



Environmental, Social and Governance Report 2026



Publication
September 2026,
disclosures using
version 2.1 of 'The
Sustainability
Reporting Standard
for Social Housing

Introduction

The South Lakes Housing (SLH) Board have made a commitment to demonstrate performance via Environmental, Sustainability and Governance (ESG) reporting.

In 2023 SLH adopted and reported against 'The Sustainability Reporting Standard for Social Housing' (SRS) and this is our 4th report against the updated version 2.1 (spring 2026) of the SRS.

We feel that it is integral to tell our story, and that of the social housing sector, through a consistent and comparable reporting framework

'Your Home, Our Community'

Our new Business Strategy 'Your Home, Our Community' was launched in spring 2026 with objectives around;

- *Quality Homes, Quality Services, Quality People*
- with underpinning themes of *Equity, Diversity & Inclusion and Value For Money.*

These themes are so closely aligned with the Standard that they go hand in glove.

"Our new Business Strategy is one to be proud of. We have talked with residents, colleagues and partners from across our 1,000 square miles, ensuring voices from every community have helped shape our new Strategy. I am excited to be the new Chair of the Board and to see the vision of SLH come to life. Our three strategic themes — Quality Homes, Quality Services and Quality People — sit at the heart of everything we do. This strategy truly reflects who we are and what we stand for, reinforcing that everyone belongs at SLH."

Charlie Norman, SLH Board Chair



About South Lakes Housing

We've come a long way since we started managing our first homes back in 2004, before becoming our own independent, not-for-profit housing association — South Lakes Housing — in 2012.

We are proud of our roots and have matured into a strong and well-respected organisation, with a clear sense of purpose and a proven record of delivery and improvement.

SLH provides good quality homes in Westmorland & Furness, Lancaster and the Lune Valley. And also, in the Lake District and Yorkshire Dales National Parks.

Over the years we have achieved major milestones: achieving the decent homes standard and building safety, completing significant resident-led investment promises, and expanding housing supply across South Cumbria, North Lancashire and parts of the Yorkshire Dales National Park.

By 2026 we develop, maintain and manage around 3800 properties nestled amongst 1,000 square miles of beautiful countryside in the North West region of the UK. Our 'SLH family' extends to a diverse community of over 7500 people living in our properties, over 140 colleagues and a network of trusted partners, along with their families and friends.

In March 2026 SLH completed a merger with Lune Valley Rural Housing Association, adding 118 homes.

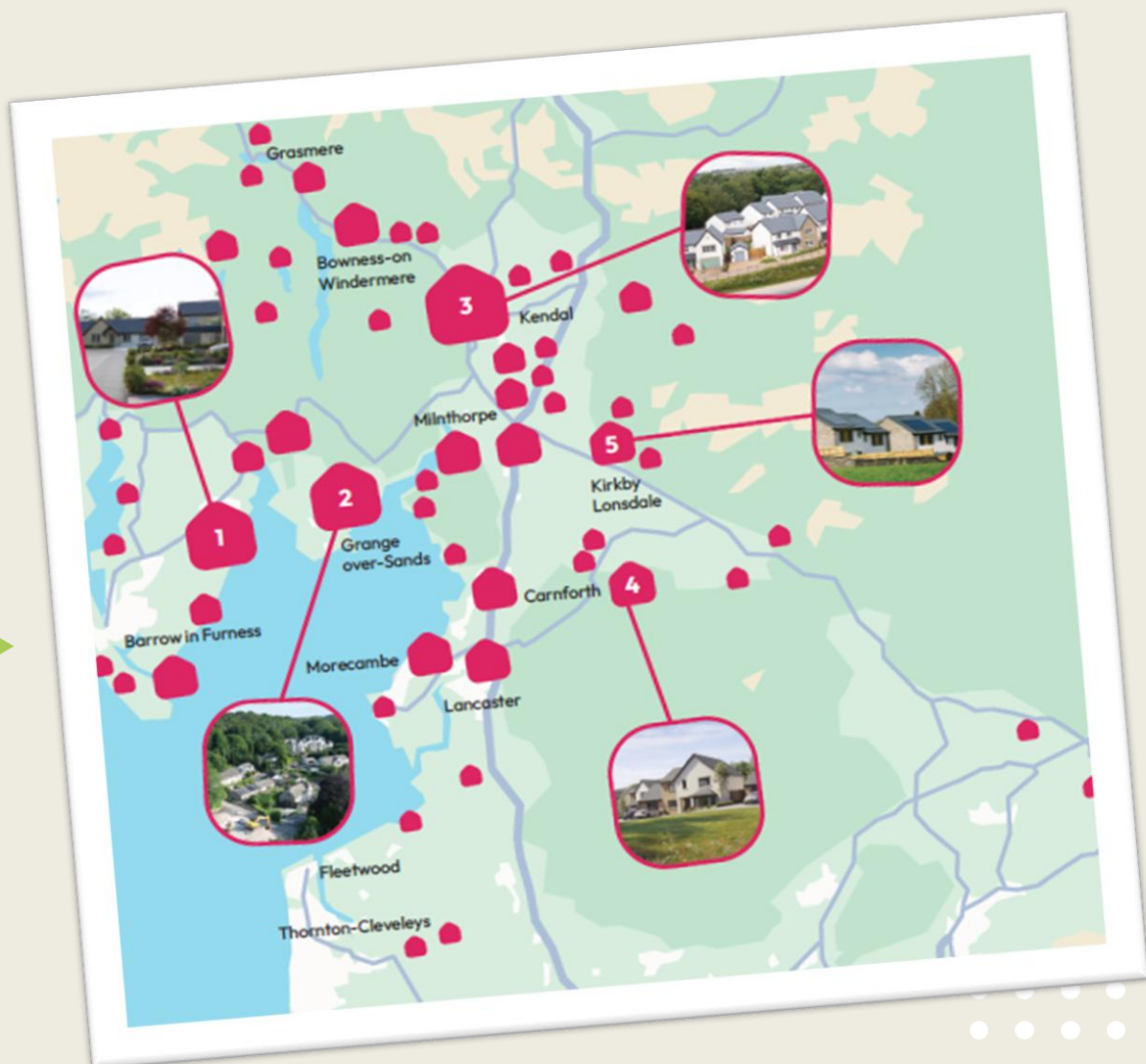


photo @Steven Barber

SLH Business Strategy

The Board agreed its new Business Strategy 2026-29 in March 2026 focusing on 'Your Home, Our Community'. The new strategy has three core themes – *Quality Homes, Quality Services and Quality People*, underpinned by priorities of *Equity, Diversity and Inclusion (ED&I)* and *Value for Money (VfM)* which run through each theme.

The launch of the new business strategy also coincided with some significant changes in our Governance, with the launch of our new Housing & Communities Committee (HCC), an expanded Investment & Development Committee and the appointment of Charlie Norman as Chair. The HCC was the clear ask of residents as part of the refresh of our Resident Engagement Strategy, ensuring that we have the voice of residents firmly in our Governance structure, influencing decisions and quality of our services to residents

The following actions are planned to be delivered;



- **Growth in new social homes:** 253 new homes by 2029.
- **A published 5-year programme** of planned works for every home, with 100% stock condition surveys completed within five years, so residents know exactly what's coming and when.
- **Safety first:** 100% of hazards investigated within statutory timescales, alongside a plain-English guide to service charge costs by 2027.



- **Getting it right first time:** 90% first-time-fix on repairs and 90% repairs satisfaction, with fewer complaints escalating. XXX
- **Genuine influence for residents:** 90% satisfaction that we listen and act, plus TPAS accreditation recognising a strong culture of involvement.
- **A top-grade, responsive service:** C1 grade from the Regulator of Social Housing and 98% of contacts resolved first time through a proactive Customer Hub.



- **Strong employment offer:** The "SLH Way" with 95% positive colleague survey scores — engaged colleagues are what make the service promises deliverable.
- **Investing in future talent:** a development plan for every colleague, professional qualifications by 2029, and at least 5 apprentices on the establishment.
- **Giving back locally:** 1,000 colleague volunteering hours by 2029, supported by wellbeing and financial wellbeing commitments.

Delivering our strategy will depend on strong governance, effective partnerships, and a continued focus on improving customer experience, transparency and resident influence.



Our Values

When you see SLH colleagues you will see that we;

- **Do the Right Thing** - For residents, communities and each other. We will stop to consider what is the right thing to do.
- **Show respect and kindness, always** - No matter what the situation or conversation, we
 - always show respect and kindness.
- **Are honest and fair** - Honesty and fairness underpin what we do, we love
 - transparency and welcome discussion and debate. We are
 - always open to change if it's the right thing to do.
- **Make it happen** - We take personal responsibility when we do something and take pride in always doing our best. We are curious and love to learn, embracing innovation.
- **All belong at SLH** - We embrace the power of difference and see it as a real strength.

Let's Make it Happen

Underpinning everything we do at South Lakes Housing is '**Make it Happen**'. The programme has provided all colleagues a set of tools to manage anything that comes their way at work and to communicate with customers and each other in a positive, solution-focused way. They will help to build confidence that we are all making a difference to customers every day.

The Learning Journey is based on a programme from MGI Learning known as the *Mindset, Language & Actions Toolkit*.



Assets & Development Strategy

SLH's sustainability approach is framed through the Assets & Development Strategy as part of delivering safe, warm, decent, affordable and sustainable homes. The strategy links sustainability to stock investment, new development, value for money, resident outcomes and long-term financial planning, rather than treating it as a standalone environmental objective.

SLH's plan is to consolidate the progress already made on EPC C, complete the pathway for remaining lower-rated homes, prepare for MEES (Minimum Energy Efficiency Standards) and Decent Homes 2, build Net Zero into the Long-Term Financial Plan, and use data-led investment decisions to balance sustainability, affordability, safety, resident outcomes and financial capacity.

Road Map

- **EPC C+ improved** from 33% (2020) to 81% (Mar 2026); current profile: 2,745 A–C, 586 D–G, 22 unknown.
- **Near-term target:** achieve EPC C for all homes ahead of 2030 where possible, using stock condition, EPC and investment data.
- **MEES / Decent Homes 2:** future programmes to address decency, safety, energy performance, affordability and resident outcomes together; MEES compliance planned by 2039.
- **Net Zero:** develop a fully costed roadmap to 2050, aligned to the Long-Term Financial Plan and Board decisions on trade-offs and capacity.
- **Investment approach:** use asset data and option appraisals to decide whether to invest, regenerate, repurpose or dispose, including EPC and compliance risk.
- **New homes:** minimum EPC B, with a development ambition of 250+ new homes by 2029, subject to grant and funding.
- **Funding and delivery:** maximise Warm Homes / external grant funding, while treating decarbonisation as a core long-term financial commitment.
- **Assurance:** progress tracked through KPI dashboards, EPC ratings, action plans, Investment & Development Committee oversight and Board reporting.



Our other credentials

PlaceShapers

We are a PlaceShaper, part of a national network of more than 100 place-based housing organisations. We are a collective of collaborators, change-makers and policy-shapers. We are a voice for our members and a voice for our communities because many voices can make a bigger difference than one. Together, we go beyond housing.

Mindful Employer

We use this to help improve workplace mental health and wellbeing through information, advice, training and accreditation.

Disability Confident Employer

This scheme supports employers to make the most of the talents of disabled people.

WISH

A networking community offering encouragement and support for every woman and challenging gender inequality in the workplace.

Make a Stand

By signing up the pledge we are committing to make sure SLH supports residents and members of staff who are affected by domestic abuse.

Homes for Cathy

We are also members of the 'Homes for Cathy' Group which is a national alliance of housing associations across the UK helping to raise awareness of the needs of homeless people.

Better Health at Work

We use this framework to improve health issues within the workplace, being awarded the 'bronze' category.

Cyber Essentials Plus

We use this government backed certification which involves a rigorous independent technical testing to enhance cyber security.

TPAS Accredited Landlord *NEW

Helps landlords develop a strong culture of involvement and drive business improvements with residents.

Living Wage

For organisations to demonstrate their commitment to paying a real Living Wage to drive up standards to tackle in-work poverty.

HouseProud Pledge Pioneer*NEW

The LGBTQ+ Housing Pledge is a scheme to demonstrated commitment to resident quality and support. Pledge Pioneer Status involves; involving LGBTQ+ residents, increasing visibility & staff training



2025-26 in Numbers



3,353

Rented properties – 51% are houses, 33% flats and 14% bungalows.



95%

Of homes in Westmorland & Furness, 3% in Lancaster City Council.



36

£6.2m invested in the new social homes



£10.2m

Investment in existing properties including £1.6m on energy efficiency



21%

Of residents have identified they have a disability.



144

Colleagues employed by SLH



UN Sustainable Development Goals (SDG)

Making a positive contribution to the communities in which we operate is embedded in our Business Strategy, Assets & Development Strategy and Values.

This is further evidenced through our sustainability, social value and resident engagement work including welfare assistance, financial inclusion support and community activities. This work, coupled with building and maintaining good quality homes across tenures, built to modern specifications that support sustainability and the journey to net zero, aligns to several UN Sustainable Development Goals (SDGs)



The Sustainability Reporting Standard for Social Housing (SRS)

The remaining of this report outlines progress being made to comply with the SRS version 2.1. The SRS is divided into 8 ESG themes, which have been aligned with the UN Sustainable Development Goals (SDG's).

There are 44 criteria in total, with an '*enhanced reporting option*' which providers are encouraged to complete. There is also a new Adopter Profile section.

ESG Area	Theme #	Theme Name	Description	UN SDG Goal	
Environmental	T1	Climate	Prevents & mitigates the risk of climate change	13	Climate Action
	T2	Nature	Promotes ecological sustainability	15	Life on Land
	T3	Resource Management	Sustainable management of natural resources and responsible procurement	12	Responsible Consumption & Reduction
Social	T4	Affordability	Provides affordable and secure housing	11	Sustainable Cities and Communities
				10	Reduce Inequality
	T5	Building Safety and Quality	Resident safety and building quality are well managed	11	Sustainable Cities and Communities
	T6	Residents & Community	Listens to and supports residents and local communities	11	
Governance	T7	Structure and Board	High-quality organisational leadership, accountability and oversight	16	Peace, Justice and Strong Institutions
	T8	Employees	Supports employees	8	Decent Work and Economic Growth

Statement of SLH compliance against The Social Housing Reporting Standard

SLH has self-assessed against version 2.1 (spring 2026) of the SRS. The organisation is fully compliant with 38 out of the 44 criteria (86%) . Adopters of the SRS are required to report using a 'comply or explain' approach, describing the steps being taken, and expected date, that they will be able to do so.

There are 6 gaps to 'explain' in this year's assessment with a second publication to follow shortly to include carbon emissions data. Whilst we will aim to incorporate some of these areas within our existing investment & development programmes and major repair component products e.g. water saving devices, we have decided not to commit to an unrealistic timescale for implementing the full criteria such as developing detailed strategies and performance monitoring systems. We recognise that an organisation of our size and capacity will require strategic choices to be made, and we are therefore focusing resources on business priorities such as the EPC investment programme between now and 2029. Once that is completed, we will develop the next phase of our Net Zero road map.

ESG Area	Criteria	Action Plan	Lead Director	Timescale
Environmental - 11 criteria	<i>SLH certifies compliance with all criteria except for the following areas, which are rated as 'partially compliant':</i>			
	C5	Scope 1/2/3 greenhouse gas emissions – we are working with a consultant to produce this information and will be ready by November 2026.	Director of Assets & Development	End Oct 26
	C8	Strategy for managing and reducing use of pollutants		N/A
	C9	Measuring performance on materials sourced from responsible sources		N/A
	C10	Strategy for waste management and measuring % of materials that are recycled/diverted to landfill		N/A
	C11	Strategy for water management and measuring performance		N/A
Social - 13 criteria	<i>SLH certifies compliance with all criteria</i>			
Governance - 22 criteria	<i>SLH certifies compliance with all criteria</i>			



Adopter Profile Information



1. Name of reporting entity	SLH Evidence South Lakes Housing
2. Is the housing provider registered by the national regulator of social housing?	SLH Evidence SLH is a Registered Provider with the Regulator of Social Housing. Registration number 4686.
3. Which Code of Governance does the housing provider follow, if any?	SLH Evidence The Board assesses compliance annually as part of certifying compliance within the annual accounts. The Board last reviewed compliance in September 2026.
4. Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	SLH Evidence SLH Rules states 'non-profit' and nothing is paid or transferred by way of profit to shareholders of the Association Not applicable



Environmental





Theme 1: Climate Change

Criteria 1.

Distribution of EPC ratings of existing homes (those completed before the last financial year).

SLH Evidence

EPC Rating	2025-26	2024-25	2023-24
A	1.10%	0.93%	0.68%
B	22.49%	20.65%	13.18%
C	58.28%	64.68%	56.57%
D	16.19%	11.39%	25.46%
E	0.89%	0.80%	1.01%
F	0.24%	0.34%	0.34%
G	0.15%	0.06%	0.06%
No data	0.66%	1.15%	1.75%
Not applicable	0%	0%	0.95%

N.B. Rented homes only – 81.9% EPC C or above. *decreased following introduction of RdSAP10 methodology

A programme is in place to complete surveys that have expired. 4 homes that were rated C are part of the Passivhaus scheme. We recognise that the EPC assessment tool is not compatible with Passivhaus, which is a higher standard. We anticipate that this will improve once the revised EPC / SAP assessment criteria comes into play. Further information about this has been published by the Passivhaus Trust Guidance (passivhaustrust.org.uk)

Comparisons to past years not applicable as new methodology was brought in 2025/26 (RdSAP10).

Enhanced Reporting Option

Average SAP rating of existing homes (those completed before the last financial year)

SLH Evidence

The average SAP rating is 74.40, compared to 74.27 in 2023-24 and 71.86 in 2023-24.



Theme 1: Climate

Enhanced Reporting Option

Energy use intensity [Kwh/m²/yr] of existing homes (Kwh/m).

SLH Evidence

SLH does not have data collection systems for this measure and currently has no plans to do so.

Criteria 2.

Distribution of EPC ratings of new homes (those completed in the last financial year).

SLH Evidence

EPC Rating	2025-26	2024-25	2023-24
A	23.08%	0%	7%
B	73.07%	92.31%	93%
C	3.85%	7.69%	0%

Enhanced Reporting Option

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

SLH Evidence

The average SAP rating is 86.7 compared to 82.8 in 2024-25 and 85.02 in 2023-24.



Criteria 3.

Does the housing provider have a Net Zero target and strategy?

If so, what is it and when does the housing provider intend to be Net Zero by?

SLH Evidence

Yes. The Business Strategy 2026-2029 includes a commitment to develop a fully costed roadmap to net zero by 2050, supported by the Assets & Development Strategy.

Interim priorities include achieving EPC Band C homes where possible, maximising external funding for decarbonisation, improving energy efficiency, using stock condition and energy data to inform investment decisions, and embedding sustainability into strategic planning and service delivery.

The current strategy is built around:

- Developing a fully costed roadmap to Net Zero by 2050.
- Achieving EPC C across homes as an interim step. The new Business Strategy target is EPC C by 2029 where possible.
- Maximising grant funding for retrofit and decarbonisation works.
- Improving energy efficiency before moving to full decarbonisation measures.
- Using stock condition, asset and energy performance data to determine the most appropriate pathway for different homes.
- Embedding sustainability into strategic planning and service delivery. 3 electric vehicles were brought into the SLH vehicle fleet in August 2026.

Enhanced Reporting Option

Is the housing provider's net zero commitment in line with the Science Based Target (SBT) initiative? [Yes/No]

Does the housing provider have a costed transition plan? [Yes/No]

SLH Evidence

No. This is being evaluated as part of the plan to understand the steps the Association should take and the actions that partners, energy providers and the Government need to take towards longer term Net Zero targets.

Yes – The Board-approved Long-Term Financial Plan demonstrates that SLH remains financially resilient while supporting its long-term sustainability ambitions.

In June 2026 the Board approved the inclusion of Net Zero Carbon investment within the core financial plan, ensuring that decarbonisation costs are considered alongside asset investment, development, compliance and affordability priorities. The Plan maintains compliance with financial covenants and Board-approved Financial Golden Rules and is subject to independent validation, regular stress testing and resilience planning.



Criteria 4.

What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy?

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

SLH Evidence

SLH has made substantial progress on EPC performance over the last few years, although progress has been affected by changes to the national EPC methodology (RdSAP 10) and delivery challenges within the Warm Homes programme.

The Social Housing Decarbonisation Fund (SHDF) programme improved 926 homes between 2023 and 2025.

SLH secured £3.7 million of Warm Homes funding (671 homes) 2025-28/29 and is using this to deliver the next phase of retrofit and energy efficiency improvements.

In August 2026 SLH applied for a further £383k bid to the Supplementary Solar Fund (SSF). The funding is 100% grant funded, with no SLH match funding requirement. This is for solar PV and battery storage for 42 homes.

Enhanced Reporting Option

Number of homes that have been retrofitted in the last financial year[# homes]

Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing provider needs to retrofit to meet its net zero commitments [%]

SLH Evidence

116 homes have been through a PAS2035 retrofit process and have had an increase in their SAP score. This compares to 429 homes in 2024-25 and 367 homes in 2023-24.

The % of homes retrofitted as a % of the total homes (3353) was 3.5% in 2025-26 compared to 13% in 2024-25 and 11.4% in 2023-24.

**Criteria 5.**

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

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

This will be added in November 2026

SLH Evidence

Data has been validated and produced by an independent source (SHIFT) and data shows:

Greenhouse Gas Emissions (tonnes of carbon dioxide equivalent)	2025-26	2024-25
Scope 1 – direct emissions produced by SLH for its operations inc the housing stock	XXX.XX	468.99
Scope 2 - indirect emissions resulting from purchased energy	XX.XX	49.14
Scope 3 – indirect emissions linked to the SLH supply chain	X,XXX.XX	9,608.00
Scope 1, 2 & 3: Total tonnes CO2 equivalent	XX,XXX.XX	10,126.13

Criteria 5.

Scope 1, Scope 2 and Scope 3 Green House Gas emissions **per home**

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

This will be added in November 2026

SLH Evidence

Data has been validated and produced by an independent source (SHIFT) and data shows:

Greenhouse Gas Emissions Per Home (tonnes of carbon dioxide equivalent)	2025-26	2024-25
Scope 1 – direct emissions produced by SLH for its operations inc the housing stock	X.XX	0.15
Scope 2 - indirect emissions resulting from purchased energy	X.XX	0.02
Scope 3 – indirect emissions linked to the SLH supply chain	X.XX	2.98
Scope 1, 2 & 3: Total tonnes CO2 equivalent	X.XX	3.14

Enhanced Reporting Option

Does the housing provider qualify for SECR reporting? [Yes/No]

SECR Intensity Ratio for Total Emissions (Scope 1-3)
[kg CO2e/m²]

SLH Evidence

The UK's Streamlined Energy and Carbon Reporting (SECR) policy requires 'large' organisations to share energy use and carbon emissions information in their annual reports. SLH is not a large organisation under the SECR definitions. The qualifying conditions are met by a company in a year which satisfies two or more of the following requirements;

- Turnover of £36 million or more.
- Balance sheet of £18 million or more.
- Number of employees of 250 or more.

A link to this report is included within the 2025-26 annual report & financial statements.



Theme 2: Nature

Criteria 6

Has the housing provider mapped and assessed the increased flood risks to its homes caused by climate change in the last 2 years?

How is the housing provider mitigating these risks?

SLH Evidence

60 homes flooded in December 2015, all received flood resilience works since the flooding (c£460k).

The Environment Agency's £76M Kendal Flood Management Scheme is due to be completed in 2027 with the sections surrounding SLH properties (41 flats at Edgecombe Court independent living scheme & 120 flats at the Waterside estate) completed in 2025/26.

Flood risk data is mapped on key systems and Power BI, and an investment programme of £60k per annum to target flood resilience and resistance measures using the flood risk data.

There are currently no assets requiring flood mitigation works.

Enhanced Reporting Option

Has the housing provider mapped and assessed any other additional climate risks, such as wildfire or storms, to its homes in the last 2 years?

How is the housing provider mitigating these risks?

SLH Evidence

No.

These do not currently feature within the risk register or building safety plan.



Criteria 7.

Has the housing provider mapped and assessed the increased water stress risks to its homes caused by climate change in the last 2 years?

How is the housing provider mitigating these risks?

SLH Evidence

No.

These do not currently feature within the risk register or building safety plan.

Criteria 8.

Has the housing provider mapped and assessed the increased overheating risks to its homes caused by climate change in the last 2 years?

How is the housing provider mitigating these risks?

SLH Evidence

SLH has over 10,000 trees within its neighbourhoods which naturally creates shade.

Through our environmental improvement works we will continue with planting trees and other natural mitigation around our homes to support the reduction in overheating.

As part of our suite of advice leaflets, we will look at the benefits of developing an advice leaflet for the reduction in overheating in our homes.

New developments also includes tree planting and other ecology considerations as part of Biodiversity Net Gain requirements.



Criteria 9.

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

If yes, please describe with reference to targets in this area.

If no, are you planning on producing one in the next 12 months?

SLH Evidence

Biodiversity Net Gain (BNG) is currently being delivered primarily through its development programme, planning compliance, ecological assessments and habitat management requirements, rather than through a standalone corporate biodiversity strategy. SLH incorporates ecological enhancement measures into its development programme, including native tree and hedgerow planting, wildflower habitats, bat and bird features, species protection measures and long-term habitat management plans. Ecological surveys are commissioned for development sites to identify impacts on protected species and habitats, and planning obligations require delivery and ongoing management of biodiversity enhancements.

Case study: **Nelson Street, Lancaster development scheme** (39 homes), SLH has commissioned:

- A formal Biodiversity Gain Plan.
- Statutory Biodiversity Metric calculations.
- Ecological surveys and assessments.
- A BNG strategy.
- Landscape and ecological management plans.

Repairs & Maintenance projects routinely consider bats, birds and newts/cray fish.

Enhanced Reporting Option

Average Biodiversity Net Gain (BNG) per development, of developments that have gained planning permission in the past year

Does the housing provider have a Biodiversity Net Gain target for new homes? Does this exceed minimum requirements?

SLH Evidence

All new homes will be complying with achieving a minimum of 10% increase in BNG.

10%.

No.

Criteria 10.

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

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

SLH Evidence

No, no plans to develop a strategy but plans to ensure this is considered as part of procurement and supply chain relationship management.



Theme 3: Resource Management

Criteria 11.

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

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

SLH Evidence

No, no plans to develop a strategy but we aim to use responsibly sourced materials at all possible times. We manage this through the companies and procurement frameworks that we use for purchasing these goods.

Case study: **Travis Perkins Managed Stores** contract. The materials contract with Travis Perkins is delivered through a framework agreement containing sustainability and environmental requirements, including consideration of material selection, reduction in non-renewable materials, carbon footprint reduction and support for biodiversity and environmental improvement.

Enhanced Reporting Option

% of materials from responsible sources

SLH Evidence

No data or plans to do so.



Criteria 12.

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

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

SLH Evidence

No, no plans to develop a strategy or targets but SLH seeks to minimise waste and improve environmental performance through its procurement, repairs and development activities. Environmental considerations are incorporated into supplier arrangements, including requirements to consider waste reduction, lower use of non-renewable materials, reduced carbon emissions and improved whole-life environmental performance when selecting products and materials.

During 2026, the organisation introduced new materials supply contracts which include waste management services alongside materials provision, helping to improve operational efficiency and support the management of waste generated through repairs, maintenance and planned investment works. The contracts also reduce travel requirements through improved branch coverage, increased delivery options and improved stock availability, supporting more efficient use of resources.

We also recycle office waste and have waste carrier licenses for our inhouse repairs team operations.

Enhanced Reporting Option

% of materials that are recycled and/or diverted from landfill.

SLH Evidence

No data or plans to do so.

Criteria 13.

Does the housing provider have a strategy for water management?

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

SLH Evidence

No, no plans to develop a strategy but we address through a combination of water-efficient design standards, robust water safety compliance arrangements and targeted flood resilience investment, helping to reduce water consumption, protect residents and improve resilience to the increasing impacts of climate change.

No plans to set targets and measure performance.

Enhanced Reporting Option

Average internal water efficiency of completed homes in past year [litres/person/day]

SLH Evidence

No data or plans to do so.

Consumption of metered mains water on sites and site offices [m3/100m2]

No data or plans to do so.



Criteria 14.

How is sustainability considered when procuring goods and services?

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

SLH Evidence

The SLH Procurement & Contract Management Strategy 2025 includes a commitment to seek sustainability contributions within the quality criteria for assessing tenders based upon a range starting from 5% to the Government target of 20%+. This will be determined on a case-by-case basis as part of the procurement planning process i.e. what is proportionate to the value and purpose of the contract.

This may include but not limited to;

- Tackling climate change and reducing waste (NPPS priority)
- Environmental and conservation management

To maintain ethical, legal, and sustainable procurement, SLH enforces strong governance, ensuring all outsourcing aligns with social, economic, and environmental responsibilities.

Enhanced Reporting Option

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

SLH Evidence

The SLH Procurement & Contract Management Strategy 2025 includes a commitment to seek sustainability contributions within the quality criteria for assessing tenders based upon a range starting from 5% to the Government target of 20%+.

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

Supply chain risks are considered quarterly by the Board as part of its monitoring of the Principal Risk Register. There is a risk register for key suppliers. As mentioned above there is work ongoing to improve performance on sustainability across the SLH supply chain.



Social





Theme 4: Affordability

Criteria 15.

For properties that are subject to the rent regulation regime, report against one or both of the following Affordability Metrics:

- 1) Rent compared to Median private rental sector (PRS) rent across the Local Authority
- 2) Rent compared to Local Housing Allowance (LHA)

SLH Evidence

Ensuring that rents are affordable is one of our key objectives. The Board receives assurance on this annually prior to setting rents. On average, rents are set much lower than the private sector and the local housing allowance (used to determine the maximum amount of housing benefit private tenants can receive in an area).

Comparison	2025-26	2024-25
Private Rented Sector	66.52%	68.80%
Local Housing Allowance	80.20%	77.26%

Criteria 16.

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

- General needs (social rent)
- Intermediate rent
- Affordable rent
- Supported Housing
- Housing for older people
- Low-cost home ownership
- Care homes
- Private Rented Sector
- Private Market Sale
- Other

SLH Evidence

Stock type	Number	Share 2025-26	Share 2024-25
General needs social rent	2696	76.96%	77.57%
Intermediate rent	15	0.43%	0.44%
Affordable rent	252	7.2%	6.30%
Supported Housing	0	0.00%	0.00%
Housing for older people	390	11.13%	11.65%
Low cost home ownership	150	4.28%	4.04%
Care homes	0	0.00%	0.00%
Private rented sector	0	0.00%	0.00%
Private market sale	0	0.00%	0.00%
Other	0	0.00%	0.00%
Total	3503	100.0%	100.0%

**Criteria 17.**

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

- General needs (social rent)
- Intermediate rent
- Affordable rent
- Supported Housing
- Housing for older people
- Low-cost home ownership
- Care homes
- Private Rented Sector
- Private Market Sales
- Other

SLH Evidence

Stock type	Number	Share 2025-26	Share 2024-25
General needs social rent	99	64.29%	0.00%
Intermediate rent	0	0.00%	0.00%
Affordable rent	38	24.68%	46.15%
Supported Housing	0	0.00%	0.00%
Housing for older people	0	0.00%	3.85%
Low cost home ownership	17	11.03%	50%
Care homes	0	0.00%	0.00%
Private rented sector	0	0.00%	0.00%
Private Market sale	0	0.00%	0.00%
Other	0	0.00%	0.00%
Total	154	100.0%	100.0%

Enhanced Reporting Option

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

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

SLH Evidence

There were no disposals in 2025-26. There were 16 sales to tenants under the Right to Buy, compared to 8 Right to Buy sales in 2024-25.

15 homes new general needs homes, 4 new affordable rent & 17 new low-cost home ownership homes acquired in 2025-26 (total 36). This compares to 26 acquisitions in 2024-25.

Merger completed with Lune Valley Rural Housing Association via a Transfer of Engagements on 31st March 2026. This resulted in a gain of 118 homes (84 general needs and 34 affordable rent).

**Criteria 18.**

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

SLH Evidence

SLH's principal response to rising energy costs is the delivery of its Warm Homes retrofit programme and associated solar investment programme. Through energy efficiency upgrades, insulation, ventilation improvements and solar PV installations, the organisation is seeking to improve thermal comfort, reduce fuel poverty and lower residents' energy bills. This is supported by energy advice and referral arrangements, targeted investment in homes below EPC C and a long-term commitment to improving the energy performance of the housing stock.

The Warm Homes measures are specifically intended to make homes more energy efficient and reduce the energy required to heat them;

- Solar photovoltaic (PV) panels.
- Cavity wall insulation.
- Loft insulation.
- External wall insulation.
- Internal wall insulation.
- Ventilation improvements.
- More efficient heating-related upgrades.

SLH's operational guidance includes a dedicated section on Energy, Fuel Poverty and Warm Homes Support. Teams are encouraged to refer residents to organisations including:

- National Energy Action for fuel poverty and heating affordability support.
- Centre for Sustainable Energy for help reducing fuel bills and improving home warmth.
- Citizens Advice Energy Advice for energy debt, supplier issues, grants and tariff advice.
- Local authority warm homes and energy efficiency schemes.

SLH does not currently monitor levels of fuel poverty amongst its customers, although an assessment of affordability, including fuel costs, is undertaken when assessing customers suitability to rent our homes. This data quickly becomes obsolete as customers incomes and fuel prices change over time. The fuel poverty charity, National Energy Action (NEA), accept that fuel poverty is difficult for landlords to measure, with emphasis being placed on maximising SAP ratings and facilitating clients to maximise income which is exactly the focus at SLH.



Theme 5: Building Safety and Quality

Criteria 19.

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

% of homes for which all required gas safety checks have been carried out.

% of homes for which all required fire risk assessments have been carried out.

% of homes for which all required electrical safety checks have been carried out.

% of homes for which all required asbestos management surveys or re-inspections have been carried out.

% of homes for which all required legionella risk assessments have been carried out.

% of homes for which all required communal passenger lift safety checks have been carried out.

SLH Evidence

Building Safety Metric	2025-26	2024-25
Gas safety checks	100%	100%
Fire risk assessments carried out	100%	100%
Electrical safety checks	99.8%	99.9%
Asbestos management checks	100%	100%
Legionella checks	100%	100%
Lift safety checks	100%	100%

NB. Electrical safety checks – 99.8% within 5 years. 7 properties were overdue. 5 were within the legal process. Oldest expired certificate was July 2025.

**Criteria 20.**

What % of homes meet the national housing quality standard?

Of those which fail, what is the housing provider doing to address these failings?

SLH Evidence

99.9% of homes meet the Decent Homes Standard. 3 properties failed the standard at the end of 2025-26 (heating, kitchen layout, roof) and works have been prioritised.

16 residents have refused works. This is regularly reassessed with tenants and works completed if the property becomes empty.

Enhanced Reporting Option

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

SLH Evidence

The annual major repairs investment programme ensures that all homes continue to meet the standard, with a target to ensure 100% decent homes at the end of the financial year. A programme of stock condition surveys may also find properties that require remediation by the end of the year.

Criteria 21.

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

How do you reduce the likelihood of damp and mould hazards occurring?

SLH Evidence

SLH has a Damp & Mould Policy <https://www.southlakeshousing.co.uk/wp-content/uploads/2026/01/Damp-Mould-Policy.pdf> to manage the risk in homes and information on the SLH website <https://www.southlakeshousing.co.uk/damp-and-mould/>

SLH manages damp and mould through a zero-tolerance approach focused on prevention, early identification and addressing root causes. This includes the use of stock condition surveys, repairs data, complaints and customer feedback to identify risk, proactively investigate issues and target investment.

Damp and mould risks are reduced through improvements to ventilation, insulation and wider property investment, alongside resident guidance on moisture control, heating and ventilation.

Cases are prioritised according to severity and resident vulnerability, with trained colleagues undertaking investigations to identify the underlying cause and prevent recurrence. SLH also monitors trends, analyses hotspots and uses lessons learned from complaints and inspections to continuously improve its approach.

Enhanced Reporting Option

Average time to 'make safe' Emergency hazards

SLH Evidence

360 cases were reported by residents under Awaabs Law requirements. 90 out of 102 (88%) emergency hazards were investigated within 24 hours.

Average time to 'make safe' Significant hazards

228 out of 229 (99%) significant hazards were investigated within 10 working days.



Theme 6: Residents & Community

Criteria 22.

What are the results of the housing provider's most recent tenant satisfaction survey?

SLH Evidence

The 2025-26 TSM survey was carried out by external market research partners TLF (The Leadership Factor). No incentives were offered to tenants to complete the survey. From the sample survey, 598 surveys were completed, 549 by telephone and 49 online. Overall satisfaction is 81.0%. Further details are on the SLH website:

<https://www.southlakeshousing.co.uk/view-our-tsm-customer-satisfaction-survey-results/>

How has the housing provider acted on these results?

The Board discussed the results at the June 2026 Board meeting. 10 out of the 12 perception measures improved compared with the previous year's TSM results. The biggest improvement was in satisfaction with repairs, which increased by 4%.

The Board highlighted that complaints handling remained the key area of concern, along with needing to improve performance on completing no-emergency repairs on time which is the biggest drive to improving overall satisfaction.

Criteria 23.

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

SLH Evidence

SLH enables residents to hold management to account through a combination of resident-led scrutiny, representation within the Housing & Communities Committee, independent Tenant Satisfaction Measures, complaints and Ombudsman processes, policy consultation and publication of performance information. Resident feedback is gathered through surveys, complaints, engagement activities, home visits, Customer Hub contacts and the Resident Voice & Influence Panel. Resident scrutiny findings are formally considered by the Housing & Communities Committee and escalated to Board, providing a clear route from resident feedback to management challenge, committee oversight and Board assurance.

Opportunities to get involved is published on the SLH website <https://www.southlakeshousing.co.uk/how-to-get-involved/>

SLH achieved the Tenant Participation Advisory Service (TPAS) accredited landlord certification in summer 2026. This helps landlords develop a strong culture of involvement and drive business improvements with residents.



Criteria 24.

Report ONE OR BOTH of the following quantitative metrics:

- % of Stage 1 and Stage 2 complaints responded to within target timeframes (varies by nation).
- Average time in working days to respond to Stage 1 and Stage 2 complaints.

How have reported complaints resulted in change of practice within the housing provider?

SLH Evidence

In 2025/26, SLH received 91 Stage 1 complaints and 19 Stage 2 complaints. This compares with 74 Stage 1 complaints and 29 Stage 2 complaints in 2024/25.

79% of complaints were upheld, compared with 63% in 2024/25. Partially upheld complaints reduced from 18% to 15%, and not upheld complaints reduced from 19% to 6%.

- 100% of Stage 1 complaints were responded to within Complaint Handling Code timescales;
- 100% of Stage 2 complaints were responded to within Complaint Handling Code timescales.

This performance exceeded internal targets of 96% for Stage 1 and 93% for Stage 2.

The Board approved the Annual Complaints Performance & Service Improvement report in September 2026. The report recommended by the Housing & Communities Committee and Members Responsible for Complaints details several examples of complaints driving service improvement.;

- Complaint learning is formally logged, tracked and reported to Board, Housing & Communities Committee and management groups.
- Complaint themes have directly informed improvement activity, including the Repairs Customer Experience Project.
- Repairs, contractor performance and communication have been identified as the principal drivers of complaints and are now priority improvement areas for Board oversight.
- A new approach to complaint investigation was introduced in 2026/27, whereby managers from different service areas undertake investigations. The report states this is intended to provide greater independence, broader organisational learning and improved customer satisfaction.
- Residents with lived experience of complaints were involved in scrutinising and challenging the Housing Ombudsman Complaint Handling Code self-assessment to ensure policies and procedures reflect the resident experience.
- Learning from complaints has influenced resident scrutiny activity and improvements to repairs, contractor management, communication standards and service delivery processes.



Enhanced Reporting Option

Ombudsman maladministration rate [%]

SLH Evidence

0% in 2025-26 compared to 20% in 2024-25. 2 Housing Ombudsman determinations were received in January 2026. The Ombudsman found reasonable redress in relation to SLH’s response to reports of damp and mould and no maladministration in complaint handling.

Ombudsman severe maladministration rate [%]

0% in 2025-26, the same as in 2024-25



Criteria 25.

In the last 12 months, what additional support have you provided to your tenants?

Please include support across any of the following areas, as well as any other relevant services:

- Employment & training
- Wellbeing & mental health
- Vulnerable tenants

SLH Evidence

During the last 12 months SLH has provided a wide range of support beyond traditional housing management. This has included income maximisation, debt and benefits advice, tenancy sustainment support, safeguarding interventions, mental health and wellbeing referrals, support for vulnerable residents, fuel poverty assistance, community and health-based signposting, and practical help through multi-agency partnerships. The organisation has strengthened its approach through proactive home visits, safeguarding activity, social prescribing initiatives and the introduction of a comprehensive resident support directory to ensure residents can access appropriate support when needed.

Information, support services and signposting to other external services is available to customers on the SLH website and directly through the Housing Team. the Resident Support Fund provided £15,000 in 2025/26 for energy, food, white goods and food banks, alongside tools like RentSense, Citizens Advice referrals and new discount support through Housing Perks.

Additionally, an assessment prior to allocation of new tenancies is completed to review, support and signpost new tenants to areas that they may be able to improve and possibly make savings. The aim of these assessments is to allow the Income Team to understand the circumstances of our incoming tenants and ensure that customers can both pay rent and be able to sustain their tenancy and associated costs.

Our Independent Living schemes offer specialist support to help older and vulnerable people to live independently for longer, do more of the things they love and to feel safe and connected.

SLH has worked with partners to increase access to learning, skills and employment opportunities. Discussions and partnership development have been taking place with Auxicia, alongside other specialist learning and development providers, as part of wider work around skills, qualifications and development pathways. Through contractor and supply-chain commitments, training and apprenticeship opportunities have been provided in partnership with Kendal College. Procurement and contractor commitments include apprenticeships, work placements, mentoring and vocational training linked to local employment opportunities.

SLH operates a formal **Supporting Customers Policy** which is designed to identify and support residents who may be vulnerable or require reasonable adjustments. Vulnerabilities can be identified through housing applications, home visits, contact with staff, changes in circumstances, information from family members or support agencies, and ongoing tenancy management. Colleagues are required to record vulnerabilities and work with residents to agree appropriate adjustments and support arrangements.



Enhanced Reporting Option

Social Value calculations (including monetisations) of all resident support services and placemaking activities [£]

SLH Evidence

Social Value provided through supporting tenants with additional Benefit claims, Hardship Fund and external referrals equates to **£162,378.21**

Criteria 26.

In the last 12 months, what interventions has the housing provider made or enabled to foster stronger communities and places, considering both:

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

SLH Evidence

The following community initiatives have been undertaken;

- Grounds maintenance re-procured with residents. The new contract went live in April 2025, with residents involved in writing the specification, shaping consultation and selecting contractors — and its effectiveness is reviewed at quarterly estate inspections.
- Quarterly estate inspections and walkabouts run jointly with residents, the Police and local councillors, advertised locally and on social media, with outcomes published back. Estate walkabouts also underpin the Neighbourhood Plans where SLH has concentrations of homes.
- Targeted security works in shared settings — fencing installed to define private boundaries and improve residents' sense of safety in a live safeguarding case.
- Community Improvement Fund — 17 local projects have benefited from the new Community Improvement Fund applications including a communal garden and cycle store.
- Partnership presence — membership of the Westmorland & Furness Community Safety Partnership and community cohesion group, an ASB and Crime web page with a reporting toolkit, and a Good Neighbourhood Management Policy promoting relations between neighbours.
- Engagement at scale — 15,211 invitations to in-person workshops, scrutiny sessions and digital consultations, with 743 residents taking part, plus a Repairs Group meeting six times a year.
- Proactive outreach — the resident census used digital, telephone and face-to-face contact, and a 2025 festive campaign reached 85 "silent customers", surfacing 11 repairs and 3 damp and mould cases.

**Criteria 27.**

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

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

SLH Evidence

SLH seeks to deliver Social Value through its procurement practices as we believe that this is essential to the local communities that we serve and operate within. Social Value is incorporated into all procurements.

The Board approved SLH Procurement & Contract Management Strategy in March 2025 which complies with the Procurement Act 2023. Social value is included with procedures and captured within a social value register.

Examples include;

- Creating resilient businesses and opportunities for quality employment and skills developed (National Procurement Policy Statement (NPPS) priority)
- Improving innovation, supply chain resilience and security of supply (NPPS priority)
- Tackling climate change and reducing waste (NPPS priority)
- Community development, health and wellbeing
- Environmental and conservation management

Enhanced Reporting Option

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

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

SLH Evidence

Social value is incorporated into the Quality questions within tender specifications, based upon a range starting from 5% to 20% for larger tenders. SLH is developing measures for capturing and reporting social value rather than reporting an established annual total.

Social value examples from 2025-26 include £2,100 in donations for the 12 days of Christmas initiative to support vulnerable residents (MK Conversions, Ashley & McDonough, Rothwells, Story Homes and Holden Building Services).

Other examples include contractors contributing time and resources to community initiatives:

- Community roadshows delivered alongside residents and communities.
- Community clean-up events.
- Afternoon tea events for sheltered housing residents.
- Planting and environmental improvement projects, including wildflower meadows.



Governance





Theme 7: Structure and Board

Criteria 28.

What is the most recent regulatory grading/status?

SLH Evidence

Governance G1, Financial Viability V2 (November 2024, following the annual stability check). The most recent report is here Current regulatory judgement: [South Lakes Housing \(4686\) - Regulatory Judgement: 17 December 2025 - GOV.UK](#)

Criteria 29.

Explain how the housing provider's board manages ESG risks.

SLH Evidence

In SLH Business Strategy 2020-26, the Board made a commitment to demonstrate performance via ESG reporting. ESG considerations are embedded within the new strategy, risk register and internal audit plan e.g. EPC C and MEES targets, commitment to net zero and stock condition validation.

Are ESG risks incorporated into the housing provider's risk register?

The risk register includes a risk universe for 'environmental sustainability', 'governance', 'people and culture', 'health and safety' and 'reputation, trust and customer'.

Enhanced Reporting Option

Is the housing provider required to report against TCFD? No

SLH Evidence

No, SLH is not a premium listed company and has less than 500 employees and less than £500M in turnover.

If yes, is the housing provider doing so?

Criteria 30.

Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action?

SLH Evidence

No – however there was a HSE investigation into an asbestos issue which resulted in a Notice of Contraventions of health & safety laws – the Board has overseen an improvement plan and root cause analysis relating to procurement of licensed asbestos removal contractors, contractor assurance and CDM compliance.

The Audit & Risk Committee reviews compliance at quarterly meetings. This includes data protection, bribery, anti-money laundering, fraud, health & safety data etc. The Board also receives an annual report on health & safety.



Criteria 31.

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

SLH Evidence

SLH incorporates diverse perspectives into governance through resident scrutiny, consultation, surveys, complaints feedback, community engagement and formal resident representation through the Housing & Communities Committee.

Equity, Diversity & Inclusion is a strategic priority, supported by Board diversity objectives, succession planning, inclusive recruitment practices and improved customer profiling to ensure decision-making reflects the communities served.

Criteria 32.

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

How do they do this?

SLH Evidence

SLH incorporates EDI into the recruitment and selection of Board members and senior leaders through its EDI Policy, Recruitment and Selection Policy, Board Succession arrangements and Statement of Preferred Board Composition. The organisation sets diversity objectives for Board composition, actively seeks to attract diverse candidates, monitors diversity data, values lived experience and diversity of thought, and requires recruitment exercises to consider inclusion and representation alongside skills and experience. The Board will seek to reflect the communities it serves within its composition in terms of ethnicity and has a target of 10% ethnic minority representation which is being achieved. It also seeks to have a representative gender balance and has a target of 50:50. If the balance of gender falls outside of 60:40, then the Board will consider remedial action to move towards the desired target.

Metric	Board Demographics	Senior Team Demographics	Census Cumbria
	2025-26	2025-26	2021
% residents	0%	0%	13% social housing tenants
% women	27%	40%	51%
% BAME	9%	0%	2.4%
% with a disability	9%	40%	19.3%
Average age (years)	56	55	45



Criteria 33.

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

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

SLH Evidence

Board turnover in the last 2 years - 7 / 12 (58%). 7 left and 7 were appointed. SLH Rules & adopted NHF Code of Governance 2020 means that members usually retire after 6 years which reflects on the board turnover rate. Senior Management refers to C-Suite members of the SLT. Turnover in the last 2 years - 2 / 4 (0%). The Executive Team was last reorganised in 2026 moving from 5 to 4 members.

Overall - 9 / 16 = 56%

Criteria 34.

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

SLH Evidence

There were 3 members of the Committee with relevant financial experience during the year (now 2). The includes two qualified chartered accountants (one with housing sector experience but the member has since resigned to become the CFO), and an experienced former relationship manager for Barclays specialising in supporting social housing providers.

The recruitment plan for 2026/27 includes recruiting to accountancy skills.

Criteria 35.

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

SLH Evidence

100%

Criteria 36.

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

SLH Evidence

Forvis Mazars undertook their first audit in 2024-25 following an open tender process. For the previous 12 years, the auditors were Beever & Struthers.



Criteria 37.

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

SLH Evidence

External consultants DTP conducted an independent review of governance and board effectiveness, concluding that governance at SLH is effective with robust supporting processes for sound oversight and assurance. This was reported to the Board in June 2025. The 7 recommendations have been included within the Governance Improvement Plan and have all been actioned; with the key areas being

1. Undertake a detailed review of skills and competency within the current non-executive membership
2. Review the approach to non-executive training to provide for a mixed approach to the timing and format of briefing sessions.
3. Provide the Chief Executives report and a summary report from each Board meeting to independent committee members.
4. Adopt a fit and proper person's form. Review the forward planner for board meetings and committee meetings. Ensure the process for board recruitment, matters arising for board and terms of reference are included within the Governance Framework. Review the content of the non-executive remuneration section in the Governance Framework.
5. Members to ensure (via the Chair) that the outcomes of debate and resulting actions are clearly stated and recorded in the action tracker from Board and Committee meetings.
6. Separate the asset related health and safety report from the overarching operational performance report
7. Review the terms of reference and composition of the Resident Forum to ensure clarity on purpose, composition, delegations and the associated work plan.

Criteria 38.

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

SLH Evidence

Conflicts of interest are declared at the start of all Board meetings. There is a Board Member declarations register setting out any relationships and potential conflicts. The Board is asked to update this on an annual basis, and to declare any new conflicts prior to entering into a transaction/relationship/ partnership. Declarations are also listed on the SLH website.

Any member with a close contact leaves the Board meeting during any relevant discussion/decision. If a conflict cannot be managed, then Board members will be asked to stand down. There is a comprehensive policy framework in place and includes; Anti-Fraud, Bribery & Corruption Policy, Whistleblowing Policy, Probity Policy, Procurement & Contract Management Strategy, Gifts & Hospitality Policy and Code of Conduct. Compliance reporting is overseen by the Audit & Risk Committee.



Theme 8: Employees

Criteria 39.

Does the housing provider pay the Real Living Wage?

SLH Evidence

Yes. SLH is registered on the Living Wage.org website.

Criteria 40.

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

Gender Pay Gap		
2025-26	2024-25	2023-24
2.9%	3.23%	-2.24%

We have continued to make positive progress in reducing our gender pay gap, with the mean pay gap decreasing from 3.23% to 2.9%.

Criteria 41.

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

CEO Median Worker Pay Ratio		
2025-26	2024-25	2023-24
4.1	4.3	3.7

Alongside a reduction in the mean gender pay gap from 3.23% to 2.9%, the CEO-to-median employee pay ratio reduced from 4.3:1 to 4.1:1, reflecting our commitment to fair, equitable and sustainable reward practices across the organisation.

Criteria 42.

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

SLH Evidence

SLH promotes EDI through a Board-approved EDI Policy and Action Plan, independent external review, formal governance oversight and inclusive employment practices. The organisation monitors progress through annual Board reporting, workforce surveys and equality impact assessments. Initiatives include inclusive recruitment, colleague awareness training, support for authenticity at work, accessibility improvements, engagement with organisations such as the Housing Diversity Network and Women in Social Housing, and participation in Disability Confident and Mindful Employer schemes. All colleagues have regular awareness training, and we mark annual days and key festivals e.g. Kendal Pride. SLH are a Living Wage, Disability Confident & Mindful Employer, HouseProud Pledge member and members of Housing Diversity Network & Women in Social Housing.



Criteria 43.

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

SLH Evidence

SLH promotes colleague health, wellbeing and inclusion through a range of measures designed to support both physical and mental health. Employees have access to flexible and agile working arrangements, reasonable workplace adjustments, accessibility features within the office environment, occupational health services and health passports where required. The organisation provides Mental Health First Aiders, signposts colleagues to external wellbeing resources such as Hub of Hope, and offers access to health and wellbeing support through occupational health providers and health programmes. Regular colleague feedback is gathered through one-to-one meetings and annual surveys, while training and awareness programmes help foster an inclusive culture where all colleagues feel respected, supported and able to thrive.

Sickness benefits have been enhanced for new starters.

All colleagues also undertake mandatory mental health awareness training.

Criteria 44.

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

What impact has this had on staff and the wider organisation?

SLH Evidence

Over the past 12 months, several of our colleagues have either completed or are currently working towards qualifications that will aid in their professional development, these qualifications include:

- Chartered Institute of Housing (CIH)
- HNC Construction Management – Construction Site Supervisor
- Chartered Surveyor degree level 6 (3 colleagues)
- Level 3 Data Technician
- IOSH Managing Safely (3 colleagues)
- First Aid at work requalification (1 colleague)
- Gas Safe
- RidgeGear PPE Inspection (1 colleague)
- Tetra Leaning Ladder & Pitched Roof Instructor (2 colleagues)
- Asbestos Awareness
- Duty to Manage Asbestos
- Complaint Handling workshop (2 colleagues)
- Building Safety Act
- Level 3 Plumbing qualification
- Dealing with Conflict & Aggression - Breakaway training
- Level 3 Principles of Safeguarding
- CDM

Additionally, we have five apprentices currently working towards their individual trade qualifications (x4) IT qualifications (x1).

A Competency & Conduct Policy has been approved by Board and this includes a plan to achieve the new housing qualification requirements arising from the Competence and Conduct Standard.



Enhanced Reporting Option

What % of employees have received qualification that are relevant for their professional development, within the last year?

- Split result by demographic.

SLH Evidence

58% of colleagues have completed a relevant qualification that will aid in their professional development. As listed above.

Of 86 colleagues trained:

EDI Metrics			
Gender	41% female		59% male
Ethnicity	92% White British	4% Asian British	4% Other Ethnicity
Disability	17%		
Age range	19 -70		

Demographic data from the last Census (2021) for Cumbria (ONS & Cumbria Observatory data):

- 51% Female, 49% Male.
- 97.7% White, 1.4% Other Ethnicity, and 1% Asian.
- 19.3% Disabled.

You can contact Customer Services at
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