ESG REPORT

Environmental, Social & Governance

2025/26



Accent

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INTRODUCTION FROM NICK APETROAIE

CHIEF EXECUTIVE

At Accent, a safe, secure and affordable home is what we strive to deliver as a social landlord, supporting our 41,000 customers to live well. Environmental, social and governance (ESG) actions are at the heart of our organisation, our values and our Corporate Strategy 2024-27.

This ESG report is our fourth publication, setting out our performance delivering sustainability improvements to our homes, social impact for our customers and communities, and maintaining resilience within how the organisation is run. The external operating environment has remained turbulent, and we know the effect this has on our customers. The cost of living crisis is ongoing and energy prices remain a real strain on household income, which is why ESG actions remain a focus for Accent.

We have continued to make positive progress in making our homes more energy efficient, with a target for all homes to achieve a minimum of Energy Performance Certificate (EPC) rating C by 2030. We've also improved the retrofit process for our customers, reducing the inconvenience of having work done to their homes. Nearly 90% of our new homes were built to EPC A, ensuring homes are fit for the future.

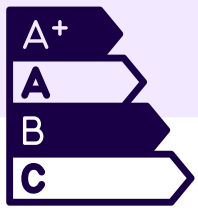
Over the last year, we have further developed and embedded our customer engagement and support services, introducing a customer influence framework to ensure the voices of those who live in our homes are shaping the services they receive. We've also partnered with external agencies, including Lightening Reach, to support our customers with the cost of living, improving financial resilience and tenancy sustainability.

We maintain our strong focus on robust governance arrangements and financial viability, in line with the Regulator of Social Housing's requirements, with a retained, compliant G1/V1 rating. We also strive to be an inclusive, enjoyable place to work. We have continued the roll out of our comprehensive employee benefits package and recruited three Board Trainees through the Housing Diversity Network's Board Trainee Programme.

This report showcases the work we have put in to progress our ESG objectives over the last year, with an eye to our plans for the coming year, 2026/27. We are proud of what we have achieved but we know there is more to do. Our focus will remain on our homes, customers, communities and colleagues.

OUR HIGHLIGHTS

87.1%



of existing homes are EPC C rated or above

£497,658

in social value generated through partnership with Lightning Reach

89.9%

of new homes built to EPC A rating

£337,006

total income gain for customers from one to one support

84

homes retrofit

G1/V1

rating

4.5%

increase in overall satisfaction for low cost rental accommodation customers from 2024/25

8.1%

median gender pay gap

£120,000

grant received from Ministry of Housing, Communities and Local Government for customer-led project

ENVIRONMENTAL

2024-27 Corporate Strategy Objective

Quality homes for the future



We believe in a *sustainable* future.

We have set out the foundation stones to prepare Accent to be environmentally sustainable in the long term, building the vast majority of new homes to EPC A and retrofitting existing homes to a minimum of EPC C.

This environmental commitment is ingrained in our Corporate Strategy 2024-27. The strategic pillar, Quality Homes for the Future, has an objective to formalise our plan to achieve a minimum EPC C rating across all of our homes by 2030 and map a path to achieve carbon net zero by 2050.

To support our Asset Management Strategy, we have developed a Sustainability Strategy so that we have a clear vision for the steps we will take to reduce the environmental impact of our homes and operations, support our customers to keep their homes warm and address fuel poverty.

You can read more about our progress on our environmental commitments in the following section.

Climate

EPC ratings

EPC rating of existing homes (those completed before the last financial year)*	Percentage of homes 2024/25	Percentage of homes 2025/26
EPC A	3.1%	3.3%
EPC B	7.8%	8.5%
EPC C	74.3%	75.4%
EPC D	14.0%	12.2%
EPC E or worse	0.8%	0.6%
EPC unknown	0.0%	0.0%
Total	**100.0%**	**100.0%**

	2024/25	2025/26
Average SAP rating of existing homes (those completed before the last financial year).	74.0	74.4

* These figures are a combination of EPCs held and modelled EPCs.

EPC Rating of new homes (those completed in the last financial year, 395 new homes)	Percentage of homes 2024/25	Percentage of homes 2025/26
EPC A	72.0%	89.9%
EPC B	27.1%	10.1%
EPC C	0.9%	0.0%
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	2025/26
Average SAP rating of new homes (those completed in the last financial year).	90.0	93.1

Accent is *committed to supporting* the government to achieve its target of reaching net zero by 2050, which is set out in our 2024-2027 Corporate Strategy.

This is aligned to the Science Based Target initiative. We are also committed to ensuring all homes are rated at least EPC C by 2030, undertaking retrofit assessments across our homes to support our plans to decarbonise homes and identify related costs.

During 2025/26, we launched our Sustainability Strategy. As part of this, we have additional targets to deliver annual reductions in Scope 1, 2 and 3 carbon emissions, with an interim target of a 25% reduction in Scope 1 and 2 emissions by 2030. We do not yet have a fully costed net zero transition plan, however we are working to improve our data to support longer term investment decisions.

Retrofit activities undertaken in the last 12 months

One of the key areas of progress towards achieving our net zero targets was the approval of our Sustainability Strategy in September 2025.

This sets out our long-term vision to achieve net zero by 2050, as well as our more detailed plans for delivery over the next few years and our measures of success against the targets. This aligns with our organisational Corporate Strategy, our Asset Management Strategy and our ESG reports. The Strategy is comprised of four objectives; improve the energy efficiency of our homes; actively engage customers on sustainability and work to reduce fuel poverty; prepare for climate adaptation and deliver greener, more resilient communities; and reduce corporate emissions from business operations and our supply chain.

In total, the number of completed homes retrofitted in 2025/26 and lifted to EPC C was 84, compared to 72 homes retrofitted in 2024/25. This represents 3.4% of the total 2,392 homes remaining that required retrofit to achieve EPC C by 2030. In 2024/25, we retrofit 2.6% of the homes rated below an EPC C. An additional 188 homes were identified through our retrofit assessments as already meeting this standard. The significant investment in our Retrofit Assessment programme this year, to inform the three year window of Warm Homes: Social Housing Fund (WH:SHF), has allowed us to claim all year one funding.

This retrofit work included the extraction of failed cavity wall insulation and refill works, loft insulation top-up and the installation of solar panels at 34 homes at Black Prince Avenue in our East region. We have also been successful in securing money from the current ECO4 fund for loft insulation and solar panel measures for an additional 15 neighbouring homes at Black Prince Avenue.

Delivery of similar ECO4 works has also taken place in other regions, to utilise as much of this funding opportunity and benefit as many customers as possible before the funding programme closed on 31 March 2026.

One of the reasons outlined by the government for ending the ECO4 contract was the poor outcomes and quality of workmanship. To mitigate this on our own ECO4 projects, we introduced a clear contractual agreement and specification for all providers, setting expectations for customer service, processes and quality standards. This was supported by on-site inspections from the Sustainability Project Manager and ongoing customer contact from the Customer Liaison Officer. This approach has worked well, and if new funding streams become available, we will continue to use this model in the absence of ECO4.

The Sustainability Team are now in their third year of delivering retrofit and decarbonisation measures to improve the energy efficiency of our homes. To date, we have improved the energy performance of over 300 homes, helping to provide warm, healthy and affordable homes for our customers, whilst also reducing the associated energy and carbon footprint, helping to tackle climate change and protect our environment.

Retrofit activities undertaken in the last 12 months

To retrofit a home in accordance with PAS 2035 regulations often requires several visits to the property before works can even begin. This is burdensome on our customers, who are often taking time off work to provide access. Proactively engaging with customers very early in the process is essential. We have undertaken the following steps to reduce this requirement as far as practically possible:

- Initial communications make our EPC C target clear to customers, explaining our strategy to tackle our worst performing properties first and focus on homes currently not achieving an EPC C rating. Those homes that are found to achieve this standard, and therefore not included in a retrofit project, are engaged early and well before works start at neighbouring homes, to help manage expectations.
- For customers included in a retrofit programme, we positively engage with them early in the process, detailing all the benefits the works will provide, whilst also clearly communicating the whole process from the outset. We explain the requirement for the design and co-ordination stages, so customers know all steps are being taken to ensure we leave them with an insulated home that is also well-ventilated and healthy.
- The Sustainability team has adopted a 'feedback first' approach, involving using Microsoft Forms to collect information from customers about how they prefer to be contacted, the days and times they are most likely to be at home to provide access, and any vulnerabilities that need to be considered before any contractor contact or surveys begin. By gathering this information upfront, visits and works can be proactively planned around customer availability wherever possible. This approach is expected to increase customer satisfaction and reduce the number of failed or missed access attempts.
- Reinforced the importance of customer satisfaction through KPIs in our contracts, reducing missed appointments as much as possible.
- Some Planned Maintenance works are now considered and undertaken together with the retrofit works, where possible. For example, replacement windows and doors or re-roofing dates are considered and brought into the works programme if they are planned in the near future. This provides a better service for the customer as they are only disturbed once and offers value for money in areas such as scaffold and prelim costs.
- We currently survey customers at the end of each project, and after the following heating season to gain insight into improvements in thermal comfort and savings on their energy bills. This usually sees a positive response, with most customers stating they notice a difference that their home is less draughty, no damp and mould issues and is nice and warm, however the reduction in their energy bills is often harder to quantify, especially with recent energy price increases. While we are only in the early stages of this surveying, some customers have told us that as a result of solar PV retrofit that they are seeing a reduction in energy bills of around £15-25 per month during the summer.

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

Scope per home*	Tonnes CO_2e (2024/25)	Tonnes CO_2e (2025/26)
Scope 1: tonnes CO_2 equivalent	2370.67	2441.76
Scope 2: tonnes CO_2 equivalent	965.26	262.45*
Scope 3: tonnes CO_2 [Category 3 – Fuel- and energy-related activities]	85.31	78.03
Scope 3: tonnes CO_2 [Category 6 – Business travel]	8.10	5.65
Scope 3: tonnes CO_2 [Category 11 – Use of sold products]	36871.11	34438.86
Scope 3: tonnes CO_2 equivalent [Total]	37211.98	34798.51
Scope 1, 2, & 3: Total tonnes CO_2 equivalent	40547.91	37502.71*
Scope 1: tonnes CO_2 equivalent / home	N/A	0.13
Scope 2: tonnes CO_2 equivalent / home	N/A	0.01
Scope 3: tonnes CO_2 / home [Category 3 – Fuel- and energy-related activities]	N/A	0.00
Scope 3: tonnes CO_2 / home [Category 6 – Business travel]	N/A	0.00
Scope 3: tonnes CO_2 / home [Category 11 – Use of sold products]	N/A	1.85
Scope 3: tonnes CO_2 equivalent / home [Total]	N/A	1.87
Scope 1, 2, & 3: Total tonnes CO_2 equivalent / home	2.17	2.04
Expected Reporting Date (if appropriate)	N/A	N/A

* **Market-based emissions**

While Accent does not qualify for SECR reporting, we voluntarily undertake this reporting. In 2025/26, the SECR intensity ratio for total emissions (Scope 1-3) was 180.55 kg CO2e per home managed (excluding office emissions), compared to 183.27 kgCO2e in 2024/25.

Flood risks and water stress

We recognise the impact flooding can have on our homes and communities. In 2024/25, we underwent our first SHIFT sustainability assessment, which provided us with baseline information on our flooding risks. We have again undertaken the SHIFT assessment for 2025/26. The assessment identified that 83.3% of our housing stock was at low risk of flooding, compared to 83.3% in 2024/25.

For new developments, 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 acknowledge that our flood risk mapping could be further improved. As part of our Sustainability Strategy, we have committed to identifying our most high risk flooding locations and developing mitigation plans to reduce this risk. We will also undertake flood risk assessments for all homes, for both fluvial and surface water flood risk, every three years.

We have not so far mapped or assessed the increased water stress risks to our homes, caused by climate change.

Overheating risks

The SHIFT sustainability assessment also looks at overheating risks. Our 2025/26 assessment showed that 92.5% of our housing stock was at low risk of overheating, compared to 92% in 2024/25.

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.

As with flooding risk, we have committed, through our Sustainability Strategy, to ensuring that our homes are assessed for overheating risk, investigating any sites at high risk and associated mitigation measures. We will also investigate green infrastructure opportunities e.g. green roofs, street trees, sustainable drainage systems (SUDs), to mitigate surface water run-off and increase shading.

While we have not as yet mapped and assessed any other additional climate risks, such as wildfires or storms, through our Sustainability Strategy we have committed to developing emergency response plans for extreme weather events related to climate change.

In relation to climate-related transition risks, our operational risk register has a specific risk around failure to produce/implement an effective sustainability strategy. This could lead to the costed and timed decarbonisation delivery plan being unaffordable and the decarbonisation delivery plan works being postponed until future years, the fuel poverty gap being unaddressed, an increase in the number of properties below EPC band C, and a lack of suitable supply chain. The risk register includes several mitigations, including the use of an asset performance tool and assessment of decarbonisation costs. Having the Sustainability Strategy now in place will also support with mitigations.

Nature

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 a Biodiversity and Green Spaces Plan within the coming year, 2026/27. This will form part of our Sustainability Action Plan.

This is a commitment in our Sustainability Strategy, which has a specific objective to prepare for climate adaptation and deliver greener, more resilient communities.

We understand the value green spaces play in reducing flooding and overheating, alongside the ecological benefits. As part of the Strategy, we have committed to improving the biodiversity of a number of new and existing sites per year. We will also improve baseline data on green spaces including area, vegetation types, crown spread of trees and biomass density.

Where applicable and appropriate, we comply with Biodiversity Net Gain (BNG) building regulation requirements through the planning process for new developments. We are currently unable to report on the BNG of new homes, though we are considering how this could be recorded and reported in coming years. We currently do not have a separate specific BNG target but this will be considered as part of the development of the Biodiversity and Green Spaces Plan, which is being developed in 2026/27.

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 provide access to green spaces in our new developments and maintain green spaces around our existing homes, where we are responsible for this land. During 2025/26, we surveyed customers to get their thoughts about Accent participating in No Mow May. The aim of No Mow May is to support biodiversity by allowing grassed areas to grow for a short period, helping pollinators such as bees and improving overall green space value. There were a mix of views, with many customers positive about this so the decision was made to pilot the approach in May 2026 at a number of carefully identified schemes. The success of these pilots will be used to inform our approach to managing green spaces going forward.

During 2025/26, we delivered the Home Grown Project. Housing Partners selected families in their region to receive a pack containing seeds and guidance on how to grow their own fruit and vegetables. We issued 19 sharing packs to independent living schemes which accommodated 10 participants, and 53 family packs were issued across our five regions. As well as supporting our customers' physical and mental health and food needs, it also had a positive impact on biodiversity by providing for pollinators.

Case Study

In partnership with CP Learning Trust and Project Abundance, *we secured funding* from the Cambridgeshire Combined Authority and Cambridgeshire Community Foundation to offer the Peterborough Community Green Skills programme, using our Cotton End independent living scheme as a community hub.



The brand new five week green skills course was designed to build confidence, wellbeing and practical gardening knowledge in a relaxed community setting with a tutor from Project Abundance.

Across the five weeks, participants:

- Built raised beds
- Sowed seeds and plant seedlings
- Learnt about soil health, composting and wormeries
- Tried creative recycled crafts
- Grew confidence, skills and connection with others

People from all over Peterborough of all ages came to take part in this programme and there was a great turn out from our Cotton End residents who welcomed them in.



Pollutants

While we do not currently have a strategy to identify, manage and reduce pollutants that could cause material harm, as part of our Sustainability Strategy, we have committed to publishing a Pollutants Plan within 2026/27.

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 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. We ensure compliance with all statutory requirements, and legal and regulatory obligations, in relation to the management of pollutants when constructing new homes and monitor the compliance and performance of contractors.

Resource Management

Responsibly sourced materials

As part of our Sustainability Strategy, we have committed to a range of measures to increase the use of responsibly sourced materials for building and repairs works, which will be built into the associated action plan over the coming year. This includes increasing the use of responsibly sourced office goods and collaborating with our supply chains to prioritise responsibly sourced materials and consider the embodied carbon within the materials specified, implementing whole life carbon accounting principles.

We have again undertaken the SHIFT sustainability assessment which covers responsibly sourced materials and makes recommendations for improvement, which we are considering as part of our action plan.

As part of the assessment process, we asked our largest contractors for planned maintenance and new build contractors for data. Of these, two were able to provide data, showing on average around 92% of their materials were responsibly sourced, compared to 94% last year. We continue to work with our contractors to improve data collection.

Waste management

Through the Sustainability Strategy, we have also committed to developing a plan for waste management incorporating building materials, to measure and monitor performance.

Through the SHIFT assessment, we also survey our largest contractors about waste management. Of our largest contractors, four were able to provide data, showing on average they were able to divert around 99% of waste from landfill, compared to 99% in 2024/25.

Over the last year, we have updated our signage in some of our offices to make information about recycling clearer. Recycling reminders have also been communicated to colleagues where relevant. We work with our landlords and waste collection contractors to divert as much waste from landfill as possible.

Through our SHIFT sustainability assessment, incidents of fly tipping are assessed. The assessment showed 2,518 incidents of fly tipping, compared to 1,693 in 2024/25. As part of our contribution to neighbourhoods, we run estate clean up days and litter picking events, where we provide caged vans and skips for large items.



Resource Management

Water management

Through the Sustainability Strategy, we have committed to developing a Water Management Plan over the coming year.

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.

Sustainability in procurement

Sustainability is considered as part of our tender process when procuring goods and services, making use of a range of procurement questions with weightings attached, including actions to reduce carbon emissions, sustainability policies or plans and any carbon offsetting arrangements. This enables consideration of the sustainability approaches of the companies we may choose to work with as part of the procurement process. We apply a minimum weighting of 5% in contracts over £60,000 which includes social value, sustainability and equity, diversity and inclusion (EDI) up to the Procurement Act 2023 threshold, and a 10% minimum for contracts over the threshold (£207,720 at time of report), where this is applicable and appropriate.

Many developers we work with on our new developments are ISO14001 accredited, demonstrating their environmental performance through this internationally recognised standard. Nearly 90% of our new homes were rated EPC A in 2025/26. Looking ahead, new developments will need to be built to the Future Homes and Buildings Standard, requiring low carbon heating technology, and we will work with developers to achieve this.

Supply chain risks are monitored through our Procurement Team's due diligence work, prior to onboarding new suppliers and approving their set up on our systems to receive official purchase/work orders. This due diligence ensures we are dealing with fit and proper businesses that hold the correct insurances and certifications, conduct themselves in a legal and ethical manner, and are registered with HMRC for VAT and CIS, where applicable.

As part of the due diligence, we may check that suppliers have an acceptable financial viability, credit rating or risk of failure in line with Dun and Bradstreet's risk indicators, and conducting a modern slavery review. Due diligence is conducted proportionately to the level of spend, complexity and risk associated with the goods, services or works being supplied by the potential supplier.

Looking ahead

We *continue to progress* the objectives of our Sustainability Strategy through the coming year and have an action plan in place to support this. Some of the *key actions* we will be taking forward in 2026/27 are:

- Continue to cleanse our energy data and model the impact of the new Home Energy Model (the government's new approach, replacing the Standard Assessment Procedure (SAP)) on our homes and organisation
- Continue to deliver our retrofit programme to complete our current allocation of Warm Homes: Social Housing Fund
- Work with our Housing Partners to promote the use of our Fuel Poverty Dashboard to enable targeted advice and support to those customers most at risk
- Progress a series of biodiversity pilots, improving the biodiversity around our existing homes

SOCIAL

2024-27 Corporate Strategy Objective

Excellence through customer-influenced services

Lasting change

At the heart of Accent is our *social purpose.*

We want our services to meet the needs and expectations of our customers.

We believe in authentic engagement – listening understanding and acting responsively to the needs, aspirations and challenges of our customers. It involves empowering our customers with the tools to shape their housing experiences, ensuring that their voices resonate in every decision making process.

Our Corporate Strategy pillar, Excellence through Customer-Influenced Services, has objectives to build a highly effective customer feedback loop, driving demonstrable service improvements, and develop an approach to community development which is reflective of our geography and harnesses local partnerships.

We recognise that as well as customers being involved in shaping our services, Accent has a role in advocating for better outcomes for our customers on a national scale. This is why we also have an objective through our Corporate Strategy pillar, Lasting Change, to expand our reach and accelerate opportunities for our customers and the wider sector through lobbying.

We are committed to customer engagement, community development and investing in our communities. You can read more about this commitment in the following section.



Affordability

Affordability of our homes

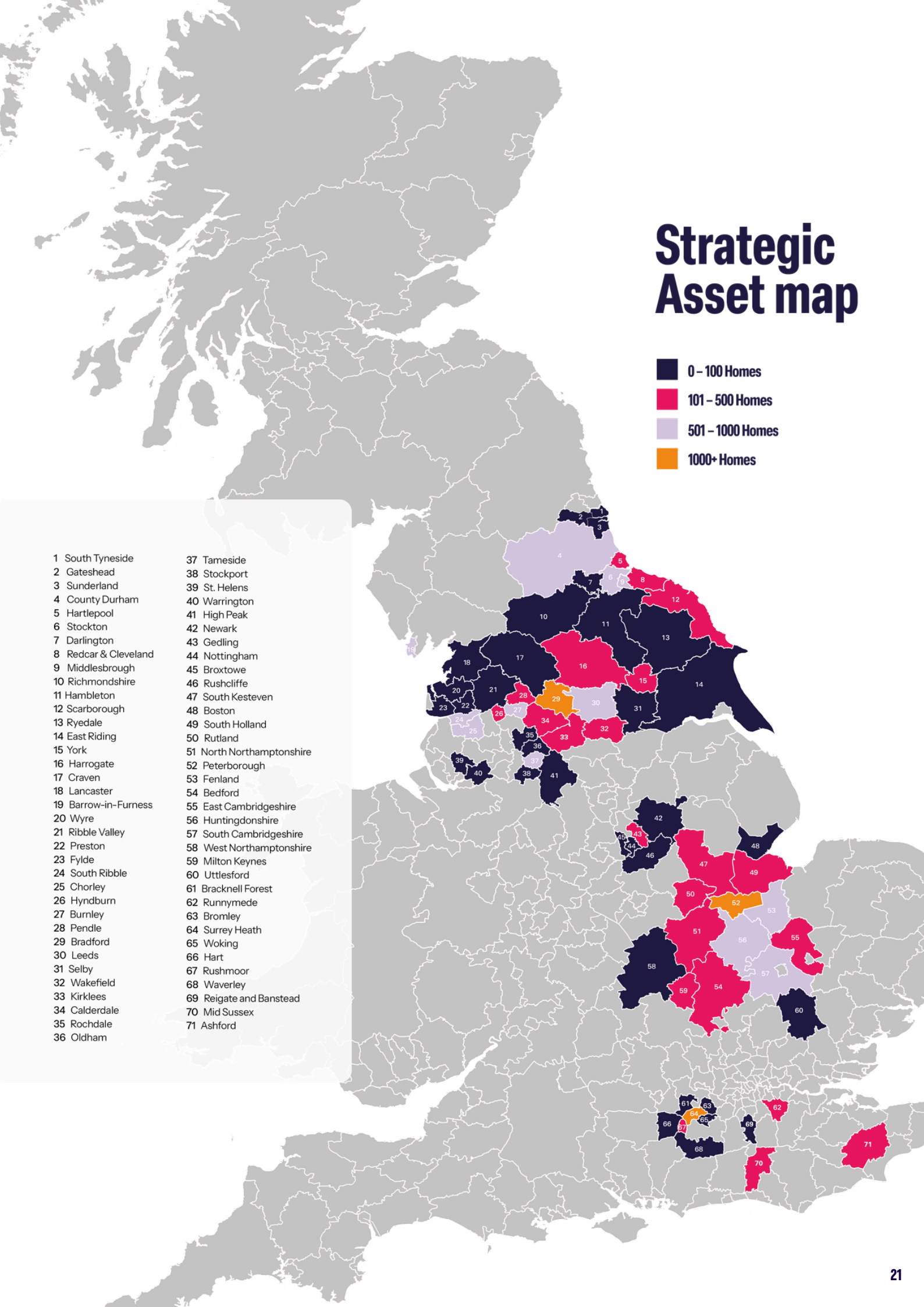
Affordability Metric	2024/25	2025/26
Rent compared to median private rental sector (PRS) rent	61.7%	54.3%
Rent compared to the relevant Local Housing Allowance (LHA)	74.3%	65.0%

Affordability Metric	Region 2025/26			
	East	North East	North West	South
Rent compared to median private rental sector (PRS) rent	58.1%	58.4%	55.6%	41.2%
Rent compared to the relevant Local Housing Allowance (LHA)	71.1%	63.0%	66.5%	54.7%

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

Tenure	2024/25		2025/26	
	Number	Percentage	Number	Percentage
General Needs (social rent) units	15,035	72.2%	15,090	71.1%
Intermediate Rent units	166	0.8%	161	0.8%
Affordable Rent units	1,067	5.1%	1,284	6.0%
Supported Housing units	14	0.1%	13	0.1%
Housing for Older People units	1,845	8.8%	1,811	8.5%
Low-cost Home Ownership units	1,329	6.4%	1,462	6.9%
Care Home units	0	0.0%	0	0.0%
Private Rented Sector units	16	0.1%	16	0.1%
Private Market Sale units	0	0.0%	0	0.0%
Other units	1,355	6.5%	1,392	6.5%
Total	**20,827**	**100.0%**	**21.229**	**100.0%**

Strategic Asset map



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

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

Tenure	2024/25		2025/26	
	Number	Percentage	Number	Percentage
General Needs (social rent) units	48	10.5%	17	4.3%
Intermediate Rent units	0	0.0%	0	0.0%
Affordable Rent units	215	46.9%	209	52.9%
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	195	42.6%	169	42.8%
Care Home units	0	0.0%	0	0.0%
Private Rented Sector units	0	0.0%	0	0.0%
Private Market Sale units	0	0.0%	0	0.0%
Other units	0	0.0%	0	0.0%
Total	**458**	**100.0%**	**395**	**100.0%**

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

Tenure	2024/25		2025/26	
	Number of homes disposed of	Number of homes acquired	Number of homes disposed of	Number of homes acquired
General Needs (social rent) units	4	1	6	0
Intermediate Rent units	0	0	0	0
Affordable Rent units	1	0	0	0
Supported Housing units	0	0	0	0
Housing for Older People units	0	0	0	0
Low-cost Home Ownership units	11	0	19	0
Care Home units	0	0	0	0
Private Rented Sector units	0	0	0	0
Private Market Sale unites	0	0	0	0
Other units	0	0	0	0
Total	**16**	**1**	**25**	**0**

Reducing the effect of high energy costs

Accent is helping *reduce the impact* of high energy costs by offering both immediate support and longer-term assistance to customers who are struggling.

A key part of this is the work of Inclusion Partners, part of our Community Development and Inclusion Team, who support customers facing financial hardship by providing advice, helping them access benefits and grants, and offering practical guidance to manage rising household costs.

We also offer e-vouchers and emergency financial support to customers in crisis, helping with essentials such as energy top-ups and food. Alongside this, there is a focus on income maximisation, ensuring customers are receiving all the financial support they are entitled to.

In January 2026, we started working with Lightning Reach, a free online service that connects people with grants, support schemes and other financial assistance from places they can trust. It will match customers to support they may be eligible for and not already aware of, quickly and in one place. Once a profile is completed the customer can:

- Get matched to over 2,500 support schemes from charities, Councils and other organisations
- Apply for multiple support schemes through one portal and one application
- Access help with things like grants, hardship funds, help with council tax and other household costs, energy and utility bill help, debt support and advice, and help with food, clothing, furniture and daily essentials

We also signpost customers directly to more specialist support, including energy advice services such as Peterborough-based PECT.

Seasonal 'getting ready for winter' campaigns, advertised to customers through our website and newsletters, also help customers prepare for higher energy use through advice, targeted support and signposting to available assistance.

Our Sustainability Strategy has a specific objective to actively engage customers on sustainability and work to reduce fuel poverty. As part of this, we will use our Fuel Poverty Matrix to analyse demographic or geographic trends and target support for those most at risk of fuel poverty, and further develop partnerships with local energy organisations and charities to build resources and aid better signposting to energy saving advice/opportunities.

To help manage energy costs into the future, we are investing to retrofit our existing homes and build new, energy efficient homes. During 2025/26, we retrofit 84 homes, bringing them up to EPC C, and built 89.6% of our new homes to an EPC A rating.

Case Study

Middlesbrough Environment City attended Shepherdson Court to discuss simple *energy saving tips* and the importance of carbon monoxide safety with customers. It was an *informative event* and the customers who attended have also been sharing what they learnt with their neighbours.

Those who attended left with winter warm packs, donated by Northern Gas Networks, which contained a fluffy blanket, a flask, a hot water bottle, thermal hat, gloves and socks.



Building Safety and Quality

Condition of homes

Compliance checks	2024/25	2025/26
Gas safety checks	99.9%	99.8%
Fire risk assessments	100.0%	100.0%
Electrical safety checks	99.9%	99.8%
Asbestos management surveys or re-inspections	100.0%	99.6%
Legionella risk assessments	100.0%	98.7%
Communal passenger lift safety checks	98.6%	93.7%

As at 31 March 2026, there were 25 properties overdue a gas safety check due to challenges in gaining access to the property to complete the checks. In all cases, the legal process was being followed to gain access and complete the checks as soon as possible. While legal action is kept as a last resort, we will pursue this to ensure that customers and their neighbours are kept safe.

There were 35 properties that were overdue an electrical safety check as at 31 March 2026. Of these, 12 properties were empty and were due to be resolved as part of the void or disposal process. The remaining properties were all following the legal process to gain access where this has proven to be a barrier to completing the checks.

As at 31 March 2026, 99.99% of our homes met the Decent Homes Standard, compared to 99.99% in 2024/25.

There were three homes that did not meet the Decent Homes Standard, all of which were prioritised for remedial works by the end of April 2026.

Emergency hazards

Like many in the sector, Accent has experienced an increase in reports of emergency hazards. We have proactively informed customers about Awaab's Law so that they understand their rights, with information included in our customer annual report in 2025 and discussed with customers during the Big Conversation door knocking exercise in September 2025. Colleagues were trained on Awaab's Law and how to approach cases in 2025.

Customers can report emergency hazards in a variety of ways, including over the phone and on the website. We also work proactively with our contractors to identify hazards, such as at general repairs appointments regardless of whether the customer has identified the hazard themselves.

We manage emergency hazards, such as damp and mould, by triaging cases, asking customers for as much information as possible about the issue being experienced and any additional needs that could exacerbate this. Based on this triage, cases are categorised as high, medium or low risk, with surveyors visiting to assess the situation within set timescales for each category. The surveyor will discuss options with the customer, order required work which could include a specialist survey and identify if the customer needs to be temporarily moved out of the property while the work is completed. All damp and mould works are post-inspected for completeness. After three months, customers receive a follow up call to check that the work that was carried out was successful and if not, a surveyor will reattend.

Performance on Awaab's Law, and damp and mould specifically, is reported to senior leaders regularly and to Board at every meeting. We have a centralised case tracker that ensures we have oversight of all cases. Cases are reviewed weekly to provide ongoing oversight of progress with each case and we specifically review complaints relating to damp and mould. We do not currently report specifically on the average time to 'make safe' emergency and significant hazards. During 2025/26, we completed 94.7% of emergency repairs within target timescales, compared to 93.3% in 2024/25.

To manage the increase in damp and mould cases, we have recruited an additional coordinator role for damp and mould. We are also working on developing insight data dashboards to further strengthen the tracking, prioritising and reporting of damp and mould cases.

In January 2026, working with our contractor Ian Williams, our approach to damp and mould was recognised in the National Housing Maintenance Forum awards. Our approach involves proactive checks, embedded through a bespoke set of questions included in every repair visit, which ensures any issues are detected, even if customers have not reported or identified an issue; information sent directly to Accent, ensuring a clear view of condition and status, with recommendations for follow-on surveys/orders to ensure fast action to identify and rectify issues; and emergency Damp and Mould Kits developed with Wykamol and supplied via Travis Perkins carried as standard van stock.

We use stock condition surveys as an opportunity to identify Housing Health and Safety Rating System (HHSRS) hazards. Where Category 1 HHSRS hazards are identified by surveyors, they are raised as emergencies and dealt with accordingly. Any damp and mould is added to our tracker and process for oversight.

We provide customers with information on emergency hazards such as damp and mould on our website, in our newsletters/magazines and when they report cases. All customers who report damp and mould will be given a damp and mould leaflet, left with a hygrometer to help them to see humidity levels that may help them to reduce damp and mould re-occurrence in future and directed to the video on our website providing advice on how to reduce the risk of damp and mould. There is a section on our website dedicated to damp and mould which contains information and advice, including on reporting damp and mould and accessing financial support to keep the home warm.

To reduce the risk of damp and mould going forward, we are investing in retrofitting our homes to make them more energy efficient and are building new homes to highly efficient standards.

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.

Residents and Community

Tenant satisfaction

We comply with Tenant Satisfaction Measure (TSM) requirements set by the Regulator of Social Housing, requiring 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 2025/26 survey took place between 29 September and 9 November 2025, taking a census approach, aiming for full participation from all eligible customers. The survey was sent to customers using their preferred contact method where we had this recorded on our system.

Where preference wasn't recorded, SMS text message was used in the first instance, then email, phone and post as alternative options, taking account of any opt outs or where relevant contact details weren't available. A response rate of 42.4% was achieved overall, 42.9% for LCRA customers and 37.4% for LCHO customers. CX-Feedback conducted the surveying on our behalf.

The full TSM results can be found on our website. Over the past year we have also improved how this information is presented online, making it easier for customers to find, access and clearly see how we are performing against each of the TSMs.

TSM	2024/25		2025/26	
	LCRA	LCHO	LCRA	LCHO
TP01: Taking everything into account, how satisfied or dissatisfied are you with the service provided by Accent?	64.1%	37.4%	68.6%	39.5%
TP05: Thinking about the condition of the property or building you live in, how satisfied or dissatisfied are you that Accent provides a home that is safe?	71.2%	58.9%	74.0%	58.2%
TP06: How satisfied or dissatisfied are you that Accent listens to your views and acts upon them?	54.8%	29.3%	58.6%	32.0%
TP07: How satisfied or dissatisfied are you that Accent keeps you informed about things that matter to you?	62.4%	44.8%	64.7%	44.0%
TP08: To what extent do you agree or disagree with the following "Accent treats me fairly and with respect"?	67.5%	46.3%	70.6%	45.4%
TP09: How satisfied or dissatisfied are you with Accent's approach to complaints handling?	28.6%	15.6%	32.9%	18.6%
TP10: How satisfied or dissatisfied are you that Accent keeps these communal areas clean and well maintained?	57.9%	28.5%	61.6%	38.3%
TP11: How satisfied or dissatisfied are you that Accent makes a positive contribution to your neighbourhood?	53.1%	24.5%	56.8%	29.5%

Our TSM results have improved in most areas between 2024/25 and 2025/26. However, three measures saw a slight decline among LCHO customers. There is a consistent trend within the wider sector of lower satisfaction levels amongst LCHO customers.

Over the past year, we have developed a Communication Strategy to ensure customers receive information which is relevant, timely and easy to understand. We have also tailored our newsletters to audiences based on the tenure of their home. We have strengthened how we review contractor performance, using clear measures to make sure cleaning and maintenance visits happen as expected. If customers give us a low satisfaction score, we now call these customers back to understand what happened and how we can put it right. We are using new monitoring tools and dashboards to spot issues earlier and make sure complaints are handled properly and on time. We have also provided extra training for staff so every complaint is dealt with fairly, consistently and with care.

Based on the results of the 2025/26 survey, we have developed a TSM Action Plan, identifying the improvements service areas will make to further increase satisfaction levels in future years. We will work to ensure the customer information we hold increases, giving us a clearer understanding of our customers' needs so we can better tailor our services. We will introduce a new case management system so we can track issues more effectively. We will pilot noticeboards in communal areas at selected locations.

These noticeboards will display important information such as cleaning schedules, fire safety information and key contact details. We will make it easier for customers to report issues relating to cleanliness or damage in communal areas with each noticeboard displaying clear reporting routes. We will also relaunch 'Community Action Plans' to focus on the improvements that matter most in our communities.

Holding Accent to account

Accent provides a range of opportunities for customers to hold management to account for the provision of services. Over the past year, we have been embedding our revised customer influence framework. This framework sets out the structure of involvement that enables customer influence at varying levels across decision making in the organisation. To support this framework, we have developed a Customer Charter which will be launched to customers in 2026/27. Designed with customers, the Charter sets out clearly what customers can expect from Accent in a set of promises, enabling customers to hold us to account against these. This work has helped to progress the commitments in our Customer Engagement Strategy.

As a key part of the customer influence framework, customers are able to hold management to account through structured customer governance, particularly via the National Customer Group (NCG).

The NCG acts as an independent, customer led body that provides oversight and challenge on how services are delivered. Its role includes scrutinising performance data, reviewing whether the organisation is meeting its targets and commitments and testing this against the promises set out in our Customer Charter. The group also undertakes deep dives into key service areas, for example complaints and repairs, to explore issues in more detail, understand root causes, and make evidence-based recommendations for improvement. Importantly, the NCG provides assurance to the Board, ensuring that the customer voice is reflected at a strategic level and that management is held accountable for delivering high-quality, customer-focused services.

This is done through the Customer Experience Committee, a sub-committee of the Board. The Customer Experience Committee has three customer members, our Customer Champions, who also sit on the NCG.

As well as the NCG, we also have regional customer groups and a national independent living group. These groups are customer led, with members representing their communities and setting agendas around what is important to them. They receive information on performance in their region, topics of interest such as Awaab's Law and an opportunity to set future agendas.

There is also an EDI Group and an Editorial Panel where customers can influence policies, approaches and communication materials. During 2025/26, customers influenced our approaches to tenancy termination communication, rent and service charge booklets, our proposed tenancy reviews, our new tenancy communication and our allocations and lettings policy. This has resulted in improvements to our letters, clarifying information so that it is understandable for customers.

We also provide opportunities for customers who do not wish to be formally engaged to hold us to account and provide feedback. One of the ways we do this is through our annual door knocking event, The Big Conversation. Held on 4 September 2025, we visited 5,671 homes and spoke to 1,951 customers. Customers provided a variety of feedback, including around repairs, estate services and damp and mould. Customers were contacted after the event to address any issues that were raised and the feedback is considered alongside wider customer insight data, such as satisfaction scores and complaints.

Complaints

Measure	2024/25	2025/26
% of Stage 1 complaints responded to within target timeframes	53%	89%
% of Stage 2 complaints responded to within target timeframes	39%	70%
Maladministration rate with Housing Ombudsman	82%	67%
Severe maladministration rate with Housing Ombudsman	2%	

We have improved how we learn from Housing Ombudsman determinations by holding monthly reviews to identify areas for improvement and good practice. As a result of this learning, we have developed a new Anti-Social Behaviour Policy, an updated damp and mould procedure and made enhancements to our complaints handling framework. These steps aim to prevent future service failures and improve our services for customers.

We have also strengthened our decant procedure to ensure timely and appropriate support when homes become uninhabitable. We have strengthened our service delivery arrangements by engaging a specialist contractor for toilet system repairs and a dedicated contractor to address fly tipping. We have also improved how we identify and respond to individual customer needs, supported by the development of a new Customer Inclusion and Support Policy.

We have developed a complaints Quality Assurance Framework to support quality checks on complaints cases, which will be embedded to promote greater consistency and streamline the auditing process for managers. Regular meetings are taking place between the Member Responsible for Complaints and the Director of Customer Relations and the Head of Customer Service Improvement prior to Customer Experience Committee meetings.

In March 2026, the National Customer Group undertook a deep dive into complaints relating to Accent colleagues, focusing on key themes, trends and customer feedback. The session included an overview of current performance, improvements delivered to date, and planned actions for the next twelve months. The Group provided constructive challenge, emphasising the need for clearer ownership, stronger communication and a more consistent approach to colleague accountability across all teams. The Group has also requested a deep dive into complaints relating to incorrect advice.

The Senior Leadership Team have established a new subgroup to review a sample of Stage 2 complaints and Housing Ombudsman determinations on an interim basis, while we develop and embed a full organisational approach to service improvement. This subgroup will strengthen oversight, drive accountability, and ensure that learning is acted upon consistently across the organisation.

Customer support

In the last 12 months, additional support for customers has been strengthened through a more proactive and insight-led approach across employment, wellbeing and support for vulnerable customers. There has been a clear focus on improving access to support through digital channels, including the development of website content that brings together advice, guidance and signposting to services such as employment and skills opportunities, mental health support, financial assistance and digital inclusion. This makes it easier for customers to find the help they need quickly and independently. Alongside this, a programme of community-based events and initiatives has been delivered, shaped by customer insight and local need. These have focused on key themes such as physical and mental health and wellbeing, financial resilience and digital inclusion. Examples include wellbeing sessions, employability workshops and support with getting online.

As well as support provided by our Housing Partners to customers in financial distress, customers can also access more specialised support from our internal Inclusion Team. Inclusion Partners provide customers with direct, one to one support across welfare benefits, income maximisation, priority debt reduction and digital inclusion. In 2025/26, the team created a total income gain from one to one support of £337,006. Around £246,404 was generated in additional income for customers, £28,408 was awarded in backdated benefit entitlements, debt was reduced by £27,667, £20,475 was awarded through lump sums and £655 was provided in crisis support. We also provided £4,039 of digital inclusion support.

In January 2026, we began working with Lightning Reach, a free online service that connects people with grants, support schemes and other financial assistance from places they can trust. Since the launch, around 200 customers have accessed the platform via external links, with 23 progressing to applications currently awaiting outcomes. At the end of the year, four customers had successfully received awards, averaging £856.77, with the highest awards relating to food and essential items. Customers are primarily seeking support to reduce household bills, access grants and wider financial assistance, receive benefit checks and advice, and obtain essential items such as food, clothing and other day-to-day necessities. The early implementation period demonstrates that Lightning Reach is already delivering meaningful outcomes. It is improving the customer journey, increasing access to vital financial support and enhancing consistency in how support is delivered across the organisation. In addition, the one to one support provided by the Inclusion Team, alongside the partnership with Lightning Reach, has generated £497,658 in social value, as measured using the UK Social Value Bank.

We have progressed to actively exploring funding opportunities to invest in community development work and expand the support available to our customers. During the final quarter of 2025/26, Accent have been successful in receiving two bids, one from the Ministry of Housing, Communities and Local Government through the Social Housing Innovation Fund for £120,000 and one from the Northern Procurement Alliance, for £5,000.

The Social Housing Innovation bid was developed by customer members of the Independent Living Group, supporting a customer led project focused on strengthening community engagement. Awarded to just 23 organisations from 183 applicants, the funding will enable the installation of digital screens across independent living schemes nationwide. These will provide customers with real time updates on local events, community activities, housing information and services, while also creating new opportunities for customers to share feedback and help shape their communities.

We ran a Christmas Campaign over the 2025/26 festive period, which supported customers by donating food to Trussell Trust Food Banks, as well as local food banks within communities; creating hampers/bags for nominated customers, including children's selection boxes; promoting befriending services to reduce isolation; and providing a Christmas book sponsorship for local schools, working alongside Burmor Construction. Along with our partners, around 127Kg of food was donated to Peterborough's Trussell Trust Food Bank, equating to 250 meals, and 102Kg of food donated to Bradford's Trussell Trust Foodbank, equating to 153 meals. We created 66 hampers across our regions and donated 90 selection boxes. Our partners provided financial donations of £1,000 and we also provided two crates of food for the temporary accommodation communal kitchen in the South region. Our colleagues wrote 30 anonymous Christmas cards for our customers, helping to address social isolation. To support digital inclusion, we also donated two laptops to customers as part of the campaign.

We also recognise that our support for customers experiencing serious challenges in their homes is vital. A comprehensive Training Matrix has been developed to ensure that all colleagues receive the appropriate level of safeguarding and domestic abuse training, aligned to their role and responsibilities. In addition to core safeguarding competencies, a suite of stand-alone specialist training courses has been identified to address key priority themes.

We use the HACT social value framework to track and record social value generated. Through our support services, we generated:

- £1,912,827 through financial and digital inclusion support
- £954,371 through environment and biodiversity support
- £764,761 through employment and skills support
- £1,920,260 through health and wellbeing support
- £19,686,684 through sustainable communities support

Overall, across all areas we provided data for through the HACT social value framework, we generated around £40m in social value during 2025/26.

Case Study

We supported the charity, SHINE, with a community information day in the West Bowling area of Bradford, home to *almost 400 Accent customers.*



The day involved multiple support agencies, including Andy's Man Club, a men's mental health charity, Groundwork, a charity helping create a fair and green future, and Living Well, a charity providing support for Bradford residents, as well as Accent volunteers.

A chain of Accent volunteers helped the Food Pantry run smoothly, 15 visitors went home with laptops and several Accent and non-Accent residents gained essential help and support with their finances and housing concerns.

We have now secured £5,000 in funding for this vital service from the Northern Procurement Alliance (NPA), and will be working with SHINE over the coming months to provide even more activities and support for our customers and the wider community of West Bowling.

One customer said "I'm going to use my new laptop to help me find a job. There's not much work around here but this will give me more chance to find something. Thank you."

Partnering with SHINE strengthens our presence and impact locally, creating a stable, trusted hub that benefits both our customers and the wider community. From 1 April 2026, we will be able to bid for up to £10,000 through our NPA partnership and are actively identifying similar projects across northern regions to extend our community reach, enhance support and provide more opportunities for engagement and development.

Stronger communities and places



Over the last year, we have taken a targeted, insight-led approach to fostering stronger communities and places, focusing on both the physical environment and community engagement. Physical improvements have been prioritised in areas identified through customer feedback and data as needing the most support. This includes activities such as improving green spaces, community safety and access to well being events.

Alongside this, a wide range of events, activities and signposting has been delivered, shaped directly by listening to customers and understanding local need. Feedback, engagement and performance data have been used to design initiatives that are relevant and impactful, focusing on themes like wellbeing, financial resilience and community connection. This targeted approach ensures resources are directed where they will have the greatest impact, helping to maximise outcomes and social value. By aligning investment and activities with evidenced need, Accent is not only improving places but also strengthening community cohesion and supporting residents to thrive.







Case Study

Accent took part in Anti-Social Behaviour (ASB) Week 2025. The theme was making communities safer, which reflects our ongoing commitment to addressing ASB and building stronger communities.

To celebrate the awareness week, we held events across Bradford, working closely with our partner agencies to raise awareness and support our customers.

Highlights from the week included:

- Joint visits with West Yorkshire Police and the Hate Crime Officer to engage directly with our customers
- Support from our contractor, Ian Williams, who provided a van to help with clearing fly-tipping and litter from affected schemes
- Outreach activities in areas where ASB reports are more frequent, including setting up engagement stations, door-knocking and having open conversations with customers about what constitutes ASB and how to report it.

These events have been a valuable opportunity to build stronger relationships with our customers, raise awareness and educate residents on available tools such as the Noise App for reporting noise nuisance.



Case Study

We once again took part in the *Great British Spring Clean*, part of the Keep Britain Tidy campaign. Litter picking events were held across our key regions over a few weeks, beginning in March 2026.

Over three days in our East region, we collected 41 bags of litter. The litter picking events involved partnership working between internal colleagues who volunteered to take part, customers living in the area and our partners, with some of our contractors including Ian Williams providing caged vans to take away bulkier items. In Paston, Peterborough, we worked with the Peterborough Wombles Litter Picking Group to collect 19 bags of litter, eight of which could be recycled.



On the Old Dean in Camberley, we partnered with Cordwalles Junior School for a community litter pick. The event saw six adults and 13 children take part, collecting three bags of rubbish from the local playground and football field. This is the fourth litter pick we have partnered with the school for over the years.

These events not only improve the physical environment by removing litter but also contribute to the sense of pride and wellbeing our customers have in their communities. To keep the momentum going, we are planning to hold quarterly clean up days and provide volunteering opportunities for our colleagues to get involved.



Case Study

In Primrose Hill, Stockton-on-Tees, we have participated in multi-agency community events, where local partners come together to create a *warm, informal and activity-filled* space for residents of all ages.

Accent, Thirteen Housing, Cleveland Police, Employability Services and many more organisations joined together in October 2025 to offer a vibrant afternoon of fun, support and connection. The event was designed to be community-spirited and inclusive, with something for everyone.

Highlights included:

- Mini shooting activities run by Primrose Hill Football Club
- Face painting, arts and crafts and free food and drinks
- Accent provided freebies, including toys and craft kits to keep children busy over the half-term which were obtained by the junction multi bank
- A welcoming atmosphere that encouraged informal conversations and community bonding

We were delighted to welcome around 20 adults and many children, all of whom contributed to the lively and positive atmosphere.



Social value in procurement

Social value creation is considered when procuring goods and services. We have a dedicated Procurement Team who support compliance with the relevant legislation and regulation. During the last year, we launched a revised Procurement Policy to affirm the position that the Procurement Team follow, the government's Procurement Policy Notes, the National Procurement Policy Statement (NPPS) and best practices to actively consider additional criteria such as social value, sustainability and EDI.

Where relevant, potential suppliers are asked about the social value they will deliver as part of the contract, through a set of procurement questions within the tendering process. We apply a minimum weighting of 5% 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 (£207,720 at time of report), where this is applicable and appropriate. In procurements where social value weightings may not be appropriate, we have utilised a pass/fail question asking bidders to confirm they will work with Accent on social value initiatives when approached.

To ensure that social value generation that is committed to as part of the tendering process is delivered, the Community Development Team have been engaging directly with suppliers to deliver initiatives of direct benefit to our communities. We use the HACT Social Value Framework to track and report on the social value delivered for our customers and communities. We are developing an approach to fully account for social value delivered through the supply chain, so that this can be reported specifically in future years.

We have 1,510 suppliers registered on our In-tend tendering portal, of which 378 have selected small- and medium-sized enterprise (SME) status. In 2025/26, we appointed or renewed contracts with 40 SME suppliers following procurements.

We are currently unable to report on the social value delivered from our supply chain over the last 12 months, however we are developing a mechanism that will support this reporting in future years.

GOVERNANCE

2024-27 Corporate Strategy Objective

Investing in success



Our strong commitment to *good governance* enables Accent to deliver for customers and communities.

This keeps us accountable and financially sustainable. We have also built an environment where everyone is valued, respected and appreciated for who they are and what they bring. We recognise that engaged colleagues deliver better outcomes for our customers.

We have objectives within our Corporate Strategy pillar, Investing in Success, to drive greater organisational effectiveness and productivity, following revised approaches to our 'ways of working' and end-to-end process mapping ensuring that we are able to maximise the resources that give added value to the services provided to our customers; invest in our colleagues to ensure that they have the training and skills to deliver excellent services to our customers; and embed EDI as a central component of Accent's culture, business decisions and customer interactions.

Our Board is central to ensuring Accent is well run and delivers the outcomes expected of us by the Regulator of Social Housing. The following section sets out our performance on our governance commitments.

Structure and Board

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*.

Diversity in the governance process

Accent has made a conscious effort to improve the diversity of people who input into the governance processes over the last few years. With the embedding of the customer influence framework, a wider range of customers are now engaged, with regional groups feeding into the National Customer Group who feed into the Customer Experience Committee, a sub-group of the Board.

We are members of the Housing Diversity Network (HDN), with Board receiving training from HDN in 2025. We have signed up to the HDN Board Trainee Programme which has resulted in the recruitment of three Board trainee members. We also have membership of Onvero (formerly known as ENEI), a not-for-profit organisation that helps employers create truly inclusive workplace cultures.

To ensure EDI is considered as part of the decision making process, we have introduced a more robust approach to Equity Impact Assessments, which includes customer and colleague engagement as part of evidence gathering. The findings of these Assessments are reported to governance forums where approval to change our approach is sought.

We continue to progress our EDI Plan, a strategic plan that supports the delivery of the People Strategy objectives. Progress is reported quarterly to the Executive Director of People, Culture and Transformation, and annually to Board. The timing of this has recently been updated to allow for gender pay gap figures to be published in advance.

To ensure that EDI is incorporated into the recruitment and selection of Board members and senior management, we have an EDI Policy and pay gap action plan in place. Our EDI Policy sets out expectations for all colleagues at Accent at all levels in relation to EDI and how EDI will be considered by the organisation. Our pay gap action plan has been discussed and developed with the Senior Leadership Team and will be used to address gaps across all levels of the organisation.

Our People Strategy covers the employment of individuals with disabilities and we are working to become disability leader accredited. We referenced this when doing Board and Committee recruitment over the last year, and gather data around EDI annually from existing members. During 2025/26, we again submitted Board, customer and colleague data to the National Housing Federation, through their EDI data tool. Accent is a disability confident employer and we abide by these principles in our own recruitment practices, though this may differ where recruitment agencies operate on our behalf. As part of our pay gap action plan, we will seek to ensure agencies are also making use of these principles.

Our Board

Accent's Board *is made up of nine members*, not including the Chief Executive, who is a co-opted member of the Board.

100% of our Board are non executive directors, not including the Chief Executive. The Executive Team is made up of five members.

	2024/25	2025/26
Board turnover	27.3%*	55.6%
Senior Management Team turnover	60.0%	80.0%

During the period of April 2024 to March 2026, five Board members retired and five new Board members were appointed. The previous Board Chair retired and a new Chair was appointed in August 2025.

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

To handle conflicts of interest, 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.

The last independently-run Board effectiveness review was in March 2026. Prior to this, it was February 2023. Our external audit partner has been responsible for auditing the accounts for the last three years.

* This figure was reported at 60% in the previous year's report due to a calculation error. The narrative that was included in the report was correct and the figure has been corrected for this report.

Employees



Equality, diversity and inclusion

Our approach to EDI is governed by our EDI Plan, a strategic plan supporting the delivery of the People Strategy objectives. EDI is also specifically referenced in our 2024-27 Corporate Strategy, embedding EDI as a central component of Accent's culture, business decisions and customer interactions.

All colleagues are required to complete mandatory EDI training, with additional bespoke training provided where relevant. For senior leaders, an Inclusive Leadership training module is provided. As well as this more formal training, a programme of events is provided for all colleagues to access, which has included 'café' sessions on suicide awareness, mental health, menopause, inclusive language and grief and bereavement support. Team sessions and a guide have been provided around neurodiversity. We also take part in National Inclusion Week as part of our broader engagement calendar.

Toolkits and guides are available for colleagues and leaders to aide them in understanding and supporting EDI, including in relation to our customers.

Over the last year, we have introduced an inclusion index as part of our annual colleague engagement survey, asking colleagues about how inclusive they feel Accent is. We have a target to achieve a score of more than 8 out of 10 as a business, which we achieved in 2025/26 with a score of 8.2. We are intending creating individual targets for each team, however with this being the first year this data has been collected, it is being used as a benchmark for future years.

Accent is a Disability Confident employer, meaning that any candidate for a role at Accent who has a disability is guaranteed an interview if they meet the essential criteria. During the year, a new recruitment pledge was introduced to promote greater representation of our communities. Any candidate from an ethnic minority background is guaranteed an interview for leadership roles if they meet the essential criteria.

We have sought external accreditation to test our existing approach to EDI and identify areas for improvement. Onvero undertook a TIDEMark EDI audit during the year, which saw our score nearly double from 2023/24 to 69% and we achieved Bronze Status. Through the EDI Plan, we are pursuing menopause friendly accreditation and seeking to improve our existing Disability Confident employer rating.

Pay

We are a Real Living Wage employer. In 2025/26, our median gender pay gap was 8.1%, compared to 8.9% the previous year. We have a 6.6:1 CEO to median-worker pay ratio in 2025/26, compared to 5.8:1 in 2024/25.

Supporting the physical and mental health of colleagues

Over the last 12 months, we have continued to support colleagues' physical and mental health.



We introduced a range of new employee benefits, including a health cash plan, health MOT checks and access to free private GP appointments. We have also launched a new Employee Assistance Programme, providing free, impartial and confidential access to qualified counsellors.

A new proactive approach has been established to support stress, anxiety and depression. The launch of Wellbeing Champions, colleagues who have volunteered to support colleagues' mental health, in January 2026 is intended to encourage a proactive approach to wellbeing, support colleagues to access the right help early, reduce stigma around mental health and wellbeing, and complement leadership, management and professional support.

Enhanced leave is provided as standard for employees, including special medical leave, providing 10 extra days of paid leave for unexpected or exceptional medical appointments and treatment which are related to a disability, serious diagnosed illness, terminal conditions, fertility treatment, menopause treatment and gender-affirming care/surgery.

We are aware that within the current economic environment, colleagues as well as customers are concerned about their finances. We have therefore provided financial support for colleagues, including a cycle to work scheme, salary sacrifice car leasing and salary sacrifice white goods and electronic purchasing scheme. As well as providing a Hardship Fund for customers, a Fund is also available for colleagues facing financial difficulty with an unexpected cost, with a confidential application process in place.

We have recently appointed a Reward Manager, whose role is specifically to manage the wellbeing of colleagues and maintain the rewards framework. As part of our training programme, colleagues have been able to take part in resilience training, providing the tools needed to build resilience to better manage challenges and maintain good personal wellbeing in the face of adversity.

We are working towards menopause friendly employer accreditation, with regular menopause support sessions available for all colleagues to attend, providing a safe and open environment to discuss challenges and support mechanisms. Similar, colleague led sessions are also held on cancer support, as we know this touches the lives of so many people. A collaborative approach has also been developed to dementia within the organisation.

Case Study

Accent was selected to feature in the very first Housing Today Good Employer Guide and received a *special commendation* for our approach to making Accent a place to thrive.

The inclusion and recognition was announced at the Good Employer Guide live event and celebrates the work our People Team has led on to build a strong, supportive workplace culture.

Over the past few years, we've worked closely with colleagues across Accent through listening sessions, workshops, surveys and feedback to co-design our People Strategy and Culture Map. This has all been about being a place to be valued: to make sure that colleagues feel supported and appreciated as they work to create moments that matter for our customers.

From wellbeing, to reward and recognition, to leadership and skills development, to championing inclusion and care, we're thrilled that Accent has been recognised as a leading employer in our sector.



Professional development

During 2025/26, we introduced the competency framework and leadership development programmes, designed to create greater consistency in leadership expectations, support internal career development and strengthen organisational capability during a period of significant sector and regulatory change.

Development opportunities are designed to be accessible and flexible, combining formal learning, virtual and face-to-face delivery, coaching, mentoring, peer learning and self-directed development.

We continue to support a range of accredited qualifications and apprenticeships across leadership, housing and professional disciplines. Training is provided, both mandatory and optional, to all colleagues at all levels to support compliance and continuous professional development. We have expanded our bitesize learning programme, providing accessible short-form development sessions on a range of topics including delegation skills and coaching skills.

We accelerated work to prepare for the forthcoming Competence and Conduct Standard, including development of role skills profiles, qualification pathways, workforce assessments and enhanced approaches to continuous professional development. This work supports the wider professionalisation of the housing sector and helps ensure colleagues have the skills, knowledge, experience and behaviours required to deliver high quality customer services.

Alongside formal learning and qualifications, we have continued to invest in creating a supportive and inclusive learning culture across the organisation. Peer learning and leadership development is designed to strengthen collaboration, psychological safety and inclusive leadership behaviours. Through our Leadership Academy and wider Be Accent culture work, we are encouraging leaders to create environments where colleagues feel empowered to contribute, develop and perform at their best.

We have continued to develop internal coaching capability across the organisation to help embed a more supportive, inclusive and empowering leadership culture, supporting colleague development, psychological safety, peer learning and leadership effectiveness.

We have also introduced reflective practice opportunities to encourage learning from experiences, support professional judgement, strengthen decision-making and create space for colleagues to reflect on complex situations, customer interactions and continuous improvement.

Resilience and wellbeing development sessions have been provided to help colleagues build confidence, adaptability and personal resilience, supporting wellbeing and helping teams respond positively to change and organisational pressures.

During 2025/26, we strengthened our approach to capturing and recording professional qualifications and accredited learning through our learning systems and workforce development processes to enable more comprehensive reporting on qualification attainment and professional development outcomes in future ESG disclosures. We have begun tracking qualifications received by colleagues and will be able to report on the percentage of colleagues who have received a qualification that is relevant to their professional development in the 2026/27 ESG report.


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