

Golden Lane Housing Ltd Environmental, Social and Governance Report 2025 - 2026



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Welcome, a message from our Chief Executive

At Golden Lane Housing, we believe everyone deserves a home where they feel safe, valued and able to live the life they choose.

For people with a learning disability and autistic people, the right home is about far more than bricks and mortar. It provides independence, stability, dignity and the opportunity to be part of a community. Every decision we make is driven by that purpose and it shapes our understanding of sustainability.

This, our third Environmental, Social and Governance (ESG) Report, has been prepared against the latest Sustainability Reporting Standards (SRS) for Social Housing version 2.1. It reflects our progress made during 2025-26, and continued commitment to responsible business, transparency and continuous improvement.

While the reporting framework has evolved, our purpose remains constant, enabling people with a learning disability and autistic people to live independently in safe, high-quality homes.

As a national, specialist, supported housing provider, we work with a wide range of partners from local authorities, support providers to landlords and developers to deliver housing that meets individual needs. Alongside investment in the homes we own, these partnerships enable us to improve the quality, safety and sustainability of our wider housing portfolio and respond to housing need across England, Wales and Northern Ireland.

During the year, we strengthened our sustainability approach by expanding our retrofit activity and establishing our first organisational greenhouse gas emissions baseline. We also continued to embed sustainability into business planning, procurement and organisational decision-making, ensuring environmental responsibility sits alongside strong governance, financial resilience and excellent services.



Golden Lane Housing Chief Executive, John Verge

Our greatest contribution to sustainability however remains the difference we make to people's lives.

Every day our colleagues support thousands of tenants to live safely and happily, and it is this outcome that matters most and remains central to our definition of sustainability.

Sustainability is a journey of continuous improvement and we remain committed to learning, collaborating and delivering the positive outcomes for the people and communities we serve.

John Verge,
Chief Executive

About us

Golden Lane Housing is a specialist housing association providing supported housing for people with a learning disability and autistic people across England, Wales and Northern Ireland.

Today we provide homes to over 3,000 tenants, working with support providers, commissioners, local authorities and other partners. We work to ensure people have access to housing that meets their individual needs and supports long-term independence.

Our national operating model makes us different from many housing associations. We operate across hundreds of communities throughout England, Wales and Northern Ireland. This allows us to respond flexibly to housing need wherever it exists whilst working collaboratively with local expert partners to deliver positive outcomes for tenants.

For Golden Lane Housing, creating sustainable homes means creating opportunities for people to live well today and for generations to come.



We provide over 3,000 homes across England, Wales and Northern Ireland.

G1

Governance rating
from The Regulator
of Social Housing
2026

V1

Financial Viability rating
from The Regulator of
Social Housing
2026

C1

Consumer Standards
rating from The
Regulator of Social
Housing
2026

3,000+

total number of homes
for people with a
learning disability and
autistic people

Sustainability at Golden Lane Housing

For Golden Lane Housing, sustainability is about creating lasting value.

Environmental responsibility is an important part of that commitment but sustainability also means maintaining safe, high-quality homes, supporting independence, investing in our people, operating with strong governance and ensuring our organisation remains financially resilient for the future. These priorities are closely connected.

Warmer, more energy efficient homes improve comfort and reduce environmental impact. Safe, well-maintained homes enable people to live independently with confidence. Strong governance ensures we make responsible decisions and investment helps us deliver excellent services. Together they create positive outcomes for tenants while strengthening the long-term resilience of our organisation.

During 2025-2026 we continued to embed sustainability into strategic planning and operational decision making. We also strengthened our environmental performance through continued investment in retrofit programmes, expanding energy efficiency improvements across our housing portfolio and established our first organisational greenhouse gas emissions baseline, creating a robust foundation for future reporting and progress towards our ambitions of achieving net zero by 2050.

Above all, our approach recognises that the greatest measure of our sustainability is the impact we have on people's lives.

Every successful tenancy represents someone living with greater independence, dignity and security. Every improvement we make to a home, every safeguarding intervention, every colleague we develop, and every partnership we strengthen contributes towards achieving our purpose.

This is what sustainability means at Golden Lane Housing.



Makers Close, new supported living homes in Norfolk

About this report

This report covers the period 1 April 2025 to 31 March 2026 and has been prepared with reference to the Sustainability Reporting Standards for Social Housing Version 2.1, the sector framework for reporting environmental, social and governance performance.

The updated Standard provides a structured way for housing providers to report consistently on issues including climate, nature, resource management, affordability, building safety, tenants and communities, governance and colleagues.

Our report combines quantitative performance data with narrative and examples of activity during the year. This allows us to report against the Standard while explaining how sustainability considerations relate to our purpose, our specialist housing model, and the people we serve.

Where the Standard relates to areas influenced by our operating model, we have sought to provide context rather than make comparisons that do not reflect the nature of our organisation. In particular, our national footprint, characterised by a dispersed housing portfolio and partnership-based approach, means that our opportunities to influence environmental and community outcomes can differ from those of place-based housing providers.

The report has been informed by our Sustainability Strategy, Asset Management Strategy 2026-2029, Annual Report and Financial Statements, tenant feedback, operational performance information and information provided by colleagues across Golden Lane Housing.

We have sought to present both progress and areas where our approach is still developing. We believe transparent reporting should provide a balanced picture of performance, recognising achievements, explaining changes in performance and being clear about where further work is required.

Through each of the 8 themes of the SRS, the report explains how sustainability considerations are becoming increasingly connected to the way Golden Lane Housing manages homes, supports tenants, develops its people and governs the organisation.

The 8 themes are:

ENVIRONMENTAL



Theme 1 Climate change



Theme 2 Nature



Theme 3 Resource management

SOCIAL



Theme 4 Affordability



Theme 5 Building safety and quality



Theme 6 Residents and community

GOVERNANCE



Theme 7 Structure and Board



Theme 8 Colleagues

Our ESG highlights 2025 - 2026



G1

Governance rating
from The Regulator
of Social Housing



V1

Financial Viability
rating from The
Regulator of Social
Housing



C1

Consumer Standards
rating from The
Regulator of Social
Housing



84.8%

satisfaction that
tenants' homes
are safe



Golden Lane
Housing pays

Real Living
Wage



3,000+

number of homes for
people with a learning
disability and autistic
people



577

tenant involvement
activities delivered



224

new homes
completed



100%

of homes meet the
national housing
quality standard



80.1%

overall
satisfaction of
tenants with the
service



83.0%

satisfaction that
tenants are treated
fairly and with
respect



204

homes had retrofit
works bringing them up
to a minimum EPC
rating C

*TSM figures: responses based on tenants living in England, Wales and Northern Ireland
April 2025-March 2026

Environmental

Themes 1-3



Theme 1 Climate

Climate change is one of the defining challenges facing the housing sector. Rising temperatures, more frequent extreme weather events and increasing energy costs, all have implications for the homes we provide and most importantly for the people who live in them.

Our approach is focused on improving the energy performance of our homes, reducing carbon emissions where we can influence them and building a stronger evidence base to inform future investment decisions.

Our long-term ambition, set out through our sustainability and asset management approach, is for all homes to achieve a minimum EPC Band C by 2030, with an average EPC Band B (SAP 76) by 2045, supporting our ambition to achieve net zero carbon by 2050.

During 2025–26, we made progress in several areas. We continued to deliver energy efficiency improvements through dedicated retrofit programmes and considered energy performance as part of planned investment and the acquisition of new homes.

We also established our first organisational greenhouse gas emissions baseline, providing a more consistent starting point from which to understand and monitor our carbon footprint.

Improving the energy performance of our homes

C1 Distribution of EPC ratings of existing homes (those completed before the last financial year).

Table 1 shows the proportion of our existing homes with an EPC rating of A to C increased during the year, while the proportion rated D or below reduced. At the same time, the proportion of homes rated EPC D reduced to 24.8%, while homes rated E or worse reduced to 5.6%.

The reduction in homes without an EPC also reflects improvements in the quality and completeness of our asset information.

Table 1, Distribution of EPC ratings of existing homes (those completed in the last financial year).

EPC RATING	%	% change from previous year
A	0.59	136
B	19	12.7
C	49.5	11.5
D	24.8	-17.6
E or worse	5.6	-21
Awaiting new EPC	0.51	-61.1
TOTAL	100	

These changes demonstrate positive progress in the energy performance of our existing homes. They also provide a stronger evidence base for targeting future investment where it can have the greatest benefit for tenants and the sustainability of our housing stock. This reflects the combined effect of retrofit activity, energy efficiency improvements and better understanding of the energy performance of our homes.

Energy performance of new homes.

C2 Distribution of EPC ratings of new homes (those completed in the last financial year).

Table 2: Distribution of EPC ratings of new homes (those completed in the last financial year).

EPC RATING	%	% change from previous year
A	3.3	57.1
B	35	0.29
C	60	68.5
D	0.85	-96.7
E or worse	0	0
Awaiting new EPC	0.85	-39.3
TOTAL	100	

Table 2 provides an overview of the EPC ratings of homes acquired or developed during 2025–26. The EPC profile of these homes is stronger than that of our existing stock, reflecting the high standards and specifications we apply when acquiring or developing new homes.

Theme 1 Climate

C3 Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?

Our Sustainability Strategy (2024-2029) sets out how we will reach Target Net Zero by 2050.

C4 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?

Key highlights achieved in the last 12 months towards our Net Zero targets and strategy.

69.1%
of existing
homes rated
EPC A–C

2030
all properties to
achieve EPC C and
above by 2030

98%
of new homes
rated EPC A–C

200+
homes improved
through retrofit
programmes

1st
organisational
greenhouse gas
emissions baseline
established

2050
long-term net
zero carbon
ambition



During 2025–26, we continued to progress retrofit activity through the Warm Homes: Social Housing Fund.

Our retrofit approach is informed by the condition and characteristics of individual properties. Where improvements are appropriate, we consider measures such as insulation and other fabric improvements alongside heating and energy efficiency measures.

Our approach is not simply about installing individual measures. Understanding the condition of a property and taking a fabric-first approach where appropriate helps us make better investment decisions, and avoid treating energy performance in isolation from the wider condition and sustainability of the home.

As part of our commitment to improving the energy efficiency and sustainability of our homes, we partnered with LivGreen through the Social Housing Decarbonisation Fund (SHDF) Wave 2.1 programme to deliver retrofit improvements across 54 homes across the south west of England.

The programme combined LivGreen's technical expertise with our specialist understanding of the needs of people with a learning disability and autistic people. This was particularly important given the diversity of the homes involved, including different property types, heating systems and occupancy arrangements.

We took a person-centred approach to delivering the works, recognising that changes to someone's home can be significant and for some tenants, can cause anxiety or disruption to established routines. Works were planned around individual circumstances, including support arrangements and daily routines, with tenants, families, carers and support providers kept informed throughout.

Property-specific information packs were developed jointly by ourselves and LivGreen, providing clear and consistent information about the works, what tenants could expect and who they could contact with questions. These complemented joint liaison visits with tenants and their support.

These improvements are helping to create warmer, more energy-efficient homes, while supporting our longer-term ambitions to reduce carbon emissions and improve the resilience of our homes as energy costs continue to change. Importantly, the benefits of the programme extend beyond the physical improvements to our properties.

THE PROGRAMME DELIVERED:

- 42 solar PV installations
- 43 loft insulation upgrades
- 8 air source heat pumps
- 5 high heat retention storage heaters
- 3 internal wall insulation upgrades
- Associated remedial works and decoration

Tenants reported feeling informed and supported throughout the works, with one tenant describing their home following completion as "much warmer and more comfortable" and saying they would "100% recommend the works" to other tenants.

The partnership also provided valuable learning about how retrofit can be delivered effectively in supported housing. By combining technical expertise with our knowledge of tenants and their support networks, we were able to deliver a complex, multi-region programme while maintaining a strong focus on communication, accessibility and tenant experience.

The strength of this approach was recognised when Golden Lane Housing and LivGreen won the Collaboration of the Year award at the Unlock Net Zero Awards, recognising the partnership's approach to delivering retrofit that combines environmental improvements with positive outcomes for tenants.

This project demonstrates how collaboration can help us improve the quality and sustainability of our homes, while ensuring that the people who live in them remain at the heart of our approach.

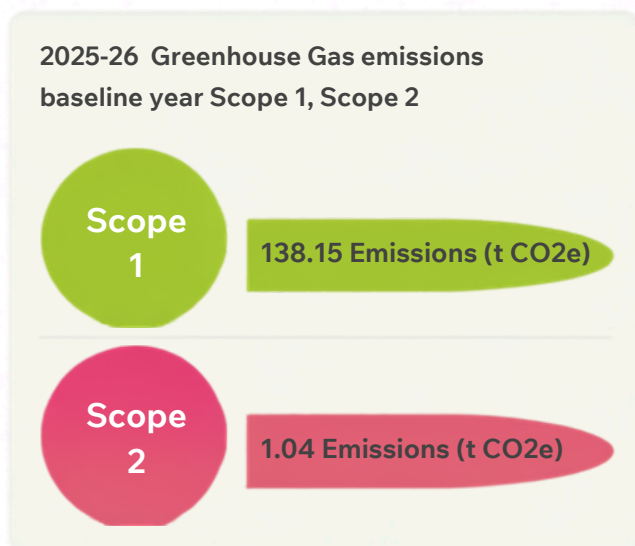


Theme 1 Climate

- C5** Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions
- Total emissions per home
- If unable to report emissions data, please state when the housing provider is expected to be able to do so.

Building a stronger evidence base

Golden Lane Housing does not qualify for Streamlined Energy and Carbon Reporting (SECR). However, a key development during 2025-26 was the establishment of our first baseline year for Scope 1 and Scope 2 emissions.



The baseline is an important step in improving our understanding of the environmental impact associated with our organisation and the activities we undertake. It provides a baseline against which future performance can be understood and enables us to identify where better data is required.

We recognise that carbon reduction in housing is influenced by factors beyond the fabric of the building itself. The way homes are heated and used, the energy available to tenants and the characteristics of the local energy system can all affect emissions and energy costs.

Our role is therefore to focus on the areas where we can make a practical difference through investment, asset management, procurement and partnership.

- C6** Has the housing provider mapped and assessed the increased flood risks to its homes caused by climate change in the last 2 years?

How is the housing provider mitigating these risks?

No - we are currently looking at possible solutions to mitigate these risks.

We continue to collect data through risk assessments and property health checks to evaluate climate-related risks within our stock.

- C** 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?

No - we are currently looking at possible solutions to mitigate these risks.

We continue to collect data through risk assessments and property health checks to evaluate climate-related risks within our stock.

- C8** Has the housing provider mapped and assessed the increased overheating risks to its homes caused by climate change in the last 2 years?

How is the housing provider mitigating these risks?

No - however homes are assessed on an individual basis as part of our retrofit programme, if they have internal / external wall insulation installed.

Theme 2 Nature

Wherever possible we make open spaces around our tenants' homes healthy and sustainable places that enhance the natural environment.

C9 Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

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

If no, is the housing provider planning on producing one in the next 12 months?

Through our Sustainability Strategy, by 2030 we aim to establish biodiverse habitats and actively engage tenants in understanding the benefits of these initiatives.



Building on the work highlighted in our 2024-2025 ESG report we have continued to support improvements to gardens and outdoor spaces, creating pleasant, accessible environments that contribute to tenants' wellbeing and enjoyment of their homes.



At schemes such as Makers Close, Norfolk this includes creating attractive, outdoor spaces that can be enjoyed by tenants and contribute to the character and quality of the scheme. The CGI above illustrates how these considerations can be incorporated from the outset, alongside the needs of the people who will live there.

C10 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?

Golden Lane Housing is currently in the process of developing a comprehensive strategy to manage and reduce the use of pollutants, with a target for completion by 2030.

We are undertaking an audit of all pollutants used within our services and will develop an action plan to replace these with the Best Practical Environmental Option (BPEO) where necessary.

All planned works are delivered to agreed specifications and the use of materials that support the reduction of pollutants.

Theme 3 Resource management

Sustainable resource management is about more than reducing waste. For Golden Lane Housing, it means making thoughtful, long-term decisions about our homes, materials, repairs and investment so that we use resources responsibly while maintaining safe, suitable and high-quality homes for tenants.

C11 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?

Our new Asset Management Strategy 2026–2029 strengthens this approach. It brings together stock condition, lifecycle planning, planned investment, repairs, compliance, sustainability and tenant experience, providing a framework for making informed decisions about where investment will have the greatest benefit. The strategy is supported by improved stock data and a move towards more proactive, planned maintenance.

Investing for the long term

We recognise that maintaining and improving existing homes is an important part of using resources well. Our approach considers the condition and expected lifecycle of key components when determining investment priorities, helping us target works appropriately and reduce avoidable, reactive repairs.

The Asset Management Strategy sets out a more data-led approach to investment, supported by stock condition information, Property Health Checks and lifecycle planning. It also establishes a framework for considering the long-term value, suitability and sustainability of homes when making investment decisions.

During 2025–26, this approach was supported by investment in maintaining homes and undertaking planned works, alongside improvements in our understanding and management of stock condition.

The strategy also recognises the importance of balancing investment priorities with affordability, value for money and the needs of tenants.

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

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

Our approach is developing alongside our wider sustainability and asset management work. Procurement and planned works increasingly consider environmental impact, responsible sourcing, waste reduction and the whole-life value of materials. This builds on the approach reported in our 2024–25 ESG Report, where environmental considerations were already being incorporated into supplier selection and contract evaluation, including carbon footprint, waste reduction, responsible materials and energy efficiency.

Our Asset Management Strategy also supports a more structured approach to planned investment and lifecycle management. By understanding the condition and expected lifespan of building components, we can make better-informed decisions about repair, replacement and investment rather than relying on reactive intervention.

We recognise that there is further work to do to develop our approach to measuring and reporting construction and maintenance waste and the use of responsibly sourced materials across the portfolio.

Theme 3 Resource management

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

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

Water management is an important part of maintaining safe and healthy homes. Our approach is currently centred on water hygiene and Legionella risk management, supported by statutory testing and risk assessment arrangements.

Our focus is on maintaining compliance and managing risks associated with water systems within our homes.

C14 How is sustainability considered when procuring goods and services?

What measures are in place to monitor the sustainability of the housing provider's supply chain when procuring goods and services?

Sustainable procurement

Golden Lane Housing considers environmental and ethical factors within its procurement activity and supplier relationships. Our approach recognises that the goods and services we procure can influence the environmental impact of our homes and operations, as well as the wider social value created through our supply chain.

Environmental considerations are incorporated into relevant supplier selection and contract decisions, including consideration of carbon emissions, waste reduction, responsible sourcing of materials and energy efficiency where these are appropriate to the goods or services being procured.

We also seek to work collaboratively with suppliers and contractors to identify opportunities to reduce environmental impacts through the way services are delivered.

This includes considering lower-carbon materials and approaches, environmentally responsible maintenance solutions and opportunities to reduce waste and improve resource efficiency.

Our procurement approach therefore supports our wider sustainability objectives while recognising the scale and nature of Golden Lane Housing as a specialist supported housing provider. We aim to work with suppliers who understand our values and can contribute positively to the quality, sustainability and social value of the services we provide.

Resource management at a glance

- £7.5m invested in maintaining and improving homes during 2025–26
- £15m annual external procurement spend
- Asset Management Strategy 2026–29 adopted

Social

Themes 4-6



Theme 4 Affordability

Our homes are specialist supported housing designed around the individual needs of people with a learning disability and autistic people.

Properties may require adaptations, enhanced specifications or particular features to enable a tenant to live safely and independently. The cost of providing and maintaining a suitable home therefore reflects the requirements of the individual property and the person who lives there.

- C15** For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:
- 1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority or 2) Rent compared to the relevant Local Housing Allowance (LHA).

As a provider of Specialised Supported Housing, our supported housing rents are exempt from the Rent Standard. This means that the standard rent comparisons used for general needs social housing are not directly applicable to our housing model.

Our approach to affordability is therefore focused on providing suitable, good-quality homes while managing the costs of providing those homes responsibly.

- C16** Share, and number, of existing homes (owned and/or 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 or other.

The table below provides an overview of existing homes:

HOUSING TYPE	Number of units	Percentage %
Supported housing	3,211	97.96
Care homes	65	1.98
Private rented	2	0.06
TOTAL	3,278	100

- C17** Share, and number, of new homes (owned and/or 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 or other.

HOUSING TYPE	Number of units	Percentage %
Supported housing	224	100
Care homes	0	0
Private rented	0	0
TOTAL	224	100

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

Helping tenants manage energy costs

Energy costs can place additional pressure on household finances. Our main direct contribution to reducing the impact of high energy costs is through improving the energy performance of our homes through the delivery of retrofit programmes, planned investment and responsible development.

Where tenants experience wider financial difficulties our housing and income teams work with tenants, support providers, families and partner agencies to help sustain tenancies and signpost people to organisations that can provide specialist financial or energy advice where appropriate.

Our new website includes a dedicated energy saving advice section, providing accessible guidance on practical steps tenants can take to reduce energy consumption and manage household energy costs.

Case study



MAKERS CLOSE

NEW SUPPORTED LIVING HOMES
IN NORWICH

MODERN HOMES

Modern, accessible homes
designed to support
independence and choice.

SUPPORTING INDEPENDENCE AND CHOICE

High-quality supported living homes for
adults with a learning disability and autistic
people in Norwich.

Makers Close

Makers Close has been designed to provide high-quality supported living homes for adults with a learning disability and autistic people in Norwich.



Developed through a collaboration between Golden Lane Housing, Norfolk County Council and Avenues Group, the development provides safe, modern and accessible homes within a welcoming community environment, helping people build confidence, maintain independence and stay connected to the local area. By bringing together specialist housing, personalised support and local partnership working, Makers Close represents a shared commitment to creating long-term homes where people can thrive.



The scheme has been designed to promote wellbeing, dignity and choice, with a strong focus on helping people feel part of their local community. Whether spending time at home, accessing local amenities, meeting friends or developing new skills, tenants will be supported to live fulfilling and independent lives.

Theme 5 Building safety

Providing safe, suitable and good-quality homes is fundamental to Golden Lane Housing's purpose. For people with a learning disability and autistic people, a safe home can be particularly important in supporting independence, wellbeing and the ability to live successfully in the community.

Our approach to building safety combines statutory compliance, proactive risk management, responsive repairs and planned investment. During 2025–26, we continued to monitor compliance across our homes and invest in maintaining and improving their quality.

Our Asset Management Strategy 2026–2029 provides the framework for understanding the condition of our homes, prioritising investment and maintaining them over the long term. This complements our established compliance arrangements and helps ensure that safety and quality remain central to decisions about our housing portfolio.

Maintaining safe homes

We undertake the required safety checks across our homes, including gas, electrical, fire, asbestos, water and other statutory and regulatory requirements. Our performance against these checks is monitored through established management and assurance arrangements, with results reported through our governance structure.

Our approach is not limited to completing individual compliance checks. We use information from inspections, repairs, stock condition surveys and property health checks to identify risks and inform planned investment. This helps us address issues before they become more significant and supports a more proactive approach to managing the quality of our homes.

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

C19

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

% of homes that meet national fire safety regulations (varies by nation – see guidance).

% 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.

Where performance has not yet reached 100%, action plans are in place to achieve full compliance.

99.9%

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

100%

% of homes that meet national fire safety regulations

99.9%

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

69.9%

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

100%

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

94.1%

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

C20

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

100% of lettable homes meet the national housing quality standard.

Theme 5 Building safety

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

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

Our approach is not limited to completing individual compliance checks. We use information from inspections, repairs, stock condition surveys and property health checks to identify risks and inform planned investment. This helps us address issues before they become more significant and supports a more proactive approach to managing the quality of our homes.

Responding quickly when things go wrong

Our repairs service prioritises the safety and wellbeing of tenants. Emergency repairs are attended within 24 hours and made safe, while appointable repairs are attended and completed within 20 working days. Emergency repairs are checked the following day to confirm with tenants and contractors that the repair has been attended to and completed, and to identify whether any follow-on work is required. This additional check helps ensure that an emergency is not simply closed when the immediate response has taken place, but that the underlying issue has been appropriately addressed.

Our approach also recognises that a standard repair response may not always be sufficient for tenants with particularly high levels of vulnerability. Where a significant risk is identified and more intrusive works are required, we may consider temporary decant arrangements to enable work to be completed safely.

Managing damp, mould and emerging hazards

We recognise that damp and mould can have serious consequences for health and wellbeing and that risks need to be identified and addressed quickly.

Our approach is based on early reporting, risk assessment, investigation, appropriate remedial action and follow-up. Tenants are encouraged to report damp, mould or condensation as soon as they become aware of a problem, with accessible information available through our website explaining how to report concerns and what tenants can expect from us. Where damp and mould is identified, we investigate the underlying cause rather than treating the visible symptoms alone. Depending on the circumstances, remedial work may include addressing structural or plumbing issues, improving ventilation or undertaking mould treatment. We then contact tenants following completion of works to check whether the problem has returned.

We have also incorporated the requirements of Awaab's Law into our response arrangements. Category 1 emergency hazards are checked urgently, while significant hazards are investigated and managed according to the required timescales. Where a home cannot be made safe through immediate action, temporary accommodation can be arranged while remedial works are undertaken. This risk-based approach is particularly important for Golden Lane Housing because our tenants may have additional vulnerabilities or communication needs. We therefore seek to work with tenants, support providers and other relevant partners to understand the impact of building-related hazards and ensure that responses are appropriate to individual circumstances.

Quality and investment

Safety and quality are closely connected. Our investment decisions consider the condition and suitability of homes alongside statutory compliance, energy performance and tenants' needs. During the year, our planned investment and maintenance activity continued to support the quality of our homes, while the new Asset Management Strategy provides a stronger long-term framework for prioritising investment and managing the lifecycle of our assets.

Theme 6 Resident and Community

Creating sustainable homes means creating places where people feel listened to, respected and supported to live their best life.

C22 What are the results of the housing provider's most recent tenant satisfaction survey?

How has the housing provider acted on these results?

Tenant feedback plays an essential role in shaping our services, helping us understand what matters most to tenants and where we need to improve.

Throughout 2025-26, we continued to strengthen opportunities for tenants to influence decision making through formal engagement activities, representative groups and regular feedback. Alongside this, we remained committed to responding openly to complaints and using the learning to deliver better outcomes.

Understanding the tenant experience

Our annual tenant satisfaction survey was carried out in February and March 2026, with every tenant invited to take part. We received 806 completed surveys, representing a response rate of 29%.

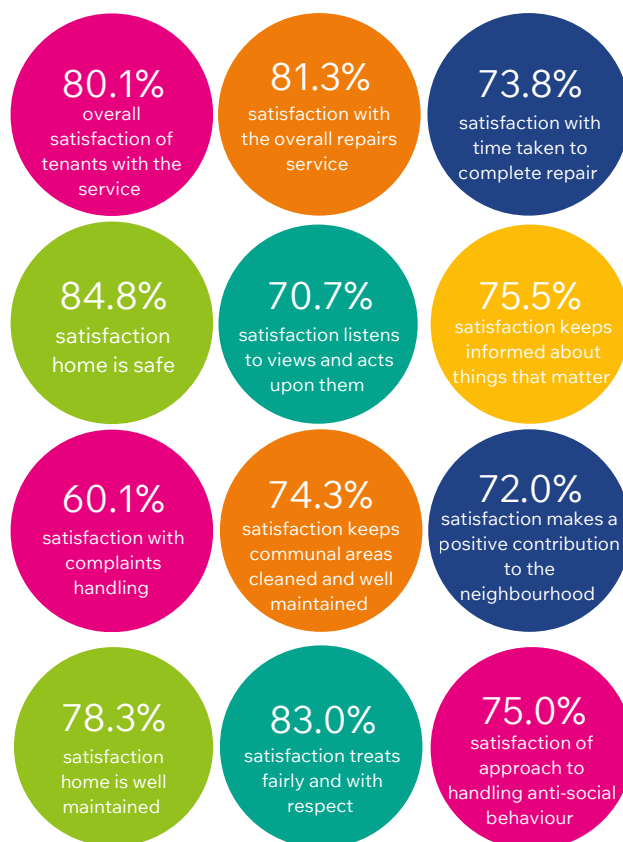
Overall 80.1% of tenants told us they were satisfied with the service provided by Golden Lane Housing, a small increase on the previous year. We were particularly encouraged by increases in satisfaction with our repairs service, which increased to 81.3% up from 76.1% in 2024-25. Satisfaction with how we handle anti-social behaviour also improved to 75%, compared with 70.7% the previous year.

As well as providing performance data, the survey gave tenants the opportunity to tell us what they thought through open comments. Around 44% of respondents shared additional feedback, helping us better understand their experiences.

Communication, neighbourhood contribution, anti-social behaviour and complaints handling were identified as the areas where tenants most wanted to see further improvement.

The findings have informed service improvement plans across the organisation and continue to shape operational priorities.

Tenant satisfaction survey results



TSM figures: responses based on tenants living in England, Wales and Northern Ireland April 2025-March 2026. The figures differ slightly to the TSMs reported to the Regulator of Social Housing, which only include responses from tenants living in England.

Theme 6 Resident and Community

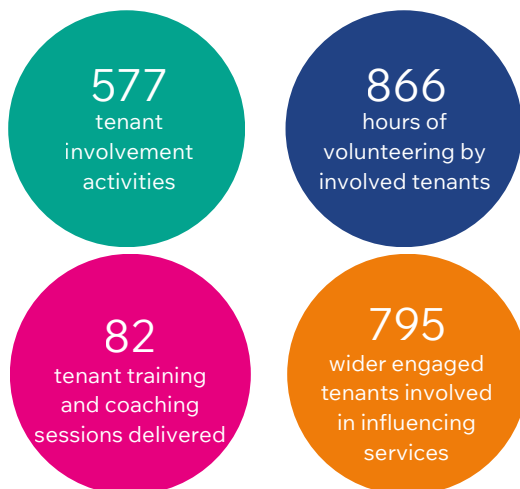
Tenant involvement is an important part of how we understand the experience of living in a Golden Lane Housing home.

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

During 2025–26, tenants participated in 577 involvement activities, contributing 866 hours of their time. We also delivered 82 tenant training and coaching activities, helping tenants develop the confidence, skills and knowledge to participate meaningfully.

We engaged with **12** tenant representatives and a further **795** tenants, providing opportunities for tenants to influence services in different ways.

Tenant involvement: key highlights



Our approach recognises that involvement needs to be flexible and accessible. Some tenants participate through representative groups and structured activities, while others contribute through surveys, interviews, consultations, panels or individual feedback.

During the year, 119 candidates were interviewed by tenants and tenant representatives, providing a direct opportunity for tenants to contribute to decisions about the people who join our organisation. Their involvement helps ensure we recruit people who share our values and understand the needs and experiences of the people we support.



Theme 6 Resident and Community

We welcome complaints and feedback as an important source of learning and are committed to resolving concerns fairly, promptly and transparently.

C24

Report ONE OR BOTH of the following quantitative metrics:

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

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

Stage 1 Complaints

Of the 88 Stage 1 complaints received during the reporting period:

- 87 complaints (99%) were acknowledged within the regulatory timescale of 5 working days.
- 80 complaints (91%) were responded to within the regulatory timescale of 10 working days.
- 8 complaints (9%) were responded to outside the 10-day regulatory timescale.
- 15 extensions were agreed with complainants, in line with regulatory guidance, allowing up to an additional 10 working days.

Stage 2 Complaints

Of the 2 Stage 2 complaints received:

- 100% were acknowledged within 5 working days.
- 100% were responded to within the regulatory timescale of 20 working days.

During 2025-26, no cases of maladministration were determined against Golden Lane Housing by the Housing Ombudsman.

Learning from complaints

Feedback received through complaints has driven several service improvements during the year including:

- strengthening the management and oversight of complaints,
- increasing resources and training within our in-house repairs service, Resolve Solutions,
- launching a dedicated Tenant Complaints Group,
- reviewing our Complaints and Compensation policies,
- completing a full audit of rent account arrears,
- improving the quality of tenant information,
- reviewing our out of hours service,
- engaging with tenants who receive estate services such as gardening,
- strengthening coaching and training for colleagues responsible for managing complaints.

Theme 6 Resident and Community

Supporting tenants to live safe, independent lives

C25 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

Our social impact extends beyond providing a safe home. As a specialist housing provider for people with a learning disability and autistic people, our housing management approach is designed around individual circumstances, communication needs and the outcomes that matter to each tenant.

During 2025–26, Housing Officers responded to more than 3,600 housing management cases, providing purposeful contact and early intervention where tenants needed additional support. This included responding to 46 low-level safeguarding concerns and formally raising 47 safeguarding concerns with 20 Local Authority Safeguarding Boards.

Our approach focuses on identifying concerns early and working with tenants, families, support providers, adult social care services, local authorities and specialist agencies to achieve the best possible outcomes. Where appropriate, this has included advocacy and partnership working to secure additional support or alternative accommodation where a tenant's existing arrangements were no longer meeting their needs.

We have also continued to strengthen our response to anti-social behaviour. During the year, we responded to 85 anti social behaviour (ASB) concerns, including 4 hate-related incidents. Risk assessments, agreed action plans, enhanced monitoring and post-closure feedback help ensure cases are managed proportionately and that tenants remain involved throughout the process.

Safeguarding and wellbeing remain subject to strong organisational oversight. Our annual safeguarding and ASB assurance report is presented to the Board, while the Housing and Property Committee receives regular updates on activity and emerging issues. We also work with other housing associations to share learning and good practice, while tenant representatives contribute to the development of procedures and new approaches.

We strengthened colleagues' ability to identify and respond to risk through safeguarding induction, specialist exploitation training, enhanced ASB training and clearer reporting pathways. This supports a consistent approach that is accessible, respectful and centred on the individual.



C26 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

Golden Lane Housing is different from many housing providers because our homes are spread across England, Wales and Northern Ireland rather than concentrated in a small number of local communities.

Theme 6 Resident and Community

This national model enables us to respond to housing need wherever it exists, but it also means our approach to community development needs to reflect the different places in which our tenants live. For us, creating stronger communities is about helping individual tenants feel safe, connected and able to participate in the communities around them.

During 2025–26, our work included supporting tenants to maintain successful tenancies, responding to ASB and safeguarding concerns, helping tenants access local services and opportunities, and working with support providers and other local partners.

Our tenant involvement activity also creates opportunities for people to build confidence, develop skills, contribute to decisions and connect with others. Training, coaching, representative involvement and participation in interviews all provide ways for tenants to have an active role beyond their individual tenancy.

Our contribution is often delivered through the relationships we build around each tenant: with families, support providers, local authorities, commissioners, community organisations and other partners. This partnership-based approach is particularly important for a national specialist provider and enables us to support tenants to participate in their own local communities in ways that reflect their individual choices and circumstances.

Garden Makeover campaign

During 2025–26, colleagues from across Golden Lane Housing volunteered alongside our in-house repairs service, Resolve Solutions, to help improve the gardens of selected tenants. Tenants are typically nominated by colleagues, particularly Housing Officers, where there is an identified need i.e. where a change in mobility or circumstances has made it more difficult for someone to enjoy their garden. Working together, colleagues carried out practical garden maintenance and improvements, helping tenants to enjoy more accessible and welcoming outdoor spaces.

As well as making a visible difference to individual homes, the activity provided an opportunity for colleagues to spend time with tenants and see first-hand the difference that practical support can make to their day-to-day lives.



The garden makeovers are a simple but tangible example of how we create social value through collaboration, volunteering and practical support tailored to individual tenant needs. For us, community is therefore about connection, participation and belonging as much as physical place.

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

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

Social value is considered as part of our wider procurement approach, alongside factors such as value for money, quality, risk and environmental impact. However, we do not currently have a formal social value strategy for assessing or measuring social value as part of every procurement exercise. Where relevant, opportunities to deliver wider social or community benefits are considered on a case-by-case basis.

Governance

Themes 7-8



Theme 7 Structure and Board

Strong governance, responsible leadership

Good governance is fundamental to Golden Lane Housing's ability to deliver its purpose responsibly. Our Board provides strategic leadership, oversees performance and risk, and holds the organisation to account for delivering our objectives and meeting our regulatory responsibilities.

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

Following an inspection by the Regulator of Social Housing's in 2025-26, we received our first regulatory judgement under the Regulator's new inspection regime. The judgement was confirmed in May 2026. We retained our G1 governance and V1 financial viability ratings and received a C1 rating against the Consumer Standards. These ratings demonstrate external assurance of the strength of our governance, financial management and approach to delivering services for tenants.

Our Board operates within the National Housing Federation Code of Governance 2020 and has responsibility for ensuring that we operate effectively, responsibly and in accordance with our regulatory and legal obligations.

C29 Explain how the housing provider's board manages ESG risks.

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

Environmental, social and governance considerations are not managed as a separate sustainability exercise. They are increasingly incorporated into the organisation's wider risk management, business planning, investment and performance arrangements.

Our Strategic Risk Register provides the framework through which material organisational risks are identified, assessed and monitored. During 2025-26, key risks included property health and safety, data governance and protection, data security, digital transformation, workforce, income collection and voids.

At the end of year, we reviewed our approach and implemented an 'Enterprise Risk Register' replacing the Strategic Risk Register. The updated register now includes a specific 'Environmental and Climate Risk' which monitors Environmental Regulation, Climate Change, and Waste Disposal risks.

The Board receives regular information on performance and risk, while the Risk and Audit Committee reviews the Enterprise Risk Register at each meeting and undertakes deeper reviews of selected risks.

ESG-related issues are therefore considered through existing governance arrangements, including property health and safety, climate and energy performance, tenant experience, safeguarding, workforce capacity, data protection and financial resilience.

The Board also undertook deep dives into emerging regulatory and legislative issues, including Awaab's Law, ensuring that members understood the implications for tenants, colleagues and the organisation.

Our approach is designed to ensure that sustainability considerations are connected to the decisions that matter, how we invest in homes, manage risk, protect tenants, use resources responsibly and maintain the long-term resilience of the organisation.

C30 Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) – that resulted in enforcement or other equivalent action?

No, Golden Lane Housing has not been subject to any adverse regulatory findings in the last 12 months.

Theme 7 Structure and Board

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

Bringing tenant voice into governance

Listening to the tenant voice is an important part of our governance framework. Board and Tenants Working Together operates as a partnership between Board members and tenant representatives. The group is co-chaired by a tenant and a Board member, creating shared accountability and ensuring that tenants have a direct role in scrutiny and decision-making.

During the year, Board members and tenant representatives worked together on strategic issues, including the development and review of our organisational priorities. In November 2025, the group held a strategic session at Warwick Business School, where tenant representatives shared their views on performance and the issues that matter most to them.



Tenants identified five key priorities:

- feeling safe in their homes,
- Golden Lane Housing keeping its promises and listening,
- being kept informed,
- faster, high-quality repairs,
- affordable and fair rent.

These priorities provide an important test for our strategic and operational decisions. For a specialist provider serving people with a learning disability and autistic people, this is particularly important.

Good governance requires not only appropriate skills and challenge but an understanding of the experiences of the people affected by our decisions.

C32 Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

How do they do this?

We recognise that effective governance benefits from a broad range of perspectives, experiences and skills.

Our Board succession and recruitment processes incorporate EDI considerations and are designed to support a Board with the range of knowledge, skills and lived experience required to lead Golden Lane Housing effectively.

The Board regularly undertakes a skills audit to identify the knowledge, skills and behaviours required for effective collective leadership. This informs succession planning, recruitment and Board development.

In April 2026, two new Board members were appointed. New members receive a structured induction covering Golden Lane Housing's purpose, tenants, strategy, financial position, risk management, governance, sustainability, asset management, housing and tenant experience.

Importantly, the induction also includes opportunities to understand tenant voice and lived experience, including engagement with tenant representatives and learning sessions co-delivered with tenants.

Board members receive annual appraisals, with the appraisal process independently reviewed every three years to support Board effectiveness and continuous development.

Theme 7 Structure and Board

The Golden Lane Housing Board is made up of independent Non Executive Directors who are recruited for their skillset, with a broad range of disciplines represented.

C33 What % of the housing provider's Board have turned over in the last two years?
What % of the housing provider's Senior Management Team have turned over in the last two years?

18% Board
50% Senior Management

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

2 Board members

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

91%
Golden Lane Housing has eleven board members, comprising 10 non-executive directors and 1 executive director.

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

The current audit partner has been in place for 4 years.

C37 When was the last independently-run, board-effectiveness review?

An external board effectiveness review was carried out in May 2024.

C38 How does the housing provider handle conflicts of interest at the board?

We are committed to openness, integrity and accountability.

Board members and Executive colleagues are required to declare relevant interests, with registers reviewed and potential conflicts considered through formal governance arrangements.

Our Code of Conduct sets clear expectations for Board members and colleagues, supported by policies and controls designed to promote ethical behaviour, prevent inappropriate conduct and protect the organisation and its stakeholders.

Independent external audit and internal audit provide further assurance over financial and non-financial controls. The Board's governance arrangements are therefore supported by multiple layers of scrutiny, challenge and assurance.



Theme 8 Colleagues

Our colleagues are central to Golden Lane Housing's mission to help people with a learning disability and autistic people find and enjoy a suitable, safe home. Delivering this purpose requires colleagues to work collaboratively with tenants and their representatives, families, local authorities, care organisations, head landlords and other partners.

We want Golden Lane Housing to be a place where colleagues feel valued, included and able to contribute, while having the skills, support and clarity they need to do their jobs well.

C39 Does the housing provider pay the Real Living Wage?

We are an accredited living wage employer.

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

1.48%

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

3.17

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

Our commitment to an inclusive workplace builds on the approach described in our 2024–25 ESG Report.

We remain a Disability Confident Employer and continue to use accessible recruitment approaches, including Learning Disability Panels, giving tenants an opportunity to contribute to recruitment decisions as part of the interview process.

Our approach is underpinned by the belief that a positive colleague experience is not separate from good tenant outcomes. By creating an environment where people can communicate openly, develop their skills, challenge constructively and understand their contribution, we strengthen our ability to deliver the safe, high-quality housing and services our tenants deserve.



C43 What activity has the housing provider undertaken over the last 12 months to support the physical and mental health of its staff?

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

Colleagues have access to a range of wellbeing support, including Mental Health First Aiders, mental health awareness training, our Wellbeing Hub, Employee Assistance Programme and occupational health support. Flexible working arrangements also help colleagues balance work with caring, wellbeing, education and other responsibilities.

Theme 8 Colleagues

C44 What activity has the housing provider undertaken over the last 12 months to support the professional development of its staff?

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

A more engaged workforce

During 2025–26, we focused on strengthening colleague communication, collaboration and involvement, alongside developing leadership capability and creating greater clarity about how individual roles contribute to our strategic objectives.

Our colleague Net Promoter Score increased significantly from 0 to 37 during the year. Overall colleague turnover also reduced from 25% to 20.3%, while voluntary turnover remained broadly stable at 15.5%, compared with 15.4% in 2024–25.

The relaunched Colleague Engagement Group provides colleagues with a meaningful opportunity to share ideas, challenge thinking and contribute to organisational discussions and projects. Our regular 'We Are GLH' calls continued to provide a transparent forum for leaders to share updates and answer questions, and also provide the opportunity for colleagues to showcase their work organisation wide.

Developing people and leadership

We reviewed our colleague check-in process during the year, removing duplication and creating a more focused and meaningful approach to development and performance conversations.

Operational plans are aligned with our strategic objectives, creating a clear 'Golden Thread' between our organisational priorities and individual roles. This helps colleagues understand not just what they are expected to deliver, but how their work contributes to our wider purpose.

We also introduced a Mutual Expectations Framework, setting out what colleagues can expect from Golden Lane Housing and what Golden Lane Housing expects from them. Refresher training was provided to all colleagues, supported by dedicated sessions for leaders focused on embedding the GLH Way and providing a consistent colleague experience.

Learning and professional development remain important to us. Alongside role-specific development, we continue to support colleagues to build their skills and understanding of learning disability and autism, customer service and inclusive practice.

We also deliver monthly online compliance training, which is completed by all relevant colleagues to support ongoing compliance and awareness.

Highlights from the year

1 Colleague Engagement Group relaunched

2 We Are GLH calls continued

3 Colleague check-in process redesigned

4 Mutual Expectations Framework introduced

5 GLH Way and leadership development strengthened

6 Learning Disability Panels continued to bring lived experience into recruitment

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