

Impact and Sustainability Report 2026

Environmental,
Social and Governance



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SNG's impact in numbers



EPC C

or better in **77%**
of our existing homes



1,661

new homes delivered
in Financial Year 2025/2026



50%

rent discount to market,
as % of private rented



living wage

employer



1,766

units delivered
under SDHF Wave 2



£119.4m

of social value
generated



G1/V2/C2

Meeting/influencing/exceeding
regulatory requirements



168

Ombudsman
maladministration judgements



65.1%

Customer satisfaction
in social rented units



46% female
54% male

gender balance of board

Our impact goals



100%

of homes to reach
Homes and Place standard
'very good' by 2050



100%

of non-exempt homes
at EPC C by 2030



£100m

SNG Community Foundation
to invest £100m over
10 years to create at least
£1bn in social value

Foreword from our CEO



At SNG, our purpose is simple: to provide safe, warm and affordable homes while creating lasting positive impact for our customers, colleagues and communities. This report sets out the progress we have made during 2025/26 and demonstrates our commitment to being transparent and accountable in everything we do.

Over the past year, we have strengthened our environmental, social and governance (ESG) reporting so that customers, investors, employees and partners can better understand our performance and hold us to account for our commitments. Through our ESG dashboard and clear performance measures, we are building a more consistent and transparent picture of the difference we make.

There is much to be proud of. We delivered 1,661 new homes during the year and maintained the affordability of our rents at around 50% of market levels. We generated £119.4 million of social value, achieved EPC C or above in 77% of our existing homes, and continued to invest in improving the quality, comfort and energy efficiency of residents' homes. Through the Social Housing Decarbonisation Fund Wave 2 programme, we completed 1,766 retrofit measures, helping customers reduce energy costs and live in warmer homes.

We have also seen encouraging progress in customer trust and satisfaction, with satisfaction among social rented customers increasing to 65.1% and customer trust rising to 66.6%. While these improvements are welcome, we know there is more to do. Delivering excellent customer experiences remains our priority, and we are determined to continue raising standards across all our services.

Looking ahead, our ambitions are clear. We are working towards all non-exempt homes achieving EPC C by 2030 and our Homes and Place Standard being rated 'very good' across our portfolio by 2050. Through the SNG Community Foundation, we will invest £100 million over the next decade, with the aim of creating at least £1 billion in social value for the communities we serve.

Progress is important, but so is recognising where improvement is needed. This report reflects both. Thank you to our customers, colleagues and partners for their continued support as we work towards our North Star: delivering the best possible customer experience while building stronger, more sustainable communities for the future.

Mark Washer
Chief Executive

About SNG

At SNG, our vision is to help create thriving communities for generations to come.

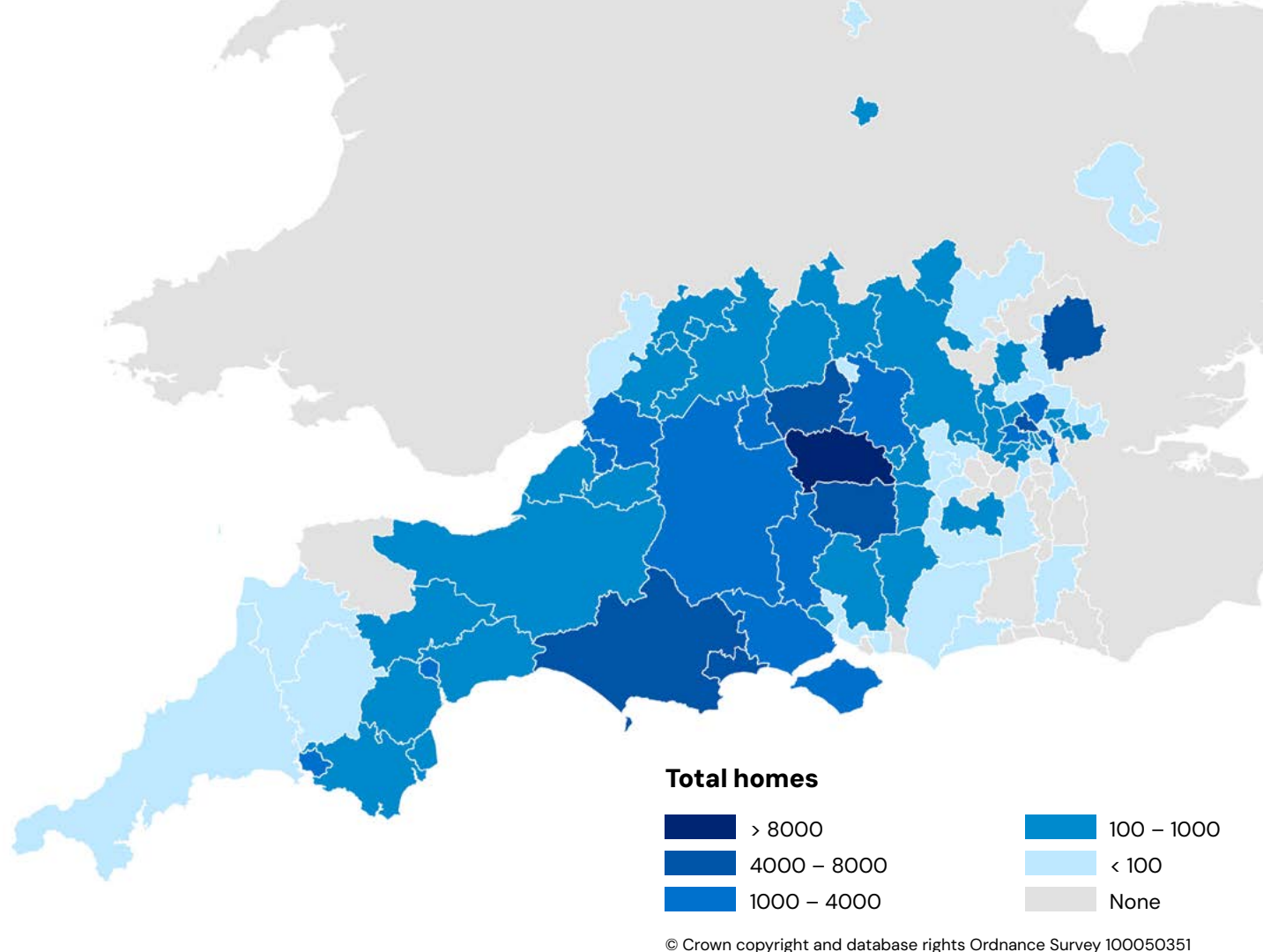
SNG was formed in October 2023 through the merger of Sovereign and Network Homes. As a housing association with a strong social purpose, sustainability is central to who we are. We manage and provide more than 86,000 homes across the South and South West of England, including London and Hertfordshire,

Over the next 10 years, we plan to invest substantially in existing and new homes. This includes delivering 22,500 new homes and making significant improvements to our existing homes.

As a charitable organisation, our mission informs our activities. We put our profits back into constructing high-quality homes and improving customer service.

Over the next 10 years, through the SNG Community Foundation, we will allocate £100m to enhance our communities and uplift the quality of life of our customers.

They are at the heart of our purpose. We not only construct homes and offer services but also encourage thriving communities and work with partners to support individuals in realising their potential.



We're driven by our social purpose, with customers at the heart of everything we do. We build homes and provide great services, but our work doesn't stop at the front door – we invest for the long-term, creating great places to live, working with our customers and partners to support them in realising their potential.

Our sustainability approach and key reporting tools

Over the past year, we have improved our environmental, social, and governance (ESG) reporting. This allows our customers, employees, investors, and other stakeholders to hold us accountable.

This report shares our performance and progress in reducing our environmental impact and managing climate change risks to our business and communities. It highlights our societal impact and how we support local people. Additionally, it provides insight into how we operate, including our company culture and governance structure.

Our reporting follows important internal and external guidelines, which we detail below.

This report follows two key guidelines – the Sustainability Reporting Standard for Social Housing and our Sustainable Finance Framework, which aligns with several of the UN's Sustainable Development Goals. These represent our efforts to protect the planet and improve the quality of life for people.

How social housing contributes to UN Sustainable Development Goals

11 SUSTAINABLE CITIES AND COMMUNITIES



3 GOOD HEALTH AND WELL-BEING



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



13 CLIMATE ACTION



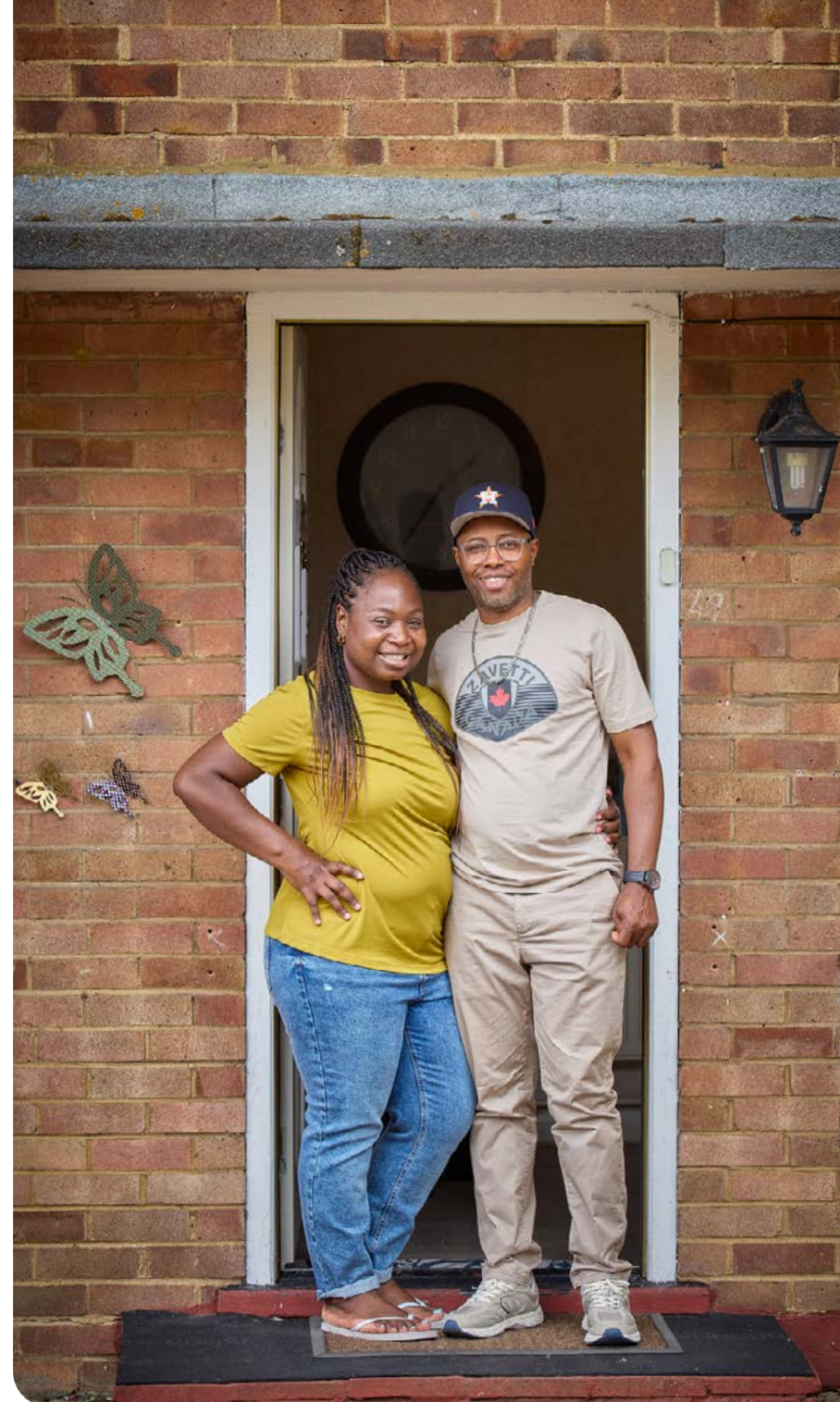
15 LIFE ON LAND



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



These are the SDGs mapped to the Sustainability Reporting Standard for Social Housing and SNG's Sustainable Finance Framework



SNG's key reporting tools

1. Homes and Place Standard	2. Measuring our social value: HACT	3. Pathway to net zero
The Homes and Place Standard by SNG is a comprehensive framework for delivering high-quality design and great placemaking. Drawing on practical development experience, it provides a clear and consistent approach to creating homes and places that meet the needs of current and future communities. The framework includes an assessment tool that enables stakeholders to measure outcomes against SNG's definition of quality design and placemaking. By bringing together best practice and clear standards in one accessible resource, it supports the delivery of sustainable, attractive and well-connected places. Find out more at https://www.sng.org.uk/about-us/homes-and-place	Our approach to measuring social impact uses the Housing Associations' Charitable Trust (HACT) Wellbeing Calculator, which assigns a financial value to positive changes in people's lives. These outcomes can result from a range of interventions, such as helping someone secure employment, move into stable housing or improve their overall wellbeing. In 2025/26, our charitable and social purpose activities generated more than £119.4 million in social value. This reflects the positive difference our work makes to customers, communities and wider society. We continue to build on this impact by working closely with our supply chain, delivery partners and community organisations, creating opportunities that support stronger, more resilient communities. Find out more at https://www.sng.org.uk/social-value-at-sng	Decarbonisation Fund (SHDF) Wave 2 programme. Rather than focusing solely on achieving the minimum EPC C standard, we upgraded homes to EPC B+ in line with our long-term investment strategy. We also secured £36.5 million through the Warm Homes Fund Strategic Partner Wave 3 programme, which will support improvements to a further 4,500 homes. These homes will benefit from measures including solar photovoltaic (PV) panels, battery storage and smart home technology, helping to improve energy efficiency and reduce household energy costs. Alongside this work, we are delivering five research and development retrofit pilot projects. These initiatives are testing different heating systems, hot water solutions, smart technologies, and energy generation and storage options. The findings will help us better understand whole-life costs, carbon reduction potential and affordability outcomes, informing the delivery of around 1,500 retrofits each year. We continue to monitor and report our Scope 1, 2 and 3 greenhouse gas emissions through our Streamlined Energy and Carbon Reporting (SECR) and Carbon Balance reporting. This data provides valuable insight into our environmental impact and supports the development of our long-term net zero strategy.

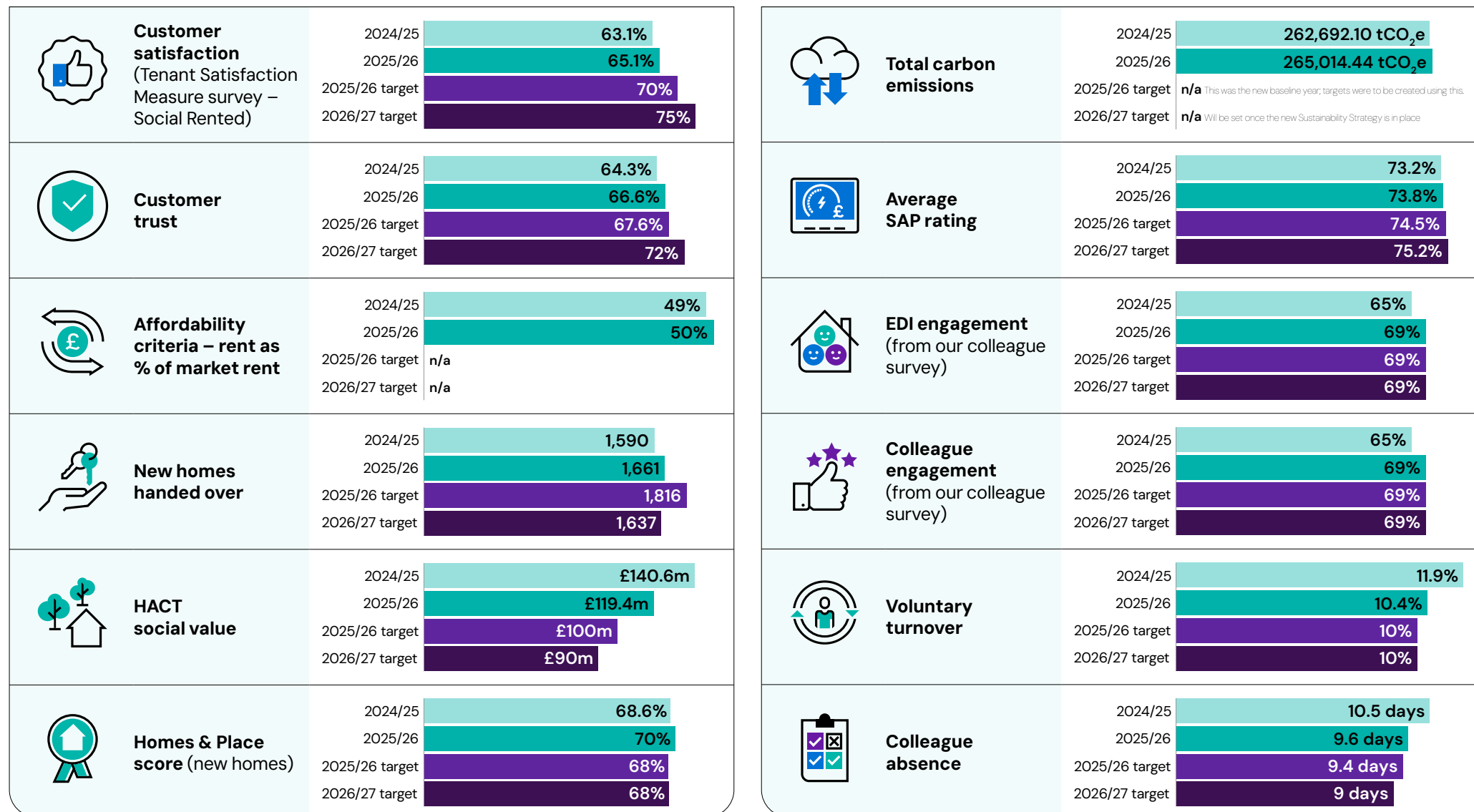
SNG's key reporting tools

4. Towards a Greener Future – our sustainability strategy	5. Sustainability Reporting Standard for Social Housing (SRS)	6. Sustainable Finance Framework
To create a lasting positive impact, we must do more than reduce our environmental footprint. Our ambition is to contribute positively to the environment by looking beyond net zero and exploring opportunities to deliver wider environmental benefits for future generations. Our environmental strategy, Towards a Greener Future, provides a framework for action across SNG. It brings together colleagues from across the organisation to develop clear priorities, deliver meaningful improvements and track progress against defined targets. At present, the largest share of our carbon emissions comes from our homes. This not only affects our environmental performance but can also have a direct impact on customers, particularly those living in properties that are harder to heat and more expensive to run. Improving the energy efficiency of our existing homes is therefore one of the most important areas of focus within our sustainability programme. Delivering these improvements requires significant long-term investment and remains one of the most complex aspects of the transition to a lower-carbon future. However, through our Homes and Place Standard, we have established a funded plan to improve all SNG-owned homes to a very good standard by 2050, helping to create warmer, healthier and more energy-efficient homes for our customers. Find out more at https://www.sng.org.uk/customers/greener-future	Sovereign was a member of the sector's original ESG Working Group and has reported against the Sustainability Reporting Standard for Social Housing (SRS) since its introduction. This report marks our fifth year of SRS disclosure and our third as SNG, providing stakeholders with a clear view of our progress and performance over time. Now in its latest version, SRS v2.1 continues to support greater transparency and consistency across the social housing sector. By using a common reporting framework, housing providers can present their environmental, social and governance performance in a way that is both comparable and meaningful, helping stakeholders better understand the impact of their activities. Find out more at https://sustainabilityforhousing.org.uk/latest-srs-criteria/	We have raised over £2.2bn of sustainable finance to-date, forging a clear link between our funding and our ESG commitments. This includes seven sustainability linked facilities which in turn link to ESG outcomes. Under our Sustainable Finance Framework (SFF), funding is allocated transparently to projects and initiatives that align with relevant sustainability standards and our own ESG framework. Our SFF is aligned with market guidelines set out by the International Capital Markets Association (ICMA) and the Loan Market Association (LMA), as a use of proceeds. SNG recently refreshed its Sustainable Finance Framework to ensure it is fit for purpose. Our Framework was scored 'Very Good' (EQS2) by Moodys as part of our Second Opinion Provider. Both the framework and Moodys Opinion can be found on the link below: https://www.sng.org.uk/working-with-us/investors#impact-and-sustainability-including-sustainable-finance-framework

Our ESG KPI dashboard

We have developed an ESG dashboard to highlight our progress on key ESG considerations and our overall vision.

The key performance indicators (KPIs) included align with our internal measures and will allow us to demonstrate our collective impact over time. Additionally, this dashboard will enable our stakeholders to hold us accountable for our commitments.



01 Environmental

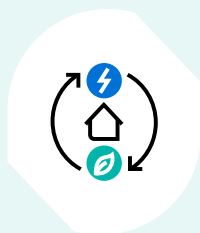


Environmental

Ensuring that our customers live in safe, warm and comfortable homes is a priority for us, along with meeting our commitment to have all carbon neutral homes by 2050. We are working through our Strategic Asset Management plan to ensure that our homes make the transition to be net zero ready in line with our fully costed Homes and Place Net Zero Investment Strategy.

We will get there by continuing to build new homes that are EPC C or better, as well as improving, retrofitting or regenerating our existing homes to help customers keep them warm efficiently and affordably.

Our impact in numbers



EPC C or better in 77% of our existing homes



265014.44 tCO₂e
greenhouse gas emissions

Key objectives

- We will use our Strategic Asset Management approach to improve housing by applying insights from our Homes and Place standard. Our goal is to build more new homes and enhance existing ones through improvements, retrofitting or regeneration
- We want our customers' homes to be warmer, more affordable, and energy efficient. If we cannot ensure the comfort standards we desire for our customers, we will consider selling those homes or regenerating the area. Whenever possible, we will replace them in the same location
- We will also look for ways to reduce our carbon footprint and protect the environment. This includes preventing pollution and using our resources more efficiently

How we measured success

Measure	2025/26	2025/26 target
Average SAP rating	73.8%	74.5%

Future objectives

- Continue a sector-leading development programme that raises the overall standard of the homes we provide
- Make Homes and Place Standard non-negotiable – invest, retrofit or replace
- Create a Single Asset View as the trusted source of all asset data
- Prioritise long-term quality over short-term fixes
- Invest in a way that delivers the best outcomes for customers and reduces risk

How we will measure success

Measure	2026/27 target
Average Homes & Place score for new homes	68
% of existing assets rated good or very good against our Asset Grading Model	28%
% of stock aged less than 30 years	45%
% of customers satisfied that SNG provides a well-maintained home	72%

Retrofit our homes

We are committed to ensuring all our customers live in warm, comfortable and affordable homes, as well as meeting our goal to make all SNG homes carbon neutral by 2050. That is why we have one of the largest retrofit programmes in the country underway, funded by the Warm Homes: Social Housing Fund (formerly known as SHDF Wave 3), updating thousands of our existing homes.

Our retrofit programme is currently reviewing all 86,000 homes to identify which would benefit from new, green technologies or features to make them warmer, more energy efficient and more affordable to run. Our assessment is based on factors such as the type of home, age, location, current energy efficiency performance and how different measures might improve emissions and lower energy bills.



Energy efficiency improvements to our homes

Stephen's story: "Following all the surveys, as an SNG customer, we received a pack from SNG that clearly outlined the work to be carried out, the timescales involved, and a pathway towards net zero.

We've since had solar panels installed, connected to an inverter at the back of the property and a battery storage system. We also had a heat pump fitted to run the radiators, along with new windows and cavity wall insulation. Most of the work was completed in just two days, so it wasn't a major upheaval.

The team gave great consideration to my partner, Lindsay, who is a wheelchair user. They were thoughtful and accommodating throughout the process.

The improvements have enabled me to literally halve my electricity bill. We can run the tumble dryer and washing machine, charge our electric car, and make full use of the appliances we need, all while benefiting from the energy generated by the sun. That's been fantastic.

My partner, Lindsay, lives with multiple health conditions. She has one leg and suffers from osteoporosis and arthritis. Before the improvements, the wet room felt like a block of ice. Even a small drop in temperature could trigger painful spasms. Since the work was completed, having a shower has become a pleasure rather than a chore for Lindsay. It's now as simple as pressing a button to adjust the temperature to whatever is most comfortable.

The savings have also given us more money in our pockets. We're able to spoil our grandchildren a little more and treat ourselves to some lovely meals out from time to time.

It's a win-win situation for both our finances and the environment. It's also a relief not to worry about keeping the grandchildren warm when they visit. There were times when we'd have to get blankets out for them, but now it's not something we even think about. The house is warm, comfortable, and much more enjoyable to live in."

Environmental SRS Responses

C1 – Distribution of EPC ratings of the housing provider's existing homes (those completed before the last financial year).

EPC Band	2026	%	2025	%
A	702	1.32	418	0.63
B	12247	23.07	15529	22.24
C	28006	52.75	33333	49.90
D	10944	20.61	14733	22.05
E or worse	1192	2.19	2260	3.38
No Rating	30	0.06	537	0.08

This is only for LCRA (Low Cost Rental Accommodation) assets. Therefore, this does not include Shared Ownership as EPC isn't reported to the regulator for these.

C1 – Enhanced – Average SAP rating of existing homes (those completed before the last financial year).

Average Rating: 73.754

C2 – Distribution of EPC ratings of the housing provider's new homes (those completed in the last financial year).

EPC Band	%
A	29%
B	64%
C	7%
D	0%
E or worse	0%
No Rating	0%

* Developed as part of a joint venture activity– SNG does not hold the EPC.

C2 – Enhanced – Average SAP rating of new homes (those completed in the last financial year).

Based on the SAP results of 1,438 homes, 88.18 is the average SAP Rating; therefore, a very high EPC B and 3 points below an EPC A

C2 – Enhanced – Energy use intensity of new homes (those completed in the last financial year).

103 kWh/m2/yr

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?

Yes. Our Strategic Asset Management plan aims to ensure that all our homes are of good quality, able to make the transition to be net zero ready and are located in attractive, functional places. They should be sustainable – socially, economically, environmentally and aesthetically – enabling our customers and their neighbours to thrive. To achieve this, SNG has a strategic programme with a balanced approach including retrofit, new development and regeneration, targeting net zero by 2050.

C3 – Enhanced – Is the housing provider's net zero commitment in line with the Science Based Target (SBT) initiative?

Yes

C3 – Enhanced – Does the housing provider have a costed net zero transition plan?

While SNG has not prepared an explicit, business-wide climate/decarbonisation/net zero transition plan, a significant proportion of our carbon emissions impact is contained within the development and management of our homes. Our Strategic Asset Management Plan – underpinned by our Homes and Place Standard and Assessment Tool – serves as a roadmap to meeting our net zero by 2050 commitment in this regard and our long-term business plan includes high-level costs attributed to decarbonisation.



The forthcoming refresh of SNG's Sustainability Strategy (FY2026/27) will set out a timeline for developing a dedicated Climate Transition Plan, as well as outlining various elements that will contribute to its delivery.

C4 – What retrofit activities have the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's net zero strategy and target?

Over the last 12 months, SNG has delivered retrofit works to 2,015 homes across its existing housing stock. The measures carried out have included the installation of new air source heat pumps, solar PV systems, solar batteries, cavity wall insulation, loft insulation, ventilation upgrades, new windows and doors, and low energy lighting.

This activity represents a material contribution to the delivery of SNG's net zero strategy and target. The measures installed address the core drivers of carbon emissions and poor energy performance across existing homes: heat loss, inefficient heating, reliance on fossil fuels, limited renewable generation and inadequate ventilation. By improving the thermal efficiency of homes, introducing low carbon heating, increasing on-site renewable energy generation and improving ventilation, the programme is directly reducing energy demand and supporting the decarbonisation of SNG's housing stock.

The work is also directly aligned to SNG's Homes and Place Standard, which is embedded within the Corporate Plan and provides the framework for how SNG invests in homes that are sustainable, efficient, resilient and cheaper to run. Retrofit delivery is therefore not a separate or isolated programme of works; it is one of the key delivery mechanisms through which SNG is improving the quality and performance of its existing homes while progressing its long-term net zero commitments.

The completion of retrofit works to 1,200 homes demonstrates measurable progress against this strategic direction. It provides clear evidence that SNG is translating its Corporate Plan, Homes and

Place Standard and net zero ambitions into practical investment across its housing stock, with activity focused on improving energy performance, reducing carbon emissions and delivering better long-term outcomes for customers.

C4 – Enhanced – Number of homes that have been retrofitted in the last financial year.

2,015

C4 – Enhanced – Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing providers is aiming to retrofit.

13.40%

C5 – Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions

Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions per home

If unable to report emissions data, please state when the housing provider is expected to be able to do so.

GHG emissions	2025/26	2024/25
Scope 1	16,217.91 tCO ₂ e	14,438.72 tCO ₂ e
Scope 2	5,612.09 tCO ₂ e	5,295.29 tCO ₂ e
Scope 3	243,184.44 tCO ₂ e	242,958.08 tCO ₂ e
Total Carbon Emission	265014.44 tCO₂e	262,692.10 tCO₂e

Intensity Metrics	2026	2025
Total per homes	3.08 tCO ₂ e	3.08 tCO ₂ e
Total per £1m of revenue	324.14 tCO ₂ e	330.26 tCO ₂ e

A point to note is an analysis of SNG's Azure environment demonstrates a positive ESG trajectory, with measurable reductions in carbon emissions and carbon intensity over the last 12 months.

Azure's carbon optimisation reporting indicates that total annual cloud-related emissions amounted to approximately 12,840 KgCO₂e, with emissions reducing from approximately 1,200 KgCO₂e per month in mid-2025 to 852 KgCO₂e in June 2026. This represents a significant improvement in environmental efficiency and supports SNG's wider sustainability commitments while maintaining delivery of digital services.



Energy & Carbon at SNG – by SHIFT Environment

SNG's energy use and associated carbon emissions are provided below in line with the UK streamlined energy and carbon reporting requirements (SECR). While typically included within a Company report, as no one entity in the SNG Group is mandated under SECR regulations, it is instead included here as part of our wider sustainability disclosures. We see this as a minimum expectation from a large social housing provider and is a step on the pathway to improving the quality of our sustainability reporting.

The table opposite summarises annual energy use and associated greenhouse gas (GHG) emissions from electricity, gas and fuel in the UK for the twelve months up to 31 March 2026. This includes data for all relevant business entities under the SNG Group. Previous emissions and energy use provided for the previous year (2024/25) serve as a baseline.

Energy Use & Carbon Emissions	2025/26	Unit	2024/25	Change (%)
Gas	68,667,064	kWh	57,725,104	+ 18.95
Electricity	31,706,757	kWh	25,754,963	+ 23.11
Transport fuel	14,004,176	kWh	13,978,343	+ 0.18
Business mileage	3,112,393	kWh	3,269,397	- 4.80
Emissions from combustion of gas	12,563.33	CO2e (tonnes)	10,557.92	+ 18.99
Emissions from purchased electricity	5,612.09	CO2e (tonnes)	5,295.29	+ 5.98
Emissions of combustion of fuel for transport purposes	3,634.75	CO2e (tonnes)	3,551.17	+ 2.35
Emissions from business travel in rented or employee-owned vehicles	756.87	CO2e (tonnes)	788.44	- 4.00
Total Scope 1 Emissions	16217.91	CO2e (tonnes)	14438.73	+ 12.32
Total Scope 2 Emissions	5612.10	CO2e (tonnes)	5295.29	+ 5.98
Total Scope 3 Emissions	243184.44	CO2e (tonnes)	242958.09	+ 0.09
Total Emissions (Scope 1,2,3)	265014.45	CO2e (tonnes)	262692.11	+ 0.88
Energy intensity ratio (Scope 1,2)	26.70	tCO2e/£m (turnover)	24.85	+ 7.44
	0.25	tCO2e/home managed	0.23	+ 0.02
Energy intensity ratio (Scope 1,2,3)	324.14	tCO2e/£m (turnover)	330.26	- 1.85
	3.08	tCO2e/home managed	3.08	0

Scope 3 Emissions		
GHG Protocol Category	Emissions area	CO2e (tonnes)
(1) Purchased goods & services	From purchased materials in new build homes (embodied carbon)	48337.61
	From purchased materials for repairs and maintenance (embodied carbon)	2174.92
(3) Fuel & energy-related activities	From generation of electricity that is consumed in a transmission and distribution system which the company does not own or control	587.53
(5) Waste generated in operations	From waste produced in repairs and maintenance activities.	128.37
(6) Business travel	From business mileage in employee-owned vehicles	756.87
	From business travel via public transport	67.22
(11) Use of sold products	From independently heated homes	191131.92
	Total	243184.44

Methodology

These figures have been prepared on behalf of SNG by SHIFT Environment, utilising their established methodology¹ and using Defra 2025 Conversion Factors in line with Environmental Reporting Guidelines (2019) as the majority of the financial year falls into the calendar year 2025.

Energy efficiency measures

As reflected by the actions detailed throughout this report, energy efficiency measures undertaken during the reporting period include:

- **Housing stock:** Retrofit works to 2,015 homes across SNG existing housing stock, including the installation of new air source heat pumps, solar PV systems, solar batteries, cavity wall insulation, loft insulation, ventilation upgrades, new windows and doors, and low energy lighting
- **Fleet:** Piloted the use of four electric vans in SNG Location 2 to understand operational, financial and environmental benefits and inform fleet management
- **Offices:** Refurbishment of Blandford, Hurn and Brabazon offices resulted in water and energy saving technologies into design.

Commentary

As with all large housing associations, the most significant portion of SNG's annual emissions is in the upstream construction of new homes and downstream heating of those homes by tenants. While we have built more properties, our retrofit activities are improving energy efficiency and reducing the emissions of those homes. Total emissions at SNG have seen a marginal increase from the previous reporting year, largely accounted for by a nominal increase in reported gas usage. This was due to data gaps arising from the consolidation of SNG's energy brokerage across localities and required extrapolation from the available data and thus a significant overestimation of gas usage.

Energy intensity calculations have been based on the total number of homes managed by SNG (86,000) and not only those with Decent Homes responsibilities,

which constitute the Scope 3 emissions from independently-heated homes. The turnover figure is based on the 2025/26 annual group turnover of £817.6m.

New build embodied carbon figures have been informed by analysis SNG commissioned on upfront carbon in several of its house types and by making use of existing sector baselines for different house and apartment types. This likely improves the accuracy of these figures and will inform reporting moving forward.

With the introduction of a new sustainability strategy, we will be able to set clear long and short-term targets for reducing emissions and moving towards net zero across our operations and activities. This will be supported and informed by consolidated and improved reporting processes that accurately evidence these improvements.



¹<https://shiftenvironment.co.uk/what-is-shift/secr-reporting/>

C6 – 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?

Yes – Through Zurich Resilience Solutions (ZRS), we use Climate Spotlight to identify, quantify, and adapt to climate-related exposures across our portfolios.

C7 – Has the housing provider mapped and assessed the increased drought risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?

No, however, we are currently reviewing insights into drought risk and other climatic risk with additional providers. We aim to conclude our strategy prior to the end of this financial year.

C8 – 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?

No, however, we are currently reviewing insights into overheating risk and other climatic risk with additional providers. We aim to conclude our strategy prior to the end of this financial year.

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?

The SNG Homes and Place Standard, co-created with our customers, provides an overarching strategy to the delivery of enhanced, usable open space for nature. The Place Standard, underpinned by 4 pillars, Character and Delight, Well Integrated, Inclusive and Safe methodically scores green space complimented by BNG scoring in the Sustainable Futures Standard. Homes and Place has been embedded in SNG for the last 5 years.

C9 – Enhanced – Biodiversity Net Gain (BNG) of developments that have gained planning permission in the past year.

%: SNG do not record the number of developments that have been approved with a mandatory BNG requirement.

% for new homes: Not known.

C9 – Enhanced – Does the housing provider's BNG target for new homes? Does this exceed minimum requirements?

Yes / No / No, but planning to develop one: Yes

Qualitative response: Our Homes and Place Standard Assessment Tool requires a Corporate KPI score of VERY GOOD for all new developments. BNG is a specific criteria in the Assessment Tool, and the VERY GOOD score requires 10–15% BNG for Habitat and Hedgerows.

C10 – Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?

Yes. The HSE Plan and Environmental Management Standard provide specific guidance on managing pollutants. SNG aims to reduce and substitute the Control of Substances Hazardous to Health (COSHH), where possible. A library of COSHH risk assessments and safety data sheets is accessible via our internal health and safety system. SNG's yards are reviewed annually to assess the safe storage and disposal of COSHH to reduce the likelihood of pollution.



C11 – Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repair works?

If so, how does the housing provider target and measure performance?

If planning to develop one, when does the housing provider expect it to be established?

Yes, in part. Through our Homes and Place Standard and the associated Assessment Tool, SNG actively review the level of responsibly sourced timber without timber-framed homes. When timber frame homes are proposed, the chosen manufacturer must be part of the Structural Timber Association with Assure Gold Standard. This standard requires all timber components to be sourced responsibly through FSC/PEFC sources.

C12 – Does the housing provider have a strategy for waste management incorporating building materials?

Yes. SNG's waste management standard details the handling, transportation and disposal of waste arising from its activities. Waste performance is measured by dashboards from third party waste carriers. In 2025/26, SNG's recycling rate was 42%, which is an increase of 5% from 2024/25 rates. This is due to the implementation of Simpler Recycling regulations and improved waste separation.

% of total tonnage	Landfill	Waste converted to energy	Recycling
ESG 2024/25	3%	56%	37%
ESG 2025/26	4%	53%	42%
Change	+1%	-3%	+5%

SNG has released an updated waste management standard to ensure waste is handled, transported, stored, documented and disposed of correctly.

C13 – Does the housing provider have a strategy for water management?

Yes. SNG's Homes and Place Assessment Tool requires a potable water usage of 110/litres/per person/per day for a VERY GOOD rating. Our new iteration goes beyond the compliance usage of 125ltr/pp/d to 105ltr/pp/d, which will equate to a reduction of 20ltr/pp/d moving forward.

C13 – Enhanced – Average internal water efficiency of completed homes in past year & consumption of metered mains water on sites and site offices

SNG does not report on this number.

C14 – How is sustainability considered when the housing provider is procuring goods and services? What measures are in place to monitor the sustainability of the supply chain when procuring goods and services?

Value for Money and Social Value are important factors and form part of our procurement process. Last year, we made the decision pay an additional premium to procure green energy was not in the best interest of our customers to ensure energy bills are as low as possible. SNG follows best practice principles to improve its sustainability across our development sites, our retrofit programmes and our Repairs and Maintenance programme, recycling where possible.

C14 – Enhanced – What is the relative weighting of environmental impact considerations in procurement policies?

0%

C14 – Enhanced – How does the housing provider monitor supply chain risks, and what initiatives has the housing provider taken to drive higher sustainability performance across its supply chain?

Supply chain risk is managed through various means: reviewing financial strength, D&B credit check monitoring, ensuring appropriate health. SNG currently have safety and insurance policies in place and, where possible, have multiple suppliers to support delivery and also have an internal workforce to manage workloads. Recycling and sustainability forms part of our business as usual, reducing waste where possible.

Green skills in action: Supporting a pathway into sustainable employment

At SNG, we're committed to supporting residents to access opportunities in emerging industries, including the transition to a greener economy.

Our Green Employment Pathway – Sustainable Careers in Bournemouth, Christchurch, and Poole, for example, is delivered in partnership with national organisation HACT, forming part of the Green Skills programme for the social housing sector. Supported by JPMorgan Chase, the programme also contributes to national learning, helping the sector understand how communities can access and benefit from the opportunities created through the transition to net zero.

Jeffery was one of the first residents to join the programme. After more than two years out of work, he faced challenges that made it difficult to reconnect with employment, including anxiety and low confidence. Like many people, he was unsure how his existing skills might relate to the growing green sector or what opportunities might be available to him.

Working closely with one of our employment and skills coaches, Jeffery received personalised, one-to-one support tailored to his interests and strengths. Together, they explored what a 'green job' could look like in practice and how his existing experience could transfer into the industry. As his understanding grew, so did his confidence in pursuing new opportunities.

Through the programme, Jeffery accessed a range of targeted training, including sustainability fundamentals and sector-relevant skills, helping him build knowledge aligned to employment market demand. He also developed a tailored CV, reflecting his capabilities and potential within the green economy.

In just two months, Jeffery completed four accredited training courses and developed a clear plan for his next steps, including pathways into sustainable transport and renewable energy roles.

Most importantly, Jeffery has shifted to a stronger sense of direction and purpose. With improved confidence, new skills, and a clearer understanding of the sector, he is now better positioned to pursue opportunities aligned with both his interests and the future needs of the economy.

This journey has been supported by a collaborative network including SNG colleagues, training providers, and specialist partners, ensuring support is responsive and joined up around the individual.

Jeffery's experience highlights the impact of targeted, personalised support in helping residents access emerging green opportunities. It also reflects the role housing providers can play in enabling a fair and inclusive transition to a low-carbon economy – supporting people not just into work, but into sustainable futures.



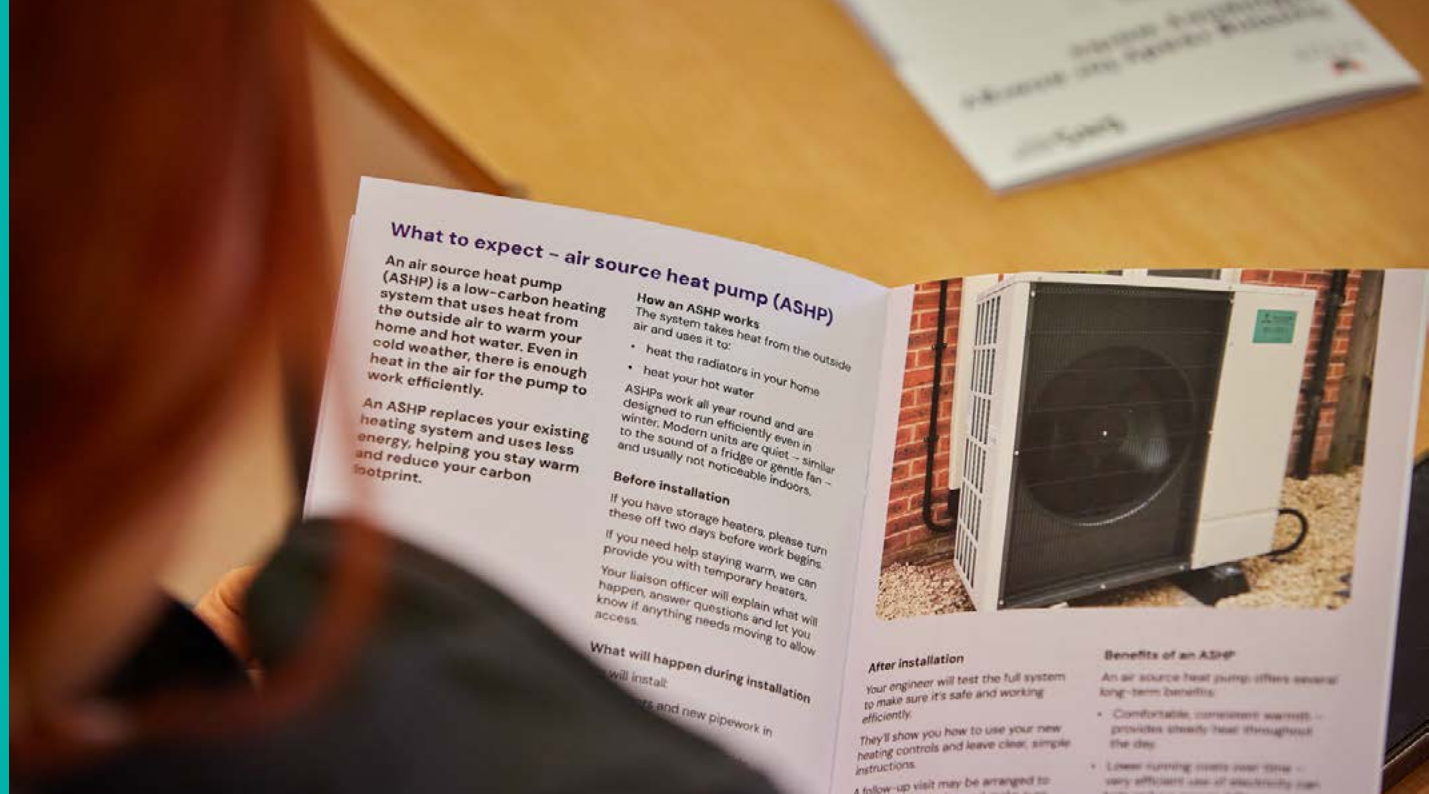
Heat pump innovation to minimise customer disruption

As well as delivering retrofit works for our customers, SNG has also pioneered research into green technology, including a partnership with Mitsubishi Energy and Samsung that is transforming how we decarbonise heating in low rise housing.

Through a series of live pilots in fully occupied homes, SNG has demonstrated how High and Medium Temperature R290 Air Source Heat Pumps can replace gas boilers with minimal disruption, delivering carbon savings while improving comfort and affordability for residents.

The objective of this sector-leading, evidence-driven and customer-centred programme was to find a way to deliver everything a gas boiler could offer – comfort, reliability, affordability and ease of use – while removing the carbon.

The pilots across 125 homes saw dramatically reduced disruption with the installation of high temperature heat pumps, with minimal building works required, while still delivering energy efficiency and customer comfort.



An award-winning retrofit project

SNG won Large Scale Project of the Year at the South West Energy Efficiency Awards for the successful delivery of our largest-ever retrofit programme funded through Social Housing Decarbonisation Fund: Wave 2.1.

The project involved tackling some of our most challenging off-gas-grid homes across South West England, replacing existing systems with new Air Source Heat Pumps, supported by solar PV, battery storage and targeted fabric upgrades.

Our Resident Liaison Officers and retrofit teams worked closely with customers to help them through the process. Each home now

has a digital 'passport' recording the upgrades and monitoring performance, identifying any issues early.

Many of the homes have now achieved EPC B or above, while residents are reporting improved comfort and affordability. Meanwhile, the data-driven model used here is now shaping our future retrofit strategy.

Read more here: www.sng.org.uk/press-release/sng-wins-at-the-south-west-energy-efficiency-awards



Social

Our customers are at the heart of everything we do and while global circumstances continue to make life harder and more expensive, we remain focused on supporting those most in need and ensuring everyone has a safe and warm place to live.

From the investments made by our Community Foundation in local communities and projects, to the way we embed social value in our procurement activity, we make sure the work SNG does contributes meaningfully to equality, wellbeing and thriving communities.

We support our customers through our Employment and Skills scheme, as well as delivering wellbeing and mental health support, financial advice and guidance and wider partnerships with agencies, such as the National Support Network.

Ensuring the safety of the homes is also a priority and since the introduction of Awaab's Law in the last 12 months we continue to invest in the quality and maintenance of our properties as well as how we deal with issues.

Our impact in numbers



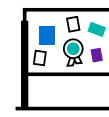
1,661 new homes delivered



65.1% satisfaction from customers in rented homes



£702.9m invested in the development of new homes



£9.2m invested into communities during the year



£112m invested in retrofitting existing stock



£119.4m of social value, as calculated by HACT, generated across the organisation



Average rents were **51%** of Private Rental Sector



1,192 fuel poverty interventions last year, supporting our customers through winter heating vouchers and winter warm packs

Key objectives

- We will improve the quality of our homes by updating our Homes and Place standards, designs, and specifications for new homes. We will assess all homes based on these updated standards
- We will enhance the information we have about our homes to better understand their condition and performance. With better information and technology, we will take actions that improve our customers' safety and wellbeing
- We will use insights from our customers, research and innovative ideas to influence change in areas like rent setting, Homes and Place standards, and retrofit projects
- We will develop a clear and measurable approach to environmental, social, and governance (ESG) issues that produce real results and involves our customers
- We will work with our customers to provide excellent services, ensuring their experiences with us are clear, helpful and meet diverse needs
- Further increase trust with our customers by listening to them, being open about our processes, and demonstrating we care. We will use customer feedback to improve our communication and engagement
- We will enhance our digital services to make it easier for customers to resolve their inquiries, offering online support when needed

How we measured success

Measure	2025/26	2025/26 target
New homes handed over	1,661	1,816
Homes & Place score (new homes)	70%	68%
HACT social value	£119.4m	£100m
Customer satisfaction	65.1%	70%
Customer trust	66.6%	67.6%
Safety compliance across all six programmes:		
Gas Safety	100%	100%
Lift Safety	98.2%	100%
Electrical Safety	99.3%	100%
Legionella (non-domestic)	100%	100%
Asbestos (non-domestic)	99.6%	100%
Fire Safety Regulations Met	99.9%	100%

Future objectives

- Adopt a digital-first, human-backed approach so customers default to digital for an easier, faster, service, freeing capacity to focus on those who need to talk with us
- Design simple end-to-end digital journeys
- Implement a single, connected customer platform
- Use AI and automation to improve service
- Enable more personalised and proactive communication
- Provide real-time updates and transparency
- Deliver right-first-time repairs
- Shift to a preventative service model (pilot tools, test, then scale, increase workforce capability and contractor performance)
- Use data and technology such as sensors and AI to identify issues early
- Connect asset, repairs and compliance systems
- Improve workforce planning and scheduling using technology Embed actionable and measurable insight and continuous improvement

How we will measure success

Measure	2026/27 target
Customer Satisfaction (Social Rent)	75%
% reduction in response repairs requests	A new metric is going to be developed
% Customers satisfied with repairs service over past 12 months	74%
Average working days to complete repairs	10 Days

Community Foundation

Our Community Foundation invests in local organisations and place-based activity focused on local priorities and led by data and insight.

We have worked with community organisations across the South, supporting charitable and community groups to deliver programmes and interventions that have improved local facilities and shared spaces.

Key metrics:

	Invested in 136 place-based programmes
	Invested in 299 local charitable and community organisations
	Engaged with 13,106 people
	Supported 31 community-led projects during school holidays, reaching 6,311 people

More information can be found under SRS criteria 26 on page 31.

#InBloom gardening competition: Growing greener, stronger communities



SNG's #InBloom Gardening Competition celebrates the creativity, care and commitment of customers who create vibrant, beautiful green spaces. Launched as part of the Living Together programme, the initiative supports wellbeing and strengthens communities, while also encouraging positive use of shared and private spaces.

The 2025 competition saw a significant level of engagement, with over 130 entries submitted from across SNG communities, reflecting a wide range of green spaces—from small balconies and home gardens to thriving community-led projects.

Participants shared how gardening had a positive impact on their wellbeing, providing a sense of purpose, enjoyment and connection to their home environment.

One of the winners, Sophia Newman, whose garden was recognised in the Home Garden in Bloom category, described her garden as an extension of her home, something that brings daily joy and supports her wellbeing.

Across all entries, judges noted the care and attention customers had shown in creating spaces that add colour, life and personality to their homes. These green spaces play an important role in helping customers feel proud of where they live.

The competition also highlighted the importance of community-led initiatives. The Thriving Community Garden category celebrates spaces where residents work together to create and care for shared green areas, fostering a sense of community and pride. In this category, the Poppy Community Garden in Andover was recognised for its strong community impact. These spaces demonstrated how gardening could go beyond individual benefit, helping to build stronger, more connected communities.

Many entries showcased a strong focus on sustainability, including creating habitats for wildlife, growing food and reusing materials. Through categories such as Sustainable Garden Innovator, the competition encouraged environmentally friendly gardening practices that support biodiversity and contribute to local climate resilience.

Furthermore, 95% of participants told us they enjoyed gardening more because of the competition, amounting to £118,023 in social value.

Social SRS Responses

C15 – For properties that are subject to the rent regulation regime, report against one or more Affordability Metrics:

	2026	2025
% of PRS rent	50%	48%
% of LHA rent	75%	73%

C16 – Number, and share, of existing homes (owned and/or managed and completed before the last financial year) allocated to:

	2026	%	2025	%
General Needs (social rent) units	48673	57	48337	58
Intermediate Rent units	3502	4	2486	3
Affordable Rent units	11057	13	10057	12
Supported Housing units	885	1	1485	2
Housing for Older People units	3678	4	3746	4
Low-cost Home Ownership units	11,332	13	10439	12
Private Rented Sector units	195	0	0	0
Other units	7185	8	7184	9
Total	86,507	100	83734	100

C17 – Number, and share, of new homes (owned and/or managed, and completed in the last financial year), allocated to:

	2026	%	2025	%
General Needs (social rent) units	451	27	301	19
Intermediate Rent units	10	0	108	7
Affordable Rent units	509	31	467	29
Low-cost Home Ownership units	628	38	683	43
Other units	63	4	31	2
Total	1661	100	1590	100





C18 – How is the housing provider trying to reduce the effect of high energy costs on its residents?

SNG is taking action to reduce the impact of high energy costs on residents through its energy support work, focusing on those customers either in or at risk of fuel poverty. This work has been significantly supported by a funding contribution from Jewson Partnership Solutions that has enabled us to train 3 qualified domestic energy assessors in-house and provide direct, targeted support to those who need it. The service provides targeted financial, practical and advisory support with an aim to help customers reduce energy bills, maximise household income and improve energy related behaviours. This year the team conducted 95 home energy assessments, issued 60

energy saving appliances and delivered 24 energy advice sessions. Our Winter offer, focusing on keeping residents connected and able to heat their homes in Winter months, delivered an additional 781 energy support vouchers, 362 warm packs, and 282 energy packs to customers requiring extra support. This approach help has helped created £108k in immediate direct savings to customer and helped create long term change, manage energy consumption, improve household warmth and mitigate energy related cost pressures.

C19 – Describe the condition of the housing provider's portfolio, with reference to:

% of homes	2026	2025
for which all required gas safety checks have been carried out	100%	100%
that meet national fire safety regulations	99.9%	100%
for which all required electrical safety checks have been carried out.	99.3%	99.4%
for which all required asbestos management surveys or re-inspections have been carried out.	99.8%	100%
for which all required Legionella risk assessments have been carried out.	100%	99.18%
for which all required communal passenger lift safety checks have been carried out.	98.2%	95.90%

C20 – What % of the housing provider’s homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?

99.01% – The number of homes failing the Decent Homes Standard has reduced from the previous year’s reported 97.86%. This improvement reflects a reduction in HHSRS actions identified through the accelerated 2024/25 stock condition survey programme that has now been completed.

All properties identified on an ongoing basis as failing the standard are subject to review and validation, with remedial works progressed wherever feasible to bring the property back into decent condition. Homes are also assessed for suitability for retrofit initiatives, and where intervention is not viable, options such as disposal are considered.

C20 – Enhanced – What is the target date for bringing homes that do not meet the standard into compliance?

31/03/2027

C21 – How do you manage and mitigate the risk of emergency hazards including damp and mould hazards? How do you reduce the likelihood of damp and mould hazards?

We manage emergency hazards, including damp and mould, through a structured response framework aligned with our Repairs Policy, internal repair definitions, and the requirements of Awaab’s Law. Any report that indicates a potential emergency hazard is triaged immediately and progressed as an emergency repair.

This ensures that an inspection or make safe visit is arranged within 24 hours, enabling us to:

- Assess and mitigate any immediate risk to residents
- Diagnose the underlying cause of the hazard
- Identify and raise the necessary repairs
- Put in place temporary or permanent measures to prevent further harm



This approach ensures we meet our statutory obligations, reduce health risks, and provide a rapid, accountable response to any emergency damp or mould concerns. We take a proactive, prevention-focused approach to reducing the likelihood of damp and mould across our homes. This includes:

- Resident advice and support: We provide clear guidance on managing condensation and moisture within the home, and where appropriate, we offer energy efficiency advice or refer residents to internal support services to help them maintain healthy indoor environments.
- Improving ventilation: As part of planned investment programmes, we install or upgrade mechanical ventilation systems. We also assess ventilation needs when damp or mould is reported and carry out upgrades where appropriate.

- Proactive stock condition surveys: Our ongoing stock condition survey programme allows us to identify potential issues early. Findings feed directly into our long-term asset management strategy and enable us to address hazards before they escalate, whether through Housing Health and Safety Rating System (HHSRS) related interventions or by raising repairs that have not yet been reported.

This combined approach ensures we are actively reducing the risk of damp and mould, improving property condition, and supporting residents to maintain safe, healthy homes.



**C21 – Enhanced – Average time to ‘make safe’:
Emergency hazards:**

Reporting around hazards is developing, and whilst we measure average days and performance across repairs, we do not report this area separately. Overall, our Emergency Hazard repair is 23.2 Hours.

**C21 – Enhanced – Average time to ‘make safe’:
Significant hazards:**

Our average Time to Inspect a Significant Hazard is 13.75 days. This figure represents the time taken to complete the inspection, excluding any initial attempts to gain access.

Number of Hazards Resulting in Additional Work
Out of 6,171 hazards reported (both emergency and significant), 3,834 required further work (excluding make-safe actions). This amounts to 62%.

Completion of Additional Work: 96% of the additional work is completed within 12 weeks. Currently, we do not track when this work starts.

**C22 – What are the results of the housing provider’s
most recent tenant satisfaction survey? How has the
housing provider acted on these results?**

65.1% – Improvement of 2% from the previous year, reflecting the focus the organisation has placed upon our customers. This is despite a challenging operating environment and declining UK sentiment amongst our core customer base.

**C23 – What arrangements are in place to enable
residents to hold management to account for the
provision of services?**

SNG’s Customer Engagement Model embeds customer influence across the organisation, shaping strategy, policies, and services. Central to this are strong, resident-led influence and scrutiny arrangements, providing transparency, accountability and constructive challenge.

The Customer Influence Panel (CIP) is a resident-led group, which analyses customer insight and data from across SNG to challenge the business and commission deep dives or scrutiny, either directly with teams or through the Scrutiny Panel (SP). This year, CIP reviewed 15 policies, focusing on tone, accessibility and resident-friendly language, including Repairs, Homes and Place, and Neighbourhood policies. The Scrutiny Panel completed three in-depth reviews on Equality, Diversity and Inclusion (EDI), access for Stock Condition Surveys, and the quality of repairs completion data, resulting in clear recommendations for service improvement.

Customer influence is closely connected to governance. The CIP Chair observes Board meetings, a resident trustee observes CIP, and the Board includes two resident members with prior panel experience. A CIP member has also recently joined the SNG Foundation Board.

Alongside formal influence structures, the Customer Engagement Team works locally with residents through roadshows and Big Community Conversations, supported by growing digital engagement via the Engage platform, which now has more than 500 active members.

We have also co-designed and rolled out resident-led training, called ‘Customer Engagement is Everybody’s Business’, ensuring customer voice is embedded across services, teams and decision-making.



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?

of complaints upheld: 4589

Average Number of working days: 11.89 days for Stage 1 and 14.52 for Stage 2

We received over 12,000 complaints (Stages 1 and 2), with 4,589 being upheld, which is approximately 35%.

85% of all complaints were responded to within the Service Level Agreement (SLA). However, we observed significant and sustained improvement throughout the year, achieving over 90% in Q3 and closing at 95% in March.

We enhanced our Complaints Quality Assurance (QA) framework by improving the response styles and templates for Stage 1 and Stage 2 complaints. We tightened controls on post-complaint actions, implemented system changes to provide greater visibility of response due dates, introduced a Compensation Calculator, and made amendments to the Complaints Policy following a review by the Ombudsman. This has helped us ensure our responses are fair, consistent and deliver the right outcomes for customers, while also taking wider business considerations into account. By completing actions arising from complaints, we can address issues effectively and help prevent further frustration for customers. Also, knowing our Complaints Policy is aligned with the Housing Ombudsman's Complaint Handling Code also provides assurance that complaints are being managed in line with recognised good practice. Combined with our wider improvement work, this helps us provide the right support to customers when they need it.

For the 2025/26 Quality Assurance Score, we achieved over 90%, exceeding our target of 85%.

C24 – Enhanced –

Ombudsman maladministration rate: 68.1%

This has improved by 4% year on year, and we expect this positive trend to continue. Where the Ombudsman identifies shortcomings in our service, we use those findings as an opportunity to learn and make improvements. Many cases relate to how we responded to the underlying issue, rather than our complaints handling process itself. As a result, we are focusing on addressing the root causes, including delays in taking action or responding to customers. This work is being supported through wider organisational improvements, including Self Service Repairs, our response to C20 requirements, the implementation of Awaab's Law and more.

Ombudsman severe maladministration rate: SNG do not measure this separately.

C25 – In the last 12 months, what additional support have you provided to your customers to support with:

- **Employment & skills**
- **Wellbeing & mental health**
- **Vulnerable customers**

For our supported housing customers, we have provided intensive housing management, benefits applications support, activities around wellbeing and independent living skills, such as cooking classes, signposting to relevant agencies, weekly support meetings, internal 'Support for You' referrals

Over the past 12 months, all customers have been given the opportunity to be supported through SNG's established Employment and Skills offer, should they wish, which is accessible via the 'Support for You' customer support pathway. This has provided a single, well-publicised route for customers to access personalised employment advice, training and in-work progression support. The Employment and Skills Team have delivered one-to-one guidance to help residents access work, improve job security, increase earnings or progress into better employment, as well as providing specialist support for self-employment and business startup.

Customers have also been supported to overcome financial barriers to work through access to tailored grants linked to employment and training. This includes support with training costs, childcare and work-related expenses. Employment support has been closely aligned with income and welfare advice, ensuring customers understand how earnings changes affect benefit entitlement and household affordability, reducing the risk of arrears when moving into or changing work.

Wellbeing and mental health support over the last 12 months has focused on addressing the financial, digital and practical pressures that commonly underpin poor mental wellbeing. Through the 'Support for You' model, 3,105 customers have been able to access coordinated support for debt, welfare benefits, energy costs, fuel poverty and digital exclusion, helping to stabilise households during periods of heightened stress.



Customers experiencing acute hardship have been supported through access to debt advice, financial support tools and practical interventions such as energy assessments, crisis assistance and digital support to ensure continued access to essential services. Digital inclusion support, including training, devices and connectivity, has been a key wellbeing enabler, helping customers manage online benefit claims, communicate with services, engage with employment opportunities and reduce isolation.

Where customers have required wider wellbeing or emotional support, they have been signposted through SNG's partnership with the National Support Network, providing free and confidential access to trusted mental health, wellbeing and specialist support services beyond housing-related needs.

Supporting vulnerable customers has been a core focus of delivery throughout the past 12 months and is embedded across the Customer Income Advisor (CIA) service and the wider income management approach. During FY 2025/26, 3,239 referrals were made to Customer Income Advisors, with 1,220 cases achieving a financial outcome and £7.1m secured for customers.

CIAs have worked intensively with customers experiencing complex vulnerabilities, including disability, long-term health conditions, mental health challenges, domestic abuse risk and fluctuating income. Support has included hands-on assistance with benefit claims, reassessments, mandatory reconsiderations and appeals, alongside access to structured financial and practical support, available through the 'Support for You' pathway.

This delivery has taken place in a wider context of reduced external welfare advice capacity across the sector. While signposting to external welfare and legal specialists has been used where appropriate, experience over the past year has reinforced the importance of maintaining strong internal specialist provision. Limited availability and delays in external services risk displacing, rather than resolving, tenancy sustainment pressures, increasing the likelihood of arrears escalation and eviction risk.

C25 – Enhanced – Social Value calculations (including monetisations) of all resident support services and placemaking activities:

£119,468,064

C26 – In the last 12 months, what interventions have you made to foster stronger communities and places, considering both:

- Physical changes to shared spaces or public realm
- Events, activities and signposting

SNG fosters stronger, more connected communities through its Community Foundation, which invests in local organisations and place-based activity that responds directly to local priorities. Interventions are data and insight-led, ensuring resources are targeted where they can have the greatest impact on community cohesion, participation and pride in place.

SNG's Community Organiser programme listens to the voice of the customer, empowers customers to lead on positive change by building strong relationships and meaningful connections that reflect the needs and aspirations, while understanding challenges to identify shared goals and support the local development of communities. The programme has worked with 13 local host organisations across London, Herts, West Berkshire, Bournemouth, Christchurch and Poole, Isle of Wight, Bristol and Gloucestershire, recruiting a total of 65 local volunteer leaders (Community Organisers). Training has been given to 18 community organisers in listening, community power and theory of change, with five enrolling on a Level 3 award in community organising to date. Youth provision and opportunity were highlighted as shared goals at three community organiser-led listening events, which resulted in the delivery of increased youth work within the area – community organiser volunteers were recognised as key community figures at the newly opened, Brooklands Park Community Centre in South Gloucestershire.

Through the Community Foundation, SNG supported 136 place-based programmes and interventions delivered by local charitable and community organisations, including improvements to shared spaces and community facilities.



This includes working in partnership with local authorities and funders to deliver improvements to the public realm shaped by resident feedback. Following consultation with residents in Lordshill, Southampton, the community highlighted a lack of activities for older children and the need to improve facilities at Aldermoor Park. SNG worked with Southampton City Council and local partners to refurbish the park, delivering a new multi-use games area and outdoor gym shaped by community voice. The project was funded through £75,000 secured from the Veolia Environmental Trust, with a £7,500 contribution from SNG. The enhanced space now supports physical activity, wellbeing and social connection, with SNG also funding a local youth organisation, Youth Options, to deliver year-round sessions to ensure ongoing positive use and activities for older children.

Over the last 12 months, the Community Foundation supported 289 local charitable and community organisations, engaging 13,106 people across SNG communities through locally led events, activities, and support offers that encourage participation and strengthen community resilience.

An example of this was through the Positive Pathways Programme (PPP). The PPP is overseen by a network of strategic partners in Basingstoke and was developed to tackle youth anti-social behaviour through a proactive and preventative approach. Many of the programmes supported through PPP were designed in direct response to what young people told us they needed – more opportunities to engage in positive, accessible activities and clearer pathways to build skills, confidence and employment prospects.

Working alongside strategic partners and community organisations, the programme has created a variety of positive opportunities for young people in Basingstoke, including creative and sports-based diversionary activities and employability and aspiration-building support. Initiatives such as football engagement sessions with Reading FC Community Trust and the Basingstoke Creative Pathways project with Intergenerational Music Making directly address young people's feedback about lacking confidence, networks and routes into training or work.

By providing trusted role models, safe spaces and constructive alternatives, the PPP has reduced the risk of young people being involved in anti-social behaviour, crime and other high-risk activities. The programme supports early intervention, builds positive relationships with adults and peers, and creates long-term pathways that encourage positive choices, resilience and community cohesion.

Alongside capital improvements, SNG also funded local delivery partners to activate spaces and encourage positive use, such as commissioning youth organisations to deliver holiday activities alongside new facilities. SNG's Summer Opportunities Fund provided targeted micro-grants of up to £1,000 to local organisations to deliver free, accessible and enriching activities for children, young people and families in SNG communities during the school holidays. In 2025, the fund supported 31 community-led projects, reaching 6,311 beneficiaries and helping to reduce the holiday experience gap for families who may otherwise have missed out. Funded activity supported children and young people to build confidence, stay active and strengthen social connections, with over 3,000 beneficiaries reporting improved confidence and self-esteem, and 1,431 becoming more physically active as a result. The fund also strengthened community cohesion, with 864 people feeling more connected to their community, and 94% of delivery organisations reporting a positive wider community impact. Through £30,287 of investment, the Summer Opportunities Fund generated an estimated £2.27m in social value, demonstrating the significant role small, locally targeted grants played in supporting wellbeing and thriving communities.

SNG further engaged 2,208 young people through its #iWill Youth Social Action programme, funded by The National Lottery Community Fund and the Department for Culture, Media and Sport (DCMS), supporting young people to lead social action projects and contribute positively to their neighbourhoods.

We were proud to partner with Young Bristol to bring young people together at our Bristol Wellbeing and Social Action Festival. This was a vibrant and inclusive event that promoted mental wellbeing, creativity, and community engagement among young people aged 10 to 20. The event brought together 31 attendees (including 17 young

people) and engaged 11 young people aged 25 and under in the planning and delivery of the event. With support from six local organisations, the festival provided a range of accessible wellbeing activities such as yoga, boxing, music-making and wellbeing kit creation, alongside information sharing and informal conversations to shape future wellbeing and social action opportunities. The event generated positive feedback about community space use and local opportunities for young people, while also highlighting that stronger pre-existing relationships in the area could further boost participation at future sessions.





C27 – How is social value creation considered when the housing provider is procuring goods and services? What measures are in place to monitor the delivery of this Social Value?

SNG embeds social value into procurement activity to ensure the goods and services it procures contribute meaningfully to equality, wellbeing and thriving communities. Social value is considered from the outset of procurement, with suppliers expected to set out how they will deliver activity aligned to SNG's priorities, including employment and skills, financial and digital inclusion, community investment and partnership working.

SNG adopts a collaborative, partnership-based approach with suppliers, focusing on deliverable, needs-led commitments rather than one-off activities. Suppliers are supported to develop social value projects that reflect their strengths and respond to local need, and are actively connected to SNG's Community

Foundation, internal teams and community partners to help commitments translate into real world outcomes.

Delivery of social value commitments is monitored throughout contract delivery using proportionate reporting arrangements. Suppliers report on agreed activities and outputs, with progress reviewed by SNG's social value team to ensure commitments remain relevant, achievable and impactful.

Over the last year, this approach has supported the delivery of 62 supplier-led social value projects, including 19 supplier delivered training sessions attended by 188 SNG customers, and one work experience programme supporting four customers. Suppliers have also contributed significant non-financial and financial value, delivering £49,597.58 of 'in kind' support (including 162 hours of volunteering, valued at £2,742.66 using TOMs methodology) and over £160,000 in cash donations to support community activity.

SNG also uses Match My Project to connect suppliers directly with community organisations and delivery opportunities. In the last year, this resulted in 61 matched projects, enabling suppliers to contribute resources, skills, volunteering time and funding in a targeted and transparent way.

Ridge LLP has supported SNG customers through targeted employment and green skills sessions, as part of their social value commitments, designed to build confidence, improve employability and increase awareness of emerging career pathways. Working alongside SNG's Employment and Skills and Green Skills programmes, Ridge delivered accessible workshops on carbon literacy, sustainability and professional development, supporting 26 customers. Measured outcomes demonstrate a clear impact, with participants' self-assessed carbon literacy increasing from an average of 3.0 to 4.5, and 100% of attendees reporting the sessions were pitched at the right level. Sessions were rated 6 out of 6 overall, with feedback highlighting increased confidence and a greater ability to talk about green careers and sustainability. The success of this delivery has led to further commissioned sessions supporting a further 40 customers, demonstrating how supplier-led social value can deliver measurable outcomes aligned to SNG's long-term priorities.

SNG works closely with suppliers to capture learning, review impact and adapt delivery where required. This ongoing approach ensures social value commitments are actively managed, evidenced and focused on achieving tangible benefits for customers and communities.

C27 – Enhanced –

What is the relative weighting of Social Value considerations in procurement policies?

5.00%

How much Social Value has been delivered from the housing provider's supply chain in the last 12 months?

£160,634.00

Homes and Place

We believe everyone should live in a home and a place where they feel safe, part of a community and where they can truly thrive. The Homes and

Place Standard offers a single easy-to-use framework and a definitive standard for high-quality design and great placemaking.

Endorsed by the CIH, this tool helps our team to understand what 'good' looks like and measure it with confidence, informing qualitative performance, customer outcomes and strategic investment prioritisation.

Case study: Energy efficiency improvements to homes



Andrea's story:
"SNG identified that my home could be made more energy efficient and, as an SNG customer, contacted me to explain the improvements that could be carried out. They completed an air pressure test to assess the property and identify where improvements could be made. As part of the process, they sealed the front door, used a large fan, and monitored how air moved throughout the house to ensure it met the required standards.

Since then, I've had solar panels installed on the roof, which charge battery storage units at the back of the property. I've also had a new air source heat pump and radiators fitted.

The contractors who carried out the work were absolutely fantastic. They were clean, professional, and always tidied up after themselves. They were also friendly and easy to talk to. I didn't have to move anything or make special arrangements as they took care of everything and put everything back exactly as it was. They were more than happy to accommodate any requests I had throughout the process.

The difference to my energy bills has been significant. Last year, I was paying between £70 and £90 a week, but since having the new system installed, those costs have been cut by around half.

I live with a heart condition and arthritis, and cold weather can have a serious impact on my health. When I'm cold, my heart has to work harder, which can trigger an angina attack. Combined with the arthritis, living in a cold home can be extremely difficult. Last winter, I often relied on blankets and hot water bottles just to stay warm. This year, I haven't needed them.

The financial benefits have been just as important. The savings mean I no longer have to choose between topping up my electricity and buying a decent meal. That peace of mind has made a real difference to my quality of life.

The whole process was straightforward. If I can do it, anyone can. I would recommend it without hesitation. The difference between last winter and this winter is like night and day."

Social value in action: Partnering with Jewson Partnership Solutions to deliver energy support

At SNG, we recognise the transition to net zero must be fair and inclusive. It must support customers not only to reduce their energy use, but to feel confident, informed and able to manage their homes affordably.

Through our partnership with Jewson Partnership Solutions, we have been able to strengthen and scale our Energy Outreach Programme, delivering targeted support to customers experiencing high energy costs and financial pressure. This investment, delivered through a Social Value Levy, has enabled us to move beyond short-term crisis support and embed more sustainable, preventative approaches to financial resilience.

Jewson's funding supports a comprehensive programme of outreach activity, combining practical interventions with advice, skills-building and community engagement. This has included the delivery of free, impartial energy advice to hundreds of customers, helping people better understand how to reduce their energy usage and manage their costs effectively.

Meanwhile, customers have also received practical support tailored to their individual circumstances, such as energy-saving kits, household appliances and emergency fuel vouchers. These interventions have helped households make immediate changes while also building longer-term confidence and capability.

A key strength of the programme is its focus on lasting impact. Through one-to-one advice, community activity and accessible resources, customers are supported to make informed choices about their energy use, creating sustained behaviour change rather than one-off interventions.

The programme has also invested in building capacity within communities. Training for SNG colleagues and local partners, including accredited energy awareness qualifications, is enabling knowledge to be shared more widely, ensuring more customers can benefit from trusted, local support.

This partnership demonstrates how working with our supply chain can unlock additional investment and expertise to address some of the most pressing challenges facing our communities. By bringing together funding, insight and delivery, we are able to extend our reach and deepen our impact.

As the energy landscape continues to evolve, this work plays an important role in supporting customers through the transition, helping ensure that the benefits of a low-carbon future are shared by everyone.





Working together to tackle loneliness

Loneliness is one of the largest public health challenges we face, and housing is a key factor impacting vulnerability to loneliness. SNG has been working in partnership with other housing associations, charities, academics and funders to tackle this issue.

We've formed part of the South-West Impact Alliance with over 50 purpose-led organisations, with the aim of "making loneliness a stranger" through funding and research-sharing.

We've also worked with Places for People and housing association Clarion, through the charity InCommon, connecting young people with older neighbours to share experiences and learn from each other.

As well as working on partnership projects, we are also looking at how we can create as many touchpoints as possible for residents to engage with us and encouraging them to co-design and co-deliver toolkits and workshops for our staff to spread the message.

Read more here: www.sng.org.uk/blog/housing-s-role-in-tackling-loneliness

Transforming young lives

The Foyer is a scheme on the Isle of Wight offering a home and support services for young people aged 18 to 30, as well as accommodation for other homeless people during periods of extreme weather.

It provides safe accommodation, housing support and advice, using an informed, resident-led approach, driven by what our young people tell us is important to them – such as access to education, training, employment or support with mental health issues or harmful behaviours around substances.

Each resident is matched with a Support Worker who coaches and collaborates with them throughout their time at The Foyer to help them achieve their personal goals.

The Foyer has ensuite bedsits, arranged across nine flats, each with their own kitchen. It also hosts a fully equipped gym and meeting spaces.

Read more here: www.sng.org.uk/our-impact/transforming-young-lives-at-the-foyer



03 Governance



Governance

As a not-for-profit provider of social housing, we are committed to maintaining a robust governance framework, promoting fair leadership and remaining accountable for our actions. Sustainability is a top priority for SNG, and good governance is crucial to ensure we meet our targets.

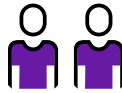
Our Governance has been graded at G1, meaning we meet regulatory requirements. We actively manage Sustainability and ESG risks through our established Risk Management Framework. Climate and Sustainability is defined as a category within SNG's Risk Universe, and Environmental Sustainability & Climate Change is one of our 14 Principal Risks overseen by the Board.

Our Customer Influence Panel and Scrutiny Panel is an integral part of our governance framework and is recruited based on ensuring the panels are representative of the diverse communities we serve. SNG has an EDI strategy and policy which promotes diversity, including as part of the processes for the recruitment and selection of senior management and Board members.

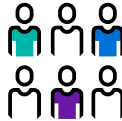
Our impact in numbers



168 Ombudsman maladministration judgements



Gender balance on board: **46%** female, **54%** male



Gender of customers: **63%** female, **36%** male, Not Known 1%



69% colleague engagement survey using Glint* methodology



Ethnicity balance on board: White **62%**, Global Majority **15%**, Not known **23%**



Key objectives

- We focus on building a workplace where learning, teamwork and career growth lead to our success. We want our employees to feel engaged, capable and ready for the future
- We aim to create an open and honest environment where everyone feels heard, respected and able to make meaningful contributions to SNG's mission
- Our workplace supports and recognises everyone, allowing individuals to thrive both personally and professionally
- We are committed to creating an inclusive culture where everyone feels they belong and has equal chances to grow and succeed
- Our leaders and colleagues build trust, promote transparency and care about wellbeing. We value diversity and inclusivity
- We strive to set a good example by promoting high health and safety standards within SNG and the industry
- We clarify our commitments and values to employees through our recruitment branding to attract, retain and engage our people in a challenging market
- We aim to enhance our colleagues' experiences and create more development opportunities so everyone can engage and reach their full potential
- We want to create a safe space where it is easy to speak up and address under-representation

How we measured success

Measure	2025/26	2025/26 target
Colleague engagement (from our colleague survey)	69%	69%
People safety	3 Days	1 Day
Voluntary turnover	10.4%	10%
Colleague absence	9.6 Days	9.4 Days

Future objectives

- Create a great place to work with an inclusive culture, strong wellbeing, and effective workforce planning
- Build capability and embed a culture of accountability and continuous improvement
- Identify, manage and reduce risks, with clear ownership, controls, and assurance
- Maintain readiness for future change, including potential mergers
- Simplify and standardise systems and processes to improve efficiency, control, and scalability

How we will measure success

Measure	2026/27 target
Colleague engagement (from our colleague survey)	69%
People safety	2.7 Days
Voluntary turnover	10%
Colleague absence	9 Days
Cyber Hygiene Score	95%

Employee volunteering: Creating meaningful impact in our communities



Alongside community impact, volunteering has strengthened team connections, providing opportunities for collaboration and shared experiences.

In October 2025, SNG introduced a new employee volunteering initiative, giving all colleagues up to two days of paid volunteering leave each year (pro rata). This reflects our commitment to supporting communities while enabling colleagues to give their time and skills to causes that matter to them.

Since launch, colleagues across SNG have embraced the opportunity, supporting a wide range of organisations and initiatives. These experiences highlight the different ways volunteering can create positive impact for individuals, communities and the environment.

Colleagues have used their volunteering days to work directly with people, sharing skills and building confidence. At IMM Music, one colleague delivered

a session for young people on employment and networking. One young person's takeaway – “Treat everyone you meet well and with respect” – captured the lasting impact of these conversations.

Others have supported wellbeing-focused initiatives, such as volunteering at a memory club in Basingstoke, where colleagues spent time with older adults living with dementia. These small moments of connection can make a meaningful difference.

Volunteering has also supported essential services at a time of growing demand. At West Berks Foodbank, colleagues helped organise stock and support day-to-day operations, highlighting how vital volunteer time is in keeping services running. Similarly, colleagues supported the Oxfordshire Christmas Lunch, helping prepare meals for around 500 people, bringing people together and creating a sense of community alongside providing practical support.

Volunteering has also supported environmental goals. Teams have taken part in hedge planting in Hampshire, helping restore biodiversity and contribute to local climate resilience, with thousands of trees planted in a single session.

Alongside community impact, volunteering has strengthened team connections, providing opportunities for collaboration and shared experiences.

Although still in its early stages, the initiative is already helping build a culture where colleagues feel empowered to give back. By providing time and support, SNG is enabling colleagues to play an active role in strengthening the communities we serve.

Governance SRS Responses

C28 – What is the housing provider's most recent regulatory grading/status?

- **Governance – G1** – Our judgement is that the landlord meets our governance requirements (January 2026)
- **Viability – V2** – Our judgment is the landlord meets our viability requirements. It has the financial capacity to deal with a reasonable range of adverse scenarios but needs to manage material risks to ensure continued compliance (January 2026)
- **Consumer – C2** – Our judgement is there are some weaknesses in the landlord delivering the outcomes of the consumer standards and improvement is needed (May 2025).

C29 – Are ESG risks incorporated into the housing provider's risk register? Explain how the housing provider's board manages Sustainability & ESG risks.

Yes. SNG manages Sustainability and ESG risks through its established Risk Management Framework. Climate and Sustainability is defined as a category within SNG's Risk Universe, while Environmental Sustainability & Climate Change is one of the organisation's 14 Principal Risks overseen by the Board. There are 28 sub risks which sit below the principal risk.

The Risk Universe and associated Risk Appetite are set by the Board with annual reviews to ensure continued alignment with SNG's strategic objectives and changes in the internal and external operating environment. ESG considerations are embedded across multiple Risk Universe categories, with Climate and Sustainability forming the primary lens through which environmental and climate-related ESG risks are managed.

The Board has set its Risk Appetite for Climate and Sustainability as "minimal". This reflects a precautionary and forward-looking approach, under which SNG plans are based on the upper end of the most likely level B climate change scenario in current modelling. The Board expects management to exceed environmental regulations where feasible and economically viable,

while maintaining focus on business-critical priorities and identifying opportunities for innovation that support SNG's sustainability objectives. In setting this appetite, the Board has regard to the following climate assumptions drawn from the Intergovernmental Panel on Climate Change (IPCC) 6th Assessment Report: B – Global warming of 2.1°C–3.5°C by 2100, aligned to Shared Socioeconomic Pathways (SSP) 2–3 and Representative Concentration Pathways (RCP) 4.5–6.0.

Board oversight of Sustainability and ESG risks is maintained through regular review of the Principal Risk Register, assessment of residual risk against appetite, and scrutiny of mitigation, controls and assurance through the Audit and Risk Committee, ensuring these risks are actively managed within the parameters set by the Board.

C29 – Enhanced – Is the housing provider required to report against TCFD? If yes, is the housing provider doing so?

No – SNG are not required to report against TCFD.

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



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

Our Customer Influence Panel and Scrutiny Panel are an integral part of our governance framework. The panel is promoted to all customers through a range of marketing channels, and recruitment processes are based on ensuring the panels are representative of the diverse communities SNG serves in terms of ethnicity, gender, age, geography and tenure type. The Customer Influence Panel has access to any data it would like to scrutinise and works with senior staff across the business to support SNG to improve our services. It considers service performance data and customer-facing policies.

The chair of our Customer Influence Panel observes the board and presents updates from the panel. Any scrutiny undertaken is also reported directly to the board.

In 2025, a longstanding resident Board member completed her maximum permitted tenure on the Board. We launched a campaign to recruit two new resident Board members. The recruitment process was focused on attracting diverse candidates across the SNG geography. The two successful candidates took up their posts in September 2025.

The board make-up is as follows:

% of board who have a disability	10%
% of board who are women	40%
% of board who are BAME	20%
% of board who are customers	20%
Average tenure	3 years

Below are some other examples on how SNG gets input from diverse range of people:

	Multiple engagement channels, including online surveys, telephone interviews, focus groups, face-to-face events, community visits and our digital engagement platform, Engage, allowing customers to choose the method that works best for them.
	Big Community Conversations delivered in local neighbourhoods and communities, which provide informal opportunities for customers to discuss issues that matter to them with colleagues and influence local decision-making.
	Public Living Rooms delivered in partnership with Camerados, creating welcoming community spaces where customers can connect with others, share experiences and provide feedback in a relaxed, non-judgemental environment.
	The use of innovative technology such as the Neya app, which helps connect customers to their local communities, activities and support networks, creates additional opportunities to gather insight from customers who may not typically engage through traditional channels.
	Targeted engagement activities where we seek views from specific customer groups, including younger residents, older people, customers with disabilities, LGBTQ+ customers, customers from ethnic minority backgrounds and those living in different tenure types.
	The development of thematic engagement groups, including dedicated Youth Voice and LGBTQ+ groups, provides safe and inclusive spaces for customers to discuss issues affecting them and influence service improvements. These groups also act as important pathways into SNG's formal involvement and governance structures, helping customers build confidence and experience before joining panels and strategic engagement opportunities.
	Partnership working with internal colleagues and external community organisations that have established relationships with underrepresented groups and can help promote engagement opportunities.
	Reasonable adjustments and accessibility support, including large print materials, translation services, alternative formats, telephone participation and reimbursement of expenses where appropriate.
	Monitoring participation data to understand who is engaging and identify any gaps in representation, enabling us to target recruitment and engagement activity accordingly.

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?

Yes, SNG has an EDI strategy and policy which promotes diversity, including as part of the processes for the recruitment and selection of senior management and Board members. Recruitment agents are specifically requested to deliver diverse sets of candidates, and diversity is monitored throughout recruitment processes. Two of SNG's Board members are SNG residents.

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?

	2026	2025
% of board:	46%	70%
% of management team:	45%	66.67%

C34 – Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.

3. The Chair is a chartered accountant with experience as chief financial officer in major global companies and charities. Other members are ACA-qualified finance management professionals.

C35 – What % of the housing provider's board are non-executive directors?

2026	2025
80%	72%



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

1 year

C37 – When was the housing provider's last independently-run board-effectiveness review?

01/06/2025

C36 – How does the housing provider handle conflicts of interest at the board?

Board and Committee members are expected to withdraw from meetings where they have a relevant interest. The Board's Conflicts of Interest Policy requires that, should the Board decide that a conflict of interest is fundamental, material and/or likely to remain ongoing for an impractical period of time, any Board or Committee member with such an interest will be asked to resign.

C39 – Does the housing provider pay the Real Living Wage?

2026	2025
Yes	Yes

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

2026	2025
3.1%	N/A

C41 – What is the housing provider's CEO: median-worker pay ratio?

2026	2025
10.86:1	10.55:1



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

SNG launched a refreshed three-year Equality, Diversity and Inclusion (EDI) Strategy to embed EDI across its workforce, culture, customer services and community impact. The strategy is built around three priorities: Improving Workforce Representation, Building an Inclusive Culture, and Enhancing Customer and Community Impact. It aims to create a workplace where colleagues, customers and partners feel valued, heard and able to contribute, with EDI embedded into recruitment, progression, leadership, colleague voice, service delivery and supplier relationships.

To improve workforce representation, SNG has taken steps to strengthen inclusive recruitment and progression opportunities for underrepresented groups. The Talent Acquisition team has attended Inclusive

Recruitment training delivered by Inclusive Employers to support more inclusive hiring practices, while 14 colleagues completed the 2025 Aspire Programme and recruitment for the 2026 cohort has been completed.

To build an inclusive culture, SNG has refreshed mandatory EDI training for all colleagues, launched an organisation-wide EDI Survey and developed an EDI Scorecard to measure progress and identify priorities. In addition, 50 senior managers, including Executive Board members, completed the ENACT Inclusive Culture programme, which used professional actors and realistic workplace scenarios to help leaders explore the impact of behaviours, challenge assumptions and develop more inclusive leadership practices. Survey findings and colleague feedback have helped inform priority areas for action, particularly around neurodiversity and women's health, leading to targeted support, resources and awareness activity across the organisation.

SNG's Colleague Representative Groups (CRGs) play a key role in promoting EDI across the organisation. Supported by Executive Board sponsors and trained co-chairs, they help amplify colleague voice, support lived-experience conversations and lead activity that raises awareness across a wide range of inclusion and wellbeing topics. Recent activity has included the development of the Neurodiversity Toolkit, a "Let's Talk – Celebrating Different Minds" session attended by more than 100 colleagues, Deaf Awareness activity which led to 12 colleagues completing introductory British Sign Language training, menopause activity which helped establish the Women's Collective, prostate cancer awareness through the Men's Circle, LGBTQ+ inclusion activity, Mental Health First Aider campaigns, and FRESH (Ethnicity) activity linked to Holocaust Memorial Day, Gypsy, Roma and Traveller History Month and Black History Month. This programme of CRG-led "Let's Talk" events, blogs, campaigns and cross-network collaboration helps build awareness, encourage open conversations and create a more inclusive workplace culture.

EDI activity also extends beyond the workforce. SNG is working with customer engagement, procurement and community grant teams to ensure customer voice, equitable service delivery and inclusive procurement practices are considered as part of decision-making. In addition, Equality and Diversity Impact Assessments (EIAs) are completed for new policies, processes and service changes to help identify potential impacts on different groups, ensure inclusivity is considered from the outset and support compliance with the Equality Act 2010. Progress is monitored through the EDI Scorecard, colleague feedback, workforce data and regular reporting to ensure accountability and continuous improvement. Looking ahead, SNG is launching a reciprocal mentoring pilot supported by Professor David Clutterbuck to help senior leaders better understand the lived experiences of underrepresented colleagues and identify opportunities to address systemic barriers to inclusion.

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?

SNG launched a new Wellbeing Framework in 2025/26, providing a structured approach to supporting colleague wellbeing across five pillars: mental and emotional, physical, social, financial and developmental wellbeing. The framework is linked to SNG's Great Place to Work Strategy and is designed to provide a joined-up approach to wellbeing through a central wellbeing hub, targeted resources, manager support, and a year-round programme of activities informed by colleague feedback, organisational data and identified needs. A cross-functional Wellbeing Group has been established to oversee delivery and works closely with EDI colleagues to coordinate an integrated wellbeing and EDI calendar linked to national awareness campaigns and organisational priorities. Each wellbeing pillar is reviewed at least twice a year to ensure support remains relevant and responsive to colleague needs.

Activity is delivered throughout the year across all five wellbeing pillars. For example, during Learning at Work Week, SNG promoted development opportunities and celebrated colleagues who had achieved qualifications during the year. During Mental Health Awareness Week, SNG raised the profile of its Mental Health First Aiders through communications, drop-in sessions and roadshow events across the organisation. During the year, SNG also expanded its Mental Health First Aider network with additional trained colleagues, helping to increase access to peer support across the business.

Alongside awareness activity, colleagues have access to practical wellbeing support through a central Wellbeing Hub, bringing together resources including the Employee Assistance Programme, Mental Health First Aiders, financial wellbeing support, learning and development resources, a Virtual GP service and guidance for managers.

SNG has also enhanced its employee benefits offer by introducing three wellbeing days and two volunteering days per year for eligible colleagues. Wellbeing days are intended to proactively support health and wellbeing and can be used for a broad range of activities such as attending wellbeing appointments, focusing on personal health, learning activities or taking time to recharge. Since wellbeing days were introduced in October 2025, 88% of eligible colleagues have taken at least one wellbeing day. Since 1 April to 30 June 2026, 43% of eligible colleagues have already taken at least one wellbeing day, demonstrating continued engagement with the benefit.

Volunteering days support SNG's social responsibility and community objectives, enabling colleagues to contribute time to SNG initiatives, the Community Foundation, partner organisations or nominated charities. This helps strengthen links with local communities while providing colleagues with opportunities to develop skills, build connections and contribute to causes that are important to them.

The impact of this activity has been to provide colleagues with greater access to wellbeing support, dedicated time to focus on their health and wellbeing, and opportunities to contribute to their communities. The strong uptake of wellbeing days, alongside the ongoing programme of wellbeing campaigns, Mental Health First Aider support, learning activities, volunteering opportunities and central wellbeing resources, demonstrates active colleague engagement and supports SNG's aim of creating a healthy, supportive and inclusive workplace culture.



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?

SNG has a centrally funded Learning and Development budget which supports compliance, operational and professional development activities for all colleagues. In addition to role-specific learning, colleagues can apply for Study Assistance where they wish to undertake qualifications that support their longer-term career development. This enables us to invest in colleagues' future skills and career aspirations, even where the qualification is not an immediate requirement of their current role.

Between 1 April 2025 and 31 March 2026, we delivered approximately 1,095 learning interventions across the organisation, representing an average investment of around £700 per colleague. Learning has covered a broad range of topics, from mandatory and role-specific compliance training, health and safety and regulatory requirements, through to operational skills development, leadership and management development and professional qualifications.

Our learning offer includes a mix of face-to-face and virtual delivery, with programmes ranging from short workshops and half-day sessions through to full-day courses, apprenticeship programmes and formal professional qualifications. This allows colleagues to access learning in a format that best meets their needs and supports both immediate performance and longer-term career development.

A key focus over the last 12 months has been preparing for the new Competence and Conduct Standard. We've invested approximately £80,000 to support colleagues who we believe are in scope to achieve the qualifications required under this standard. Around 200 colleagues have been identified as potentially requiring a Level 4 qualification, and approximately half have either completed or are close to completing this. We've also commenced Level 5 qualifications for around 30 colleagues, with approximately half of those now progressing through their programmes.

Our investment has been spread across compliance, operational and development learning. Approximately 48% of our spend has been on compliance and regulatory training, 38% on operational learning such as safeguarding and ASB case management, and 14% on colleague development activities, including Study Assistance.

We've also continued to invest in apprenticeships and early careers development. Apprenticeship numbers have remained relatively constant at around 50. While historically apprenticeships were predominantly focused on early career entrants, a growing proportion are now being used to upskill existing colleagues and support career progression in areas such as digital, business analysts, service delivery and housing. In addition, we've continued to support colleagues through other sector-specific professional development opportunities such as 'Project and Site Management'.

The impact of this investment has been significant. It has enabled colleagues to develop the skills, knowledge and qualifications they need to perform effectively in their roles, while also supporting longer-term career development and progression opportunities. This has also been recognised by our colleagues in our recent Employee Engagement, which has seen an increased score for the question, 'I have access to the appropriate learning and development opportunities that support my personal and professional growth at SNG'.

For the organisation, it has strengthened our readiness for new regulatory requirements, increased professional competency across key service areas and helped ensure we have a skilled and capable workforce able to deliver high-quality services to our customers.



Equality, Diversity and Inclusion (EDI)

One year into the delivery of our Equality, Diversity and Inclusion Strategy, we have made strong progress in establishing the foundations needed to create a more inclusive organisation. Since launching the strategy in April 2025, our focus has been on embedding governance, strengthening leadership accountability, improving workforce data, and developing the structures required to support sustainable long-term change rather than short-term outcomes.

During the year, we completed two organisation-wide data exercises, including our EDI Index Survey, providing an important baseline against which future progress can be measured. These insights have helped us better understand the experiences of our colleagues, identify areas of strength, and highlight where further action is needed.

The findings show encouraging signs of an increasingly open culture. Almost three-quarters (73%) of colleagues reported feeling comfortable discussing EDI-related topics at work, suggesting that conversations around inclusion are becoming more visible and accepted across the organisation. At the same time, the data highlighted opportunities to strengthen trust and confidence in reporting and escalation processes, particularly among colleagues from Global Majority backgrounds.

Our workforce representation analysis indicates that diversity across the organisation broadly reflects external benchmarks in some areas. However,

underrepresentation remains at more senior levels, particularly for employees from Global Majority backgrounds, reinforcing the need for sustained focus on attraction, progression, succession planning and leadership development.

Recognising that meaningful change takes time, we have developed a set of EDI benchmarks to track representation, inclusion and people outcomes across the business. These measures are designed to provide directional insight and support evidence-based decision making, rather than act as targets. By embedding these benchmarks into directorate people plans, leaders will be able to monitor trends, identify areas for improvement and take proportionate action that supports inclusive outcomes.

Looking ahead, our focus will move from building foundations to embedding inclusion more deeply within everyday people practices. Key priorities include strengthening leadership accountability,

A photograph of two women in a professional setting. The woman on the left, who is Black, is wearing a black turtleneck and a lanyard, and is speaking. The woman on the right, who is Asian, is wearing a maroon top and is listening attentively. They are both smiling slightly.

As we enter the second year of the strategy, we remain committed to creating a workplace where everyone feels respected, valued, and able to thrive.

increasing confidence in speaking up, using workforce data to drive targeted interventions, and improving progression opportunities for employees from Global Majority backgrounds and women aspiring to senior leadership positions. We will continue to invest in mentoring, sponsorship and development programmes while maintaining fair, transparent and merit-based recruitment, promotion and succession processes.

As we enter the second year of the strategy, we remain committed to creating a workplace where everyone feels respected, valued, and able to thrive. While sustained cultural and representation outcomes will take time to achieve, the progress made during the first year has established a strong platform for delivering meaningful and lasting change.

04 How do we pay for it?



How do we pay for it?

Our commitment to ESG values is present in every part of our business, including how we secure funding. We have raised over £2.2 billion in sustainable finance. This includes seven facilities that aim to achieve social value outcomes and support the building of new homes as well as retrofitting existing ones. Our latest Sustainable Finance Framework (SFF) allows us to issue various financial instruments, such as public bonds and private debt placements. We updated the SFF to combine two previous frameworks from our earlier registered provider entities, creating a clearer and more cohesive approach across our organisation. By linking our financing to ESG outcomes, we enhance our accountability and transparency.

SNG is using sustainable capital market finance to help us build 22,500 homes over the next ten years. Currently, SNG has £925 million in sustainable notes issued under our SFF. This funding will support green and social projects, as well as our new housing goals, at a time when affordable homes are urgently needed.

In the last financial year, SNG also increased its ESG-linked bank loans to £1.1 billion. This includes a new £250 million loan from NatWest. Sustainability-linked loans (SLL) reward us with lower financing costs if we meet agreed-upon ESG goals. As of the end of the year 2025/26, SNG had SLLs with two main ESG key performance indicators. We will continue to align all our ESG-linked loans with our new SFF.



Sustainability-linked loans

KPI 1 is based on social value through the HACT methodology generated through community investment activity. SNG surpassed the KPI 1 target of £80m with £98.8m of social value from community investment based on HACT's Social Value Bank methodology, and included initiatives relating to community investment, financial and digital inclusion, debt advice services and employment and skills projects.

KPI 2 is the number of properties improved to EPC B and above, from EPC D or lower. SNG achieved the KPI 2 target of 950 properties, which relates to the number of properties we have improved from an EPC rating from below 'C' to 'B' or better. In total, 1,068 properties were improved to EPC B or better in FY25.26.

At present, depending on when the SLLs were documented, different thresholds may apply in respect of each SLL. SNG remains committed to maintaining dialogue with our investors and acting in good faith to update thresholds appropriately. Allocations can be found on the link below under Impact and Sustainability:

<https://www.sng.org.uk/working-with-us/investors>



KPI 1 Measuring our social value, HACT

Social value created from Community Investment based on HACT's Social Value Bank methodology.

KPI 2 Existing homes retrofitted

Number of existing properties improved to EPC B and above, from EPC D or lower, completed by financial year-end

KPI 3 New homes delivered

Number of new affordable homes completed by financial year-end.

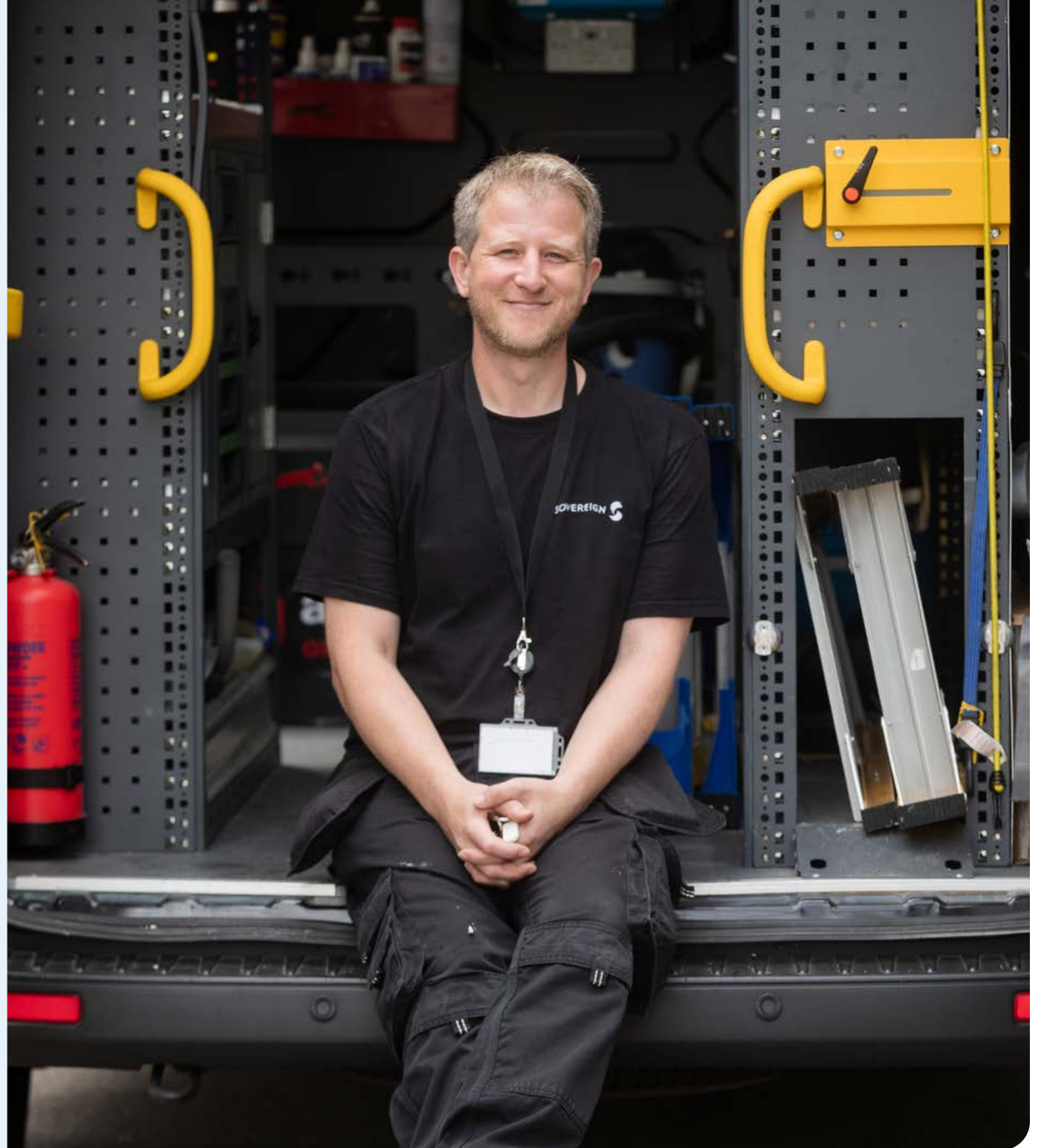
Conclusion

We hope this report shows our progress over the past year, but we know we still have a lot to accomplish. We welcome your feedback on our work so far and ways we can improve. We believe this Sustainability Impact Report is a valuable tool for our business and for all stakeholders to track our progress and hold us accountable.

Over the next five years we will deliver a step change in our customers' experience so that it is the best of any social housing provider into, throughout, and beyond the 2030s. By aligning our effort towards this clear north star we will deliver our social purpose to provide good, affordable homes; the foundation of a better life and build towards our vision of thriving communities over generations. This will be supported by the following actions:

- Building on our successful Homes and Place approach
- Working towards providing a proactive maintenance service
- Creating a digitalised end-to-end experience for our customers
- Improve our Governance effectiveness to create strong business foundations

More on SNG's corporate plan can be found [here](https://www.sng.org.uk/about-us/our-purpose-vision-and-values) – <https://www.sng.org.uk/about-us/our-purpose-vision-and-values>



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