



# Environmental, Social and Governance Report **2025**



# About Us

We are an organisation dedicated to making a meaningful difference in the communities we serve across Suffolk, Norfolk, Cambridgeshire, and North Essex. We provide safe, comfortable homes for more than 8,200 residents and customers, offering the care and support they need to live the lives they choose. With over 4,300 homes across 12 local authority areas in the East of England, our commitment to quality, support and community investment has made us one of the region's largest providers of housing, care and support.

Even in a challenging financial and operating environment, our purpose goes beyond the role of a traditional social landlord. For #teamorwell, delivering on our mission means choosing to go further, providing services and support that exceed our duties and responsibilities as a social housing provider in order to strengthen the communities around us. We believe that being a housing association is about more than offering homes; it is about enabling people to thrive.

Our development company, Orwell Homes, plays a key role in this approach. By building homes for open market sale and providing development services to Orwell Housing, it generates surpluses that are reinvested into our affordable housing provision and the services we deliver to our diverse customer base, including those with significant vulnerabilities.

We are rated G1 (Governance) and V2 (Viability) by the Regulator of Social Housing, reflecting our strong governance and financial stability. Our governance framework includes independent Board members drawn from the public, private and voluntary sectors. Two Board positions are reserved for Orwell customers, ensuring that the customer voice influences decision-making at the highest level. The Board is supported by committees covering audit and risk, customer insight, and remuneration and nominations.

We also work closely with the Orwell Residents' Group and other customer groups, who provide valuable scrutiny of our services. We are actively diversifying membership of these groups to ensure they fully reflect the communities we serve.

## Together we make a difference

### Our Vision

That everyone has a safe place to call home with the care and support they need to live their best life.

### Our Mission

That together we make a difference by providing housing, care and support services with the customers at our heart.



# Our Values

## People-Focussed

People are at the heart of Orwell. By recognising people's diverse needs and strengths and treating everyone fairly we can improve services to our customers and support our teams to run a brilliant organisation.

## Ambitious

We are ambitious to grow and improve, so that we can do more and realise the full potential of Orwell, our teams and our customers.



## Collaborative

We will work with others to seek out best practice. We will collaborate with customers, colleagues and values driven organisations to co-develop solutions.

## Effective

We will embed efficiency and effectiveness across Orwell, ensuring we have the resources to support our teams to be fully committed, professional and knowledgeable and provide the highest possible service to our customers.

## About Environmental, Social and Governance reporting

Environmental, Social and Governance (ESG) reporting refers to the disclosure of data relating to organisational performance in three areas: **environmental, social and corporate governance. It is also known as sustainability reporting.**

Orwell adopted the Sustainability Reporting Standard (SRS) for Social Housing in 2022 and this report is structured to comply with that standard. We recognise that adopting a uniform approach will contribute to our progress in these areas and as a sector.

The SRS was created by an independent body consisting of members from across the housing and financial sectors. The reporting themes and criteria were developed as a result of extensive consultation and engagement with a wide range of stakeholders, including customers.

To remain transparent and accountable to our stakeholders, we will report annually on our environmental, social and governance performance. Within each theme we will report against individual criteria.

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# United Nations Sustainable Development Goals

The Sustainable Development Goals are a call for action by all countries to promote prosperity while protecting the planet. The UN recognise that ending poverty must go hand-in-hand with strategies that build economic growth and address a range of social needs including education, health, social protection, and job opportunities, while tackling climate change and environmental protection.



# Climate Change

## C1. Distribution of EPC ratings of our existing homes (those completed before 2025)

Rating	Percentage
EPC rating A	0.0%
EPC rating B	7.8%
EPC rating C	68.8%
EPC rating D	21.5%
EPC rating E or worse	1.9%
No EPC rating (unknown)	0.0%

## C2. Distribution of EPC ratings of new homes (completed Jan to Dec 2025)

Rating	Percentage
EPC rating A	0.0%
EPC rating B	87.7%
EPC rating C	12.3%
EPC rating D	0.0%
EPC rating E or worse	0.0%
No EPC rating (unknown)	0.0%

## C3. Our Net Zero Strategy

We are committed to achieving net zero by 2050 and have set a target for all properties to achieve an EPC rating of C by 2030. This strategy encompasses a comprehensive approach, including energy efficiency upgrades, renewable energy installations, and sustainable building practices. We are actively engaging with our customers in energy reduction initiatives, aiming to adopt a community-wide culture of sustainability. In 2023 we became a member of the Carbon Charter and were awarded a bronze accreditation.

We have a clear carbon reduction action plan and have achieved a further reduction in business carbon emissions in 2025 as a result we have submitted an application to support gaining silver accreditation which is awarded on demonstration of measurable progress in carbon reduction. By 2030 we aim to reduce our carbon emissions by 40%.

In addition, as lighting reaches end of life we replace with low energy solutions. We commissioned a consultant to review our new home design guide that sets out how we can achieve net carbon zero in the delivery of our new homes. The first stage of this journey is to continue with a fabric-first approach, making homes as energy efficient as possible. Where we are the developer, we have also committed to no longer using gas as the default energy source for new homes. New homes will have efficient air source heat pumps and car charging points, or the infrastructure to install them at a later date.



# Climate Change

## C4. Retrofit activities undertaken in the last 12 months and in alignment with our Net Zero strategy and target

Over the past 12 months, we have continued to undertake significant retrofitting activities, including the installation of energy-efficient windows, enhanced insulation, and storage heating systems with PV (photovoltaic systems) across a percentage of our housing stock following success in securing social housing decarbonisation funding under Wave 2 completing works to 48 properties during 2025. These upgrades are directly aligned with our net zero strategy, reducing energy consumption and lowering carbon emissions, thereby contributing to our overarching goal of sustainability.

We received notification early in 2025 from the Department of Energy Security and Net Zero (DESNZ) offering a further grant allocation to support works to 204 homes over a three-year period. We mobilised this programme working with our delivery partner and successfully delivered the first phase of retrofit work on 30 properties, and are well under way with the surveying and retrofit design for the next phase consisting of 57 properties which are planned to complete by the end of March 2026, with further funding allocation in 2026 to enable works on a total of 129 properties.

## C5. Scope 1, Scope 2 and Scope 3 Green House Gas emissions

Gas Emission	tCO <sub>2</sub> e
Scope 1: Kg CO2 equivalent	<b>1,720.4</b>
Scope 2: Kg CO2 equivalent	<b>311.5</b>
Scope 3: Kg CO2 equivalent	<b>7,281.9</b>
Total Scope 1, 2 & 3: Kg CO2 equivalent	<b>9,313.8</b>
Total Scope 1, 2 & 3: CO2 equivalent/home	<b>2.13</b>

## C6. Assessing and mitigating climate risks

We mitigate flood risk by creating emergency action plans, building protection and fully assessing flood risk at the point of site identification for new homes.

We have identified vulnerable areas within our housing stock. Our proactive approach ensures that we can implement adaptive measures to enhance resilience against these threats. These include flood defence, energy monitoring and upgrades that consider any requirements for withstanding excessive cold and heat.



# Ecology

## C7. Increasing green space and promoting biodiversity in our communities

We do not currently have a specific strategy to enhance green space and promote biodiversity but are planning to incorporate this into our Environmental and Sustainability Strategy during 2026. This will include an approach to consolidate and enhance biodiversity activities that are already underway.

We have a target to achieve Biodiversity Net Gain for all our new homes in accordance with the specific Local Planning Authority and National Planning Framework. All necessary ecological impact assessments and surveys are undertaken to establish the base ecological value of development sites and to identify any invasive or protected species, or protected habitats. We work with consultants to establish the Biodiversity Net Gain strategy for each site, considering how the required Biodiversity Net Gain can be achieved and avoiding using off-site credits where possible.

Our Designers ensure that any new development improves the landscape, ecology and biodiversity of the site where possible and scheme designs should protect existing areas of high-quality landscape, or existing valuable ecologies which support plants, mammals, birds and insects through considerate design.

The amount, use and type of green space on new developments must be carefully considered to allow the space to be high quality, safe and successful. On developments of 10 homes or more we will consider how we can incorporate Building for a Healthy Life (BHL) principles around incorporating green and blue infrastructure.

Some other examples of our activities include a successful rewilding project in the communal garden of an extra care scheme, which will be extended to other suitable locations during 2026. A '2 for 1' tree policy where should we need to remove trees in our maintained communal green spaces we replace the tree with two new ones.

90% of the green waste that we generate is reused, and we are piloting 'No Mow May' and other conservations initiatives in our maintained communal green spaces.

## C8. Actively managing and reducing pollutants from our operations

In relation to development of new homes our current Development Design Guide includes a commitment to only use materials in construction that are not harmful to the environment. Contractors are required to have a site waste management plan and to report the discovery of any contaminating materials or substances. Our commitment to only using materials that are not harmful to the environment is extended to our repairs and planned works improvements and our service delivery areas such as cleaning and gardening.



# Resource Management

## **C9. A commitment to developing the use of responsibly sourced materials in our building and repairs works**

Our Development Design Guide includes a commitment to only use materials in our new home construction that are not harmful to the environment. This means that, in specifying materials, designers should follow the Green Guide to Housing Specification, aiming to specify materials with an 'A' rating only. This commitment extends to our repairs work and will continue to be reviewed and developed.

## **C10. A commitment to putting robust waste management processes at the heart of our operations and building works**

Our Development Design Guide sets out that developments should make the best use of reused and recycled parts and materials. For example, using reclaimed bricks in place of new bricks, using demolition material instead of new materials to build up road or footpath bases or under ground floor slabs, or instead of aggregate for ground slabs, foundations or concrete pavements. Contractors must produce waste management plans for each construction site detailing proposals for minimising waste, recycling and processes for licensed disposal. We do not currently set targets or monitor waste disposal on our development sites but are intending to incorporate this into our Environmental and Sustainability Strategy during 2026.

When designing our new homes architects and designers are expected to ensure that customers can manage their household waste efficiently and effectively and to detail how they have considered the disposal of waste from both a practical and aesthetic point of view. Facilities for storage, recycling and collection of waste should be convenient, accessible and inconspicuous.

We are currently reviewing our responsive repairs waste management activities and anticipate rolling out a consistent approach across all areas of Property Services. At both of our repairs depots, we have removed the general waste skips and replaced them with individual skips to enable us to sort waste into general waste, dry mixed recyclables, paint, plasterboard, hardcore, metal and wood. As a result of this, we are able to reduce our carbon footprint and quantify how much the repairs division of our organisation is able to recycle.

Our Estate Services Team recycle a high percentage of green waste and recycle 100% of leaf waste. Any damaged wooden outdoor furniture is replaced with recycled plastic furniture which will last longer and require less maintenance.

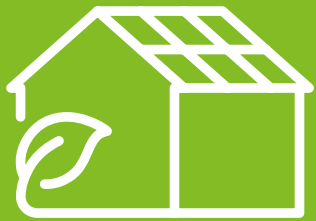


# Resource Management

## C11. Working to reduce water waste and ensure efficient water management

Our Design Guide for new homes asks designers to consider ways that water consumption can be reduced in every aspect of the schemes design through the provision of low water use fixtures and fittings. We are also open to suggestions on water recycling, including grey water systems. We do not currently set or measure any targets in this area, and we are intending to incorporate these into our Environmental and Sustainability Strategy during 2026.

Our water management focuses on reducing consumption, preventing leaks and aligning our efforts with our broader sustainability goals. Our environmental and sustainability approach will also be reviewed and updated to extend into our planned works operations.



**Orwell is committed to developing strategies to minimise impact on the environment**



# Affordability and Security

## C12. Our rents compared to Private Rental Sector and the relevant Local Housing Allowance

Rental	Percentage
% of Private Rental Sector (PRS) rent	52.5%
% of Local Housing Allowance (LHA) rent	72.0%

## C13. Number, and share, of existing homes (owned and/or managed) completed before 2025

Property Type	Units	Percentage
General Needs	1964	45.0%
Intermediate Rent	34	0.8%
Affordable Rent	1131	25.9%
Supported Housing	357	8.2%
Housing for Older People	440	10.1%
Low-cost Home Ownership	202	4.6%
Care Home	20	0.5%
Private Rented Sector	0	0.0%
Other*	216	4.9%

\*Other relates to Market Rented and Market Rented Extra Care.



## C14. Number, and share, of new homes (owned and/or managed) completed in 2025

Property Type	Units	Percentage
General Needs	0	0.0%
Intermediate Rent	0	0.0%
Affordable Rent	41	71.9%
Supported Housing	0	0.0%
Housing for Older People	0	0.0%
Low-cost Home Ownership	16	28.1%
Care Home	0	0.0%
Private Rented Sector	0	0.0%
Other*	0	0.0%

# Affordability and Security

## C15. Helping to reduce the effect of high energy costs on our residents

To alleviate the impact of high energy costs on our residents, we have launched several initiatives, including the recording of energy usages in all schemes to assist in agreeing a plan to reduce emissions in accordance with our carbon reduction action plan. As part of our retrofit agenda, we have started the installation of photovoltaic systems and are considering resident access to feed in tariffs. We also provide resources and education on energy-saving practices to empower residents to manage their energy consumption effectively.

A fabric first approach in the design of our new homes seeks to enable residents to heat their highly insulated homes as effectively as possible with efficient space heating solutions.

## C16. Providing security of tenure for our residents

We acknowledge that secure tenure is essential to stability and wellbeing. Evidence shows it enables people to find and sustain work, access local services and support networks, and establish long-term family and community ties. As a general principle, we seek to provide the most secure tenure available to our residents. The type of tenancy offered depends on the type of housing provided, in accordance with our Tenancy Policy and the Regulator's requirements.

We offer a range of tenures, including assured periodic tenancies, assured shorthold tenancies and, in some shared supported accommodation, licences. We no longer issue fixed-term tenancy agreements and are transferring existing tenants to assured periodic tenancies (often referred to as lifetime tenancies) in order to provide greater security.



# Building Safety and Quality

## C17. The condition of our homes

Safety Check Type	Percentage
Homes with required gas safety checks	<b>99.9%</b>
Homes with required fire risk assessments	<b>98.0%</b>
Homes with required electrical safety checks	<b>97.3%</b>
Homes with required asbestos management surveys or re-inspections	<b>100%</b>
Homes with required legionella risk assessments	<b>100%</b>
Homes with required communal passenger lift safety checks	<b>96.0%</b>

## C18. Percentage of our homes that meet the Decent Homes Standard

	Percentage
Homes that meet the standard	<b>100.0%</b>

## C19. Our response to damp and mould

We have a Damp and Mould Policy in place, and we prioritise the health and wellbeing of our residents by implementing a proactive approach to the management of damp and mould. This includes regular inspections, prompt maintenance responses, and education on ventilation and moisture control. Our goal is to ensure a safe and healthy living environment for residents.

We recognise that damp and mould hazards which present a significant risk of harm are subject to investigation and repair timescales under Awaab's Law. We meet or exceed these statutory requirements and do not operate to internal service standards where these are less stringent.

We proactively identify homes that have, or may be at risk of developing, damp and mould through inspections, stock condition surveys, data analysis and intelligence from repairs, complaints and health related referrals.

Where a damp or mould hazard presents a significant risk of harm and cannot be made safe within statutory timescales, we will provide suitable temporary accommodation in accordance with Awaab's Law.



# Resident Voice

**C20.** Results from our most recent tenant satisfaction survey



We undertake quarterly surveys of tenants between April and March each year, to understand satisfaction with services in accordance with the Regulator of Social Housing's requirements. 520 (14.3%) of tenants were surveyed in 2024/25 to create a representative sample, the majority (99%/514 customers) were contacted by telephone, the remainder (1%/6 customers) completed a postal survey.

During 2025, we made substantial progress in reshaping services in direct response to what tenants told us. The largest impact was seen in the repairs service, the complaints process and in delivering better value for money across core operations.

Tenant feedback highlighted that the experience of non-emergency repairs needed to improve, particularly around communication, waiting times and the consistency of service delivery. In response, we undertook a major transformation of the service. A dedicated repairs team was established to oversee each job from start to finish, ensuring clearer communication and a more seamless customer journey.

The organisation also carried out a full cleanse of the repairs system, removing more than a thousand outdated jobs, which created meaningful capacity and significantly reduced waiting times. Alongside this, improvements to diagnostics, quality checks, and operative skill matching strengthened repair quality and reduced the likelihood of repeat visits. Additionally contractors were brought in to support void work, freeing internal operatives to focus on day-to-day repairs and giving customers a more responsive service overall. These changes were all prompted by what tenants said mattered most to them.

The complaints service also saw transformative change. Although adherence to timescales was strong, tenants told us that the experience of raising and resolving complaints still needed to be better. This feedback led to the creation of a new Customer Resolution Team dedicated to handling complaints consistently and resolving issues earlier and more effectively. Insights from the Orwell Residents Group and the Complaints Handling Assessment Team (CHAT) shaped further refinements, ensuring the process was easier to navigate and more focused on customer outcomes. As a result, satisfaction with complaint handling rose sharply during the year from 35.3% full year 24/25 to 64.7% by the third quarter of 25/26 reflecting a more customer centred, timely and empathetic approach to resolution.

# Resident Voice

## C21. Residents holding management to account

Our monthly KPIs are published online and reviewed each month by the Orwell Residents Group (ORG). The ORG scrutinises our performance against the Regulator's consumer standards and holds us to account for delivering improvements informed by customer feedback, including insights from TSM surveys, transactional surveys and complaints.

We also use our online engagement portal, My Orwell Voice, to gather feedback and involve the wider customer base, alongside annual roadshows that give residents the opportunity to engage with us directly in their homes and local communities.

## C22. Acting on complaints upheld by the Housing Ombudsman

### In 2025, three complaints were upheld.

A learning report and action plan are produced following any Housing Ombudsman maladministration finding. Learning from complaints is captured within an organisation-wide learning log (OWL), which tracks progress against improvements identified through the complaints process.

In addition to the continuous improvements recorded through OWL, 2025 saw significant service changes driven directly by tenant feedback, particularly in repairs and the complaints service. Customer feedback highlighted the need for greater consistency, clearer communication and stronger ownership of complaints. In response, a dedicated Customer Resolution Team was created to improve oversight and complaint handling.

We also introduced a new repairs service model, with specialist teams managing repairs end-to-end to improve coordination, communication and accountability. Early results are positive, with faster repair times and improved customer experience, reflected in Tenant Satisfaction Measure results increasing from 70.9% full year 24/25 to 81.3% in quarter 3 25/26.



# Resident Support

## C23. Offering support and advice that leads to better outcomes for our customers

We provide a wide range of accommodation and support services to meet the diverse needs of customers across different life stages and circumstances. This includes general needs housing, extra care and sheltered housing for older people, supported housing for people with learning disabilities, temporary supported accommodation for people experiencing homelessness, and specialist domestic abuse services. We combine housing management with care and support services to help customers live safely, independently and with dignity.

We work closely with local authority social care teams, commissioners, health partners and specialist support providers to ensure customers receive the right level of support. In supported and temporary accommodation, services are person-centred and trauma-informed, helping customers stabilise their circumstances and progress towards greater independence. Domestic abuse services provide safe accommodation, practical and emotional support, advocacy and planned move-on, delivered in partnership with external agencies.

We also manage extra care, sheltered and supported living schemes, particularly for older people and adults with learning disabilities. These services focus on promoting independence and wellbeing, while ensuring care and support are available when required. Colleagues work with customers, families and professionals to tailor support and help residents remain in their homes for as long as possible.

## Tenancy Sustainment Service

We offer additional support through Tenancy Sustainment Services to customers who may be struggling to manage their tenancy. Support includes budgeting, wellbeing, maintaining the condition of the home and accessing financial assistance. In 2025 the service helped 207 customers achieve 420 personal goals and accessed a total of £34,071 of external funding for households in need, exceeding our target of £28,000.

We have our own charitable fund, which raises funds through colleague-run events called the 'Make a Difference' fund. In 2025, £9,400 was distributed to households in need to support wellbeing, funding items such as garden tools, electricity meter top-ups, sensory and weighted blankets, children's beds, and Christmas gifts for families experiencing severe poverty.

Customers can self-refer or be referred by any colleague. The service works closely with housing officers and external agencies and provides support with benefits and Universal Credit through a specialist financial inclusion officer.

Across all housing types, our housing officers provide holistic tenancy management, including support with anti-social behaviour, rehousing, mutual exchange and household changes. In 2025 we ran 45 'Customer Welcome Workshops' to help new and existing customers understand their tenancy, manage finances and maintain their home. These were delivered both face-to-face and online, together, these services help customers sustain their tenancies, feel safe and secure, and maintain homes in good condition.

# Placemaking

## C24. Community investment activities, and transforming places to build better communities

In April 2025 we published our Social Value Statement to our customers and Board, outlining our commitment to delivering and measuring social value within Orwell and the communities we work in.

Objectives were set for 2025 to help communities from an economic, social, environmental and wellbeing context. These were tracked and monitored throughout the year.

Examples of these initiatives included; working with local schools to offer work experience placements in our repairs and estates team, 4 placements under the Women in Construction programme across our teams, working alongside local authorities to provide homes supporting the Housing First programme, and ensuring ESG/Social Value requirements are included in all construction tenders. In addition, 417 volunteering hours were donated via support volunteers.

At the end of 2025 our Social Value Strategy was published setting our ambitions through to 2030.



# Structure and Governance

## C25. Registration with the regulator

We are registered with the Regulator of Social Housing and some of our care services are regulated by the Care Quality Commission.

## C26. Our most recent regulatory grading

Following our annual stability check from the Regulator of Social Housing which was published November 2025, we have maintained our governance and viability grading of G1/V2.

## C27. Our Code of Governance

In 2021, we adopted the National Housing Federation Code of Governance 2020. We annually review our compliance with the code and with the Regulator's Economic and Consumer Standards. The 2025 reviews confirmed compliance with the Code and the Standards.

## C28. Our not-for-profit status

We are a not-for-profit organisation.

## C29. How our Board manages ESG risks

ESG risks are incorporated into our Strategic and Operational risk registers. Strategic risks are reviewed by Executive team and Board no less than once per year and considered in light of the Strategic plan and Sector Risk Profile.

The effectiveness of risk management and assurance systems is kept under review and is principally delegated to the Audit & Risk Committee. We also have in place an Assurance Map to monitor and confirm assurance activities across the business. The Assurance Map is regularly reviewed at Board as part of the Performance report and by Audit & Risk Committee. The Board recognises it has overall responsibility for establishing and maintaining the whole system of internal control and for reviewing its effectiveness.

## C30. Our recent regulatory findings

We haven't had any adverse regulatory findings in the past 12 months.



# Board and Trustees

## C31. Incorporating Equality, Diversity and Inclusion (EDI) and the customer voice in our governance processes

We have two customer Board member positions to ensure that the resident voice is heard and represented at Board. All Board recruitment has an integral focus on Equality, Diversity and Inclusion as part of the process and within the recruitment materials along with seeking lived experience within the Board and clear alignment to our values.

We have signed up to the National Housing Federation (NHF) Chair's Challenge. This is a public commitment to take the Board on a journey to understand how diverse and inclusive we are and to develop this further.

Our Board and Committee reporting template has sections to ensure that EDI and Customer Impact have been considered and included in all relevant reports.

## C32. Board and Executive Team turnover in the last two years

Two members of the Board retired following end of term, and two Board members resigned.

The management team consists of our Chief Executive and Directors and during the last two years, one Director left the organisation. There have been no changes in the Executive team in the last 12 months.

Measure	Percentage
% of Board that are women	50.0%
% of Board that are BAME	8.0%
% of Board that are residents	15.0%
% of Board that have a disability	8.0%
Average age of Board members (years)	53
Average Board tenure (years)	3

Turnover	Percentage
% of Board	33%
% of management team	25%

# Board and Trustees

## **C33. Number of Board members on our Audit & Risk Committee with recent and relevant financial experience**

We currently have three Board members with recent and relevant experience.

1) Qualified accountant (FCCA) working at Senior Management and Executive Director roles in the Social Housing and Care sector. Has also background in establishing and running a multi award-winning business.

2) Chartered Accountant and a Certified Information Systems Auditor with a background in auditing and accounting. Starting career with Deloitte in external audit covering entities in the banking, financial services and manufacturing sectors before moving into internal audit covering payments operations at a major bank. Currently a Director in Internal Audit covering Technology at a major bank.

3) Investment Banking career finishing as Head of European Debt Capital Markets.

## **C34. Percentage of our Board that are non-executive directors**

100% of our Board are non-executive.

## **C35. Our Board Succession plan**

A Board succession plan has been presented to Board in the last 12 months. Board recruitment and succession planning is part of the delegated authority of the Remuneration and Nominations Committee.

## **C36. How long have we worked with our current external audit partner**

Crowe have been our external auditors for 6 years, during this time we have retained the same audit partner.

## **C37. Our most recent independent Board-effectiveness review**

The external Board effectiveness review was carried out in 2024 and conclusions reported to Board in December 2024. The external review concluded that the governance arrangements in place are effective and working well, there were some suggestions for improvement that were implemented during 2025 with progress on these actions reported to Board.

## **C38. How we handle conflicts of interest at the Board**

Declarations of interest are requested from Board members in writing annually and reported to Board on an annual basis. Each Board and Committee meeting has a formal agenda item for declarations of interest to be noted.

Board member agreement for services stipulates the requirement to declare interests actual or potential as required by our rules, and policies including Code of Conduct Policy, Probity Policy, Subsidiary Governance Policy and Board Disputes, Complaints and Grievances Policy. Where a conflict is identified that particular Board member would not take part in discussion or vote on the matter.

# Staff and Wellbeing

## C39. Paying the Real Living Wage

Whilst we are not currently a Real Living Wage employer, we have a commitment to benchmark pay on an ongoing cycle. This ensures that, for all roles, pay keeps pace with the market. Whilst this is something we aspire to, due to the majority of roles within our workforce being commissioned, paying at this level is not viable for us currently, although we will always keep this under review.

## C40. Our median gender pay gap

Our 2024/2025 median gender pay gap was 4.1%, this is a slight improvement on the previous year (4.4%), and we remain committed to improving this further in the future.

## C41. Our CEO: median-worker pay ratio

The CEO to median-worker pay ratio is currently 6.58:1

## C42. Promoting equality, diversity and inclusion (EDI) across our team

In numerous ways including:

- EDI policy and EDI Strategy accessible via an online platform (EDI strategy and statement on website)
- EDI eLearning
- EDI group who discuss current topics and undertake projects
- Ongoing awareness raising (i.e. special interest days/weeks/months) shared via our internal comms platform
- Knowledge Cafe sessions every 2 months on EDI subjects
- Campaigns to encourage belonging and people feeling they can share their authentic selves
- EDI survey undertaken in line with NHF data tool
- Attendance at numerous EDI groups including CIOB, NHF (local and national), Racial Equality Group, LGBTQ+ Housing Pledge
- EDI is a section for discussion in all 121 templates
- EDI element to corporate induction and a separate presentation included for all new starters
- Accreditations undertaken into relevant areas and shared in detail with colleagues (Disability Confident Leader; Good Health at Work; LGBTQ+ Housing Pledge; HDN DNA accreditation; Gender Equality Pledge)



# Staff and Wellbeing

## C43. Supporting the physical and mental health of our team

We value EDI, and the Health and Safety and Wellbeing of our colleagues because we want to be a great organisation and employer, somewhere people are proud to work, with a happy, healthy workplace where people can be their true authentic selves, are supported and empowered.

This is demonstrated through our Health, Safety and Wellbeing Strategy and a range of policies which support colleagues in these areas. We offer an annual leave entitlement above statutory requirement and operate a buy/sell annual leave offer, as well as a suite of Family Friendly policies, Agile Working and a paid Volunteer Day.

### Here is what we have in place to support this:

We have 16+ Wellbeing Champions, 35+ Mental Health First Aiders, 9+ Domestic Abuse Champions and 1 Care Ambassador to support our colleagues across the organisation. There is a Wellbeing Hub on the company intranet, and we have dedicated Money Matters, Health & Safety and Wellness and Wellbeing pages on our company communication portal, sharing and signposting to health and wellbeing information and support. We have a Wellbeing programme raising awareness and signposting to credible sources/support.

Colleagues have access to a free Employee Assistance Programme, a free Health Cash Plan, a financial wellbeing portal, our Employee Loan scheme and a dedicated 'wellbeing' email to raise queries, seek support or make suggestions. They can also sign up to the Blue Light Card discount scheme. Each colleague has an allocated People Partner to support them at every stage of the employee lifecycle, and is offered relevant health checks, such as free eyesight tests, free vaccinations and specific role related health assessments. All required role related activities have a risk assessment in place, and colleagues can be referred to Occupational Health.

We have an EDI Group and an annual EDI Programme. EDI, Health & Safety and Wellbeing are standing items on our Employee Voice agenda (employee representative group) and covered in our new colleague induction and during all My 121 / Support & Supervision sessions. We have a Leaders Programme to support leadership development and conduct regular Employee Engagement surveys. We also have dedicated roles within the business with a Wellbeing focus.

Our commitment to the health and wellbeing of our team, has been recognised by external accreditation. Orwell is a Disability Confident Leader accredited organisation, achieved Gold status from the Good Health at Work award (Suffolk), are a Bronze status Caring Company (Suffolk Family Carers) and holds the HDN (Housing Diversity Network) accreditation for Equality, Diversity and Inclusion.

# Staff and Wellbeing

## C44. Supporting the professional development of our team

Strong learning and development focus; via 121 meetings; My Contribution; Orwell Academy; mandatory and non-mandatory training budget; extensive apprentice levy use; clear Learning and Development policy and procedure including half day study leave for each exam or assessment.

Vocational, technical and professional qualifications at all levels have the option for application through our annual budget requests and are subject to a Pay Back Agreement with the learning colleague.

We encourage our colleagues to be the best they can be in their role via the following development opportunities:

- Building Leaders Programme
- Mandatory Training completion
- Access to an extensive e-learning programme
- Buddy system for new colleagues
- Secondment
- Coaching and mentoring

Illustrated career pathways and learning pathways in place alongside a successful behaviours framework:

- Leaders Days (held twice a year)
- Leader group discussions (on specified topics)
- Work Shadowing
- Acting up
- Building Leaders Programme Workshops (as an aspiring leader)
- Coaching and mentoring programme
- Professional conferences and webinars
- Networking with other Housing Associations, local organisations and relevant bodies

During 2025 3% of all colleagues achieved a relevant professional qualification. This consists of:

- **2%** of colleagues within Estate Services
- **1%** of colleagues within Care and Support
- **5%** of colleagues within Housing Administration & Housing Management
- **2%** of colleagues across Administrative functions
- **6%** of colleagues within our Leadership group

# Supply Chain

## C45. How we create social value through our procurement process

Social value is a key part of our procurement strategy. We encourage the use of local suppliers and businesses that demonstrate a commitment to social responsibility. By doing so, we not only support the local economy but also contribute to community wellbeing and positive outcomes for our customers.

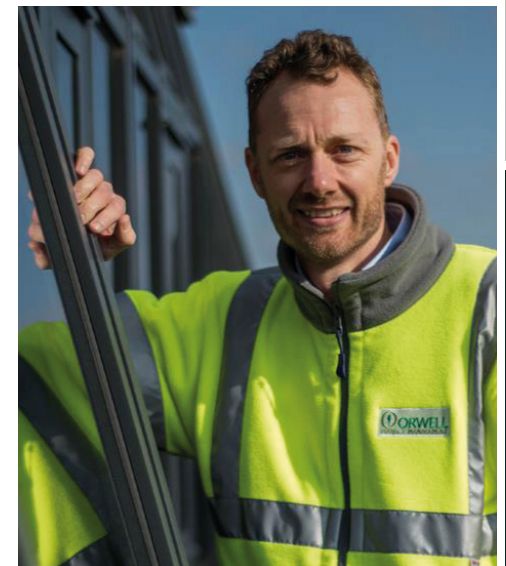
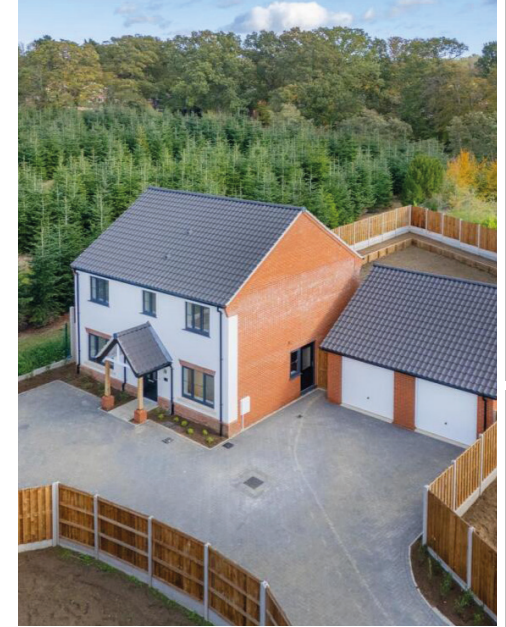
Social value is embedded in all procurement activity and processes. We set clear criteria and expectations within our tenders, and we work closely with suppliers and contractors to ensure that every contract delivers measurable outcomes and benefits that improve the lives of those who live in our homes.

On higher value contracts, we also expect contractors to contribute to skills development by offering apprenticeships or similar opportunities that create long term benefits for local people.

## C46. Consideration of sustainability in our procurement process

Sustainability is a core principle in the way we procure. Our tendering and wider procurement activities place clear expectations on suppliers and contractors to demonstrate strong environmental performance and sustainable working practices. Through creating effective partnerships, we can help build a more sustainable future for our customers and communities.

We invest in sustainable building materials, modern methods of construction, and energy efficient technologies across our new developments.



Environmental

Social

Governance



Together we make a difference

To discover the full details of Orwell's strategic plans, visit our website or simply scan the QR code.



If you would like this document in another language or format, please email

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