# Environmental, Social, and Governance (ESG) Report

2024/25

Through our passion for housing, more people have a safe place to call home

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**Executive summary**

Since our formation in 2012, Your Housing Group (YHG) has become one of the North's leading developers and providers of social housing, managing more than 29,000 homes.

Ours is a large and diverse portfolio of homes that covers general properties for social and affordable rent, through to retirement living developments, and various other private rental offers, such as market rent, key worker accommodation, student accommodation, Rent-to-Buy, and Shared Ownership.

At the start of this year we launched our new three-year corporate plan, 'The YHG Plan', which has been built on our values and sets out how we will achieve our vision that 'Through our passion for housing more people will have a safe place to call home'.

Our vision represents who we are, what we do, and what we always strive to achieve for our residents and communities, and we know that now more than ever, having a safe place to call home is vital for people to live well, and that that's about more than just bricks and mortar.

Providing a safe place to call home means a place to live that is warm, well-maintained, and meets the standards everyone deserves, in an environment where you can feel secure, supported, and connected to your community.

Safety remains a top priority at Your Housing Group and this year we've continued with our extensive Building Safety Programme and continued to invest in improving the quality and energy efficiency of our homes, ensuring our customers remain safe and comfortable.

Beyond our buildings, we've been continuing to deliver even more services which meet our customers' diverse needs and support them to live well in their homes and communities.

This year we've increased resources within our customer-facing housing teams, including additional and specialist support for survivors of domestic abuse. We're also really proud to say we've received our Resolve accreditation which demonstrates our good practice in managing antisocial behaviour.

Our customers are at the centre of everything we do, and it's important to us that we listen to their voices and understand their perspectives to be able to better inform our decision-making.

This year we established our Culture Group which is a forum attended by both myself and the Chair of the Board, Mike Gaskell, and gives us a valuable opportunity to listen to our residents and understand whether the actions we're taking are improving our culture and having a positive impact on the services they receive from us.

We've also established an Equality, Diversity and Inclusion (ED&I) Group where residents provide their views and experiences to help us improve our approach to inclusion across all our service areas.

We’re really proud to say that our approach to customer engagement has once again been recognised this year as we received our reaccreditation from TPAS, for the fourth year running.

We have a workforce of passionate people who are key to delivering everything that is set out in The YHG Plan, and it’s essential that we continue to invest in our people.

Our People Strategy has been refreshed during the year which help us to ensure we have the right people, with the right skills, experience and behaviours in place to deliver on our ambitious plans.

The YHG Plan recognises our broader responsibility and values the importance of using our voice to champion our sector, residents, and communities. We understand that by collaborating, both within our sector and with external partners, we can address challenges more effectively and create meaningful, positive change in people’s lives.

We know that there’s many challenges across social housing and society as a whole. In January 2025, we hosted our first stakeholder event at our Warrington offices, bringing together partners from across the sector and beyond to explore how we can achieve our shared vision and deliver on our corporate plan.

I’m confident that with our new plan, a talented team of colleagues, and strong leadership from our Board, we are well placed to make a real difference. By working closely with our partners, we can help ensure that more people have a safe place to call home.

Jacque Allen, Chief Executive Officer

**The Sustainable Development Agenda**

Sustainable development means meeting the current needs of today without limiting the ability of future generations to meet theirs. To achieve this, we must balance three key elements: economic growth, social inclusion, and environmental protection.

Social housing plays a big part in helping achieve the UN's Sustainable Development Goals, and at YHG, it's important to us to build welcoming communities where everyone can feel healthy, supported, and treated fairly. We focus on meeting the needs of our residents today, while also making sure we're creating a better, more equitable and sustainable future for everyone.

As a large provider of housing and support services, we know we can make a real difference by offering safe, affordable homes and helping to build strong, welcoming communities, all while doing our bit for the environment.

We follow the Sustainability Reporting Standard for Social Housing and the UN's Sustainable Development Goals to keep us on track. We're also pushing for better energy efficiency and using more renewable technology to tackle climate change, making sure our work benefits both people today and future generations.

*"We're making real progress in improving our communities and creating warmer, more energy-efficient homes. Our people consistently demonstrate their passion for helping others and for shaping thriving communities."*

– Chris Mackenzie-Grieve, Board Sustainability Champion

## Environmental

### Theme 1: Climate change

Climate change is becoming more noticeable every year. We're seeing hotter temperatures, more extreme weather, and changing patterns in rainfall and seasons. These shifts, caused by rising greenhouse gas emissions, are putting our homes, workplaces, and communities at greater risk.

We're taking action by cutting our carbon footprint. That means changing how we work as an organisation, improving the energy efficiency of our buildings, and offering clear, practical advice to both colleagues and customers.

Our sustainability strategy is all about making real, measurable improvements across our organisation, our homes, and the communities we serve. It's designed to help reduce the impact of climate change while protecting the wellbeing of our colleagues and customers.

We're proud to have kept our Silver Award in the 2025 independent sustainability assessment by SHIFT Environmental. It's a great recognition of the strong commitment we've made to being environmentally responsible and working in a more sustainable way.

By taking part in annual SHIFT assessments means we can track our progress and compare it to a recognised national standard. It's a way of showing our customers, colleagues, and partners that the work we're doing is making a positive difference. Looking ahead, we're aiming even higher, with a clear ambition to achieve Gold in future assessments.

### C1. Distribution of EPC ratings of existing homes

Making sure our homes are affordable, comfortable, and energy-efficient is a top priority. That's why we've committed to improving the energy performance of all our homes, aiming for an EPC rating of band C or above by 2030.

Every new home is given a Standard Assessment Procedure (SAP) rating which is a score between 1 and 100+ that shows how energy-efficient it is. The higher the score, the lower the energy bills and carbon emissions.

Right now, the average SAP rating across our homes is 71, which shows we're making good progress, but we know there's more to do.

### C2. Distribution of EPC ratings of new homes completed in FY25

In FY25, we built 400 new homes, and we're proud that 90% achieved an EPC rating of B, with the remaining 10% reaching EPC A. Homes rated EPC B have a minimum SAP score of 81, while EPC A homes score at least 92, showing excellent energy performance and lower running costs for residents.

To make sure our homes meet high standards, we work closely with planning and building control authorities. This helps us stay fully compliant with both national and local standards as well as all building regulations.

In early 2025, we also introduced third-party validation processes to give extra assurance that our sustainability improvements are strong, reliable, and effective.

Looking ahead, we're committed to building even more energy-efficient homes. It's a key part of our journey to net zero, and it means we're supporting our residents with warmer, more affordable, and more sustainable living.

**C3. Does the housing provider have a net zero target and strategy?**

Sustainability is a core part of our Strategic Framework, and central to our vision that **'Through our passion for housing, more people have a safe place to call home.'**

To support the shift to a low-carbon future, we're working to reduce the environmental impact of both our operations and the homes we manage. We're using data to guide our sustainability investments, and we're embedding sustainable thinking across the organisation so every colleague can help us to reach our goals.

We've committed to achieving net zero by 2050, and we're actively exploring ways to reach that target even sooner.

Our sustainability strategy is built around ten key sustainability themes:

1. Biodiversity and ecology
2. Climate related risks
3. Energy efficiency
4. Responsibly sourced materials
5. Supply chain and procurement
6. Transport and fleet
7. Flood risk
8. Overheating
9. Waste and recycling
10. Water consumption

**C4. What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?**

One of our key strategic priorities is making our homes more energy efficient which is a vital part of our journey to net zero. By reducing energy waste, improving insulation, and using renewable and low-carbon technologies, we're helping to lower bills, improve wellbeing, and reduce the risk of fuel poverty meaning our residents live more comfortably and affordably.

In 2025, we made strong progress towards our target of getting all homes to EPC band C by 2030. We retrofitted 268 properties with energy-saving upgrades, and every one of them now meets at least EPC band C.

These improvements included better insulation, solar panels, upgraded heating systems, and improved ventilation, making homes warmer, greener, and more cost-effective to run.

**Case study: Social Housing Decarbonisation Fund (SHDF) Wave 2.1**

Through funding from the Social Housing Decarbonisation Fund (SHDF) Wave 2, we've delivered energy efficiency upgrades to 127 homes across Liverpool and Manchester.

By improving insulation and generating renewable energy on-site, we've helped households lower running costs, create healthier living spaces with better ventilation, and made our homes warmer which reduces risks linked to cold, damp, and mould.

The success of SHDF Wave 2 shows the real impact of targeted investment in retrofit work. Over the next year, we'll continue to monitor and gather data from these homes to shape future retrofit programmes, making sure we keep improving the quality, affordability, and sustainability of our homes.

**We've installed over 650KWp of Solar PV since 2023.**

### C5. Scope 1, Scope 2, and Scope 3 Green House Gas emissions per home

As part of our annual SHIFT Sustainability Assessment, we produce a Streamlined Energy and Carbon Reporting (SECR) statement. This is fully verified by a third party and follows the latest SECR regulations (2019). It compares our energy use and emissions to the previous financial year and is included in Your Housing Group's annual financial reporting.

Since 2022, we've introduced new processes to help cut emissions in line with our net zero commitment. These improvements are reflected in the figures shown in the table below.

We're also planning to introduce mandatory carbon reporting from our suppliers during future tenders and procurement. This will help us better understand and report on Scope 3 emissions (those linked to our wider supply chain).

### C6. How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?<br>How is the housing provider mitigating these risks?

Tackling climate-related risks is a key part of our sustainability strategy. We know that climate change will continue to affect our operations, and the wellbeing of our colleagues and customers. That's why we're constantly reviewing and updating our action plans, so we're ready to respond and protect our people, homes, and assets.

We use Geographic Information Systems (GIS) mapping to actively monitor climate risks across our homes and offices. This helps us identify properties that may be vulnerable to overheating or flooding, and it informs how we plan, design, and refurbish our buildings.

Our Flood policy sets out clear responsibilities and ensures we meet national legislation. It also makes sure flood risks are considered in new developments and communicated clearly to customers.

We also subscribe to the Previsico Flood Alert system, which gives us 48-hour regional warnings. These alerts go straight to our Asset and Compliance teams, so we can take emergency action when needed.

We've recently run a pilot programme using smart monitoring devices in different types of homes. These give us real-time data and alerts about overheating, helping us understand how changing weather affects indoor temperatures.

To reduce flood risks in new developments, we use flood-resilient design principles like Sustainable Drainage Systems (SuDS) and compliant drainage infrastructure. We also maintain and strengthen existing flood defences, and make sure foul drains are cleared quickly when needed.

**Theme 2: Ecology**

**C7. Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?**

Throughout 2025, we've continued to take proactive steps to support biodiversity, protect local wildlife, and improve green spaces across our communities. Our in-house Environmental and Grounds Maintenance team now looks after over 18,200 trees, which together provide around 779,262$m^2$ of canopy cover. These green spaces help clean the air, reduce urban heat, and support the wellbeing of our residents and wider communities.

As part of our regular surveying programme, we're committed to protecting habitats and minimising disruption to wildlife. We avoid planned maintenance during nesting seasons and follow the Wildlife and Countryside Act 1981 to make sure we stay fully compliant. We also monitor for invasive species and assess the impact on protected habitats, putting the right management and mitigation plans in place where needed.

Our approach follows best ecological practice, aiming not just to protect biodiversity but to actively improve it. Looking ahead, we'll continue to build ecological enhancements into both our existing estates and new developments.

**Ecology in development**

Before we start work on any new development, we carry out full ecological surveys. These help us identify habitats, protected species, and trees that may be affected.

Where risks are found, we follow all relevant regulations and best practice to make sure any environmental impact is properly managed throughout the construction process.

**Case study: Wade Works Phase 1**

As part of our commitment to sustainability and biodiversity, Wade Works Phase 1 included a range of ecological enhancements designed to support wildlife, improve green spaces, and benefit residents.

**Enhancements included:**

- Planting wildflowers and meadow species to enrich existing grassland.
- Creating an allotment area where residents can grow food and connect with nature.
- Retaining woodland habitats used by badgers for foraging.
- Installing bird and bat boxes to encourage nesting and breeding.
- Strengthening watercourses to protect water vole habitats.

**Environmental impact:**

- Boosted biodiversity through habitat creation and protection.
- Helped conserve protected species, including badgers and water voles.
- Increased the natural resilience of the area through diverse planting.

**Resident benefits:**

- Accessible allotments that support wellbeing and healthy living.
- Improved green spaces that enhance the overall quality of the development.
- More opportunities for residents to engage with local ecology.

**Reusing natural materials and supporting local communities**

We're always looking for ways to reduce waste and make the most of natural resources.

- We recycle woodchip from tree maintenance and use it across our communal gardens and green spaces for mulching and path surfacing. This helps reduce waste and supports healthy soil.
- Logs from arboriculture work are donated to local community centres, where they're reused in social projects and resident activities.
- We've also installed more bird boxes to encourage nesting and support local wildlife.

**C8. Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?**

We take a careful, strategic approach to managing pollutants across the Group. Depending on the type of pollutant and how it might affect different areas of our work, we have robust processes in place to identify, control, and reduce risks across both day-to-day operations and construction activities.

We pay close attention to pollutants that could cause harm to people or the environment, such as asbestos, legionella, fuels, refrigerants, and chemicals. These are key considerations in how we manage our buildings and services.

To help tackle spills, we've placed absorbent cleaning kits in high-risk areas like development sites and plant rooms. Contractors are also required to carry out risk assessments for all construction activities, in line with Control of Substances Hazardous to Health (COSHH) regulations.

All new development projects follow approved site investigation and remediation strategies, which are agreed at the planning stage. We also make sure every new build meets Building Regulations, including those covering site preparation, ventilation, and damp control. During construction, we seal drainage entries and gullies to prevent contamination of local waterways.

**Theme 3: Resource management**

**C9. Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?**

Sourcing materials responsibly is a key part of our sustainability strategy. We're committed to making sure that the materials used in both new developments and refurbishment projects come from ethical, sustainable sources and are fully traceable wherever possible.

All new build contractors must work within recognised environmental management systems (such as ISO 14001) and show clear commitment to using renewable or certified responsible materials. At the tender stage, they're required to provide evidence of chain of custody arrangements and demonstrate how they minimise environmental impact across their supply chains.

**C10. Does the housing provider have a strategy for waste management incorporating building materials?**

Managing waste responsibly is a key part of our sustainability strategy, and we track our progress through the annual SHIFT Sustainability Assessment. We're committed to reducing construction and operational waste, increasing reuse and recycling, and lowering the environmental impact of everything we do.

On all development and refurbishment projects, we separate building materials and general waste and recycle wherever possible. Contractor performance is measured against clear Key Performance Indicators (KPIs) and monitored through our contract management processes.

All contractors working on new builds or refurbishments must show they're following waste control regulations, including preparing and delivering a Site Waste Management Plan. These requirements are built into the tender process and monitored throughout the project to make sure high standards are maintained.

In FY25, 99.15% of construction waste generated by our Direct Labour Organisation (DLO) was diverted from landfill, up from 82% the previous year. This shows how effective our approach is, and how committed our teams are to reducing landfill and supporting the circular economy.

By embedding waste management into procurement, supply chain oversight, and everyday operations, we're helping to reduce environmental harm and support our wider net zero goals.

**Reducing waste and tackling fly tipping**

We're committed to managing waste responsibly and reducing environmental harm across all areas of our work.

- We've set a target to reduce incidents of fly tipping by 10% by 2028.
- In 2025, 100% of our office waste was diverted from landfill.
- Our Repairs & Maintenance teams also diverted 99.15% of construction waste from landfill, up from 82% the previous year, showing strong progress and commitment to the circular economy.

**C11. Does the housing provider have a strategy for water management?**

Using water wisely is an important part of our sustainability strategy, and we're working to improve performance across our homes, offices, and development sites.

In our offices, we've installed water-saving features like dual-flush toilets and low-flow taps. These are also a minimum requirement in all refurbishment projects.

On new developments, contractors must follow effective water management practices. These often include low-flow fixtures, rainwater collection from site welfare facilities, and systems to protect sewer networks and nearby watercourses, such as filtration and silt control. While tailored to each site, these measures always aim to reduce water use, prevent pollution, and protect the environment.

While some sites aren't on individual water meters yet, which limits how we benchmark usage, we're exploring new ways to monitor and reduce consumption.

To strengthen our efforts, we introduced a new specialist role to our Energy & Sustainability team in January 2025. This role focuses on managing day-to-day utilities and driving forward new savings initiatives.

Our long-term goal is to embed water efficiency into everything we do so that conservation efforts benefit our customers, reduce costs, and help build environmental resilience.

## Social

### Theme 4: Affordability and security

**C12. For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:**

1. **Rent compared to median private rental sector (PRS) rent across the relevant Local Authority**
2. **Rent compared to the relevant Local Housing Allowance (LHA)**

We own and manage over 29,000 homes, and 23,772 of these are covered by rent regulation. Within that group, 2,275 homes are let at affordable rent, and 17,331 are social rent tenures. These include general needs homes, dedicated housing for people aged 55+, and supported accommodation for young people at risk of homelessness, survivors of domestic abuse, and others facing hardship.

The average gross rent across our portfolio is £463 per month. That's £133 less than the Local Housing Allowance (LHA) median of £596 across our operating regions meaning our rents are around 75% of the LHA rate.

Compared to the private sector, where average gross rents are £718 per month, our homes offer a 55% saving, helping to keep housing affordable for those who need it most.

We calculate our median rent values using data from the Office for National Statistics (ONS), comparing similar property types across the private rental sector in our regions.

**C13. Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:**

| Tenure | Quantity | Percentage |
|---|---|---|
| General Needs (social rent) | 17,334 | 58.5% |
| Intermediate rent | 579 | 2% |
| Affordable rent | 2,553 | 8.6% |
| Supported housing | 788 | 2.7% |
| Housing for older people | 3,115 | 10.5% |
| Low Cost Home Ownership | 2,298 | 7.8% |
| Care homes | 111 | 0.4% |
| Private rented sector | 665 | 2.2% |
| Other | 2,194 | 7.4% |
| **Total** | **29,637** | **100%** |

**C14. Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to:**

| Tenure | Quantity | Percentage |
|---|---|---|
| General Needs (social rent) | 32 | 8% |
| Intermediate rent | 0 | 0% |
| Affordable rent | 123 | 30.8% |

| | | |
|---|---|---|
| Supported housing | 0 | 0% |
| Housing for older people | 0 | 0% |
| Low Cost Home Ownership | 174 | 43.5% |
| Affordable Rent to Buy | 67 | 16.8% |
| Care homes | 0 | 0% |
| Private rented sector | 0 | 0% |
| Other | 4 | 1% |
| **Total** | **400** | **100%** |

**C15. How is the housing provider trying to reduce the effect of high energy costs on its residents?**

The energy market has been unpredictable over the past few years, and it's had a real impact on our customers and colleagues, especially those who are already facing financial pressures. We know how tough things have been, and we've taken action to provide support to those who need it.

Our Welfare Benefit & Debt Advice team has increased their outreach, offering more help to customers. Through our tenancy support fund, we've continued to provide food and fuel vouchers, and we've supported residents in dealing with energy suppliers when they've asked for help.

We've also kept up our work to improve energy efficiency in homes, helping to lower energy bills and make homes warmer and more comfortable.

We share practical advice and energy-saving tips in our regular customer newsletter, 'Your News' and on our website, to help customers with simple steps to reduce their energy use and cut costs.

And we've made a clear commitment: any savings or income we receive from renewable energy schemes like the Smart Export Guarantee will be passed directly to our customers. It's another way we're helping to reduce bills and encourage more sustainable energy use.

**Practical support that makes a difference**

We've put a range of support in place to help customers manage rising costs and stay on track with their tenancies. Here are just a few examples of what we've done so far:

- Teamed up with United Utilities to identify pensionable age households who might qualify for a lower water tariff.
- Run targeted campaigns to help customers clear arrears where their gas supply has been capped due to affordability issues.
- Worked closely with British Gas's Vulnerability team to support tenants who are in, or at risk of, fuel debt.

- Delivered training for our Lettings and Older Persons Services (OPS) teams, and introduced pre-tenancy affordability and vulnerability checks so tenants get the right support from the very start.
- Continued training and collaboration with National Energy Action and local energy charities like Green Doctors and Sefton Energy Projects Plus.
- Set aside £80,000 in our Tenancy Sustainment Fund to help vulnerable customers with food, fuel vouchers, and essential home improvements.

**C16. How does the housing provider provide security of tenure for residents?**

We don't offer fixed-term tenancies for our social housing customers. Instead, we provide long-term security through Assured Tenancy Agreements. New tenants start with a Starter Assured Tenancy, which automatically becomes an Assured Tenancy after 12 months, giving them peace of mind and a stable home for the future.

Here's how things are looking:

- 98.7% of our affordable homes are currently lived in.
- Tenancy turnover is low, at just 6.13%.

This shows that our homes are not only in demand, but that customers are choosing to stay.

**Theme 5: Building safety and quality**

Keeping our residents safe is our top priority. We're committed to building and maintaining homes that are not only safe, but also comfortable and affordable.

Our approach to building safety is shaped by the latest regulations and best practice, and we're always looking for ways to improve. Our Building Safety and Compliance teams carry out regular checks across our homes to spot any risks early. We also stay in close contact with customers, keeping them informed about what we're doing and listening to any concerns they may have.

In May, we held our latest high-rise forum, a twice-yearly event where customers living in high-rise buildings can meet our teams face-to-face, hear about new safety regulations, and learn more about how we're keeping their homes safe.

Fire safety continues to be a priority, and over the past year, we've invested more than £13 million in building safety improvements. We completed 1,184 actions, mainly based on findings from our Fire Risk Assessments (FRAs), with a strong focus on compartmentation and fire-stopping. We also achieved 100% compliance on FRAs, carrying out 417 assessments across our homes.

One of our major projects this year was the full replacement of external cladding at Princess Court in Manchester, one of our high-rise buildings. As part of this work, we also installed fire dampers, carried out compartmentation improvements, and made other upgrades including new energy-efficient windows and modern heating systems to improve comfort and reduce running costs.

We continue to work closely with our customers to make sure they feel safe in their homes. In February, we sent out our annual fire safety information pack, reminding residents of their building's emergency evacuation plan and checking that they understand what to do in an emergency.

For customers who may need extra help during an evacuation, we carry out Person-Centred Fire Risk Assessments (PCFRAs) and put tailored support in place where needed. We also shared important messages around fire door safety, how to report any issues, and the safe use of e-scooters and e-bikes.

Our 2025 asset investment programme saw £34.4 million reinvested into our customers' homes which covered upgrades to communal areas, building fabric, windows and doors, kitchens and bathrooms, heating systems, and new roofs. It's part of our ongoing commitment to providing safe, high-quality homes that people are proud to live in.

**C17. Describe the condition of the housing provider's portfolio, with reference to:**

**% of homes for which all required gas safety checks have been carried out.**
100% Gas Safety compliance.

**% of homes for which all required fire risk assessments have been carried out.**
100% Fire Risk Assessment compliance.

**% of homes for which all required electrical safety checks have been carried out.**
100% Statutory Electrical Safety compliance.
95.5% Non- Statutory Electrical Safety compliance.

**C18. What % of homes meet the national housing quality standard?**

100% of our homes meet the Decent Homes Standard.

**C19. How do you manage and mitigate the risk of damp and mould for your residents?**

We launched our first dedicated damp and mould campaign in summer 2021, sending out over 23,000 information packs to homes where we're responsible for repairs. This was followed in March 2022 by the introduction of our Damp & Mould policy, which we now review regularly to make sure it stays up to date.

In 2023, we set up a dedicated Damp & Mould Taskforce within our in-house Repairs & Maintenance service. This specialist team includes skilled repair operatives, managers, and admin support, with access to external experts where required. They're backed by a new case management system, which we're continuing to improve through better processes, colleague training, and smarter ways of working. This helps us make sure every report is logged and acted on quickly.

We know how important it is to deal with damp and mould properly, and we're committed to working with our customers to keep their homes safe.

We've set up several ways for customers to report damp and mould, so it's quick and simple to get help:

- Residents can get in touch through our Contact Centre, a dedicated webform, Your Home Hub (our online portal), or by speaking directly to one of our colleagues. We also share guidance and support through our website and regular newsletters.
- Our colleagues are trained to spot signs of damp and mould during their day-to-day work and report them straight away.
- Contractors and surveyors are also required to report any signs of damp and mould during property visits — even if the customer hasn't raised it themselves.

We want to make sure no issue goes unnoticed, and that every customer feels confident knowing help is there if they need it.

Between 1 April 2024 and 31 March 2025, we received 2,441 reports of damp and mould. Every report was sent straight to our dedicated team for triage, and we met our 72-hour response target 100% of the time.

Repairs are handled by our specialist team, with initial actions like mould treatment or replacing extractor fans aimed to be completed within 21 calendar days.

We also have a dedicated section on our website where customers can find practical advice on preventing and managing condensation and mould, along with easy-to-use tools to report any issues directly.

**Preparing for Awaab's Law**

We've taken proactive steps to get ready for future regulation under Awaab's Law, making sure our approach is clear, consistent, and customer-focused:

- Customer information: We've reviewed and updated our website content to make it easier for customers to find the help they need.
- Communication: Our letter templates have been refreshed to reflect best practice and ensure clear, respectful messaging.
- Colleague knowledge: Updates have been shared on our intranet, and briefings delivered to key stakeholders to raise awareness of Awaab's Law.
- Training: Frontline colleagues and our Contact Centre teams have received training covering the Housing Health and Safety Rating System (HHSRS), relevant legislation, and best practice.
- Systems: We've improved our ordering and scheduling systems, with new options for 24-hour and 5-day responses to emergencies and serious hazards.
- Monitoring: Reporting tools have been enhanced to help us track compliance at every stage of a case.

In summer 2023, we launched our Damp & Mould Steering Group, bringing together colleagues from across the organisation. The group meets regularly to monitor performance and guide improvements, using insights from the Housing Ombudsman, the Social Housing Regulator, and the lessons learned from the tragic death of Awaab Ishak.

We also actively seek feedback from both colleagues and customers to help us identify further opportunities to improve how we respond to damp and mould, making sure our approach is informed, compassionate, and continually evolving.

**Our Direct Labour Organisation (DLO) carried out over 80,000 repairs between April 2024 and March 2025, helping to keep our customers' homes safe, comfortable, and well-maintained.**

**Theme 6: Resident voice**

**C20. What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?**

The Tenant Satisfaction Measures (TSMs) are a new set of performance standards introduced by the Regulator of Social Housing (RSH). They're designed to give customers greater transparency about how their landlord is performing, and help the regulator understand how well housing providers are meeting consumer standards. These measures apply to every landlord in England, and all scores are published so they can be compared.

Because we support different types of customers, we report scores for both Low-Cost Rental Accommodation (LCRA) and Low-Cost Home Ownership (LCHO) properties.

- For LCRA, there are 22 measures: the first 12 are based on customer perception surveys (TP01–TP12), and the remaining 10 are technical measures, such as gas safety checks and complaint volumes.
- For LCHO, there are nine measures: seven from perception surveys and two technical.

To better understand customer experiences, we've broken down the results by property type, age group, tenancy length, disability, and location. These insights have been shared with relevant teams and are helping shape service improvement plans.

Our surveys for FY25 ran from April 2024 to March 2025, using randomly selected samples. We received a 6.5% response rate from customers.

**LCRA**

| Code | Measure | 2024 | 2025 | Change |
|---|---|---|---|---|
| TP01 | Overall satisfaction | 74.4% | 75.0% | ↑ |
| TP02 | Satisfaction with repairs | 64.8% | 67.6% | ↑ |
| TP03 | Satisfaction with time taken to complete most recent repairs | 58.9% | 59.3% | ↑ |
| TP04 | Home is well maintained | 75.9% | 75.4% | ↓ |
| TP05 | Home is safe | 82.7% | 81.1% | ↓ |
| TP06 | We listen to your views and act upon them | 70.8% | 70.3% | ↓ |
| TP07 | We keep you informed about things that matter to you | 80.4% | 79.6% | ↓ |
| TP08 | We treat you fairly and with respect | 86.0% | 87.2% | ↑ |
| TP09 | We approach complaints satisfactorily | 39.7% | 45.3% | ↑ |
| TP10 | We keep communal areas clean and well maintained | 78.1% | 65.1% | ↓ |
| TP11 | We make a positive contribution to your neighbourhood | 75.6% | 73.9% | ↓ |
| TP12 | We approach antisocial behaviour satisfactorily | 73.0% | 69.4% | ↓ |

### LCHO

| Code | Measure | 2024 | 2025 | Change |
|---|---|---|---|---|
| TP01 | Overall satisfaction | 70.0% | 62.7% | ↓ |
| TP05 | Home is safe | 83.5% | 80.9% | ↓ |
| TP06 | We listen to your views and act upon them | 68.9% | 51.5% | ↓ |
| TP07 | We keep you informed about things that matter to you | 81.3% | 67.5% | ↓ |
| TP08 | We treat you fairly and with respect | 85.5% | 75.5% | ↓ |
| TP09 | We approach complaints satisfactorily | 45.2% | 31.8% | ↓ |
| TP10 | We keep communal areas clean and well maintained | 75.6% | 54.9% | ↓ |
| TP11 | We make a positive contribution to your neighbourhood | 71.4% | 53.2% | ↓ |
| TP12 | We approach antisocial behaviour satisfactorily | 75.0% | 59.9% | ↓ |

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

We've built a range of engagement pathways to make sure customers can hold us to account and help shape the services we provide.

One of these is our Customer Service Committee (CSC), which is part of our formal governance structure and reports directly to the Board. The committee is made up of an equal mix of customers and Board members (50/50), and it plays a key role in making sure we meet Consumer Standards and deliver on our Customer Engagement Strategy. CSC also approves all customer-facing policies and strategies at YHG.

We also created the Customer Connect Panel (CCP) to increase the number of formally involved customers and ensure better representation. The panel helps us make sure our Customer Engagement policy is working well and that customers are actively involved in shaping our services. In 2025, the CCP was consulted on 25 customer-related policies, including the Vulnerable Support and Reasonable Adjustment policy, Compensation policy, and Antisocial Behaviour (ASB) policy.

More recently, we introduced our Equality, Diversity and Inclusion (ED&I) group which is a customer-led group working closely with YHG to help us meet the commitments set out in our ED&I strategy. They've helped influence policy and collaborate with our colleague equality group, Balance for Better, to make sure everyone's voice is heard.

Alongside Balance for Better, we've introduced a new involved customer group who meet regularly throughout the year with our CEO and Chair of the Board. These sessions give customers the chance to share their views on key issues across the organisation and ensure our formal engagement pathways are joined up. It also means customers can directly connect with our leadership teams.

Our Assurance strand of engagement is all about making sure customers are at the heart of everything we do. A key part of this is our Customer Scrutiny Panel (CSP) which is a membership-based group that carries out service reviews and makes recommendations for improvement. CSP also monitors how we respond to those recommendations, making sure customer feedback leads to real change.

Across our priority neighbourhoods and beyond, we work with local groups to engage customers on the issues that matter most. We create local delivery plans and make improvements based on what we hear. We also work with Tenants and Residents Associations (TARAs), which we formally recognise through our Community Group Charter.

We know that not everyone wants formal involvement, so we also capture the Everyday Voice of customers through Customer Connect Visits, Out and About events, walkabouts, and digital surveys.

Our regular Out and About community drop-in sessions give customers the chance to speak to us face-to-face, share concerns, and offer suggestions. These events are part of our Customer Connect Promise, which is all about empowering customers to play an active role in shaping our services.

Colleagues from across YHG attend to offer advice and support, and thanks to their popularity, we'll continue to expand these events across all regions.

**Improving how we handle complaints**

In August 2023, we set up a Centralised Customer Resolution team to improve the way we manage complaints. This team is made up of customer-focused colleagues who are dedicated to making sure complaints are handled efficiently, effectively, and consistently.

Since launching the team, we've seen a positive shift in both customer satisfaction scores and our overall complaints performance, and we expect this to keep improving as we continue to roll out the enhanced service across the organisation.

**C22. In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place?**

Over the course of 2025, we have had 26 determinations from the Housing Ombudsman, with 57 findings of which there were 29 findings of maladministration and one finding of severe maladministration.

**How have these complaints (or others) resulted in change of practice within the housing provider?**

We take every finding seriously and use them as opportunities to learn, improve, and strengthen the way we support our customers. These outcomes are helping shape our service improvement plans and following the determinations we received we've taken meaningful steps to improve how we work and better support our customers.

We've updated key policies and procedures, including a refreshed Repairs policy and the introduction of a brand new Money Advice policy to offer clearer guidance and support.

We've also introduced a compliance framework within our Antisocial Behaviour (ASB) team, helping us respond more consistently and effectively to ASB cases.

To further strengthen our support for customers, we've launched a Customer Care team who are focused on helping those with vulnerabilities and ensuring reasonable adjustments are in place where needed.

These changes reflect our commitment to learning from feedback and making sure our services are fair, responsive, and inclusive.

**Theme 7: Resident support**

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

Our customers are at the heart of everything we do, and above all, their safety, wellbeing, and security is our top priority. We offer a range of tailored support services to make sure each customer gets the help that's right for their circumstances, leading to the best possible outcomes.

Our Welfare Benefits & Debt Advice (WBDA) team plays a vital role in supporting customers who are facing financial hardship. At the centre of this support is our £80,000 Tenancy Sustainment Fund, which provides practical help to vulnerable customers. This includes essentials like food and fuel vouchers, white goods, and in exceptional cases, carpets to improve living conditions.

All WBDA colleagues are registered grant intermediaries with the Family Fund Trust, which means they can help secure grants for families with disabled children. These grants cover vital household items such as furniture and appliances, helping families maintain a safe and comfortable home.

The team also works closely with the United Utilities Trust Fund to support customers in reducing water arrears and accessing affordable social tariffs, making it easier for tenants to manage their utility bills sustainably.

In 2024, we introduced a formal Welfare Benefit & Debt Advice (WBDA) policy to clearly set out our service offer and make sure it's accessible to everyone. Alongside this, we created a visual customer journey to guide tenants through the appointment process, including a tailored social story to support neurodiverse customers and make the experience more inclusive.

Appointments are available in a range of formats to suit individual needs including telephone, online, and face-to-face consultations. We also offer translation services, including British Sign Language and Braille, and make sure information is available in multiple languages. Where needed, we provide flexible appointment times, including evenings and weekends. If we're unable to offer direct support, we'll signpost customers to trusted specialist agencies.

To help tackle food insecurity, all WBDA colleagues are registered as Trussell Trust intermediaries, meaning they can issue and refer food bank vouchers across all YHG areas. The team also works with local food co-operatives and pantries to help vulnerable customers access low-cost, fresh, and nutritious food.

Professional development is a key focus for the team. All WBDA colleagues either hold, or are working towards, the Institute of Money Advice Certificate in Money Advice Practice, ensuring a consistent and high-quality service. They also receive annual training on the Financial Conduct Authority's Code of Conduct and Principles, as well as Consumer Standards in Housing. Colleagues take part in regular training delivered by Housing Systems and the Child Poverty Action Group to stay up to date with welfare rights and policy changes.

We're also an active member of both the Manchester Best Practice Money Advice Group and the Manchester Institute of Money Advice Network. Through these forums, our team shares insights and learns from best practice across the region, helping us deliver the best possible support to our customers.

In 2025, our team helped customers boost their benefit income by more than £4.65 million.

Our Supported Housing teams offer tailored support to people who need it most, whether that's through accommodation or outreach services. Across our four foyers in Chester, St Helens, Warrington and Wigan, we provide safe places to stay, one-to-one support, and practical advice to around 130 young people aged between 16 and 25 who are facing or are at risk of homelessness. These services are designed to not only deal with immediate needs but also focus on building confidence and life skills so young people can move towards living independently.

In St Helens and Wigan, our Family Lodges and dispersed accommodation schemes give families facing homelessness a safe place to stay and the support they need to move forward. These services also help local councils meet their legal responsibilities, making sure families in crisis have access to both housing and the help they need to feel safe and supported.

As well as the services we manage directly, we also work closely with around 30 trusted partners including organisations like Barnardo's and MENCAP who provide support to customers living in our agency-managed schemes. These services meet a wide range of needs, from supporting adults with learning disabilities and people experiencing homelessness, to helping women fleeing domestic abuse, young people leaving care, and individuals with autism.

We also provide safe, comfortable homes for over 4,000 residents aged 55 and over. These homes are designed to support independent living in later life, with added peace of mind from a 24-hour emergency alarm system and extra support from our dedicated Older Peoples' Services team. For older residents within Manchester's Chinese community, we offer culturally tailored homes and support from Cantonese-speaking colleagues, making sure language and cultural needs are fully respected.

Alongside our housing services, our Tenancy Support Service offers practical, person-centred help to customers who may be at risk of losing their home. This includes support with setting up a new tenancy, managing benefits or arrears, building life skills, and accessing specialist services like mental health, substance misuse or adult social care. The service is all about removing barriers and helping people stay securely in their homes, offering long-term stability and wellbeing.

*"Your Housing Group is committed to supporting the incredible work that goes on across our four Foyers. They really make a significant difference in the lives of young people, and the recent accreditations we've gained gives us national recognition for the passion and dedication that the team deliver every day".*

**– Jacque Allen CEO**

**Theme 8: Placemaking**

**C24. Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located.**

Placemaking is about much more than buildings; it's about creating safe, welcoming communities where people feel they belong and can thrive. We focus on fairness and inclusion, tackling antisocial behaviour so residents feel safe, keeping our neighbourhoods clean and well looked after, and listening to what people want from the places they live.

Our teams regularly run community events that bring people together, build connections, and help improve quality of life.

We've got big plans for 2026, including building up to 572 more affordable homes to help create thriving new communities. This means that through our Strategic Partnership with Homes England, we're on track to deliver a total of 1,968 affordable homes by March 2026.

Our CEO, Jacque Allen, leads on community safety for the Greater Manchester Strategic Partnership. She recently joined the Violence Reduction Board meeting in Manchester to learn more about their 10-year Violence Reduction Strategy and how housing providers like us can play a key role in making it a success. This work ties in closely with our own three-year plan, where we're focused on creating safe, welcoming environments by working together with local authorities, community groups, residents, and other partners.

**Case study: End Digital Poverty**

Digital poverty is still a big challenge for many people who don't have access to devices or the skills to get online. To mark Digital Poverty Day, we teamed up with the Wai Yin Society to run a tailored ICT course for Cantonese-speaking residents at Faulkner Court in Manchester. The sessions were all about building confidence and covered useful topics like online banking, using tablets, social media, and staying safe online.

The programme was a real success with 91% of participants saying they felt more confident using tablets, and 73% said they were more aware of how to stay safe online. Residents celebrated their achievements with a certificate ceremony at the end of the course. One participant shared:

*"I've enjoyed the course and learned a lot thanks to the patient support of the tutors and volunteers. I hope to continue learning."*

This initiative demonstrates our commitment to digital inclusion and making sure everyone has the chance to use online services safely and confidently.

**Case study: Orchard View, Northwich, Cheshire West**

Orchard View is a neighbourhood in Northwich, where we've invested £34.1 million to build 151 homes across a mix of tenures. These include 36 for social rent, 24 for affordable rent, 18 rent to buy, 40 shared ownership and 33 for open market sale, all thoughtfully arranged in tenure-blind clusters to create a welcoming and inclusive community.

We've designed Orchard View to make the most of the natural landscape, adding new green spaces and a variety of house types to suit different needs. Community allotments and a natural play area for children will offer places for people to come together, while features like rills, brooks, and ponds will help manage water sustainably and support local wildlife.

These creative touches will enrich the public space, promote wellbeing, and help build a strong sense of place where community life can thrive.

**Case study: Tidying up our communities**

Residents at Thorngrove House, one of our high-rise buildings in Manchester, told us during a High-Rise Safety Day that they were unhappy with fly tipping and broken planters around their homes.

So, as part of our High-Rise Safety Programme, we held a "Safety Guardians" session to help tidy up the area. Colleagues from our ICT team volunteered alongside our Housing Management and Community Investment teams to clear the space, removing a skip full of broken planters, 11 bags of litter, and various other fly-tipped items.

It was a great example of teamwork and listening to what matters most to our residents.

**Case study: Let's get socialising**

In July, we supported Friends of Cross Lane Park by hosting a fantastic community event at Partington Community Centre. Around 60 local residents, including some of our own, came along to enjoy a lively tea dance, with plenty of dancing, chatting, and afternoon tea.

The aim was to bring people together, especially those who live alone, and give them a chance to get out of the house, meet others and have some fun. It was a lovely afternoon filled with smiles, movement and connection – just what community spirit is all about.

## Governance

**Theme 9: Structure and Governance**

**C25. Is the housing provider registered with the national regulator of social housing?**

We're registered with the Regulator for Social Housing in England.

**C26. What is the housing provider's most recent regulatory grading / status?**

Our current regulatory grading is G1, V2.

**C27. Which Code of Governance does the housing provider follow, if any?**

National Housing Federation's Code of Governance issued in 2020.

**C28. Is the housing provider a Not-For-Profit?**

We're a Not-For-Profit organisation.

**C29. Explain how the housing provider's Board manages ESG risks.**

We conduct regular horizon scans to identify any current or emerging risks, and we've put a number of preventative measures in place to help protect against climate and flood risks, so we can stay one step ahead.

We've set clear targets for improving energy efficiency across our homes, and we actively review these to make sure we're aware of any risks that could affect delivery. We also stay alert to flood risks and receive timely updates when weather conditions mean we need to take extra precautions.

As part of our wider approach, we also work closely with our insurers to make sure environmental, social and governance (ESG) issues are properly considered.

**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?**

No.

## Theme 10: Our Board and Trustees

### C31. How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?

### Does the housing provider consider resident voice at the board and senior management level?

Our ‘Your Voice’ customer engagement framework sets out how we involve customers in decision-making and make sure their voices are heard at every level, including by our Board and its Committees. This includes our Customer Connect Panel and customer representatives on our Customer Services Committee, which currently includes four customer members.

We’re proud that our Board and Committees include people from a wide range of backgrounds, reflecting the communities we serve. One of our Board members is also a former customer, bringing valuable lived experience of our services to the table.

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

Our Equality, Diversity and Inclusion (EDI) policy is aligned with national standards, regulations and legislation, and is due to be reviewed in late 2025 following the launch of our new Inclusion Strategy.

We’re developing the strategy in partnership with both colleagues and customers, and it focuses on creating a truly inclusive environment, reflecting our Board’s commitment and shared vision in this area. We’ve also appointed a Board Champion for EDI to help drive this work forward.

Diversity is a key part of our Board recruitment process, and this is clearly set out in our Board Development Framework.

### C32. What % of the housing provider's Board have turned over in the last two years?

44%

### What % of the housing provider's Senior Management Team have turned over in the last two years?

Our Senior Management Team turnover ratio is 52%, which includes Head of Service, Director, and Executive Director seniority levels, using headcount data from April 2023 and the number of leavers between April 2023 and March 2025.

### C33. Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.

As of 1 September 2024, our Committee had four members, three of whom brought recent and relevant financial experience.

**C34. What % of the housing provider's board are non-executive directors?**

100%

**C35. Has a succession plan been provided to the housing provider's board in the last 12 months?**

A succession plan has been provided to the Group Board, and the People Committee.

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

Our external audit provider is currently in their second year of working with us.

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

The most recent review was carried out in October 2023.

**C38. How does the housing provider handle Conflicts of Interest (CoI) at the Board?**

We have a Probity policy and a Board Member Code of Conduct in place to support transparency and accountability. A register of declarations of interest is maintained and shared annually with our Audit & Risk Committee. Declarations of interest are also a standing item on every Board and Committee agenda, and any new declarations are formally recorded in the minutes.

This process is clearly set out in our Group Rules, helping us maintain high standards of governance.

**Theme 11: Colleague wellbeing**

**C39. Does the housing provider pay the Real Living Wage?**

Yes, we're a Real Living Wage employer.

**C40. What is the housing provider's median gender pay gap?**

The median pay gap between male and female colleagues is -5.35%, meaning that on (median) average, female colleagues earn slightly more than male colleagues.

**C41. What is the housing provider's CEO: median worker pay ratio?**

The ratio of CEO pay to median colleague pay is:

- **6.71 to 1** at the 25th percentile
- **8.5 to 1** at the 50th percentile
- **10.4 to 1** at the 75th percentile

**C42. How is the housing provider ensuring equality, diversity, and inclusion (EDI) is promoted across its staff?**

We have an Equality, Diversity and Inclusion (EDI) Strategy in place, supported by a detailed Inclusion Strategy delivery plan running through to March 2028. One of our first priorities is to roll out cultural awareness training for managers, starting in the first quarter of 2026. Alongside this, we'll launch an annual diversity communications plan, with events and updates shaped around the EDI calendar.

We've refreshed our induction programme to include a standalone EDI session, followed by e-learning, so every new colleague gets a strong foundation in inclusion from day one. We're also working to better understand the makeup of our workforce by providing a QR code at our annual Colleague Conference to make it easy for people to update their Equality and Diversity data.

As this data grows, it will help shape our policies and procedures and support the creation of our first Ethnicity Pay Gap Report, which we aim to publish alongside our Gender Pay Gap Report in April 2026.

We're also focused on understanding our customers better. Through our 'Know Your Customer' project, we're making sure we can identify and respond to any reasonable adjustments they may need.

Our Balance for Better working groups continue to champion inclusion, with individual leads for each protected characteristic. We recently welcomed a guest speaker to talk about gender identity and gender reassignment, and they'll be working with our contact centre to help build confidence in handling calls where gender differences are present.

All colleagues have access to a wide range of online learning, as well as scheduled face-to-face sessions listed in our learning catalogue. We make sure training materials and equipment meet diverse learning needs, and we always provide quiet spaces where needed.

We're now entering the third cohort of the Greater Manchester Housing Providers (GMHP) BOOST mentoring programme, which supports promotional opportunities for Black and Minority Ethnic (BME) colleagues. Internally, we back this up through our management development programmes, succession planning, and mentoring.

Inclusion is a key part of our People Strategy, from training and guest speakers to the way we work every day. Our behavioural framework, 'The YHG Way', which is built around our values, includes a strong focus on inclusion and creating a workplace where everyone feels seen, heard, and valued, and can bring their best self to work every day.

**C43. How does the housing provider support the physical and mental health of its staff?**

We're committed to supporting the wellbeing of all our colleagues, guided by the four pillars of our wellbeing strategy: mental, physical, financial, and social wellbeing.

Our employee benefits include access to an Employee Assistance Programme and counselling where needed. We encourage all colleagues to speak openly with their line managers about any work pressures, stress, or mental health concerns.

We also have a team of trained Mental Health First Aiders (MHFAs) who are available for confidential conversations, signposting, and support, helping to raise awareness and promote the importance of mental health across YHG.

Throughout the year, we've run a wide range of wellbeing events and activities, all aligned with the four pillars of our wellbeing strategy: mental, physical, financial, and social wellbeing.

Here are some of the highlights:

- A Women's Health Webinar to raise awareness and support around key health topics.
- Encouraging colleagues to move more for mental health throughout February to help beat the winter blues.
- Inspiring talks during Learning at Work Week from Andy's Man Club (men's mental health), Alex Manners (living with Asperger's), and Andy Grant (resilience in the face of adversity).
- A Sun Safety initiative to support colleagues working outdoors and promote safe habits in the sun.
- Tips and exercises shared for Back Care Awareness Week, including desk-based stretches.
- A Men's Health Webinar attended by over 50 colleagues, covering mental wellbeing and nutrition (with a recording made available for anyone who couldn't join live).
- Walk and Talk sessions for World Mental Health Day, including a video from our Senior Team sharing how they look after their own mental health.

- Two Wellbeing Engagement Sessions with over 40 colleagues taking part and sharing ideas on how we can continue to support wellbeing in FY26.
- Marking Brew Monday by encouraging colleagues to check in with each other and talk about how they're feeling.
- A Financial Wellbeing Poll to find out which areas colleagues would like more advice.
- A Winter Wellbeing booklet created and shared with colleagues at our annual Colleague Conference.

These activities are all part of our ongoing commitment to creating a workplace where everyone feels supported, valued, and able to thrive.

**C44. How does the housing provider support the professional development of its staff?**

All colleagues are assigned a set of core mandatory learning modules when they join us. These are reviewed regularly by managers and subject matter experts to make sure they stay relevant and up to date. Modules include key topics such as Safeguarding, Data Protection, and Cyber Security.

We report on completion of mandatory training every month as part of our KPI reporting to the Executive and Senior Leadership teams.

This year, we also launched our first Housing Professionalisation Programme. A cohort of 15 colleagues completed their Senior Housing Apprenticeship at Level 4 or 5, and we've developed a clear plan to expand the programme to include all roles that fall within scope.

Our apprenticeship strategy not only brings fresh skills into the organisation but also gives existing colleagues the chance to gain new qualifications and grow in their roles.

We have a dedicated Learning & Development page on our intranet where colleagues can express interest in formal study programmes, work towards a qualification, or request external training that's relevant to their role.

In addition to mandatory training, we offer a wide range of voluntary learning through our L&D catalogue. This includes regular sessions on soft skills like resilience and assertiveness, which colleagues can self-enrol onto. We also have a large library of e-learning modules that covers topics such as time management and Excel – all of which can be accessed anytime via the intranet.

This year, we launched the first two tiers of our four-tier Management Development Programmes, 'Aspire' and 'Engage', both developed internally and assured by the Institute of Leadership & Management (ILM).

So far, 24 aspiring managers have enrolled on the 'Aspire' programme, and 13 existing managers are taking part in 'Engage'. The third tier, 'Evolve', is currently in development and will launch later this year.

**Theme 12: Supply chain management**

**C45. How is social value creation considered when procuring goods and services?**

We make sure that social value is considered in all relevant procurement activities, in line with the Public Services (Social Value) Act, and we work closely with our Community Investment team to embed this approach across our processes.

We've developed a standard set of social value requirements that reflect our aims and are built into our decision-making in a proportionate way. These requirements are included in the specifications for goods, works, or services when we go out to tender.

This allows us to assess how well potential suppliers understand and align with our social value goals, either at the selection or award stage of the procurement process, depending on what's most appropriate for the project or contract.

**What measures are in place to monitor the delivery of this Social Value?**

When a contract is successfully awarded, our Community Investment team builds a direct relationship with the supplier to support and monitor the delivery of all social value commitments made during the procurement process.

In FY25 we secured significant social value contributions from our supply chain through our planned investment works. As part of our Legal Framework, some suppliers also offered financial rebates, which can be used by our Community Investment team to support customers, fund local community initiatives, or improve green spaces in our neighbourhoods.

Our Planned Investment providers have committed to delivering meaningful social value through their contracts. This includes:

- One apprenticeship for every £500,000 worth of works delivered.
- 12 work experience opportunities per year for YHG customers, for each contract Lot.
- Advertising new roles within YHG communities and on local job sites, with a guaranteed interview scheme for YHG customers who meet the minimum criteria.
- Two sector taster days per year per Lot, offering an introduction to the sector, information on job opportunities, CV support, and hands-on work experience sessions.

These commitments help create real opportunities for our customers and communities, while supporting skills development and local employment.

**C46. How is sustainability considered when procuring goods and services?**

We consider sustainability and environmental impact right from the start of the procurement process. This is built into a bespoke Procurement Strategy for each project.

Depending on what's being purchased, we set specific sustainability or environmental requirements in the specification – for example, around carbon reduction, waste management, or recycling. We then assess suppliers' approaches to these areas during the selection and award stages of the tender process.

We don't apply a fixed weighting for sustainability. Instead, the appropriate weighting or assessment is agreed with the relevant stakeholder group as part of the Procurement Strategy. This is developed by the Procurement Lead in collaboration with subject matter experts across the organisation.

In October 2023, we added 36 new hybrid Toyota Corollas to our fleet. So far, these vehicles have helped us save an estimated 12 tonnes of $CO_2e$.

We've also made great progress in reducing waste. Thanks to our partnership with Acumen, 99.15% of our waste was diverted from landfill in FY25 helping us reduce our environmental impact and support a more sustainable future.

**What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?**

We'll continue to monitor and measure our supply chain to make sure it aligns with our sustainability goals. This includes:

- Ensuring compliance with current and future legislation.
- Tracking and reducing $CO_2$ emissions linked to the goods, services, and activities we procure including waste, energy use, and transport.
- Promoting recycling and the re-use of materials and considering the cost and benefits of more environmentally friendly alternatives.
- Carrying out annual audits to assess the sustainability performance of our supply chain.

These steps help us work towards a more sustainable future while holding our partners to the same high standards we set for ourselves.

**Our social value performance**

We work with HACT (the Housing Associations' Charitable Trust) and use their Social Value Tool to measure and evidence the impact of our projects, services, and community initiatives.

We generate social value through a wide range of services including Money Advice, Tenancy Support, and Supported Housing, as well as through community projects delivered by our Community Investment team and partners like The Hope Centre. Our supply chain also plays a key role in delivering social value outcomes.

Since April 2013, we've generated over £207 million in social value, up to the end of March 2025.

More than 16,000 people have experienced positive outcomes through our work – from gaining employment and improving financial security, to building confidence, joining social groups, and feeling proud of where they live.

**Case study: Outdoor improvements for our young residents**

Three of our Foyers for young people recently received an upgrade to their outdoor spaces, thanks to social value funding from our delivery partner, Equans.

Residents had told us they didn't feel comfortable using the outdoor areas because they were overlooked by neighbouring apartments and lacked privacy. With support from our waste partner, Acumen, who provided a free skip, a group of colleagues and volunteers, supported by our Community Investment team, cleared out an old raised planter to prepare the space for improvements.

Equans then supplied and installed a new pagoda as part of their social value commitment, which was generated through a previous capital investment programme.

The result is a more private and welcoming outdoor space where young people can relax, socialise, and take part in activities outside of the main building, helping to create a more positive and inclusive living environment.

**Our Community Investment team**

In 2025, we continued to work closely with our partners to deliver meaningful support across our communities. From funding local initiatives and improving green spaces, to creating opportunities for learning, wellbeing, and connection, our partnerships have helped us reach more people and make a bigger impact.

**Case study: The Hope Pantry, Partington, Manchester**

The Hope Pantry in Partington continues to be a vital support hub for the local community. With a commercial unit donated by us and funding from our Community Investment team, the project has helped 236 people regularly access affordable groceries and essential supplies.

Customers can choose between a 'Big Shop' (20 items) for £6 or a 'Small Shop' (12 items) for £4. For households in crisis, free food and essential items are also available, along with additional support such as energy vouchers and top-ups. This year alone, 86 households have received this kind of help, with support totalling over £3,400.

The Hope Pantry is a great example of how our partnerships are making a real difference in people's lives, offering dignity, choice, and practical support when it's needed most.

As we reflect on the progress made over the past year, we're proud of the steps we've taken to create safer, more sustainable homes and stronger, more inclusive communities. This report shows how our values are being brought to life through the actions of our colleagues, the voices of our residents, and the partnerships we've built across the sector.

But we know there's still more to do. The challenges facing our communities are complex and evolving, and we remain committed to listening, learning, and leading with purpose. Guided by our three-year corporate plan, 'The YHG Plan', we'll continue to invest in our homes, support our residents, and reduce our environmental impact, always striving to make a meaningful difference.

Together, with our colleagues, customers, and partners, we'll keep working towards a future where everyone has a safe place to call home.

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Through our passion for housing, more people have a safe place to call home

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