Yorkshire Housing

Sustainability Reporting Standard

Financial year 2025/2026

Welcome to our latest Sustainability Reporting Standard (SRS) Report

We're proud to share our fifth annual SRS report.

The SRS gives housing providers like us a consistent way to report on Environmental, Social and Governance (ESG) performance. It also helps us stay in step with the 17 United Nations Sustainable Development Goals – a global call to action for a fairer, greener and more sustainable future.

Sustainability isn't something we do separately from our day-to-day work at Yorkshire Housing. It's part of how we build homes, deliver services and support our communities.

Throughout this report, you'll see some of the progress we've made over the last year, the challenges we're still tackling and the difference we're making for customers, colleagues, communities and the environment.

We publish this report each year so customers, partners, investors and other stakeholders can see how we're getting on.

If you've got questions or feedback, we'd love to hear from you at **communications@yorkshirehousing.co.uk**.



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About Yorkshire Housing

We provide and manage more than 20,000 affordable homes across Yorkshire, supporting customers to live well, thrive in their communities and achieve their ambitions. Alongside managing and developing homes, we work with partners and local organisations to create positive social, environmental and economic impact.

Our work is guided by three strategic priorities:

Customer Obsessed: Putting customers at the heart of every decision and ensuring services are shaped by their needs and experiences.

Homes and Places to be Proud Of: Providing safe, affordable and sustainable homes while investing in thriving communities.

Pre-emptive: Using insight, data and innovation to anticipate challenges and take early action to improve outcomes.

These priorities help us deliver better outcomes today while building stronger communities for the future.



Message from our CEO

Providing safe, affordable and secure homes is at the heart of everything we do at Yorkshire Housing, and sustainability is a huge part of that.

A major milestone this year was the launch of our first long-term Sustainability Strategy. It sets a clear direction for the decade ahead and reflects our ambition to reduce our environmental impact, strengthen communities and prepare for the challenges and opportunities the future will bring.

We've also seen real progress on the ground, with more of our gas-free housing developments getting underway across Yorkshire. These homes are helping us build for the future, creating warm, affordable places to live while reducing carbon emissions and helping tackle fuel poverty.

This report highlights the progress we've made during 2025/26 and how environmental, social and governance considerations continue to shape our decisions and priorities. From improving the quality and sustainability of our homes, to listening to customers, supporting colleagues and maintaining strong governance, we're committed to creating positive outcomes for the people and places we serve.

I'm proud of the difference our colleagues, Board Members and partners make every day, and I'd like to thank everyone who has contributed to the achievements set out in this report. While there's still more to do, I'm confident that by continuing to focus on our customers, our homes and our communities, we can help create a better future across Yorkshire.

Nick Atkin, Chief Executive



Section:

Environmental

Sustainability and reporting standard



Environmental T1: Climate

C1. What are the Energy Performance Certificate (EPC) ratings of our existing Homes?

By the end of the 2025/26 financial year, **84.6 %** of our homes met the EPC Band C standard - a **1.6%** increase from 2024/25.

The average Standard Assessment Procedure (SAP) score across existing homes is 74.5%

C2. What are the EPC ratings of our new homes?

97.7% of our new homes were rated A or B. We're committed to making sure every new home we build meets at least a B rating.

The average SAP score for new homes is **87.3%**



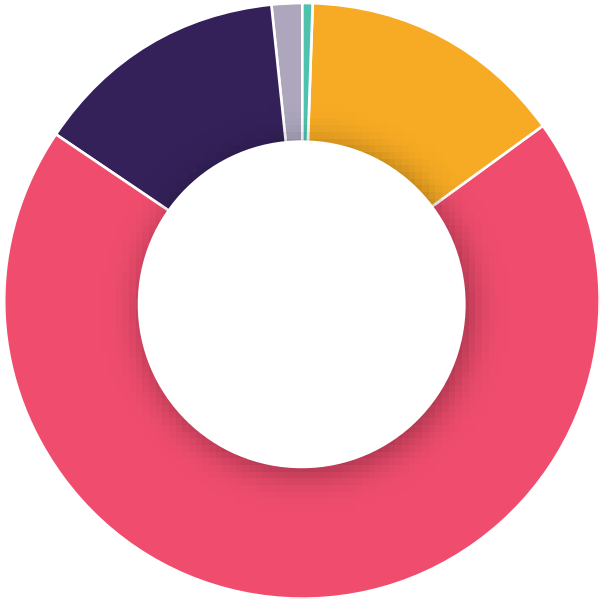
Note: All of our SAP scores are measured against SAP 9.94

*All data referred to in C1 and C2 covers Low-Cost Rental properties only (i.e. Excludes Shared Ownership)

Environmental T1: EPC ratings of our homes

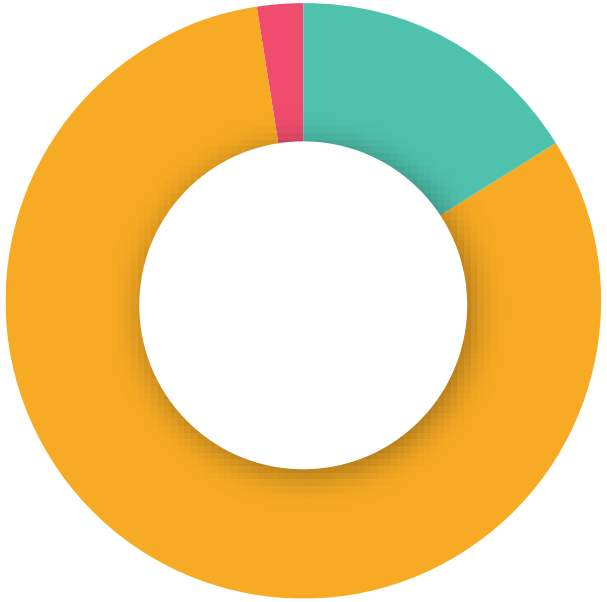
EPC rating of our existing homes

- A – 0.80%
- B – 14.40%
- C – 69.40%
- D – 14.00%
- E or below – 1.4%



EPC rating of our new homes built in 2025/26

- A – 16.8%
- B – 80.90%
- C – 2.30%



Environmental T1: Climate

C3. Net Zero: Sustainability the YH Way

This year, we took a major step forward in our sustainability journey by launching Yorkshire Housing's first long-term Sustainability Strategy. To shape it, we worked with colleagues, customers and partners from across housing, local government, healthcare, education and emergency services. The result is a ten-year strategy built around three themes:

- **Our environment**
- **Our communities**
- **Our future**

The strategy gives us a clear roadmap for reducing our environmental impact, supporting resilient communities and preparing our homes and services for the future.

Importantly, the strategy is only the start. We've also identified the data improvements, priorities and projects that will help turn ambition into action over the coming years.

Sustainability is now part of everyday decision-making at Yorkshire Housing, helping us build strong foundations for our ambition to become a net zero carbon housing provider by 2050.



Environmental T1: Climate

C4. What retrofit activity has Yorkshire Housing undertaken in the last 12 months?

Despite challenges affecting retrofit delivery during the year, we improved the energy efficiency of 1,515 homes across our portfolio, with 357 reaching EPC C or above. This means nearly half of our homes below SAP band C have benefited from a measured improvement.

This achievement has been driven by a combination of business-as-usual investment activities and externally funded programmes, including the Warm Homes Fund for Social Housing Wave 3. By embedding energy efficiency improvements within our planned investment programmes and empty homes standard, we are delivering tangible benefits for customers while supporting our longer-term decarbonisation ambitions.

Some examples of the measures delivered include:

Low carbon heating (air source heat pumps and infra-red heating)

Solar Panels

Insulation upgrades and triple glazing

Battery storage



Environment T1: Climate change

Customer Case study: Geoffrey's Story

Geoffrey has lived in his home in North Yorkshire for many years. We installed a ground-source heat pump back in 2012. In 2025, as part of the ECO-4 scheme we upgraded his home with a 4kW solar panel array and a 5kW battery.

Before any work started, surveys were done and we discussed with Geoffrey exactly what would happen and how long it would take. Geoffrey was kept updated at every stage of the process by Yorkshire Housing Sustainability Liaison Officers. The installation itself went smoothly with very little disruption to the customer.

After installation was complete, we supported Geoffrey to sign up for the Smart Export Guarantee scheme.

"I always felt updated and informed. Each contractor did a great job. All the teams were polite, clean, and professional. No matter what room I go into, it's the same nice warmth. It's the best thing since sliced bread. I'll use my appliances during the day to get the most out of the free solar energy. My bills are improving more, as the weather is improving."



Environmental T1: Climate

What is the environmental impact of the new homes we built in the past 12 months?

Of the **432** homes we built, **79** were A rated on the EPC bandings and **347** B rated. That's over **98.5%** with a B rating and above.

We're installing renewable technology across a large proportion of homes such as solar PV. Electric vehicle charging points are also becoming the norm, future proofing homes and enabling residents to transition to low carbon emitting vehicles.

We've continued to build with timber frame homes, recognised as a Modern Method of Construction.

Installed 46 ecological measures such as hedgehog highways, bat and bird boxes.

Note: This data includes all rental tenures and shared ownership properties.

350
Electric Vehicle charging points

175
Solar PV panels installed

62
Timber framed homes

26
Bat and Swift boxes

19
Hedgehog highways

Environmental T1: Climate

1 Scope 1 emissions (Tonnes CO2e)

3,791

This is made up from our direct use of fossil fuels, including gas supplies to our offices and communal heating, and fuel for our fleet vehicles.

2 Scope 2 emissions (Tonnes CO2e)

528

Electricity from business and landlord supplies

3 Scope 3 emissions (Tonnes CO2e)

79,013

This includes everything else – from the supplies we purchase, the homes we build and manage, our colleagues' business mileage, and waste disposal. We've even included a measurement for the emissions from colleagues who work from home!

Environmental T1: Climate

C5. Improving our carbon reporting

You may notice a significant increase in our reported carbon emissions this year.

That's not because our emissions have increased dramatically, but because we've improved how we measure them.

During 2025/26, we worked with specialist advisers to carry out our most detailed carbon assessment to date. This helped us identify emissions sources that weren't previously captured, particularly across our supply chain. As a result, our reported footprint is higher, but it's also far more accurate. This year's figures give us our clearest picture yet of where our impact occurs and where we need to focus our efforts.

Being honest about our starting point is an important part of the journey. Better data helps us make better decisions, strengthen accountability and focus our efforts where they can have the biggest impact.

With a clearer understanding of our carbon footprint, we're building a stronger path towards our ambition of becoming a net zero carbon housing provider by 2050.

We know there's more to do, and our carbon reporting will continue to improve over time. But this work has given us the foundations we need to turn ambition into action.



Environmental T1: Climate

C6. How have YH mapped and assessed the increased flood risks to our homes caused by climate change over the last two years?

Our Asset Intelligence team combines multiple data streams and information about our customers' homes to help us assess which homes might be at risk of flooding. We use this to improve how we manage flood risks and build programmes of work to reduce this risk. Every new development we work on is also assessed for flood risk, in line with National Planning Policy and Building Regulations.

How are we managing and reducing the climate-related risks facing our homes?

In 2025/26 we have:

- Undertaken a programme of flood mitigation works fitting flood doors to 12 homes in flood risk areas across Yorkshire. This programme is still under way and we're aiming to protect more homes in the coming year!
- We continue to use environmental monitoring device data from our homes to help us spot risks early and support our customers - especially around overheating.
- We've also started to review tools currently available to help us assess overheating and wildfire risk. More on this next year!



Environmental T1: Climate

C7. How have YH mapped and assessed the increased risks of water stress to our homes caused by climate change over the last two years?

While this isn't currently a focus for us here at YH, it will form part of future planning for our new sustainability strategy.

C8. How have we identified and assessed the risk of homes overheating as a result of climate change over the last two years?

This is a work in progress for us. We are currently assessing a number of tools available that can support us with a full overheating risk assessment of our housing stock. We will be progressing this throughout 2026/27, along with alignment to the future phases of Awaabs Law in relation to over and underheating.



Environmental T2: Nature

C9. Green Space and Biodiversity Strategy

Our new Sustainability Strategy includes a commitment to enhancing biodiversity, preventing pollution and supporting nature recovery. We've already started making changes. Across our existing green spaces, we've changed the way we mow residential lawns. Leaving grass clippings behind returns nutrients to the soil, helps retain moisture and reduces waste.

For new developments, we've introduced our Design Code and Landscape Manual, placing green spaces and nature at the heart of how neighbourhoods are designed. Every new development now aims to achieve at least a 10% biodiversity net gain.



C10. How do we actively manage and reduce pollutants?

We're committed to reducing our environmental impact year on year. Our new Sustainability Strategy will help us turn that ambition into action, with service-level plans focused on managing and reducing pollutants across our operations.

We already have robust management plans in place for asbestos and legionella. We follow all relevant health, safety and waste regulations, while continuing to reduce the use of hazardous substances and make sure, they're managed safely.

We're also making progress towards our climate goals by removing solid fuel heating systems from our homes, helping to cut carbon emissions and improve air quality.

In 2025/26, we removed 15 solid fuel and oil-based heating systems.

For our new homes, pollution prevention and environmental risk management are built into the way we design and deliver developments, through our Design Code, Sustainable Drainage Guidance, planning requirements, contractor standards and waste reduction commitments.

Environmental T3: Resource Management

C11. Our strategy to use or increase the use of responsibly sourced materials for all building and repair works and how we target and measure performance.

Our main contract for supplying materials to our in-house repairs team makes sure the full supply chain, including third-party specialists, is assessed before they're approved. We use a statement of expectations that sets out what we need from suppliers, covering things like environmental responsibility, health and safety, ethical standards and product compliance.

The environmental responsibility includes requirements around timber stewardship; reducing carbon, energy and water use; cutting waste and improving efficiency; and using natural materials responsibly.

We also make sure all formal tenders for building and repair work include requirements for responsibly sourced materials. This helps us stay aligned with our procurement policy and procedures, and the Procurement Act 2023.

For every new development, we ask contractors to use materials with an "A" rating from the Green Guide for Housing. At least 75% of timber used should be certified by the Forest Stewardship Council (FSC), or 95% by the Programme for the Endorsement of Forest Certification (PEFC).



Environmental T3: Resource Management

C12. Our strategy for waste management incorporating building materials and how we target and measure performance.

We don't currently have a standalone strategy focused specifically on waste management and building materials. However, reducing waste remains an important part of how we manage homes, buy goods and services, and deliver new developments.

We work closely with suppliers, contractors and colleagues to make sure we meet the requirements of the waste hierarchy and our duty of care obligations.

Contractors building new homes are required to monitor recycling rates throughout construction, with waste and recycling performance reviewed as part of project delivery.

By tracking performance and working with partners across our supply chain, we're continuing to reduce waste and improve resource efficiency wherever we can.

In 2025/26, we recycled an average of 92.6% of waste from our business and operational activities, and 43% from our housing development sites.

C13. Our strategy for good water management and how we target and measure performance.

We don’t currently have a dedicated water management strategy. Right now, our focus is on preventing legionella, and that remains our top priority when it comes to water safety.

All our repairs, maintenance and development work includes a requirement to fit appliances that meet the Water Supply (Water Fittings) Regulations. These help make sure water is used safely and efficiently, without unnecessary waste.



Environmental T3: Resource Management

C14. How do we make sustainability a key consideration when buying goods and services?

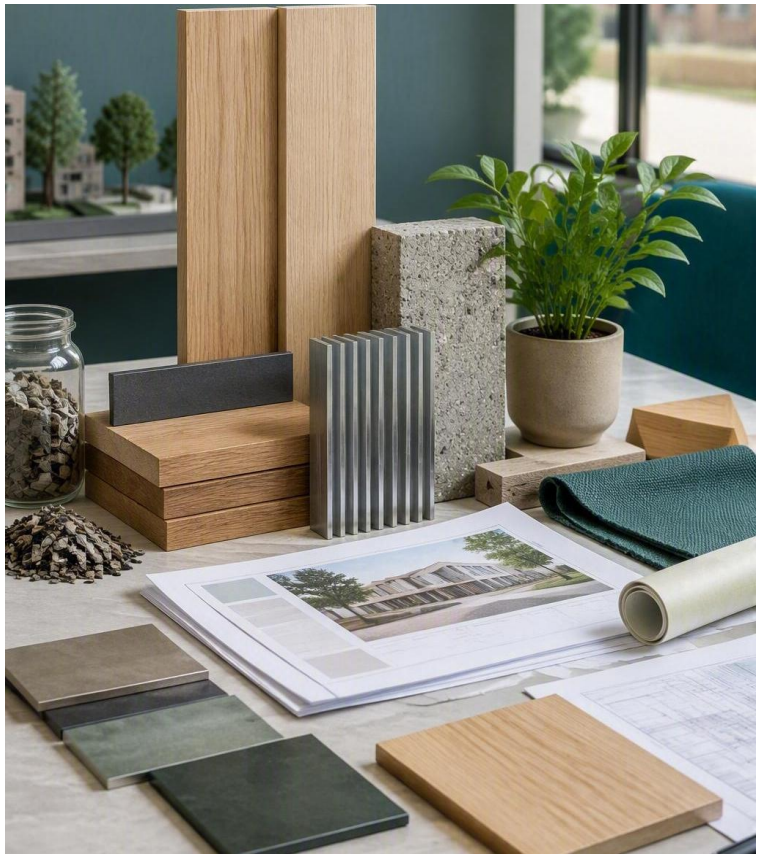
Our Procurement Policy requires sustainability to be considered across all relevant procurement activity, including social, environmental and economic impacts.

Sustainability is built into our tender processes, with suppliers assessed on the environmental and social value outcomes they can deliver. These commitments are then included within contracts and monitored throughout the life of the agreement.

Sustainability typically accounts for around 5-10% of tender scoring. Areas we consider include:

- Reducing carbon emissions.
- Energy and water efficiency.
- Waste reduction and resource management.
- Responsible use of materials.
- Social value and community benefits.
- Support for local businesses and small and medium-sized enterprises (SMEs).

Our Sustainability Lead works closely with procurement colleagues to make sure environmental considerations are reflected in specifications, evaluation criteria and contract requirements from the outset.



Section:

Social

Sustainability and reporting standard



Social T4: Affordability

C15. How do our affordable properties compare to the Local Housing Allowance (LHA) and median private rental sector (PRS) by local authority?

We manage nearly **15,000** properties that fall under the rent regulation regime, spread across 17 different local authorities.

On average, these properties are rented at **84.6%** of the Local Housing Allowance (LHA) and **62.1%** of the average Private Rental Rate (PRS).

This table shows how average rents compare to both the LHA and median private rental in each authority.

Our homes are affordable across all areas, though the comparison to LHA and private rental rates does vary by location.

We've excluded a small number of properties with five or more bedrooms from this analysis (less than 60).

Local Authority	Average % of LHA	Average % of PRS
Barnsley	96.3%	72.0%
Bradford	87.3%	63.7%
Calderdale	88.7%	64.5%
Craven	90.9%	58.8%
Doncaster	91.2%	66.7%
East Riding of Yorkshire	111.6%	76.8%
Harrogate	85.6%	80.4%
Kirklees	90.0%	65.6%
Leeds	67.6%	46.0%
Pendle	88.3%	66.5%
Rotherham	82.6%	64.6%
Ryedale	65.1%	61.0%
Scarborough	100.6%	64.4%
Selby	68.8%	45.6%
Sheffield	69.7%	48.1%
Wakefield	84.2%	64.9%
York	70.3%	46.7%

Social T4: Affordability

C16. What types of existing homes did we own and/or manage in 2025/26?

Homes Type	Units	% of Total Homes
General Needs (social rent)	9609	49.5%
Intermediate Rent	1558	8.0%
Affordable Rent	5027	25.9%
Supported Housing	375	1.9%
Housing for Older People	837	4.3%
Low-cost Home Ownership	1689	8.7%
Care Home	0	0.0%
Private Rented Sector	287	1.5%
Private Market Sale	25	0.1%
Other	0	0.0%
Total	**19407**	**100.0%**

C17. What types of new homes did we deliver in 2025/26?

Homes Type	Units	% of Total Homes
General Needs (social rent)	62	15.1%
Intermediate Rent	37	9.0%
Affordable Rent	113	27.5%
Supported Housing	0	0.0%
Housing for Older People	0	0.0%
Low-cost Home Ownership	172	41.9%
Care Home	0	0.0%
Private Rented Sector	0	0.0%
Private Market Sale	27	6.6%
Other	0	0.0%
Total	**411**	**100.0%**

Data as per SDR submission 25_26

Social T4: Affordability

C18. How are we trying to reduce the effect of high energy costs on our customers?

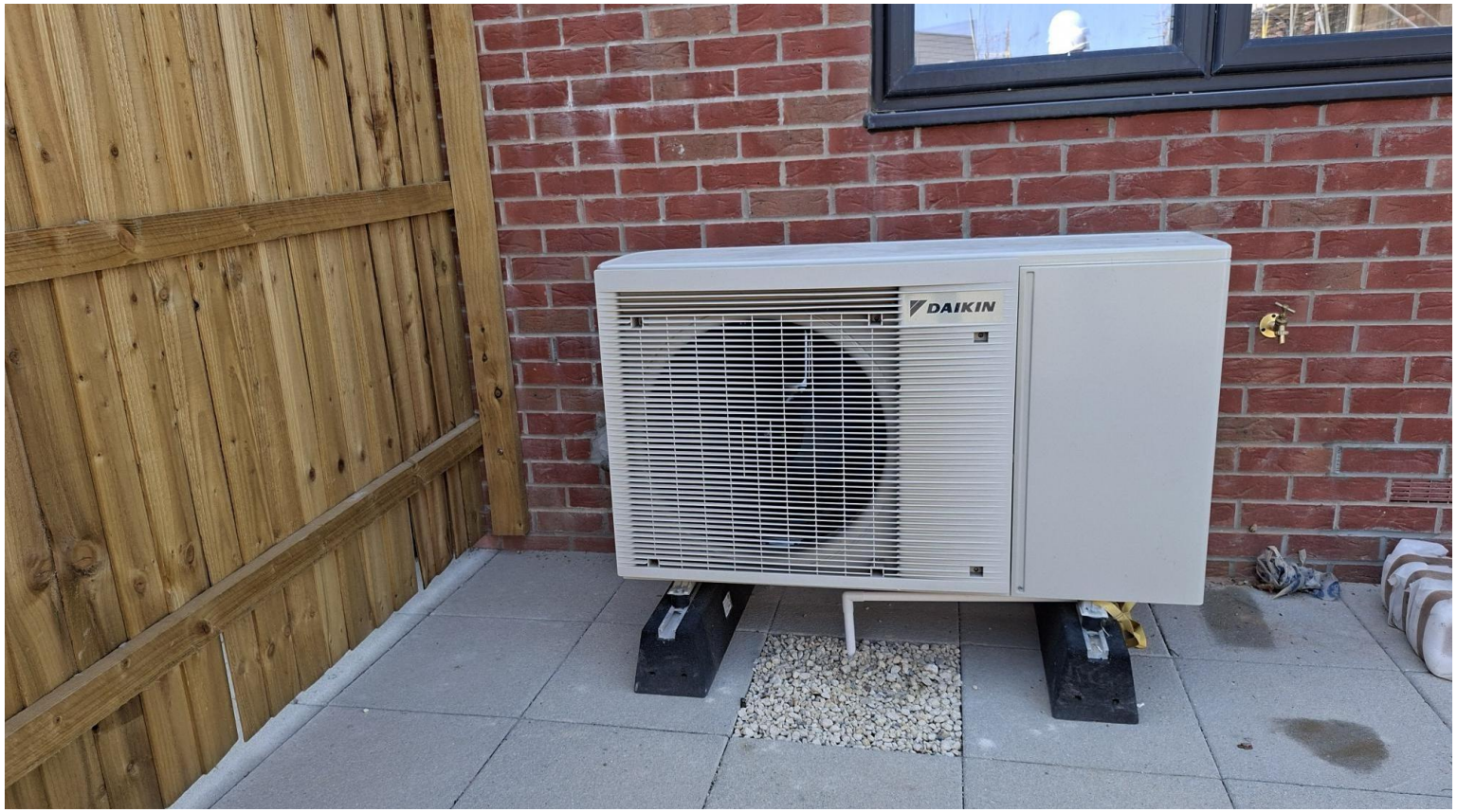
Through our Asset Investment, Empty Homes and Repairs Teams, we continue to help customers reduce energy use and lower bills by improving the efficiency of their homes through measures such as low-carbon heating, triple glazing, solar panels and battery storage.

Our Sustainability Liaison Officers support customers before, during and after energy-efficiency upgrades, helping them understand new technology and get the most from their homes.

We also use environmental monitoring data to spot potential issues early and offer support where it's needed.

For customers who need more specialist advice, our Renewable Energy Team and Tech Coaches are on hand to help.

Our customers can also use our Guides and Manuals webpage.



Social T5: Building Safety and Quality

C19. How are we maintaining the safety and quality of our homes?

The safety and quality of our homes remains a key priority. During 2025/26, we maintained high levels of compliance across a range of key safety measures:

- **99.9%** of homes had all required gas safety checks completed.
- **99.9%** of homes met national fire safety requirements.
- **99.4%** of homes had all required electrical safety checks completed.
- **100%** of homes had all required asbestos management surveys or re-inspections completed.
- **98.9%** of homes had all required legionella risk assessments completed.
- **99.8%** of homes had all required communal passenger lift safety checks completed.

C20. What % of YH's homes meet the national housing quality standard?
99.9%



Social T5: Building Safety and Quality

C21. How do we identify, manage and prevent emergency hazards, including damp and mould, in our homes?

Keeping customers safe is our top priority. We've strengthened our approach to damp, mould and condensation through proactive communications, improved online resources and practical guidance. This helps customers spot and report issues earlier, while reducing avoidable property defects.

Our Damp, Mould and Condensation Team and Emergency Repairs service maintain clear standards for emergency hazards, prioritising attendance within four hours and no later than 24 hours where operational constraints apply.

Our approach is underpinned by Awaab's Law requirements, reflecting our commitment to customer safety, regulatory compliance and effective risk management.

How quickly do we make emergency and significant hazards safe?
We monitor performance against our response time standards:

- **92.5%** of emergency hazards were made safe within the required 24-hour timescale.
- **62%** of significant hazards were made safe within the required 10 working day timescale, **86%** were attended within 10 working days**.**

We also operate a risk-based stock condition surveying programme, using data and insight from across the business to identify where surveys are needed most. Higher-risk homes are surveyed more frequently to help reduce risks such as damp and mould.

Alongside retrofit improvements, we use smart technology and sensors to monitor how homes are performing, helping us make sure they're warm, safe and performing as intended.



Social T6: Residents and Community

C22. What are the results of our most recent tenant satisfaction survey & what action have we taken as a result?

Overall satisfaction: **72%**

The survey was carried out between April 2025 and March 2026 by an independent third party using a stratified sampling method. The response rate was 12% of tenanted households, with one response collected per household. Customers could take part online or by phone.

The results were tested throughout the year to ensure they remained representative, with sampling adjusted where needed. The final results are statistically representative across a number of key measures.

We use these results alongside wider customer insight to shape service improvements, inform our target operating model and influence how services are designed and delivered.

C23. What arrangements are in place to enable residents to hold us to account for the provision of services?

Our customers can hold us to account through our Customer Insight Committee, which reviews performance, provides challenge and helps influence decision-making. Customers can also get involved through our online Your Voice Matters group, helping to shape services and provide feedback on key initiatives.

Other opportunities include consultations, surveys, complaints and engagement activities, all of which help us understand customer experiences and improve services.

Through our place-based approach, customers can also influence services locally through Brew & A Chat community pop-ups and our Community Champions network, creating more opportunities for feedback, challenge and service improvement closer to home.



Social T6: Residents and Community

C24. Complaints

- **99%** of Stage 1 and **98%** Stage 2 complaints have been responded to within target timeframes.
- **0.9%** of complaints have resulted in a maladministration determination from the ombudsman.
- We have had **no severe maladministration** determinations.

How have these complaints resulted in change of practice within Yorkshire Housing?
We use learning from complaints, escalations and Housing Ombudsman decisions to understand not just what went wrong, but why it happened.

By looking at complaint themes, customer feedback and Ombudsman outcomes, we identify opportunities to improve our services, communication, processes and contractor performance so that issues are less likely to happen again.

Learning is shared with the teams responsible for delivering services, and actions are tracked through clear improvement plans. Progress is regularly reviewed and reported to senior leaders, the Homes and Places Committee and the Yorkshire Housing Limited Board to make sure improvements are delivered.

Our Board Member Responsible for Complaints also provides independent challenge and oversight, helping to ensure we listen to customer experiences, learn from mistakes and continue improving outcomes for customers.



Social T6: Residents and Community

C25. In the last 12 months, what additional support have we provided to customers?

Sometimes, we know people need a little extra support to maintain their tenancy, improve wellbeing or navigate difficult situations.

Over the last year, we've continued to provide advice, guidance and practical support for customers facing a range of challenges.

This has included tenancy sustainment support, welfare and benefits advice, digital inclusion support and referrals to specialist organisations.

A key development this year was the introduction of the National Support Network, giving customers easier access to practical help and support within their local communities.



Social T6: Residents and Community

C25. continued - What additional support did we provide to customers in 2025/26?

Our Tenancy Coaches focused on customers facing greater vulnerability — helping them sustain tenancies, strengthen finances and improve wellbeing.

842
coaching outcomes achieved with customers

136
additional goals were not started or completed, primarily due to customer non-engagement.

347
Tenancies sustained

121
Physical or mental wellbeing improved

47
Funding accessed for essential items or services

198
Income, debt and financial resilience

86
Urgent food, fuel or eVoucher support

43
Referred to specialist or third-party support

Safeguarding support

Safeguarding teams identified, assessed and managed 152 referrals. Stronger triage supported earlier action, and an independent audit recognised all sampled cases as best practice.

Social T6: Residents and Community

C26. How did we help build stronger communities and places in 2025/26?

Stronger local presence, customer voice and community trust. We concentrated activity where engagement and satisfaction have historically been lower.

Visible locally

Brew & A Chat events, community pop-ups and targeted engagement brought services closer to customers.

Customer-led voice

Community Champions, the Customer Insight Committee and Your Voice Matters strengthened customer influence.

Trusted partnerships

Work with BEAP Community Partnership and other credible local organisations helped reach under-represented customers.

Connected support

Volunteering, community investment and the National Support Network linked customers to help and reduced isolation.

Outcome: broader participation, more inclusive insight and stronger community trust.

Social T6: Residents and Community

C26. continued – How did we change the way we worked in communities during 2025/26?

We became more visible locally – and acted earlier.

80%
Community-time expectation
introduced for Housing Officers

Launched
New ways of working
introduced across Communities

177
Estate inspections
completed within six months

10
Place Plans
developed across all areas

More visible locally

We changed how we worked so Housing Officers could spend more time in neighbourhoods – building relationships, completing inspections and spotting risks earlier.

Better support behind the scenes

We streamlined admin support and improved coordination, giving customer-facing colleagues more time to focus on customers and communities.

Place Plans turned local insight into targeted action.

This helped us identify areas needing more focused support, spot estate improvements, tenancy and ASB concerns earlier, and coordinate targeted interventions with the right teams and partners.

Social T6: Residents and Community

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

We've fully embedded social value into our procurement approach. It's a practical way to support priorities that improve social and environmental wellbeing for customers and communities across Yorkshire.

Social value is a core part of our tender process. We work closely with our Customer Engagement team, who have developed a tailored social value contribution calculator. This forms part of final bid scoring, typically carrying a weighting of 5-10%, depending on the type and scale of the contract.

By asking suppliers how they'll deliver wider benefits alongside their services, we're seeing meaningful outcomes for customers and communities. These include improvements in digital access, community spaces, employment and training, financial inclusion, equality and diversity, health and wellbeing, and environmental impact.

Over the past 12 months, we've secured around **£79,624** in social value contributions through our supply chain contracts.

We also have a number of tenders in progress that are expected to deliver similar benefits over the life of their contracts. We work with contractors, customers and partners to measure this impact through reports, assessments and case studies, helping us understand the difference these investments are making in our communities.



Section:

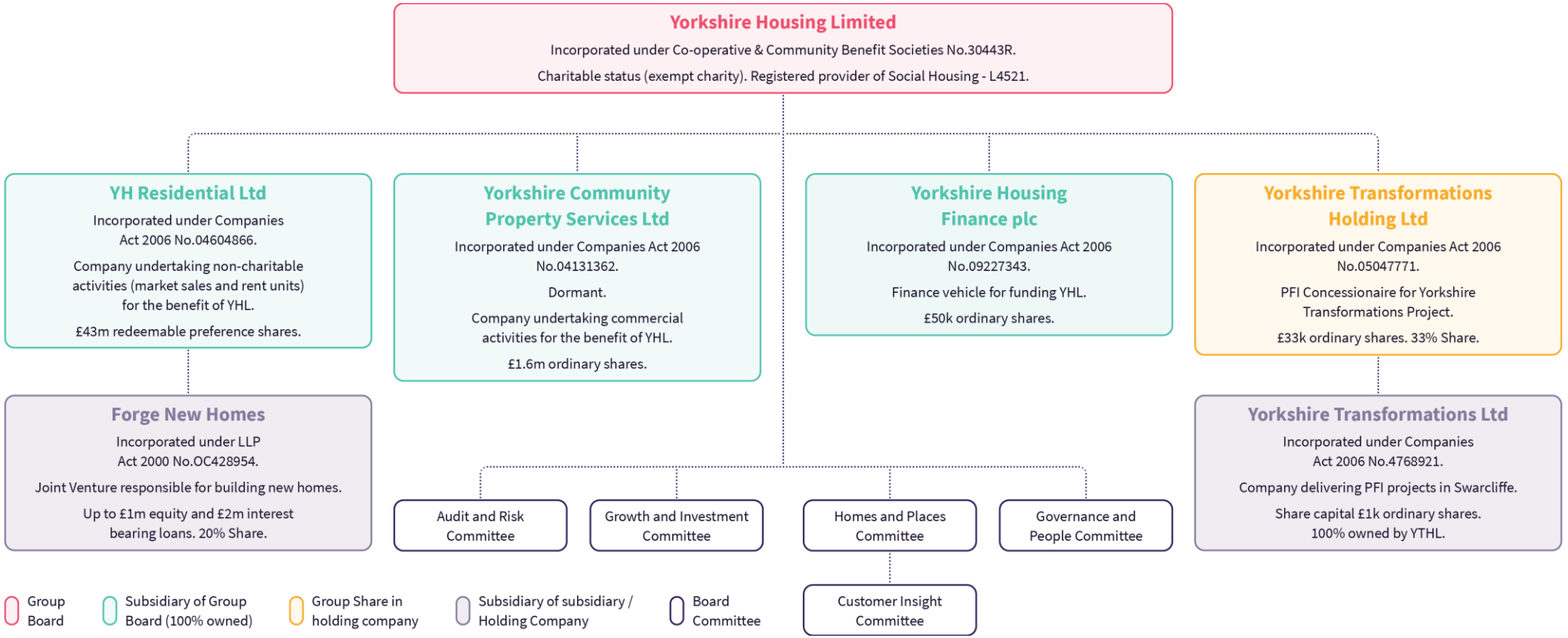
Governance

Sustainability and reporting standard



Governance T7: Structure and Board

The group structure shown below reflects Yorkshire Housing's arrangements during the 2025/26 reporting year.



Governance T7: Structure and Board

Our group structure consists of three main statutory entities, providing clear accountability across the organisation:

Yorkshire Housing Ltd is the registered provider and parent company, overseeing all of our social housing activity.

YH Residential Ltd is a wholly owned subsidiary of Yorkshire Housing Limited and is responsible for all of our non-social housing activity, principally market sale and market rent.

Yorkshire Housing Finance plc is a wholly owned subsidiary of Yorkshire Housing Limited and is a vehicle to allow the group to issue bond debt.

C28 *What's our most recent governance, viability and consumer standards regulatory grading?*

G1/ V2/C1
Regulatory Grading

G1/V2/C1

C29. How is our Board managing ESG risks? Are ESG risks incorporated into our risk register?

We manage ESG risks through our established risk management framework and strategic risk register. The Board oversees strategic risks through regular reporting, assurance activities and risk deep dives, supported by its committee structure.

ESG-related risks, including regulatory compliance, building safety, customer experience, culture and capability, asset sustainability and data governance, are monitored through defined controls, risk indicators and action plans. ESG considerations are also included within Board reports, ensuring they form part of key decision-making.

C30. Have we been subject to any adverse regulatory findings in the last 12 months that resulted in enforcement or other equivalent action?

No.

Governance T7: Structure and Board

C31. How do we ensure a diverse range of people have input into our governance processes?

We ensure a diverse range of people have input into our governance processes through a combination of customer engagement, colleague insight and inclusive governance practices.

Customer feedback, tenant satisfaction measures, complaints learning, customer voice activity and performance reporting are regularly considered by the Board, helping to ensure decisions are informed by both lived experience and organisational performance.

We are also committed to broadening representation within our governance structures. During 2025/26, we partnered with the Housing Diversity Network to recruit Yorkshire Housing's first Board Trainee, creating opportunities for individuals from under-represented groups to gain experience of housing governance and contribute new perspectives to Board discussions.

Diversity is a key consideration within our succession planning and recruitment processes, alongside the skills, knowledge and experience required to support effective governance. Together, these approaches help ensure our governance benefits from a broad range of backgrounds, experiences and perspectives.



Governance T7: Structure and Board

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

Yes. Our Equality, Diversity and Inclusion Policy and Member Succession, Recruitment and Nomination Policy support fair, open and transparent recruitment. Diversity is considered alongside skills, knowledge and experience when recruiting to governance and senior management roles, and Board composition is regularly reviewed as part of succession planning.

We also work with partners such as the Housing Diversity Network to widen access to governance opportunities and attract candidates from a broad range of backgrounds, helping ensure our leadership reflects the communities we serve.

C33. What % of our Board and management team have turned over in the last two years?

30% Board Member turnover and 60% Executive Team turnover.

This reflects planned succession and leadership changes between April 2024 and April 2026. During this period, three Board Members and three Executive Team members left the organisation, with new appointments made to maintain the skills, experience and diversity needed to support effective governance and leadership.

C34. How many Board Members on our Audit Committee have recent and relevant financial experience?

Two Board Members serving on the Audit & Risk Committee have recent and relevant financial experience, bringing expertise in financial leadership, accounting, audit, risk management and financial oversight. This includes the Committee Chair, who is a qualified accountant and former Chief Financial Officer. The Committee is also supported by an Independent Member with extensive experience in financial services, risk and audit oversight.

Governance T7: Structure and Board

C35. What % of our Board are non-executive directors?

100%

C36. How many years have our current external audit partner been responsible for auditing the accounts?

5 years. Our current external audit partner has audited Yorkshire Housing's accounts for five years. Their appointment runs until 2026/27, with a competitive tender planned for 2027/28 to support independent assurance and effective governance.

C37. When was our last independently-run Board Effectiveness Review?

The last independently facilitated Board Effectiveness Review was completed in February 2022. In August 2025, we also carried out an internal governance review covering our governance framework, committee structure, decision-making and assurance arrangements. The findings continue to inform governance improvements across the organisation.

C38. How do we handle conflicts of interest at the Board?

We are committed to making fair and transparent decisions. Board and Committee Members declare any actual, potential or perceived conflicts of interest when they join Yorkshire Housing and complete an Annual Declaration of Interest each year, updating it whenever circumstances change. All declarations are reviewed, recorded and managed appropriately.

Declarations of interest are a standing item at every Board and Committee meeting.

Board and Committee Members, along with colleagues attending meetings, are expected to declare any interests as they arise in line with our Code of Conduct Policy and Member Service Agreements. Where a conflict exists, appropriate steps are taken to manage it.

In line with our chosen Code of Governance, our Register of Interests is available to the public on request, supporting transparency and accountability.

Governance T8: Employees

C39. Do we pay the Real Living Wage?

Yes, we pay our employees the Real Living Wage and commit to increasing pay to at least the RLW rate annually.

C40. What is our gender pay gap?

-9.07%

C41. What is our CEO-worker pay ratio?

1:6.45



Governance T8: Employee

C42. How do we make sure equality, diversity and inclusion (EDI) is promoted across our colleagues?

We're committed to creating a workplace where everyone can be themselves, thrive and feel they belong. Equality, Diversity and Inclusion (EDI) is embedded across our strategy, culture, policies and people practices, supported by our Diversity and Inclusion Strategy and Board-approved EDI Policy.

Our focus is on making inclusion part of everyday colleague experience, including:

- **Inclusive recruitment and talent practices** that help attract and retain diverse talent, remove barriers to employment and improve representation. Recruitment approaches are regularly reviewed to ensure they're fair and accessible.
- **Learning and development programmes** that build awareness and inclusive behaviours. Inclusion forms part of leadership and management development, helping colleagues understand different perspectives, challenge bias and create inclusive environments.
- **Colleague networks and safe spaces** that give colleagues opportunities to share experiences, influence decision-making and contribute to change. Networks currently support ethnicity, disability and neurodiversity, LGBTQIA+, menopause and parenting.
- **Data-led monitoring and accountability**, including workforce diversity data, colleague feedback and inclusion measures. We voluntarily publish our ethnicity pay gap, monitor representation and use insight to identify improvement opportunities.
- **Listening to colleague voice** through networks, surveys and regular feedback, helping shape priorities and action plans.
- **Embedding inclusion into decision-making** through Equality Impact Assessments and a focus on making policies, processes and services fair, accessible and inclusive.

Nearly **90%** of colleagues say they feel able to be themselves at work and believe we're committed to inclusion. While there's more to do, we continue to use colleague feedback, workforce data and targeted action plans to drive improvement and ensure inclusion remains a key part of how we operate.

Governance T8: Employees

C43. How do we support the physical and mental health of our colleagues?

Culture, flexibility and connection

- Wellbeing is embedded in everyday culture and practice, with proactive, inclusive support that helps colleagues feel valued, ask for help and thrive.
- Hub, Home, Roam gives colleagues choice over how and where they work–supporting work–life balance and mental health.
- Regular team sessions create space to reflect, reconnect and maintain belonging across hybrid and remote teams.

Everyday health support

- Health and Wellbeing Policy signposts mental, physical and financial support; the Wellbeing Hub brings tools and resources together.
- Occupational Health works with managers on tailored support in work and after time away.
- All colleagues receive Level 1 HealthShield membership and access to Physio Med for physical injuries.

Confidential and tailored care

- EAP provides up to 8 confidential counselling sessions, plus legal, financial and debt support.
- Reasonable adjustments include phased returns; support is tailored to individual needs.
- The expanded Mental Health First Aider network keeps trained peers nearby.
- Training and e-learning build mental health awareness, resilience and wellbeing strategies to help colleagues manage stress and maintain balance.

Practical, self-directed support: colleagues can self-book on-site health checks and massages, while Wellbeing Kiosks enable private physical and mental health self-assessment, flag areas needing attention and offer practical guidance.

Governance T8: Employees

C44. How do we support the professional development of our colleagues?

We offer a comprehensive and inclusive approach to professional development, designed to support colleagues from their first day through every stage of their career.

"We Are Yorkshire" Welcome Session (Onboarding)

All new colleagues begin their journey with the "We Are Yorkshire" welcome session which includes:

- Introduces Yorkshire Housing's vision, values, and business strategy.
- Highlights key priorities and colleague benefits.
- Helps new starters feel part of the culture from day one.
- Session with our Chief Exec Nick and one of our directors talking about our strategy and priorities in more detail and connecting with new colleagues.

Local Onboarding Sessions

The onboarding process is tailored to ensure a smooth transition into YH:

- The first three months focus on essential skills and mandatory training compliance and in role development.
- Manager checklists guide local onboarding, including introductions to systems, policies, and the YH Live platform.
- Senior Leader Onboarding Packs provide strategic context and leadership expectations.

Subject Matter Expert and Local Training

Yorkshire Housing leverages internal expertise through:

- Subject Matter Experts (SMEs) who deliver localised training including toolbox talks, team briefings.
- Team development sessions that focus on collaboration and shared learning.
- Coaching and mentoring programmes, both internal and external, tailored to business areas and cross-functional needs including reciprocal mentoring with the YH Board.

Qualifications and Certifications

Yorkshire Housing supports colleagues in gaining formal qualifications:

- External certifications from local housing training providers or specific training providers e.g. IOSH, NEBOSH, ACCA, CIMA, CIH, CIPD.
- Apprenticeships and funded qualifications are available, with guidance on how to apply which range from housing management to trade roles.

A variety of learning opportunities delivered through lunch and learns including:

- EDI Specific sessions e.g. show racism the red card, LGBTQIA+ people and housing
- Wellbeing e.g. Mental health awareness
- Pensions
- Health and safety
- Digital fluency

Governance T8: Employees

We offer a wide range of learning opportunities to help colleagues grow, build confidence and develop new skills

Learning and development opportunities

Learning Hub: Bringing together all our learning into one place. Supporting colleagues through their learning and career development journey from the moment they join us.

POD Platform: Online eLearning courses covering mandatory compliance, wellbeing, diversity and inclusion, project management, business skills and more.

Career Development: Including mentoring, coaching, and personal development planning which includes reciprocal mentoring, 121 transformational coaching with internal qualified coaches and external coaching relationships too.

Leadership Pathways: From aspiring managers to Executive colleagues, we provide development opportunities at every stage of the leadership journey, including our Managing the YH Way programme for first-time managers and external development programmes for senior leaders.

Workshops and Courses: Covering business and technical skills including growth mindset, stakeholder engagement, mentoring, coaching, adaptability, conflict management, crucial conversations, communication and change management. It also includes role-specific learning, equipment training, home ownership, income collection, welfare benefits, green skills, future construction skills and crisis management.

Systems training

- Systems trainers design guides, face to face and virtual training for all colleagues who access business systems. They also create videos and share these as a series.

Raising the Roof Podcast

- We have a podcast - Raising the Roof, where industry experts from housing and beyond chat with our CEO about best practices and emerging trends on topics such as:

Housing • Productivity • Wellbeing • Sustainability • Neurodiversity

Governance T8: Employees

We want all colleagues to have the skills, knowledge and confidence they need to succeed.

Our Learning Team provides opportunities for colleagues to learn, grow and develop throughout their careers at Yorkshire Housing. Through coaching, workshops, digital learning and regular development conversations, we support continuous learning across the organisation.

Colleagues use Connect, our performance and development platform, to set goals, reflect on their progress and have meaningful conversations about their growth and career aspirations. They also have access to training, learning resources and development opportunities through POD, our online learning platform, making it easy to learn new skills and build knowledge whenever and wherever they need to.

We work closely with teams and leaders to understand learning needs, identify skills gaps and provide tailored support. Feedback from colleagues, alongside our business priorities, helps shape our learning programmes and development offer.

By making learning practical, inclusive and part of everyday work, we're helping colleagues thrive, so they can continue to deliver great services and outcomes for our customers.

