an adult social worker.

After two years, funding was granted for Cameron to access an adult mental health supported accommodation placement.

Staff at the foyer supported them to find the placement and facilitated the move in February 2026.

Outcome Star Area



In Supported Housing, we use the Outcome Star to help measure the impact of our support in various areas. The graph demonstrates the positive impact Stonewater has on our customers.

2,000+

Welfare checks completed and created **419** activities for customers

Domestic abuse

We deliver a range of domestic abuse services across refuges, safe accommodation services and the community, providing tailored, trauma-informed support to survivors and their children.

Our services are centred on recovery, supporting survivors to rebuild their independence through life skills, financial stability and access to employment or training, enabling them to move forward with confidence.

In 2025/26, we supported 198 adults and 162 children, with 156 survivors moving on to independent accommodation.

- 82% of survivors achieved positive move-ons, including 6% into Stonewater homes.
- 100% felt safer through accessing our services.
- 96% reported improvements in health, wellbeing relationships and financial independence.
- 83% felt ready for independent living at the point of move-on
- 94% rated their overall experience as very good.
- 37 children entered education, with 95% actively engaging.

Our Domestic Abuse Intervention Team supports General Needs customers experiencing domestic abuse, providing a central point of contact for advice, risk assessment and safety planning. The team works closely with colleagues across housing services to ensure customers are identified early and connected to the right support. During the year, the team received over 650 enquiries and supported 377 people, strengthening early intervention and improving the consistency and timeliness of our response.

We have also achieved key accreditations, including Leading Lights and Domestic Abuse Housing Alliance (DAHA) in February 2026, recognising the quality and consistency of our response.

Supporting our customers.

Rebuilding safety and independence

Lorna and her son, who has mental and physical disabilities, were referred to our refuges following domestic abuse, which her son had been witnessing. On arrival, we worked with social care to ensure the accommodation could meet her son's needs, securing necessary adaptations so the family could remain safely in the refuge. Lorna was also referred for specialist counselling, including support for substance misuse linked to coercion by the perpetrator.

Through co-ordinated, trauma-informed support, Lorna has made significant progress. She is now substance-free and focusing on her health and wellbeing. Her son has continued attending his specialist school, maintaining stability and benefitting from therapeutic support, including sensory resources.

The family are now settled and rebuilding their lives, with support to secure long-term adapted housing. Lorna feels safer, healthier and more in control and is building a positive future for herself and her son.

Placemaking

Investing in making our communities great places to live is a vital service. We want to ensure our customers are proud to live in their homes so placemaking is at the heart of our approach to creating new homes and enhancing existing areas.

With new homes, placemaking begins before construction starts. Community engagement is central to our ability to offer high-quality services for people who need them most. People in the local area, including parish councils, schools, universities and community clubs are involved with our projects and help us understand the area in more depth.

At our existing schemes, our group of Community Champions complete scheme inspections and find solutions to issues in their area. The champions' feedback has been integral to solving issues and creating a deeper engagement within their communities. This group of customer volunteers take steps to be proud of where they live and make their community a better place.

Supporting communities is a key part of what we do, and this year, we hosted Community Days at schemes that were chosen based on complaints, case numbers and because we felt we could make the most impact at them.

Social value is a core criterion when procuring goods and services from suppliers. With input from our customers, we have developed a social value contributions table, identifying social value priorities for Stonewater and its customers. This ensures we derive the most value and enables suppliers to select the type and level of contribution they can make. We ask suppliers to monitor and report on their social value contributions to us on a regular basis.

One way we do this is through public art. We commission attractive and meaningful public art at our new developments to give customers a sense of pride in their community. The designs reference the surrounding landscape and reflect the natural character of the area, helping to reinforce a strong sense of place within the development.

As part of this commitment, Stonewater commissioned Sussex-based artist Dave Lucas to design and create a series of bespoke timber seating installations for the Bishops Lane development in Ringmer, East Sussex. The handcrafted benches and stools provide inclusive, functional seating while contributing positively to the character and identify of the shared space.

All timber used was sustainably sourced and crafted using low-impact techniques, supporting Stonewater's environmental objectives. The seating will help create a welcoming communal space that encourages social interaction and reflects our commitment to social and environmentally responsible placemaking.

Public art installed at Farndon Fields (left) and Sturt Farm.

Governance

Stonewater is a not-for-profit housing association, regulated by the Regulator for Social Housing. Effective corporate governance supports accountability across Stonewater and our stakeholders, ensuring alignment with our Vision, Values and regulatory responsibilities.

Regulatory rating

G1/V2/C2

Structure and Board 16

We're really pleased to have been rated G1 for Governance and V2 for viability, while also being assessed as C2 on the new consumer standards. Our G1 rating recognises our strong leadership, governance and risk management. The V2 financial viability rating reflects our resilient financial position despite sector-wide challenges and increased investment in existing homes. The C2 rating confirms we have broadly met the new consumer standards, including meeting our health and safety responsibilities as a landlord, with some areas identified for further improvement.

Stonewater's Board is responsible for ensuring we have a robust risk and control framework. We manage risks by identifying the nature, likelihood and possibility of risks as they emerge and taking actions to remove, mitigate or transfer them.

Our Chief Officer Group (COG) is responsible for identifying and managing risks. Our risk register and risk appetite sets out the nature and levels of risk areas we are prepared to take. Our risk register includes ESG risks, including meeting environmental objectives and mitigating the impact of climate change upon Stonewater and our customers.

Board chair, Sheila Collins.

An important part of effective corporate governance is efficient handling of conflicts of interest at Board level. Stonewater abides by Principle One of the National Housing Federation's Code of Conduct 2022. A comprehensive conflict of interests' register is maintained and reviewed at each Board meeting. Where a member has a declared interest in any agenda item, they are required to withdraw from both the discussion and associated decision-making process.

% Board turned over in the last two years	33.3% (12 members, 9 including new recruited members)
% Senior Management Team turned over in the last two years	45.71%
Number of Board members on the Audit Committee with recent and relevant financial experience	2 members: (i) Fellow of ICAEW, experience Audit Committee and Finance Committee Chair, overseeing financial performance and financial statements. (ii) Integral to finance lead roles in housing and education
% of Board who are non-executive directors	100%
Tenure of current external audit partner	1 year - Menzies
Date of last independently ran Board effectiveness review	2024 Last in-house review February 2026
Adverse regulatory findings over the last 12 months	Mount Green pleaded guilty to charges brought by Surrey F&RS under the Regulatory Reform (Fire Safety) Order in February 2026*

*More information can be found here

Our Board is structured to reflect the diversity of our customers and the communities we serve. This ensures a broad range of perspectives informs our decisions and that assumptions are constructively challenged. This diversity is essential to ensuring all customer voices are represented at Board and senior management level.

Customer insight is further embedded through representation on our Scrutiny Panel and our Customer Experience Challenge and Assurance Panel. Customers are also consulted on policies that affect them, and our Colleague Voice forum provides employee input on people-related matters.

Stonewater has policies in placed that embed Equality, Diversity and Inclusion (EDI) within the recruitment and selection of Board members and senior management. This is achieved through inclusive recruitment practices, including fair and transparent selection processes, diverse shortlisting approaches, and the use of multiple recruitment channels to attract a broad range of candidates.

Governance policies emphasise the importance of reflecting the diversity of customers and communities served, supported by regular monitoring of diversity data to identify gaps. In addition, those involved in recruitment receive training and external search partners are used where appropriate to ensure diverse candidate pools are considered. These measures help ensure that recruitment is fair, inclusive, and supports diverse leadership and effective decision-making.

Diversity strand	Board		Customer profile	
	2025/26	2024/25	2025/26	2024/25)
% Women	67%	42%	54%	53%
% Ethnic minority	12%	17%	13%	12%
% Disabled	12%	17%	24%	19%

Employees

Stonewater is fully committed to equality in all we do, and our pay framework ensures that colleagues that do the same work are not paid differently. We ensure we pay the Real Living wage - it is a criteria we have to answer.

Stonewater values individuality, knowing our colleagues' dedication drives our impact. We've made good progress over the years in improving gender balance in senior roles and increasing overall diversity across our workforce. However, our pay gaps demonstrate there is still work to be done.

Whilst our workforce is predominantly made up of women, many women remain in lower-paid roles, and this continues to influence our gender pay gap.

Our focus will remain on targeted, strategic action to promote fair pay and equitable opportunities for all colleagues. Our commitment includes improving our recruitment practices; listening and engaging; building sustainable and tailored action plans.

Pay Reporting	2025	2024	2023
Gender pay gap	20.99%	20.49%	21.42%
Ethnicity pay gap	9.29%	15.21%	5.08%
CEO: median-worker pay ratio	8:1	9:1	8:1

Professional development

Stonewater strongly believes in building capability and that learning should be easily accessible to everyone. Learning happens throughout the organisation to support and inspire, making a difference to individuals and business performance. We do this in several ways:

Dedicated programmes – we run internal programmes to support colleagues, including our Step up to Manager programme, which provides an ILM level 3 & level 4 qualification.

Apprenticeships – we offer different apprenticeships at varying levels from Business Administration level 3 to Professional Accountancy level 7.

External learning – colleagues can apply for funding for external training providers for individuals or for whole teams.

Graduate programme – our 18-month rotational graduate programme allows our graduates to gain hands-on experience across key areas of our organisation, building a deep understanding of the social housing sector. Alongside their placement, they also study for a CIH level 4 qualification.

> *Stonewater is fully committed to equality in all we do, and our pay framework ensures that colleagues that do the same work are not paid differently.*

Equality, Diversity and Inclusion

Stonewater integrates Equality, Diversity and Inclusion (EDI) into all aspects of our operations, supporting our purpose and ensuring our workforce reflects the communities we serve.

EDI is a strategic priority, led by The EDI Delivery Group and supported by the EDI Operational Group. Together with frameworks such as the Social Housing Equality Framework (SHEF), the investing in Ethnicity Maturity Matrix, and Disability Confident, these groups drive EDI integration across policies, systems, culture, and training. They work closely with the People Team and employee networks.

Our EDI Strategy and accompanying Action Plan is continuously updated to reflect business priorities and external requirements. Most objectives are currently rated green, with progress reviewed quarterly. Work is under way towards the SHEF Excellence Self-Assessment for 2026-27.

The Investing in Ethnicity Maturity Matrix gained us the "Advanced Employer" accreditation and we were recognised as the 12th best organisation in the Top 30 organisations at the Ethnicity Awards. Our Resourcing Manager and Co-Chair of the Race Equality Employee Network Group 2GeTher was also recognised as a "Computacenter – Future Leader" for her EDI work and work with the 2GeTher Network, including the implementation of the Team Tailor Application Tracking System to ensure that inclusion in recruitment is an essential.

Our Data Enrichment Programme is now being implemented, enabling us to compare customer and colleague demographics to understand how well we reflect the communities we serve and understand their needs.

Reverse mentoring

The third cycle of Stonewater's Reverse Mentoring programme incorporated feedback from earlier cohorts and key lessons learned, enabling ongoing refinement and continuous improvement.

Colleagues take part in workshops followed by a final wrap-up session where participants will share their insights, key takeaways, and discuss how the programme has influenced their future way of working.

Colleague networks

Stonewater's colleague networks allow everyone to come together, share experiences and learn from other peoples' perspectives. Everyone is welcome, whether they have a protected characteristic or are an ally.

Our network groups help us to tackle inequality and raise awareness throughout the organisation, as well as driving and supporting the importance of being an inclusive organisation.

Alliance – gender equality network, with supporting menopause and men's listening groups.

Spectrum – supporting LGBTQ+ colleagues and providing a safe space for discussion, raising awareness and promoting understanding with allies.

2GeTher – race equality group, seeking to ensure our business reflects diversity and that opportunities are open to all.

Inspire – disability networking group, raising awareness about seen and hidden disabilities and ensuring colleagues can seek support.

Colleagues celebrating South Asian Month.

Our annual EDI initiatives

2019
I Am Stonewater

Year of Inclusion
2020

2021
Inclusion 21

22 reasons for Inclusion
2022

2023
Positivity not Negativity

The Year of the EDI Trailblazers
2024

2025
Celebrating Colleagues & Community

Inclusion 21: IMPACT
2026

Staff wellbeing 8

Ensuring our colleagues are supported, rewarded and cared for at work is integral in our commitment to making Stonewater an exceptional place to work.

Our **Health & Wellbeing Hub** provides support and guidance to all employees to help themselves, another colleague or other loved ones. The hub offers signposting to resources on wellbeing, including both physical and mental health. Our Wellbeing team is also available for advice, signposting or just somebody to chat to, and are all trained Mental Health First Aiders. We also have a team of Grief First Aiders who have been trained to give initial support to anyone experiencing grief or bereavement.

We know our colleagues are also feeling the effects of the rising cost of living, so we created a Financial Wellbeing Hub to provide money saving tips. It highlights our reward offer to colleagues that includes discounts, as well as an Employee Assistance Programme that provides personalised on demand, confidential advice.

Since making the switch to our hybrid working model, we understand the importance of colleagues having a dedicated home working space. We introduced a loan for members of staff to create a defined workspace in their home. This loan can also be used to make eco-friendly home improvements to improve the energy efficiency of a home.

We know it's important to stay connected and keep colleagues up to date. We encourage collaborative working at our hub workspaces, as well as informing the whole organisation of key updates at our monthly Team Talks, manager briefings and posts on our intranet platform.

Collaborating in one of our hubs.

Sustainable finance

Sustainability linked loans

Stonewater has five bank facilities which are sustainability-linked. These facilities include a provision to reduce the margin on interest payable if agreed ESG Key Performance Indicators (KPIs) are met. The KPIs and their targets are largely consistent across these five loans.

KPI 1: We have committed to investing in retrofitting existing homes which reduces our emissions and makes homes more comfortable for our customers. This also ensures our stock exceeds the current minimum regulations and achieves EPC Band C by at least the 2030 milestone.

KPI 2: We aim to enhance our Sustainable Homes Index for Tomorrow (SHIFT) score year-on-year. SHIFT covers several areas of our business, including existing homes, resident engagement, new builds, offices and operations, strategy and leadership and supply chain; ensuring we make improvements across the whole of our organisation.

KPI 3: Stonewater has pledged to deliver new affordable homes that surpass the minimum planning regulations in relation to energy efficiency measures, with a high percentage reaching SAP 86 or above.

The KPIs are purposefully set to be "stretch" targets. In 2024/25, we achieved all our KPI targets for two of the five facilities, benefitting from the full interest rate margin reductions on those facilities. We achieved targets for all but one of the KPIs for the remaining facilities, resulting in a partial interest rate margin reduction. These results that we are seeing for KPI 2 are because of a lot of work and standard setting since 2021, which we are now seeing through our new developments.

KPI	Performance 2025/26	Target 2025/26	Performance 2024/25	Target 2024/25
KPI 1[1]: Increase the percentage of existing homes that are EPC C or above	81.1%	82.0%	79.9%	78.4%
KPI 2: Improve SHIFT score annually	71.6%	70.55%	71.3%	68.7%
KPI 3[2]: Increase the percentage of land and build homes that are SAP 86 or above	33.9%	25.0%	53.7%	15.0%

1 This figure excludes new homes built since 2022/23 and has been reported using SAP 9.94.
2 This KPI does differ slightly between lenders. It is due to this KPI that not all three KPI targets were met for all facilities in 2024/25, but only two.

Euro Medium Term Note (EMTN) programme and sustainable bonds

In July 2021, we established a £1.0bn EMTN programme, making it simpler to raise funds in the capital markets to deliver our commitments as a social housing provider.

In September 2021, we successfully issued our first £250m sustainability bond from this programme. The bond was issued by Stonewater's funding vehicle, Stonewater Funding PLC, and matures in September 2036. Bond proceeds were used to refinance existing Affordable Housing and Green Buildings as well as for new Affordable Housing and Green Buildings. 'Affordable Housing' is defined as social and affordable housing in the United Kingdom. 'Green Buildings' are homes with an EPC Rating of Band A or B.

Stonewater identified a £321m portfolio of qualifying assets, which complied with Stonewater's Sustainable Finance Framework (SFF). These assets were split 50% each between Affordable Housing and Green Buildings.

The proceeds from the £250m bond were fully allocated in the ESG Report 2021/22 which was externally reviewed by ISS Corporate Solutions. 41% of the bond was allocated to new assets and the remainder to existing eligible assets. At the point of allocation of bond proceeds, the new homes identified for Affordable Housing had an average rent vs. the private sector of 65%. Refinanced existing homes identified for Affordable Housing had an average rent vs. the private sector of 53%. We used the proceeds to build or refinance 2,152 homes, across 84 schemes in 49 local authority areas nationally.

We will continue to report on the 2021 bond allocation portfolio until 2036, when the bonds are repaid. Any changes versus the 2021/22 report will be due to stock disposals. 17 homes from the fully allocated £250m portfolio and 157 from the £321m portfolio of qualifying assets have been sold since March 2022, resulting in a drop of £2.8m from the £250m portfolio and £3.0m from the portfolio of qualifying assets. As such, due to the remaining £318m portfolio of qualifying assets, and aligning with our SFF, we can confirm that eligible assets and expenditure allocated to projects exceeds net proceeds raised under the 2021 sustainability bond.

For more granular detail of the bond allocation, please refer to the Sustainable Finance chapter of the 2021/22 ESG Report, available on our website.

Appendix

UN Sustainable Development Goals

There are 17 Sustainable Development Goals (SDGs) which encompass 169 targets and 7,525 actions. The goals are an urgent call for action by all countries – developed and developing – in a global partnership. The SDGs aim to end poverty and other deprivations, alongside the recognition that this must go hand-in-hand with improving health, education, and reducing inequalities and spur economic growth. All of this runs in tandem with tackling climate change and working to preserve our oceans and forests.

The Sustainable Reporting Standard for Social Housing 44 Criteria for ESG Reporting

No.	Criteria	Page no. in report
C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	8
C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	8
C3	Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?	7
C4	What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy? What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?	7-9
C5	Scope 1, Scope 2 and Scope 3 Green House Gas emissions Total emissions per home	7
C6	How has the housing provider mapped and assessed the increased flood risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	10
C7	How has the housing provider mapped and assessed the increased water stress risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	10
C8	How has the housing provider mapped and assessed the increased overheating risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	10
C9	Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, is the housing provider planning on producing one in the next 12 months?	11
C10	Does the housing provider have a strategy to identify, manage, and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?	11

No.	Criteria	Page no. in report
C11	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?	13
C12	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	13
C13	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	13
C14	How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of the housing provider's supply chain when procuring goods and services?	13
C15	For properties that are subject to the rent regulation regime, report against ONE OR BOTH of the following Affordability metrics: - Rent compared to average private rental sector (PRS) rent across the relevant Local Authority - Rent compared to the relevant Local Housing Allowance (LHA)	14
C16	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing (excluding Housing for Older people) - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Private Market Sale - Other	14

No.	Criteria	Page no. in report
C17	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing (excluding Housing for Older people) - Housing for Older people - Low-cost home ownership - Care homes - Private Rented Sector - Private Market Sale - Other	14
C18	How is the housing provider trying to reduce the effect of high energy costs on its residents?	15
C19	Describe the condition of the housing provider's portfolio, with reference to: % of homes for which all required gas safety checks have been carried out. % of homes that meet national fire safety regulations (varies by nation – see guidance). % of homes for which all required electrical safety checks have been carried out. % of homes for which all required asbestos management surveys or re-inspections have been carried out. % of homes for which all required legionella risk assessments have been carried out. % of homes for which all required communal passenger lift safety checks have been carried out.	16
C20	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	16
C21	How do you manage and mitigate the risk of emergency hazards, including damp and mould? How do you reduce the likelihood of damp and mould hazards occurring?	16

No.	Criteria	Page no. in report
C22	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?	17
C23	What arrangements are in place to enable residents to hold management to account for the provision of services?	18
C24	Report ONE OR BOTH of the following quantitative metrics: - % of Stage 1 and Stage 2 complaints responded to within target timeframes (varies by nation). - Average time in working days to respond to Stage 1 and Stage 2 complaints. How have reported complaints resulted in change of practice within the housing provider?	19
C25	In the last 12 months, what additional support have you provided to your tenants? Please include support across any of the following areas, as well as any other relevant services: - Employment & training - Wellbeing & mental health - Vulnerable tenants	20-22
C26	In the last 12 months, what interventions has the housing provider made or enabled to foster stronger communities and places, considering both: - Physical changes to shared spaces or public realm - Events, activities, and signposting	23
C27	How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?	23
C28	What is the housing provider's most recent regulatory grading/status?	24
C29	Explain how the housing provider's Board manages ESG risks. Are ESG risks incorporated in the housing provider's risk register?	24
C30	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action?	25
C31	How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?	25

No.	Criteria	Page no. in report
C32	Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of Board members and senior management? How do they do this?	25
C33	What % of the housing provider's Board have turned over in the last two years? What % of the housing provider's Senior Management Team have turned over in the last two years?	25
C34	Number of Board members on the housing provider's Audit Committee with recent and relevant financial experience.	25
C35	What % of the housing provider's Board are non-executive directors?	25
C36	For how many years has the housing provider's current external audit firm partner been responsible for auditing the accounts?	25
C37	When was the last independently-run, Board-effectiveness review?	25
C38	How does the housing provider handle conflicts of interest at the Board?	25
C39	Does the housing provider pay the Real Living Wage?	28
C40	What is the housing provider's median gender pay gap?	28
C41	What is the housing provider's CEO: median worker pay ratio?	28
C42	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	29-30
C43	What activity has the housing provider undertaken over the last 12 months to support the physical and mental health of its staff? What impact has this had on staff and the wider organisation?	31
C44	What activity has the housing provider undertaken over the last 12 months to support the professional development of its staff? What impact has this had on staff and the wider organisation?	28

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