

ESG

REPORT

*Environmental,
Social & Governance*

2024/25



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INTRODUCTION FROM NICK APETROAIE

CHIEF EXECUTIVE

Accent is a place to *make a difference*, drive *change* and build the *future*. This is at the *heart* of what we do as a social landlord, which is why we are *committed* to reporting on our environmental, social and governance (ESG) performance on an annual basis.

We touch the lives of over 41,000 customers across the country, and it is vital that we deliver on our values and social impact.

In 2024, we launched our Corporate Strategy 2024-27. We recognise the need to ensure that our homes and our business are environmentally sustainable. We have committed to ensuring all our homes meet a minimum Energy Performance Certificate (EPC) rating of C by 2030 and to providing new, more energy efficient homes for customers who need them. We are proud of the progress we have made, with 72% of new homes delivered last year built to EPC A rating, which is well above the sector average. We are also making use of government funding to further our work retrofitting our existing homes to ensure they are decarbonised and energy efficient for our customers.

Our Corporate Strategy includes a key pillar on delivering excellence through customer-influenced services. The ongoing cost of living crisis continues to affect our customers and it is our duty to support them where possible. We offer a range of services and represent the needs of our customers on a national, regional and local scale.

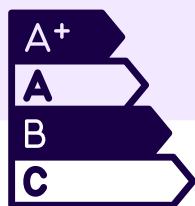
As a Registered Provider of Social Housing, we are expected to have robust governance arrangements and to ensure we are a financially sustainable business. Testament to this is our regulatory grading of a compliant G1/V1.

We continue to build on strong foundations. This report demonstrates our performance in relation to ESG and showcases the hard work our colleagues have put in over the last 12 months. There is more work to do as the ESG agenda continues to develop and we will ensure that as we strive to meet this, we do this with the customer in mind.

OUR HIGHLIGHTS

85.2%

of homes are EPC
C rated or above



2,422

customers engaged
through The Big Conversation



72.0%

of new homes built
to EPC A rating



Over

£200,000

of customer income gains



£3.6m

secured for retrofit
works through Warm Homes:
Social Housing Fund Wave 3 2025-28



G1/V1

rating



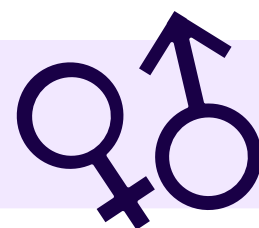
100%

compliance on fire risk assessments,
asbestos and legionella checks



8.9%

median gender pay gap



64.1%

overall satisfaction for low cost
rental accommodation customers,
improving from 2023/24.



160

coaching sessions
delivered to leaders





We are committed to *reducing* the environmental *impact* of our *homes* and *operations*.

Through our 2024-27 Corporate Strategy, we have set out our environmental commitments.

This includes delivering our Asset Management Strategy to ensure our homes are environmentally sustainable and providing new, energy efficient homes for those who need them. We are investing in our homes to ensure they all meet a minimum Energy Performance Certificate (EPC) C rating by 2030.

Improving the energy efficiency of our homes also has a wider benefit for our customers, including reducing energy bills and making homes cheaper to run, helping to address fuel poverty.

We are also working to support the government to meet the 2050 net zero target and making use of grant funding to decarbonise homes, as well as investing ourselves.

The following section shows how we are performing in delivering our environmental actions.



Climate Change

EPC ratings

EPC Rating of existing homes (those completed before the last financial year)	Percentage of homes 2023/24	Percentage of homes 2024/25
EPC A	0.4%	3.1%
EPC B	5.9%	7.8%
EPC C	75.5%	74.3%
EPC D	17.3%	14.0%
EPC E or worse	0.9%	0.8%
EPC unknown	0.0%	0.0%
Total	100.0%	100.0%

	2023/24	2024/25
Average SAP rating of existing homes (those completed before the last financial year).	73.3	74.1

EPC Rating of new homes (those completed in the last financial year)	Percentage of homes 2023/24	Percentage of homes 2024/25
EPC A	48.0%	72.0%
EPC B	43.0%	27.1%
EPC C	9.0%	0.9%
EPC D	0.0%	0.0%
EPC E or worse	0.0%	0.0%
EPC unknown	0.0%	0.0%
Total	100.0%	100%

	2024/25
Average SAP rating of new homes (those completed in the last financial year).	90.8

We are currently unable to report energy use intensity of new and existing homes. We are working on developing our environmental reporting, which will include calculating this figure in future.

Net Zero target and strategy

We are *committed* to bringing all existing homes up to at least *EPC C* by 2030 and we are aligned to the government's target to achieve *net zero* by 2050.

We have developed interim targets to undertake retrofit assessments across our homes to support our plans to decarbonise homes and identify related costs.

During 2024/25, we began development of a specific Sustainability Strategy, which will be approved and launched in 2025/26.

While we don't have a costed net zero transition plan, we have worked to cost our approach to achieving 100% of homes meeting EPC C or above by 2030, and our 2050 net zero target is in line with the Science Based Target (SBT) initiative.

Retrofit activities undertaken in the last 12 months

Over the last 12 months, we have utilised the Social Housing Decarbonisation Fund (now called the Warm Homes: Social Housing Fund) Wave 2.1 funding to retrofit 72 homes.

This is 2.6% of the total number of homes we aim to retrofit to EPC C or above, compared to 112 homes that were retrofit in 2023/24, representing 3.9% of the homes we are aiming to retrofit.

We completed six whole house, fabric first retrofits on stone built homes in Yorkshire, including external wall insulation, replacement windows and doors and loft insulation.

We transitioned eight homes from oil heating to air source heat pumps, supported by solar PV and battery storage technology. Of these, seven improved from an EPC D rating to an EPC A as a result of the works. Mixed measures were used in 64 homes, including loft and cavity wall insulation, external wall insulation, under floor insulation, room-in-roof insulation, flat roof insulation, ventilation upgrades, LED lighting and solar PV.

We are looking to build on this work and were successful in bidding for Warm Homes: Social Housing Fund Wave 3 funding, receiving £3.6m to retrofit 414 homes, with work to be carried out from 2025 to 2028.

We have committed to ensuring all our homes achieve a minimum of an EPC C rating, where possible, by 2030. In 2024/25, we achieved our interim target of ensuring 85% of homes achieved EPC C or above and have a target of achieving 87% in 2025/26.

We are also working to ensure that our new homes are fit for the future. Of the new homes built in 2024/25, 72% were rated EPC A, an increase of over 23% from 2023/24. A small pilot has seen a couple of new homes built to the proposed Future Homes Standard 2025. We will monitor the performance of these homes to demonstrate the impact of higher efficiency standards for our customers.

Case Study

Transitioning from traditional heating methods to renewable energy is a crucial step in reducing our carbon footprint and meeting net zero targets.

The reduced energy consumption will also help our customers keep their energy bills as low as possible, helping to tackle fuel poverty.



Eight homes on Rushbrook Close in Cambridgeshire have been taken off oil heating systems following the installation of a low carbon renewable heating alternative. Air source heat pumps (ASHPs) have been installed to improve the energy efficiency, reduce energy consumption and carbon emissions and improve the thermal comfort in the home. The systems are also supported by renewable electricity generated from solar PV panels with battery storage technology.

We have worked closely with customers to ensure they understand the technology and are comfortable with how to use the systems efficiently, maximising the benefits available.

We held a consultation event, attended by a demonstration trailer provided by the ASHP manufacturer, providing an opportunity for customers to familiarise themselves ahead of the installations. Further support was provided during and after the technologies being installed.

The installation of these energy efficiency measures has increased the energy performance of the homes from an EPC D rating to an EPC A.

Energy performance modelling calculates that the measures installed at these homes will reduce heat demand by 65%, equating to savings of over three tonnes CO₂ per year, per property and estimated savings of around £800 per year for our customers. We will monitor the real-time performance of these homes over the next 12 months.



Scope 1, Scope 2 and Scope 3 Green House Gas emissions

Scope per home*	Tonnes CO ₂ e (2023/24)	Tonnes CO ₂ e (2024/25)
Scope 1	2,719.35	2,370.66
Scope 2	940.42	965.26
Scope 3: Emissions from business travel in rental cars or employee-owned vehicles where company is responsible for purchasing the fuel	204.88	247.46
Scope 3: Emissions from generation of electricity that is consumed in a transmission and distribution system which the company does not own or control	81.36	85.31
Scope 3: Emissions from employee business travel which the company does not own or control	4.27	8.10
Scope 3: Emissions from use of sold products and services which the company does not own or control	36,422.06	36,871.11
Total	40,372.33	40,547.91
Total per home	2.27**	2.17

* We have reported our emissions where possible.

** A different method was used to calculate the emissions per home in the 2023/24 ESG report. The figures have been recalculated to align with the method set out in the Sustainability Reporting Standard framework and this method will be used going forward.

Accent qualifies for SECR reporting. In 2024/25, the SECR intensity ratio for total emissions (Scope 1–3) was 74.57 Kg CO₂e/m².

Climate risks, such as increased flood, drought and overheating

We underwent our first SHIFT sustainability assessment in 2024/25, which provides information and recommendations to improve the approach to climate risks such as flooding and overheating. SHIFT assessed that 83.3% of our housing stock was at low risk of flooding. On overheating, SHIFT assessed that around 92% of our housing stock was at low risk. Further work is needed to improve our approach to mitigating the risk of flooding and overheating for properties at a higher risk.

For new development, we consider the flood risk at the point of purchasing land and identify required mitigations at planning stage. It is a requirement that all planning applications must demonstrate that flood risk has been considered and where necessary mitigated. Flooding mitigations we use in new developments include surface water attenuation, where surface water holding capacity is introduced into drainage infrastructure. This could be in the form of attenuation ponds, something that is part of the landscape of a finished development, or can be in oversized concrete drainage pipes or tanks.

We provide appropriate ventilation in our homes and this is considered through investment decisions and when issues are identified, such as damp and mould. There is information available to customers on our website relating to ventilation. For new homes, we follow required building regulations relating to ventilation.

Ecology

Green space and biodiversity



We do not currently have a strategy to enhance green space and promote biodiversity on or near homes, but we are planning to develop one.

Where applicable and appropriate, we comply with Biodiversity Net Gain (BNG) building regulation requirements through the planning process for new developments. We have a number of new developments, either complete or onsite, where we are enhancing biodiversity, including in Bradford, Ely and Spalding. In all new developments, there may be requirements to deliver specific biodiversity initiatives, which we comply with. As part of this, we provide bird boxes, hedgehog tunnels, swift bricks (bricks in the roof of homes to enable swifts to nest) and bat boxes.

We recognise the positive impact access to green spaces can have on health and wellbeing. We seek to provide access to green spaces in our new developments and maintain a range of green spaces around our existing homes, where we are responsible for this land. We have a tree policy in place, which will be reviewed in the coming year, that sets out our approach and objectives in relation to tree management, including only interfering where there is a reasonable risk to our customers or homes.

We abide by relevant regulation and legislation, and always avoid cutting hedges during bird nesting season.

Over the coming year, we will be delivering our Home Grown Project. This will see each Housing Partner select a family in their region who will receive a pack containing seeds and guidance on how to grow their own fruit and vegetables, no matter their age, experience or space available. Shared packs will also be provided to our Independent Living Schemes. This project will improve the biodiversity in our regions by providing for pollinators and will also support the physical and mental health of our customers.

We are currently unable to report on the BNG of new homes. We are considering how this could be recorded and reported in coming years. We comply with BNG regulations, where applicable, on new development sites. We currently do not have a separate specific BNG target but this will be considered as part of the development of a biodiversity strategy/action plan.

Pollutants

While we do not currently have a strategy to identify, manage and reduce pollutants that could cause material harm, we are working to develop a pollutants strategy which will consider approaches by our contractors and within our offices.

We have included in grounds maintenance specifications for our contractors a requirement that Environmental Impact Assessments must be provided where the use of chemicals is proposed.

We have a damp and mould procedure in place to address this hazard in our customers' homes. This sets out how damp and mould will be dealt with, including using a triage system. We also understand the importance of good indoor air quality. We provide and maintain, where appropriate, adequate ventilation systems.

We also have an asbestos management plan which sets out the steps we will take to prevent the exposure of customers, employees, contractors and the general public to asbestos fibres.

Resource Management

Responsibly sourced materials

We have begun to baseline our data with our new build developers and top spend contractors. As we do not currently have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works, this information will be used to develop a strategy and to improve our approach going forward. We have undertaken the SHIFT sustainability assessment and will be doing so again, which covers responsibly sourced materials and makes recommendations for improvement.

Of our largest contractors, *three* were able to provide data, including planned maintenance and new build contractors, showing on average around *94%* of their materials were *responsibly sourced*.

We are working on developing our environmental reporting, which will include engaging with our contractors to improve data collection.

Waste management

As with responsibly sourced materials, we have begun to baseline our data with our new build developers and top spend contractors which will be used to develop a strategy for waste management incorporating building materials and to improve our approach going forward. We have well established recycling bins within our offices, working with our landlords and waste collection contractors to divert as much waste from landfill as possible.

In our communities, we seek to address and reduce instances of fly tipping, actively monitoring call outs. We run estate clean up days, where we provide skips or litter picking events. Fly tipping is also considered as part of the SHIFT sustainability assessment. In our most recent SHIFT assessment, data was provided on 1,693 fly tipping incidents.

Of our largest contractors, *four* were able to provide data, showing on average they were able to divert around *99%* of waste from landfill.

This includes repairs and maintenance contractors and new build contractors. We are working on developing our environmental reporting and will work with our contractors to increase data collection.





Case Study

The Great British Spring Clean is the nation's biggest annual mass-action environmental campaign.

This year it ran from 21 March to 6 April 2025 and was Accent's 4th year taking part.

Litter picking is a simple way of making a quick and noticeable difference to a neighbourhood. In a YouGov Survey ahead of the campaign, a significant proportion of respondents stated it would help them love their neighbourhood if it was litter-free. The Community Development and Inclusion Team, alongside Housing Partners, collaborated with local schools across Accent schemes for this year's clean-up.

Four schemes were part of the clean-up in the East: Black Prince Avenue, Trelowen Way, Ashfield, and Century Square, where over 30 children from local schools took part alongside community volunteers, the Peterborough Litter Wombles. Around 30 bin bags full of rubbish were collected from across the estates.

In the North East, the litter pick was part of a wider action day at Primrose Hill, Stockton-on-Tees in collaboration with Thirteen Housing Group, local police, enforcement officers, and other organisations. The litter picking part of the day saw 15 bags of rubbish collected. In addition, two cage vans full of items, such as furniture, which customers were struggling to dispose of were removed.

Whilst there, donations from the Junction Multibank were available for customers to collect from the Primrose Hill Community Centre. Accent has partnered with Junction Multibank, who provide essential items for people and families who need them, such as warm clothing, school uniforms, crockery, cleaning products, hygiene products, and household furnishings, with seven customers receiving items from the multibank on the action day.

Water management

We are planning to develop a strategy for water management.

Good water management is already a consideration in the construction sector and we expect our developer partners to be conscious of this on our sites. In new homes, we provide modern water fittings to ensure efficient use of water e.g. through the taps and showers installed.

We have installed zipper taps in our offices, allowing instantaneous hot water when needed. This helps to reduce energy consumption, supporting Accent to lower carbon emissions and save on utility bills.

At our West Point office in Peterborough, Smart Flow water monitoring and leak detection system is used, allowing real time water usage monitoring.

SOCIAL

2024-27 Corporate Strategy Objective



**Excellence through
customer-influenced services**



Lasting change

We are a social landlord and our *customers and communities* are at the *heart* of what we do.

Through our 2024-27 Corporate Strategy, we have set out our social commitments.

We are committed to delivering services that meet the needs and expectations of our customers, increasing customer satisfaction and delivering our Customer Engagement and Community Development and Inclusion strategies.

We are investing in places and communities, working with a wide range of partners. We want customers to feel that it is 'good to be home'.

We also recognise our advocacy role, speaking up about the housing crisis to drive lasting change, ensuring everyone has access to a safe, secure and affordable home.

The following section shows how we are performing on delivering our social purpose.



Affordability and Security

Affordability of our homes

Affordability Metric	2023/24*	2024/25
Rent compared to median private rental sector (PRS) rent	60.8%	61.7%
Rent compared to the relevant Local Housing Allowance (LHA)	75.5%	74.3%

* A different method was used to calculate the affordability metrics in the 2023/24 ESG report. The figures have been recalculated to align with the method set out in the Sustainability Reporting Standard framework and this method will be used going forward.

Affordability Metric	Region 2024/25			
	East	North East	North West	South
Rent compared to median private rental sector (PRS) rent	64.5%	62.6%	60.2%	44.7%
Rent compared to the relevant Local Housing Allowance (LHA)	77.0%	81.9%	82.5%	68.0%

Existing homes (owned and/or managed and completed before the last financial year)

Tenure	2023/24		2024/25	
	Number	Percentage	Number	Percentage
General Needs (social rent) units	14,926	73.2%	15,035	72.2%
Intermediate Rent units	166	0.8%	166	0.8%
Affordable Rent units	840	4.1%	1,067	5.1%
Supported Housing units	14	0.1%	14	0.1%
Housing for Older People units	1,845	9.0%	1,845	8.9%
Low-cost Home Ownership units	1,215	6.0%	1,329	6.4%
Care Home units	0	0.0%	0	0.0%
Private Rented Sector units	16	0.1%	16	0.1%
Other units	1,356	6.7%	1,335	6.4%
Total	20,378	100.0%	20,807	100.0%

Strategic Asset map



- | | |
|----------------------|---------------------------|
| 1 South Tyneside | 37 Tameside |
| 2 Gateshead | 38 Stockport |
| 3 Sunderland | 39 St. Helens |
| 4 County Durham | 40 Warrington |
| 5 Hartlepool | 41 High Peak |
| 6 Stockton | 42 Newark |
| 7 Darlington | 43 Gedling |
| 8 Redcar & Cleveland | 44 Nottingham |
| 9 Middlesbrough | 45 Broxtowe |
| 10 Richmondshire | 46 Rushcliffe |
| 11 Hambleton | 47 South Kesteven |
| 12 Scarborough | 48 Boston |
| 13 Ryedale | 49 South Holland |
| 14 East Riding | 50 Rutland |
| 15 York | 51 North Northamptonshire |
| 16 Harrogate | 52 Peterborough |
| 17 Craven | 53 Fenland |
| 18 Lancaster | 54 Bedford |
| 19 Barrow-in-Furness | 55 East Cambridgeshire |
| 20 Wyre | 56 Huntingdonshire |
| 21 Ribble Valley | 57 South Cambridgeshire |
| 22 Preston | 58 West Northamptonshire |
| 23 Fylde | 59 Milton Keynes |
| 24 South Ribble | 60 Uttlesford |
| 25 Chorley | 61 Bracknell Forest |
| 26 Hyndburn | 62 Runnymede |
| 27 Burnley | 63 Bromley |
| 28 Pendle | 64 Surrey Heath |
| 29 Bradford | 65 Woking |
| 30 Leeds | 66 Hart |
| 31 Selby | 67 Rushmoor |
| 32 Wakefield | 68 Waverley |
| 33 Kirklees | 69 Reigate and Banstead |
| 34 Calderdale | 70 Mid Sussex |
| 35 Rochdale | 71 Ashford |
| 36 Oldham | |

New homes (owned and/or managed, and completed in the last financial year)

Tenure	2023/24		2024/25	
	Number	Percentage	Number	Percentage
General Needs (social rent) units	90	20.9%	48	10.5%
Intermediate Rent units	0	0.0%	0	0.0%
Affordable Rent units	227	52.7%	215	46.9%
Supported Housing units	0	0.0%	0	0.0%
Housing for Older People units	0	0.0%	0	0.0%
Low-cost Home Ownership units	114	26.4%	195	42.6%
Care Home units	0	0.0%	0	0.0%
Private Rented Sector units	0	0.0%	0	0.0%
Other units	0	0.0%	0	0.0%
Total	431	100.0%	458	100.0%

Number homes disposed of and acquired in the last 12 months, by tenure type

Tenure	2023/24		2024/25	
	Number of homes disposed of	Number of homes acquired	Number of homes disposed of	Number of homes acquired
General Needs (social rent) units	6	0	4	1
Intermediate Rent units	0	0	0	0
Affordable Rent units	2	1	1	0
Supported Housing units	0	0	0	0
Housing for Older People units	0	0	0	0
Low-cost Home Ownership units	4	0	11	0
Care Home units	0	0	0	0
Private Rented Sector units	0	0	0	0
Other units	0	0	0	0
Total	12	1	16	1

Reducing the effect of high energy costs

We recognise that a key way of *reducing* energy costs for customers is to make the home *cheaper* to run.

We are investing in improving the energy efficiency of homes, with 72 homes receiving upgrades this year, including to heating systems and insulation.

More than 400 households will benefit from further retrofit work, thanks to funding through the Warm Homes: Social Housing Fund Wave 3. We also build a significant majority of our new homes to EPC A rating, 72% in 2024/25.

To understand which customers are most at risk from fuel poverty, we have developed a fuel poverty matrix, which considers a range of factors including EPC rating, customers living in the property, debt levels, length of time in rent arrears and the benefits currently being received, to enable support to be targeted appropriately.

Where customers contact us for support or where we are aware of potential fuel poverty, we signpost to energy advice services. We work with and make referrals to PECT in the Peterborough area and Groundworks' Green Energy Doctors. PECT have held drop in sessions within some of our schemes, allowing our customers to access energy advice on an individual basis.

We are conscious that the ongoing cost of living crisis is seeing bills go up across the board. Our costs have also increased and we have made the difficult decision to increase our rents. When we make these decisions, we undertake thorough analysis to understand the impact this would have on our customers and our business. We provide an Inclusion Fund, which is there to provide short term support to our customers who are in financial crisis, with over £180,000 of support available in 2025/26. This can be used to provide utility vouchers.

We have a dedicated Inclusion Team who can support customers who are in financial hardship in a range of ways, including to ensure they are receiving all the relevant welfare benefits to which they are entitled. Housing Partners can refer customers to our Inclusion Partners who will look at their finances and identify appropriate support, including considering energy bills. When the government withdrew the Winter Fuel Allowance, the Inclusion Team ran a specific campaign to help our older customers to access Personal Independence Payments and Pension Credit, supporting 19 customers claim an additional £65,000.

For our customers living in schemes with a shared heating system where energy bills are paid through a service charge, we fix the service charge for energy costs for 12 months to provide greater certainty to customers about their outgoings. This also means that with the recent volatility in energy prices, these customers have been protected as we absorb the immediate impact of these changes. In two of our schemes where we were applying a service charge for the gas supply and where customers had their own boiler and meter, we have changed our approach so that customers can choose their own energy supplier rather than pay the service charge for their personal supply. This gives residents more choice and flexibility to pick a supplier that is most suitable for them.

We have a Get Winter Ready guide on our website which provides customers with tips on keeping energy costs down, income maximisation tips and signposting to support services. Customers can also access information relating to ventilation on our website. For new homes, we follow required building regulations relating to ventilation.



Providing security of tenure

We are committed to providing a *flexible, effective* and *efficient* tenancy service that reflects *best practice*.

We use starter tenancies for the first 12-18 months with new tenants.

Once the probationary period is complete, and providing there are no serious issues, tenants are moved onto an assured tenancy for social and affordable rented housing. This provides a lifetime tenancy after the introductory period.

Eviction is always a last resort and we have signed up to a number of voluntary standards/commitments to emphasise our position.

We have adopted the National Housing Federation's eviction pledge and the Homes for Cathy commitment. We strive to sustain tenancies and provide support for tenants whose tenancy is at risk.

The government is seeking to reform rental rights and we will comply with the requirements that come from the Renters' Rights Bill, once passed.

Building Safety and Quality

Condition of homes

Affordability Metric	2023/24	2024/25
Gas safety checks	100.0%	99.9%
Fire risk assessments	100.0%	100.0%
Electrical safety checks	99.9%	99.9%
Asbestos management surveys or re-inspections	100.0%	100.0%
Legionella risk assessments	100.0%	100.0%
Communal passenger lift safety checks	99.3%	98.6%

As at 31 March 2025, two properties were overdue a gas safety check as a result of access issues. In both cases, legal action is being taken to ensure the checks can be completed as soon as possible. The safety of our customers is paramount and we will take enforcement action where necessary to ensure safety is maintained.

There were also 22 properties with an overdue electrical safety check. These properties are either empty or there have been access issues. Housing Partners are working proactively with customers to gain access to carry out the checks or we are pursuing legal action to obtain entry where necessary.

As at 31 March 2025, 99.9% of homes met the Decent Homes Standard (100% in 2023/24).

There were nine properties that failed the Decent Home Standard, due to issues including doors, heating systems and kitchen and bathroom installs. In all cases, homes will be brought back in line with Decent Homes Standard requirements within 2025/26.

We continue to invest in our homes. We have installed:

Component	2023/24	2024/25
Heating systems	200	199
Boilers	750	724
Kitchens	640	559
Bathrooms	645	536

During 2023/24, we delivered an accelerated investment programme, with install rates returning to more expected levels within 2024/25.

We have made continued efforts to manage and mitigate the *risk of damp and mould* for our customers.

We have a damp and mould procedure in place which guides our approach to dealing with damp and mould issues. When a customer contacts us about an issue, we triage the case, and customers can provide photos and videos to support this. Reports of damp and mould issues can be made in a number of ways, including over the phone and on our website. All repair reports relating to damp and mould are categorised accordingly to enable cases to be tracked and to identify the scale of the issue across the organisation.

Our contractors' operatives complete a questionnaire when carrying out all general repairs to highlight cases of damp and mould they identify in our homes that may not otherwise be reported. The outcome of these surveys is reported back to us to establish whether work is needed to rectify a damp and mould issue. We also have specific members of staff within the organisation who have responsibilities for dealing with damp and mould. During 2024/25, there were 1,470 cases of damp and mould, representing 7.1% of our stock.

Based on the findings from a case of damp and mould that was escalated to the Housing Ombudsman, we have reviewed and updated our self-assessment against the Housing Ombudsman's Spotlight Report on damp and mould.

We have reviewed our approach to damp and mould, including introducing a triage process to ensure we deal with issues considering the severity of the problem alongside our knowledge of who is living in the property. We now have a centralised damp and mould case tracker that ensures we have oversight of all cases. Damp and mould cases are reviewed weekly to provide ongoing oversight of progress with each case and we specifically review complaints relating to damp and mould. We also now ensure callbacks take place with customers to confirm that our remedies for the damp and mould issues have been successful and that the problem has not returned.

There is also a specific section of our website that provides information about damp and mould, including how to report it and what will happen once a report is made.

We are investing in improving the energy efficiency of our homes so that they are easier and cheaper to heat. As part of this work, we consider ventilation in our overall assessment of retrofit works. In our new homes, we meet current building regulation requirements around ensuring homes are appropriately ventilated and use elements such as damp proof membrane and weep vents.

Resident Voice

Tenant Satisfaction

As a Registered Provider of Social Housing, we are required to comply with Tenant Satisfaction Measure (TSM) requirements set by the Regulator of Social Housing. The requirements came into effect in April 2023 and require perception surveys to be undertaken with customers, asking a set of specified questions. Surveys are required for low-cost rental accommodation (LCRA) customers and low-cost homeownership (LCHO) customers, such as our shared owners.

Accent’s surveying takes place once a year, with the 2024/25 survey taking place between 2 September and 1 November 2024, with a targeted follow up campaign taking place between 13 and 20 January 2025 to ensure responses provided statistical significance and were representative of the customer population. We have contracted CX-Feedback to conduct the surveying on our behalf.

We take a census approach to the survey, aiming for full participation from all eligible customers, with surveys sent via SMS text message and email, and post and telephone were used for ‘hard to reach’ customers. A response rate of 42.8% was achieved overall, 43.1% for LCRA customers and 39.4% for LCHO customers.

Some key headlines are set out below and the full TSM results can be found on our [website](#).

TSM	2023/24		2024/25	
	LCRA satisfaction	LCHO satisfaction	LCRA satisfaction	LCHO satisfaction
TP01: Taking everything into account, how satisfied or dissatisfied are you with the service provided by Accent?	62.6%	32.8%	64.1%	37.4%
TP02: How satisfied or dissatisfied are you with the overall repairs service form Accent over the last 12 months?	62.1%	N/A for LCHO	65.0%	N/A for LCHO
TP09: How satisfied or dissatisfied are you with Accent’s approach to complaints handling?	25.6%	8.4%	28.6%	15.6%
TP11: How satisfied or dissatisfied are you that Accent makes a positive contribution to your neighbourhood?	49.8%	21.0%	53.1%	24.5%

We have seen improvements in our TSM results in most areas from 2023/24 to 2024/25. It is important to note that the results are consistent with the sector trend of lower satisfaction levels amongst LCHO customers. The results have been disseminated to the Wider Leadership Group, consisting of more operational senior managers, and a session was held at their meeting to identify improvements that service areas could make to further increase satisfaction levels in future years.

Over the last year, we have established a Service Improvement Forum which brings together colleagues from across the business and a customer from the Customer Experience Committee to identify how improvements can be made to our services for the benefit of customers. We have invested in our Insights Team to enable us to undertake more analysis into the drivers of satisfaction and challenges with service delivery.

We also now have a centralised complaints team in place, which has reduced the number of complaints in our backlog. Complaints is an area of low satisfaction but has seen a 3% improvement for LCRA customers and a 7.2% improvement for LCHO customers from 2023/24 to 2024/25. We have also reduced the housing patch sizes our Housing Partners cover and rolled out Mary Gober customer services training to all staff.

There are a range of ways customers hold *Accent* to account for the provision of *services*.

In 2024/25, we again carried out the Big Conversation, after its success in 2023/24.

This year,

209  colleagues visited → 189  schemes

spoke to

2,422  customers by knocking on → 5,739  doors



The Big Conversation provides an opportunity for our customers to give us their views face to face, which we use to drive service improvements.

It also provides 'back office' colleagues the opportunity to see our homes and customers for themselves, helping the organisation's understanding of purpose. The key themes our customers raised were around the need for proactive services, being more visible on schemes and improving communication. The areas of key importance to our customers are repairs, estate services and rent and service charges. The feedback we receive from customers through the Big Conversation helps us to identify areas where we need to improve, but it also shows us what we are doing well. We received positive feedback on our Specialist Housing colleagues, improvements in the repairs service and our approach to tackling anti-social behaviour.

Within the formal governance structure, we have the Customer Experience Committee that provides a strategic link between the Board and customers, acting as a forum to feed back on our customers' views. This Committee looks at all aspects of service delivery across the organisation and monitors performance.

In 2024, we introduced Customer Champions to ensure our customers have a voice at the highest level within Accent. The Customer Champions sit on the Customer Experience Committee to provide a customer perspective on matters discussed. Full training and support is offered to the Champions to enable them to deliver their role and the initiative is being further rolled out to strengthen the voice of customers in Board decisions. Over the last year, the Customer Champions have focused on complaints, anti-social behaviour and grounds maintenance.

This has included being involved in developing staff training, reviewing policies and improving services.

As well as the more formalised customer engagement groups, we hold customer meetings in all our housing for older people schemes to enable customers to raise any issues, request any support or activities and to have their say about Accent. We are working to deliver these customer meetings nine times a year in all schemes.

We are delivering our Customer Engagement Strategy, which sets out our position on expanding and developing customer engagement at Accent, ensuring that there are a range of engagement options, including formal and informal routes that will enable the voice of customers to influence and shape decision making at all levels of the organisation.



We have developed a customer engagement structure which will support the development of a number of formalised customer groups, including a national group, regional groups and specialist groups related to the diverse needs of our customers. We are also looking to develop a platform for customers who are digitally enabled who can dip in and out of engagement, for example, taking part in surveys and polls when they have time. At a more local level, we are considering support for grass roots customer groups. This engagement structure will be implemented throughout 2025/26.

Many customers have busy lives and won't always have the time to engage with our formal engagement approaches. Therefore, we use the Tenant Satisfaction Measure results, complaints and transactional satisfaction survey findings to inform our service provision. Understanding how customers rate our services and what they are unhappy with enables us to learn and adapt our approach. We have established a Service Improvement Forum, with membership from across the organisation and the Customer Champion for complaints, to ensure that we use customer feedback to shape our decisions about our services.

Complaints

During 2024/25, maladministration was determined to have taken place in 20 complaints cases, with two severe maladministration findings, compared to 11 in 2023/24. We received 36 maladministration determinations. More than one determination can be received from the Ombudsman for each complaint case.

During 2024/25, we established a new centralised complaints function, led by the new Head of Continuous Service Improvement. A new quality assurance framework has been implemented, which involves reviewing 10% of all closed complaints each month. This helps to provide the organisation with learning from complaints and to embed a continuous improvement approach. We have also developed a Service Improvement Forum to identify learning opportunities and improve ways of working.

Through analysis of our complaints, we identified an issue with residents dealing with damaged belongings due to a problem in their property, such as a leak. Our Customer Champion for complaints worked with us to develop guidance for staff on how to support customers with damaged belongings, including starring in a video resource for staff.

Both severe maladministration findings related to damp and mould and our handling of this. Based on the findings from these cases, we have reviewed our approach to damp and mould, including introducing a triage process to ensure we deal with issues considering the severity of the problem alongside our knowledge of who is living in the property. We now have a centralised damp and mould case tracker that ensures we have oversight of all cases. We are also now developing information leaflets for customers so that they are better informed about the process.

Resident Support

Our *Housing Partners* are equipped with the skills needed to *support* customers who are in *financial* distress, supporting timely rent payment and signposting to support where necessary.

Where the situation is more complex and specialist knowledge is required, Housing Partners can refer customers to our internal Inclusion Team, who can support customers to sustain their tenancy and maximise their income. During 2024/25, we received 339 referrals for support from the Inclusion Team.

Inclusion Partners support customers to claim the welfare benefits they are entitled to, including Pension Credit and Attendance Allowance, and support with benefit applications. They also support customers to challenge or contest benefit sanctions.

With the changes made during the year to eligibility for the Winter Fuel Allowance, we launched a campaign to support eligible customers to claim Pension Credit and other welfare benefits. This project supported 19 customers, generating an income gain for customers of over £65,500 and as an organisation, we saw annual income gains through Housing Benefit of over £27,500.

Overall, during 2024/25 the Inclusion Partners secured nearly £43,000 in backdated benefit payments for customers, over £200,000 in customer income gains and over £42,000 in debt reduction, including with utility suppliers. They also delivered training and upskilling for staff to better enable them to support customers with benefit calculations and welfare benefit information.

Inclusion Partners also support customers who are digitally excluded to access the internet, including online banking. Where we have replaced our organisational devices, such as mobile phones, we are able to offer the old devices to our customers, which have been wiped of information and data, reset and checked for safety.

We support customers to plan their budgets and to apply for support from third parties such as charities and utility providers. This could include charities to support the physical or mental health of customers, such as Scope and the Samaritans, or financial support, such as Greggs Foundation who provide access to white goods and carpets.

We have a signposting matrix that provides the details of national and regional support services to aid colleague knowledge of the services available to our customers across the country. We also signpost to energy advice services, as well as partnering with PECT in the Peterborough area and Groundworks' Green Energy Doctors.

We provide our own Inclusion Fund which can be used flexibly by frontline staff to support customers. For 2025/26, the Fund will provide over £180,000, including for food and utility vouchers for those experiencing financial hardship. In some areas, Housing Partners have been providing tenancy starter packs for new customers who were previously homeless, fleeing domestic abuse, on the lowest income or who are moving in with few or no belongings. The packs include essentials such as plates, bowls, cutlery, dishcloths and other small household items. We also run an annual collection in the run up to the festive period across our offices for the Trussell Trust food banks. In our Bradford and Peterborough offices alone, staff donated around 687Kg of food, equivalent to 1,537 meals.

We look for opportunities to work with our suppliers and contractors for the benefit of our customers.

Our repairs contractor, Ian Williams, donated £5,000 to six regional charities, including the Bread and Butter Thing in Stockton-on-Tees, a food charity providing surplus food at low prices, and Frontline Debt Advice in Camberly, Surrey Heath.

The safety and wellbeing of our customers is paramount. We have safeguarding leads across our service areas and work closely with Local Authorities, the police, social care and other partners to support our customers and make referrals where safeguarding concerns have been identified. This is also a consideration in our approach to dealing with anti-social behaviour.

We provide a range of housing options to support people to live independently at different stages of their life. We provide housing for older people, including three extra care schemes where care is provided by the Local Authority to people directly in their homes. This is not just about providing a home, but giving people purpose and community. We provide a range of activities for customers of these schemes, such as armchair yoga and rookie golf, supporting the physical and mental wellbeing of customers, encouraging movement and addressing social isolation.

Events have also been held at the schemes with Age UK and Citizens Advice, to provide energy advice and information on benefits such as Attendance Allowance, and on air fryer basics to support the safety of customers over using a traditional cooker.

As part of the moving in process, we assess new customers' health and review this on an annual basis. This is then used to create a wellbeing plan which will highlight where external agencies may need to be involved, such as health and social care. This housing and support can prevent hospital admissions, saving the taxpayer money.

Examples of some of the events we hold at our housing for older people schemes include delivering Level 2 vocational food hygiene courses and surplus food from Tesco being provided and put out in the foyer at Chapman Court every Friday for customers to help themselves to for free. This supports customers through reducing social isolation and helps those on lower incomes to gain access to fresh food, maximise income and encourage healthy eating.

Case Study

When we become aware of a customer in financial crisis, we also consider the impact on the wider household.

In one case, we took into consideration the wellbeing of a much beloved pet.

Rita* was referred for support with rent arrears and to help claim disability benefits. With support from our Inclusion Partner, Rita was able to claim Personal Independence Payments, being awarded £290 every four weeks for the next three years and receiving a back payment of £1,110.

An application was made for Discretionary Housing Payment, with an award made of over £350 over 26 weeks. She was in arrears with her water bill, so the Inclusion Partner submitted an application to the United Utilities Trust Fund, who awarded £1,200 to clear the debt.

Not only this, Rita's dog needed a trip to the vets but the cost of veterinary care was too high. Rita loves the dog and was a good owner, and our Inclusion Partner knew she had to help, so she applied to the RSPCA and received £100 for veterinary care.

* Names have been changed.

We have created a *Community Development and Inclusion Strategy*.

During early 2025, we launched a consultation with customers to get their feedback on the aims and objectives of the Strategy, including to improve customers' social, economic and environmental wellbeing and to increase the social value Accent and our contractors deliver. We will implement the strategy over the coming years to 2027.

We have a dedicated Community Development Team, who support our community investment activities. Community Development Partners work with our Housing Partners and customers at a local level to understand what is happening in their communities and develop projects and initiatives which deliver social value.

We have supported the Great British Spring Clean initiative, with litter picks organised with our Housing Partners, Community Development Partners and external partners, such as local schools. This took place across six schemes, with 55 volunteering hours delivered. Staff were able to engage with customers across these schemes, as well as improving the overall look of the schemes and making a positive environmental impact.

We also work with our suppliers and contractors to deliver social value to our local communities. To celebrate International Women's Day, we partnered with Burmor Construction, who are delivering several of our development sites including Chatteris and Willingham, to speak about housing and inspire career aspirations at a local school with 140 students and delegates present. The event sparked conversations about future job roles and routes to achieve goals for young women. Working with Lindum, a coffee morning was held on the Bottisham new development site inviting residents to see the new homes being built and ask any questions of the Lindum and Accent team.

Our Housing Partners consider the needs of local communities, areas and residents as part of their role. Each Housing Partner contributes to shared Neighbourhood Management Plans which records and tracks the issues that matter to our customers. These could be repairs needed to communal areas, estate services issues such as communal green space management, or anti-social behaviour. These matters are raised with the relevant service areas internally to find solutions. This approach was introduced in March 2024 and is showing success.

A key example is in Calderdale, where budget has been secured to carry out external works to balcony and alleyway ceilings in the Raglan and Baker Fold area during 2025/26. This will improve the overall appearance of the blocks and make the shared spaces cleaner, brighter and safer.

We are committed to partnership working. We have been engaged in a multi agency partnership with the Police, Council and other agencies as part of Project Harmony for our Wembley Way scheme in Stockton-on-Tees. The scheme had suffered at the hands of serious organised crime and anti-social behaviour, leaving existing residents scared and the area experiencing negative perceptions. We have put numerous measures in place to protect our customers, including installing CCTV and repossessing properties, and have been a key member of the local partnership meetings. We had the pleasure of welcoming Dame Diana Johnson, Minister of State for Crime, Policing and Fire, and Matthew Storey, Cleveland's Police and Crime Commissioner, to Wembley Way to see the positive effect of the joint working, with residents highlighting improvements to the area and an increased sense of security.



We also consider schemes for full regeneration. This is the approach we have taken at the Ripleyville site in Bradford, where existing, limited occupancy, outdated homes were demolished, making way for new, energy efficient, low carbon homes of a range of sizes from single occupancy to larger family homes. The previous homes suffered from repair challenges and low desirability. The new homes are expected to complete in the coming year.

As well as delivering our own community investment work, we also engage at a more strategic level.

We work proactively with Local Authorities, including on allocations and planning; we are members of a number of regional housing partnerships, including the West Yorkshire Housing Partnership and York and North Yorkshire Housing Partnership; and we are members of regional and national representative bodies such as the National Housing Federation and the Northern Housing Consortium. We engage in consultation events and seek opportunities to shape policy for the benefit of our customers.

We have adopted the HACT social value framework for recording the social value delivered through our community investment work. This approach was only put in place in the final quarter of 2024/25 and therefore we are currently unable to report on the figure delivered however we will be able to provide this in future reports.

Case Study

We work in partnership to bring the community together.

Century Square, a scheme in Peterborough, has struggled with crime and anti-social behaviour in recent years.

To address customer concerns, promote strong relationships between the police and community and increase awareness of local and Accent's partner organisations, a Summer Fun Day was organised by our Community Development and Inclusion Team. This included representatives from H.E.L.P Charity, Peterborough Women's Aid, Peterborough City Council Recycling, CP Learning Trust, Boxing Futures and the National Literacy Trust.

Peterborough City Council and the police repainted the basketball court, and repaired nets ahead of the day, and Chris Tawiah from Peterborough City Basketball Club attended to run basketball sessions with the local children. There was also a bouncy castle, ice cream van, a balloon twister and face painting for children, sponsored by one of Accent's contractors, Aaron Services, and AECOM, who also had staff volunteering to help the day run smoothly. Whilst the children made use of the activities on offer, adults in attendance could discuss their concerns with Accent colleagues and partners.



We are a regulated social landlord, meaning we have set *governance requirements* we must meet.

Through our 2024-27 Corporate Strategy, we have set out our governance commitments.

We are committed to ensuring we are a financially sustainable organisation that delivers for our colleagues and to embedding EDI as a central component of our culture, business decisions and customer interactions.

As a business with a turnover of over £150m, we are aware of the role our procurement can play in delivering on our ESG objectives and we are working to leverage social value through our contracts for the benefit of our customers and communities.

The following section shows how we are performing on delivering our governance commitments.

Structure and Governance

We are registered with the Regulator of Social Housing. Our most recent regulatory grading was a compliant G1/V1.

We follow the National Housing Federation Code of Governance 2020 and we are a not-for-profit organisation. We have not been subject to any adverse regulatory findings in the last 12 months. We are not required to report against TCFD, specific climate-related reporting requirements for certain companies as we do not meet the criteria.

ESG risks

Accent uses a range of approaches to ensure that risks are appropriately managed. We have a Risk Management Policy in place, as well as an Internal Controls and Assurance Policy. We apply our risk management approach to operational and strategic activities, as well as internal programmes and projects. The approach includes identifying what risks might affect our business and our objectives; we estimate the level of threat (or opportunity); we plan how to respond to these risks and we implement the necessary actions. We maintain a strategic risk register and an operational risk register, as well as other specific risk registers such as for projects, which are reviewed on a regular basis.

The Board regularly reviews its risk appetite against each of our strategic objectives, as well as agreeing 'golden rules' that define appetite and tolerance for financial risks. When/if strategic risks materialise, these are discussed at Board, Audit and Risk Committee (A&RC) or through another relevant committee. We have business continuity and resilience plans in place to mitigate risk impacts and learning points are considered in terms of future controls that may be developed. Accent policy is to proactively perform scenario and stress tests on our business plan on a regular basis and to work through these with the Board so that they are fully aware of the organisation's financial health and can make fully informed strategic decisions.

We have established a hierarchy of risks with scrutiny and management at appropriate levels. The Board has overall responsibility for overseeing the management of all strategic risks and for discussing and agreeing their risk appetite which influences strategy and operational actions. A&RC oversees the design of, and monitors, our overall approach to risk management. On behalf of the Board, A&RC may, from time to time, commission 'deep dives' into specific risk areas and conduct regular 'horizon scanning' exercises to ensure that potential future risks have been appropriately considered. A&RC ensure that Accent's internal audit plan is risk-based and is designed to test controls relevant to strategic and operational risk management.

The *Strategic Risk Register* covers areas of risk relating to ESG. This includes understanding and meeting *customers' needs*, *customer voice* in the governance structure, delivery of *Corporate Strategy* (which references sustainability matters) and *Board skillset* and *succession planning*.

Board and Trustees

Diversity in the governance process

Board members	2023/24	2024/25
Women	44%	36%
Ethnic Minority Group*	33%	27%
Residents	11%	0%
Disability	0%	0%
Average age	59.8 years	61.0 years
Average tenure	6.7 years	3.0 years

* We do not use the term BAME, instead using Ethnic Minority Group, as we feel this is more appropriate for our organisation and customers.

Over the last 12 months, some Board members have reached the end of their tenure or retired and recruitment has taken place to fill these places. This has affected the demographics of the Board and we are committed to ensuring our Board is diverse and representative going forwards.

We have committed to equality, diversity and inclusion (EDI) through our Corporate Strategy 2024-27.

By 2027, we will embed EDI as a central component of Accent’s culture, business decisions and customer interactions. Our Board and Committees were involved in the development of the Corporate Strategy and EDI is discussed annually at Board to demonstrate progress and request areas of focus. We have developed an EDI Strategic Plan to support the People Strategy that was approved by Board in 2023. The EDI Plan was presented to Board for approval and it includes commitments around Board training and engagement with the Housing Diversity Network. Accent is a member of both the Housing Diversity Network and the Employers Network for Equality and Inclusion. In 2024/25, we submitted Board, customer and colleague data to the National Housing Federation to support their data collection exercise, contributing to the national understanding of the diversity of the sector and areas for targeted improvement.

Diversity is actively considered through the succession planning process for the Board and Committees, and as part of this we discuss diversity requirements with existing members. Our recruitment is skills based and we are working with recruitment partners to consider how a diverse range of candidates can be attracted.

To ensure the customer voice is considered in decision making, we have established Customer Champions as part of our formal governance arrangements, who sit on the Customer Experience Committee to provide a customer perspective to support the decision making process.

At Executive and Senior Leadership Team level, Accent is a leader in the field in terms of gender equity. To March 2025, our Executive Team was 75% women.

Our Board

	2023/24*	2024/25
Board turnover	40%	60%
Senior Management Team turnover	27%	60%

* A different method was used to calculate the turnover in the 2023/24 ESG report. The figures have been recalculated to align with the method set out in the Sustainability Reporting Standard framework and this method will be used going forward.

During the past two years, one Board member retired in 2023/24, one Board member retired in 2024/25 and two Board members were appointed in 2024/25. At the end of 2024/25, the Board comprised of the Group Chair and 10 Board members, together with the Co-Opted Executive Director. The Group Chair retired in August 2025 and a new Chair has been appointed from this point. All Board members retired due to reaching the end of their tenure.

In terms of Senior Management Team, one new Executive Team member was appointed in 2023/24.

Two members of the Executive Team resigned in 2024/25, including the Chief Executive, and two new members were appointed. Our new Chief Executive took up post in November 2024, with a member of the Executive Team having taken on the position in the interim from April 2024. Their role was filled on an interim basis and this has not been included in the turnover figure. At the end of 2024/25, the Executive Team comprised of five members. Since the start of 2025/26, there have been further changes to our Executive Team, including two resignations and the appointment of interim roles. These will be reported on fully in the 2025/26 ESG report.

There are three Board members who sit on the Audit and Risk Committee who have recent and relevant financial experience. There are two members who hold senior positions, one within the private capital investors group of a global asset management firm, another at an international financial services provider, and a third brings extensive financial experience in central government and public services.

100% of our Board are non-executive directors. The Board have been provided with a succession plan in the last 12 months and there was an independently run Board-effectiveness review in February 2023. The next Board-effectiveness review is planned for September 2025. Our external audit partner has been responsible for auditing the accounts for the last two years.

We have mechanisms in place for handling conflicts of interest at the Board. Board and Committee members must declare any potential conflicts of interest on an ongoing and annual basis. Declarations of interest for each Board member are detailed on the website.

A Conflicts of Interest Policy is incorporated into our Standing Orders. At the start of Board and Committee meetings, declarations of interest are requested. If any declarations are made, the member involved is asked to leave the meeting for the duration of that agenda item.

Staff Wellbeing



Pay

We are a Real Living Wage employer, with a 5.8:1 CEO to median-worker pay ratio in 2024/25 (5.8:1 in 2023/24*).

In 2024/25, we had a median gender pay gap of 8.9%, compared to 11.2% in 2023/24. Gender pay gap reporting is done retrospectively. In the 2023/24 ESG report, the 2024/25 figure was included however to align with the external reporting requirements, the 2023/24 figure has been provided alongside the 2024/25 figure in this report.

At the end of 2024/25, we introduced the Framework for Fairness, which provides a clear and transparent pay structure. This Framework will be used to dig deeper into the pay gap. While the gap has been reducing, we continue to focus on how it can be further lowered. Accent has a high representation of women across the business and a deep dive conducted in October 2024 identified areas of focus including around opportunities, progression and succession planning. A pay gap action plan was developed by the Senior Leadership Team in November 2024 and will be implemented from April 2025.

* The figure provided in the 2023/24 ESG report was a rounded ratio. The unrounded ratio has been provided in this report.

Equality, diversity and inclusion

Our Corporate Strategy 2024-27 has a specific commitment to embedding EDI as a central component of Accent's culture, business decisions and customer interactions.

We have a dedicated EDI Lead within the organisation, supporting colleagues to ensure EDI is considered in decisions and actions. Looking ahead, we have developed an EDI plan, as committed to in the People Strategy, which sets out how we will deliver the EDI-linked actions over the coming years.

All colleagues must undertake mandatory EDI training. We have also responded proactively to changes in legislation around sexual harassment, with training provided to all colleagues on the new legal responsibilities and best practices for preventing and addressing harassment in the workplace and setting out the support that is available if colleagues do experience sexual harassment. We have introduced a new Menopause Policy and are seeking Menopause Friendly accreditation in the future.

We have a rolling agenda for the Employee Representative Forum with items relating to EDI. In the staff engagement survey, we include questions relating to inclusion at Accent. We provided analysis into the responses to the Senior Leadership Team, including cross-sectional insights into the ways in which identities of colleagues may influence perceptions and experiences of respect, inclusion and psychological safety. An action plan has been developed to improve inclusion scores and we are seeking to implement a specific inclusion index in the coming year.

Over the last year, we have developed and refreshed toolkits and information hubs around religion, neurodiversity, ethnicity, sexuality and gender identity, care work and menopause, providing key facts, terminology and links for colleagues to support each other and customers. We have also held webinar and drop-in sessions for colleagues on dementia from different cultural perspectives; baby loss, IVF and childhood cancer; and deaf and hearing loss awareness. We are a member of the Employers Network for Equality and Inclusion and all colleagues have access to the benefits of this.

Accent participated in collaborative week of events and training sessions with other housing associations in Yorkshire during National Inclusion Week. The Accent-led sessions, including inclusive language training sessions, had over 70 participants, internally and externally. Additional events publicised included anti-racism awareness, faith and culture and staying vigilant online. We will participate again in 2025.

Supporting the physical and mental health staff

We want Accent to be a place where colleagues can *grow and thrive*, be *recognised and valued*, achieve a *healthy work-life balance* and be *themselves*.



Over the last year, we have been reviewing our benefits offer to ensure it is meeting colleague needs and comparable with other organisations. We have in place an Employee Representative Forum, who input into our approach and have helped to shape this.

We offer an enhanced sick pay scheme so that colleagues have time to heal and recover from illness without financial concerns forcing them back to work before they are ready. We offer 24/7 confidential help through Health Assured as part of our Employee Assistance Programme. Colleagues have access to virtual and face to face counselling, wellbeing tools and self-help resources, a health tracker and mini check ups, and legal and financial support. Online GP appointments are available and we also provide learning courses which cover health and wellbeing. To support the mental health of our colleagues, we have a number of trained mental health first aiders who can signpost to available services.

Through our approach to hybrid working, colleagues can work flexibly in terms of times and locations to support their work-life balance and to enable colleagues with additional needs to work around their requirements.

In the coming year, we will be increasing the amount of paid time off offered where colleagues are diagnosed with a medical condition that requires ongoing treatment and assessment, and rolling out a health cash plan so that colleagues can claim back costs for dental and optical care, health screenings and maternity and paternity support, amongst other things.

We know that the ongoing cost of living crisis is affecting our colleagues as well as our customers. To support colleagues' financial wellbeing, we offer a savings platform which provides a range of retail discounts. Moving into the coming year, we will be extending this to offer salary sacrifice for car leasing and home tech, as well as providing a hardship fund for colleagues in serious financial difficulty. We will also be providing a health cash plan and yearly health assessments.

We have already implemented a Menopause Policy and through our EDI sessions for staff, we identified menopause as a key area of focus going forward. We will be working to achieve Menopause Friendly employer accreditation in 2025.

Professional development

We have a Learning and Development Strategy, aligned to our People Strategy, and this year we launched our Learning and Development Prospectus that sets out the range of development opportunities available to colleagues.

We have a dedicated organisational development team who support the delivery of learning and training. We support a range of external qualifications and apprenticeships to develop areas of expertise and to ensure we have the necessary required recognised qualifications within the organisation. We have an internal learning platform that provides access to a range of mandatory and optional e-learning courses to support professional development.

Over the last year, we have been rolling out our Leadership Academy, our 18 month programme of training and coaching for leaders within the organisation. The programme combines nine core modules with 1:1 coaching, action learning sets, 360° feedback, and practical application challenges. The Academy is designed to build inclusive, emotionally intelligent and accountable leadership, with participants encouraged to model the behaviours that will shape Accent's future.

By March 2025, five modules had been successfully delivered to four cohorts, covering self-awareness, leadership effectiveness, trust-based behaviours, leading through change and leader as coach. The programme has been well received by the majority of participants, with over 160 coaching sessions and 16 action learning sets delivered. Leaders are beginning to use a shared language and demonstrate signs of behavioural shift, with positive feedback about the programme achieving a net promoter score of 9.1/10.

Other examples of learning and development opportunities we offered over the year included Stepping in Management for aspiring managers (culminating in a Level 3 Excelling in Team Leadership qualification), Management Essentials, Insights Discovery assessments, mentorship, coaching, and job shadowing. We have also launched the competencies framework to help set clear expectations for our staff.

During 2024/25, we invested around £160,000 in our leadership programmes.

We are preparing for the implementation of a new regulatory Competence and Conduct Standard which will, once in place, require specified colleagues to hold certain qualifications. This work will progress as more detail is provided by the government and Regulator of Social Housing.

At year end, mandatory training completion was at 99.52%. We are currently unable to report on the percentage of employees who have received qualifications within the last year. We have launched our new Framework for Fairness programme, setting out the offer from the organisation to colleagues through their employment, and as part of this, we will be tracking qualifications received by colleagues and will therefore be able to report on this in the 2026/27 ESG report.

Supply Chain

Social value creation in procurement

We have a dedicated *procurement team* who ensure the organisation complies with relevant procurement legislation and regulation related to social value, including the *National Procurement Policy Statement and Public Services (Social Value) Act 2012*.

We use a range of procurement questions within our tendering process that draw out the social value to be delivered within each contract.

Over the last year we have audited our tenders, pulling together a list of questions asked and supplier responses in terms of social value delivery so that this can be tracked.

Within the last year, we have also launched our Procurement Strategy, which makes specific reference to improving the social value of contracts, removing barriers to small- and medium-sized enterprises (SMEs), and improving the opportunities for local suppliers, wherever possible.

We have begun using the HACT Social Value Framework to track and report on the social value delivered through our work. We are considering how this can be best used as part of the procurement process.

We recognise the social value benefit delivered through the use of SMEs, including around local spend and employment. We are tracking the number of SMEs that register and/or are onboarded onto our tendering portal. We are also tracking the number of SMEs that are appointed or win contracts. During 2024/25, over 100 SMEs were registered on our system, with over 20 contracts awarded to SMEs.

There is a minimum 5% weighting in contracts over £60,000 which includes social value, sustainability and EDI up to the Procurement Act 2023 threshold, and a 10% minimum for contracts over the threshold (£214,904 at time of report).

We are currently unable to report on the amount of social value generated by the supply chain in the last 12 months. We are reviewing how we track this internally and will seek to report a figure in future years.

Sustainability in procurement

We make use of a range of procurement questions during the tender process, including using an appropriate weighting for these, which allows consideration of the sustainability approaches of the companies we are considering working with. Recent examples of this have included asking for details of the supplier/contractor's action to reduce carbon emissions, sustainability policies or plans, how waste will be reduced and any carbon offsetting arrangements.

We are working to decarbonise our homes and improve sustainability through retrofit. As part of this, we have been successful in bidding for Social Housing Decarbonisation Fund (now called Warm Homes: Social Housing Fund) funding. We use sustainability questions as standard in tenders for retrofit works.

For new development, many developers we work with are ISO14001 accredited, an internationally recognised standard related to the environmental performance of an organisation. We are working to build the majority of our new homes to EPC A rating and are considering how sustainability is built into the new development process with our partners.

This provided us with a baseline in terms of the sustainability of our supply chain and some recommendations for further development. We will be undergoing the assessment process again in 2025/26.

As mentioned in the earlier section of this report, there is a minimum 5% weighting in contracts over £60,000 which includes social value, sustainability and EDI up to the Procurement Act 2023 threshold, and a 10% minimum for contracts over the threshold (£214,904 at time of report).

To monitor supply chain risks, the procurement team carry out due diligence prior to onboarding a new supplier and approving their set up on our systems to receive official purchase/work orders. This is to ensure we are dealing with fit and proper businesses who hold the correct insurances, certifications, conduct themselves in an ethical and legal manner, and where applicable are registered with HMRC for VAT and CIS.

These checks may include ensuring the supplier has an acceptable financial viability, credit rating or risk of failure in line with Dun & Bradstreet's risk indicators; and conducting a modern slavery review. The due diligence carried out on a supplier will be proportionate to the level of spend, complexity and risk associated with the goods, services or works being supplied.

During 2024/25,
we underwent the
SHIFT sustainability
assessment process,
achieving silver award.





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