Environmental, Social and Governance Report 2025/26

This report sets out the performance and impact of United Welsh Housing Association Ltd in terms of the Environmental, Social and Governance (ESG) aspects of our business.

We have chosen to use the framework devised by the UK-wide ESG Social Housing Working Group. The Group developed a Sustainability Reporting Standard for Social Housing (SRS) which was launched in November 2020, covering 48 criteria. The Standard develops the 3 ESG areas into 12 themes, and each theme is aligned with the UN Sustainable Development Goals. Each theme has one or more criteria against which to measure; some criteria are classed a ‘‘Core’ (the most important) or ‘Enhanced’ (more aspirational).

This is our sixth report using this framework and shows results for all Core criteria (C) and those Enhanced criteria (E) where we have made some progress. The information will be updated annually.

Environment

Type C/E	Criteria	2025/26 results	2024/25 results
Climate change			
C	Distribution of EPC ratings of **existing** homes (those completed before the last financial year).	• Band A: 7.8% • Band B: 41.0% • Band C: 46.8% • Band D: 4.1% • Band E or lower: 0.6%	• Band A: 6.6% • Band B: 46.3% • Band C: 43.9% • Band D: 3.2%
C	Distribution of EPC ratings of **new** homes (those completed in the last financial year).	• Band A: 66.7% • Band B: 15.6% • Band C: 13.3% • Band D: 4.4%	• Band A: 44% • Band B: 56%
E	Scope 1, Scope 2 and Scope 3 greenhouse gas emissions.	Not currently tracked.	Not currently tracked.

Type C/E	Criteria	2025/26 results	2024/25 results
E	What energy efficiency actions has the housing provider undertaken in the last 12 months?	We continue to take part in the Optimised Retrofit Programme. Phase 3.2 was completed in 2025/26, improving 188 homes through the installation of solar PV systems with battery storage or SolShare systems, and external wall insulation (EWI). Phase 3.4 was also completed, installing solar PV or SolShare systems at 216 homes.	We continued to take part in the Optimised Retrofit Programme. Phase 1 was completed in 2024/25, including the installation of 181 solar PV systems with battery storage and 62 installations of external wall insulation (EWI). Phase 3 was also completed, installing solar PV systems and loft insulation top-ups at 342 homes.
E	How is the housing provider mitigating the following climate risks? • Increased flood risk • Increased risk of homes overheating	All new homes that we deliver incorporate sustainable drainage systems (SuDS) to manage and control surface water. By incorporating SuDS into our new developments, we work to reduce the causes and impact of flooding.	All new homes that we deliver incorporate sustainable drainage systems (SuDS) to manage and control surface water. By incorporating SuDS into our new developments, we work to reduce the causes and impact of flooding.
E	Does United Welsh give residents information about correct ventilation, heating, recycling etc. Please describe how this is done.	We provide home user guides for new developments. We also provide advice on request where a related maintenance issue arises. We will consider developing a more strategic approach over the coming years as part of our Net Zero strategy.	We provide home user guides for new developments. We also provide advice on request where a related maintenance issue arises. We will consider developing a more strategic approach over the coming years as part of our Net Zero strategy.

Type C/E	Criteria	2025/26 results	2024/25 results
Ecology			
E	How is the housing provider increasing green space and promoting biodiversity on or near homes.	We continue to rewild appropriate spaces on our estates and are now in the third year of a seven-year cycle. We have seen native species return that were not evident before. Recent changes to planning policy in Wales have also strengthened requirements for green infrastructure (GI) in housing and development. Under Planning Policy Wales (PPW) Edition 12, all planning applications must include a Green Infrastructure Statement (GIS), explaining how green infrastructure is integrated into a development and how it will benefit biodiversity and ecosystem resilience.	We continue to rewild appropriate spaces on our estates and are now in the second year of a seven-year cycle. We have seen native species return that were not evident before. Recent changes to planning policy in Wales have also strengthened requirements for green infrastructure (GI) in housing and development. Under Planning Policy Wales (PPW) Edition 12, all planning applications must include a Green Infrastructure Statement (GIS), explaining how green infrastructure is integrated into a development and how it will benefit biodiversity and ecosystem resilience.
E	Does the housing provider have a strategy to actively manage and reduce all pollutants? If so, how does the housing provider target and measure performance?	We do not currently have plans to develop a specific strategy. We meet all relevant requirements of environmental legislation.	We do not currently have plans to develop a specific strategy. We meet all relevant requirements of environmental legislation.

Type C/E	Criteria	2025/26 results	2024/25 results
Resource management			
E	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building works? If so, how does the housing provider target and measure performance?	For new homes that we deliver ourselves, our preference is to use timber frame construction through our own factory. The factory has PEFC accreditation and has been certified by Earthly as a climate-positive business.	For new homes that we deliver ourselves, our preference is to use timber frame construction through our own factory. The factory has PEFC accreditation and has been certified by Earthly as a climate-positive business.
E	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	There is a waste management strategy in place during the construction of new homes, this forms part of the Considerate Contractors remit that our Contractors will follow, so its in keeping with our approach.	There is a waste management strategy in place during the construction of new homes, this forms part of the Considerate Contractors remit that our Contractors will follow, so it's in keeping with our approach.
E	Does the housing provider have a strategy for good water management? If so, how does the housing provider target and measure performance?	The new Welsh Housing Quality Standard includes measures to reduce water use and manage rainwater discharge. These measures will be incorporated into our work to meet WHQS requirements.	The new Welsh Housing Quality Standard includes measures to reduce water use and manage rainwater discharge. These measures will be incorporated into our work to meet WHQS requirements.

Social

Type C/E	Criteria	2025/26 results	2024/25 results
Affordability and security			
C	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 Local Authority 2. Rent compared to Local Housing Allowance (LHA)	We base our rents on affordability principles developed by the JRF Foundation. For general needs social rented homes, our total charge, including service charges, does not exceed 33% of the Standard National Living Wage, adjusted for tax credits. Where there is no service charge, it does not exceed 28% of the Standard National Living Wage, adjusted for tax credits.	We base our rents on affordability principles developed by the JRF Foundation. For general needs social rented homes, our total charge, including service charges, does not exceed 33% of the Standard National Living Wage, adjusted for tax credits. Where there is no service charge, it does not exceed 28% of the Standard National Living Wage, adjusted for tax credits.
C	Share, and number, of **existing** homes (homes completed before the last financial year) allocated to: • General needs (social rent) • Affordable rent • Supported Housing • Housing for older people • Low-cost home ownership	• General Needs – 67% (4596); • Affordable – 2% (134); • Supported housing – 14% (988); • Older People – 13% (866); • LCHO – 4% (288)	• General Needs – 66% (4435); • Affordable – 2% (103); • Supported housing – 15% (1010); • Older People – 13% (866); • LCHO – 4% (297)

Type C/E	Criteria	2025/26 results	2024/25 results
C	Share, and number, of new homes (homes that were completed in the last financial year), allocated to: • General needs (social rent), • Affordable rent • Supported Housing • Housing for older people • Low-cost home ownership	• General Needs – 92% (97); • Affordable – 0% (0); • Supported housing – 6% (6) • Older People – 0% (0); • LCHO – 2% (2)	• General Needs – 97% (132); • Affordable – 0% (0); • Supported housing – 3% (4); • Older People – 0% (0); • LCHO – 0% (0)
C	How is United Welsh trying to reduce the effect of fuel poverty on its residents?	Our Money Advice Team supports customers to manage their energy bills. We are also committed to building new homes to EPC A, using green energy sources and zero-carbon technologies. We are piloting the Octopus Zero Bills tariff at a number of homes on a new development to understand whether this approach could work across our wider development programme. The initiative allows residents in eligible homes with solar panels, home batteries and heat pumps to have no energy bills for approximately five years.	Our Money Advice Team supports customers to manage their energy bills. We are also committed to building new homes to EPC A, using green energy sources and zero-carbon technologies. We will pilot the Octopus Zero Bills tariff at a number of homes on a new development to understand whether this approach could work across our wider development programme. The initiative allows residents in eligible homes with solar panels, home batteries and heat pumps to have no energy bills for approximately five years.
E	What % of rental homes have a 3 year fixed tenancy agreement (or longer).	All residents, except those in certain types of supported housing, have standard occupation contracts. These provide security of tenure with no fixed term.	All residents, except those in certain types of supported housing, have standard occupation contracts. These provide security of tenure with no fixed term.

Type C/E	Criteria	2025/26 results	2024/25 results
Building safety and quality			
C	What % of homes with a gas appliance have an in-date, accredited gas safety check?	99.80%	99.90%
C	What % of buildings have an in-date and compliant Fire Risk Assessment?	99.60%	100.00%
C	What % of homes meet the Welsh Housing Quality Standard (WHQS2023 incl Temporary Fails and Conditional Passes)	95.80%	99.40%

Type C/E	Criteria	2025/26 results	2024/25 results
Resident voice			
C	What arrangements are in place to enable the residents to hold management to account for provision of services?	We use a range of ways to gather feedback, including telephone surveys, focus groups and online discussion forums.	We use a range of ways to gather feedback, including telephone surveys, focus groups and online discussion forums. We are also implementing a new Customer Involvement Strategy.
C	How does the housing provider measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?	We carry out an independent rolling telephone survey with approximately 75 residents each month. Results are monitored through quarterly reports to the Executive Team. Under our Strategy 2023-27, we aim to improve our satisfaction levels compared with peer organisations. In 2025/26, results for all metrics were equal to or above the 2025 peer median, and all had improved compared with our 2024/25 satisfaction levels.	We carry out an independent rolling telephone survey with approximately 75 residents each month. Results are monitored through quarterly reports to the Executive Team. Under our Strategy 2023-27, we aim to improve our satisfaction levels compared with peer organisations. In 2024/25, results for all but one metric were equal to or above the 2025 peer median. Three of the 12 metrics had improved compared with our 2023/24 satisfaction levels.
E	In the last 12 months, how many complaints have been upheld by the Ombudsman? How have these complaints (or others) resulted in change of practice within the housing provider?	Of the 22 complaints about United Welsh closed by the Ombudsman during 2025/26, nine resulted in a decision not to investigate, three were early resolutions, one was outside the Ombudsman's jurisdiction and nine were premature.	Of the 14 complaints about United Welsh closed by the Ombudsman during 2024/25, four resulted in a decision not to investigate, three were early resolutions, one was outside the Ombudsman's jurisdiction and six were premature.

Type C/E	Criteria	2025/26 results	2024/25 results
Resident support			
C	What support services does the housing provider offer to its residents? How successful are these services in improving outcomes?	**Jobs and training:** Employment referrals help customers move into meaningful work, with 29 referrals in 2025/26. There were also 75 adult training achievements. **Money advice:** Provides advice on managing money and support with claims for Universal Credit (UC), Discretionary Housing Payments (DHPs) and other benefits. There were 1,353 referrals in 2025/26. **Connect:** Signposts customers to mental and physical health services and provides activities aimed at reducing loneliness and helping people connect with their neighbours.	**Jobs and training:** Schemes help customers move into meaningful work, with 21 customers supported into work in 2024/25. Support was also provided to 168 customers to remove barriers to employment, and 215 people attended wellbeing and personal confidence courses. **Money advice:** Provides advice on managing money and support with claims for Universal Credit (UC), Discretionary Housing Payments (DHPs) and other benefits. There were 1,488 referrals in 2024/25. **Connect:** Signposts customers to mental and physical health services and provides activities aimed at reducing loneliness and helping people connect with their neighbours.
Placemaking			
E	Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	We have agreed significant capital investment in one of our major estates following extensive engagement with the community. As part of this work, a Community Hub run by resident volunteers has opened as a resource for the community. Contractors involved in the capital investment work will also be expected to engage with the community before work begins.	As part of our commitment to placemaking, we partnered with a local primary school to create a mural for our new development of 152 homes on a former colliery site next to the school. By involving the school in the creative process, we aimed to build a sense of pride and ownership, strengthen local identity and connections, and help the new development become part of the wider community.

Governance

Type C/E	Criteria	2025/26 results	2024/25 results
Structure and governance			
C	Is the housing provider registered with a regulator of social housing?	Yes – Welsh Government	Yes – Welsh Government
C	What is the most recent viability and governance regulatory grading?	United Welsh is Compliant for Governance and Compliant for Financial Viability signed as Green/Green (highest possible rating for Welsh Government system of rating).	United Welsh is Compliant for Governance and Compliant for Financial Viability signed as Green/Green (highest possible rating for Welsh Government system of rating).
C	Which Code of Governance does the housing provider follow, if any?	Community Housing Cymru and National Housing Federation.	Community Housing Cymru and National Housing Federation.
C	Is the housing provider Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	Yes, we are a not-for-profit organisation.	Yes, we are a not-for-profit organisation.
C	Explain how the housing provider's board manages organisational risks.	Strategic Risk Map with accompanying Assurance Map.	Strategic Risk Map with accompanying Assurance Map.
E	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) – that resulted in enforcement or other equivalent action?	No	No

Type C/E	Criteria	2025/26 results	2024/25 results
Board			
C	What are the demographics of the board? And how does this compare to the demographics of the housing provider's residents, and the area that they operate in? Add commentary if useful.	**Board:** 50% are women; 20% are from minority ethnic backgrounds; none have a disability; and all are aged between 30 and 64. **Residents in our primary local authority areas:** 51% are female; 10% are from minority ethnic backgrounds; and 38% are aged between 35 and 64.	**Board:** 50% are women; 17% are from minority ethnic backgrounds; none have a disability; the average age is 51; and average tenure is 3.7 years. **Residents:** 53% are female; 14% are from minority ethnic backgrounds; and 54% are aged between 25 and 64.
C	What % of the board AND management team have turned over in the last two years? Add commentary if useful.	20%	14%
C	Is there a maximum tenure for a board member? If so, what is it?	Yes. The maximum tenure for non-executive Board members is nine years.	Yes. The maximum tenure for non-executive Board members is nine years.
C	What % of the board are non-executive members?	83%	83%
C	Number of board members on the Audit Committee with recent and relevant financial experience.	One of the six Audit & Risk Committee members has experience as a finance director or head of risk.	Two of the four Audit & Risk Committee members have experience as finance directors or heads of risk.
C	Are there any current executives on the Remuneration Committee?	No	No
C	Has a succession plan been provided to the board in the last 12 months?	Yes. A recruitment plan has been agreed.	Yes. A recruitment plan has been agreed.
C	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	1	A new external audit provider was appointed for 2024/25.

Type C/E	Criteria	2025/26 results	2024/25 results
C	When was the last independently-run, board-effectiveness review?	2024	2024
C	Are the roles of the chair of the board and CEO held by two different people?	Yes	Yes
C	How does United Welsh handle conflicts of interest at the board?	If a conflict of interest arises in a matter being considered by the Board, the Chair decides whether the Board member can remain in the room, for example to answer questions, or should leave. For other Code of Conduct issues, the Chair discusses the matter with the Board member and agrees an appropriate way forward.	If a conflict of interest arises in a matter being considered by the Board, the Chair decides whether the Board member can remain in the room, for example to answer questions, or should leave. For other Code of Conduct issues, the Chair discusses the matter with the Board member and agrees an appropriate way forward.

Type C/E	Criteria	2025/26 results	2024/25 results
Staff wellbeing			
C	Does United Welsh pay the Real Living Wage?	Yes	Yes
C	What is the gender pay gap?	7%	7%
E	What is the CEO-worker pay ratio?	As at 31-03-26 the ratio of CEO pay to median staff salary was 4.25	As at 31-03-25 the ratio of CEO pay to median staff salary was 4.4
E	How does United Welsh support the physical and mental health of their staff?	We are working towards the Investors in People: We Invest in Wellbeing accreditation. We have a full-time Staff Wellbeing Lead and provide a counselling service, eye tests and a health scheme benefit. Staff can also use a dedicated space on MS Teams to share helpful articles and comments. Our Collective Voice team works with management on staff issues and acts as trade union representatives. We offer flexible, trust-based working to support work-life balance, as well as a Hardship Fund to provide financial support in emergencies.	We have a full-time Staff Wellbeing Lead and provide a counselling service, eye tests and a health scheme benefit. Staff can also use a dedicated space on MS Teams to share helpful articles and comments. Our Collective Voice team works with management on staff issues and acts as trade union representatives. We offer flexible, trust-based working to support work-life balance, as well as a Hardship Fund to provide financial support in emergencies.
E	Average number of sick days taken per employee.	Not tracked. With a relatively small workforce, the average can be significantly affected by a small number of long-term absences.	Not tracked. With a relatively small workforce, the average can be significantly affected by a small number of long-term absences.

Type C/E	Criteria	2025/26 results	2024/25 results
Supply chain management			
E	How is Social Value creation considered when procuring goods and services?	Our development contracts include social value commitments, either by providing apprenticeships or allocating a percentage of the contract value to our Community Investment Fund, which supports community investment activities.	Our development contracts include social value commitments, either by providing apprenticeships or allocating a percentage of the contract value to our Community Investment Fund, which supports community investment activities.
E	How is Environmental impact considered when procuring goods and services?	Nothing to report yet.	Nothing to report yet.