Plymouth Community Homes

ESG REPORT 2026



GOVERNANCE
SOCIAL
ENVIRONMENTAL

INTRODUCTION

At Plymouth Community Homes, we do not treat sustainability as a separate agenda. It is instead fundamental to how we deliver our purpose.

Our new Strategic Business Plan will set out an ambitious vision for the next decade: to be the best community-focused landlord delivering positive change to improve lives. We will achieve this by creating high-quality affordable homes and communities where people are proud to live, investing in our homes, supporting our residents and ensuring our organisation remains resilient for future generations.

This ESG Report demonstrates how environmental responsibility, social impact and strong governance are helping us deliver that ambition.

During 2025/26 we continued to invest in safer, more energy-efficient homes, support residents through financial and community programmes, strengthen our governance arrangements and build the foundations for long-term sustainable growth.

We are also about to launch a new ten-year Strategic Business Plan, which includes looking to invest £1.2 billion in upgrading existing homes and creating new sustainable communities, while generating at least £500 million of social value for residents and the wider region by 2036.

The year has seen important progress, but we recognise that significant challenges remain. This report therefore focuses not only on what we have achieved, but also on the actions we are taking to create greener homes, stronger communities and lasting positive change.

ESG and our Strategic Business Plan
Our approach to Environmental, Social and Governance is embedded across all four themes of our Strategic Business Plan.

Your Services
Putting residents first and delivering services people trust through strong resident engagement, safe and reliable services, and insight-led decision making.

Your Home
Investing £1.2 billion in upgrading existing homes and creating new sustainable, energy-efficient communities that support residents today and future generations.

Our People
Creating a workplace where colleagues feel valued, supported and empowered to make a meaningful difference for residents.

Our Impact
Delivering at least £500 million of social value through provision of homes and services to tenants through partnership working, community investment, economic growth and regional leadership.

Through these themes, ESG is not just a reporting framework, but a means of delivering our long-term vision as a business.



SUSTAINABLE DEVELOPMENT GOALS

The United Nations Sustainable Development Goals (SDGs) provide a framework that helps organisations understand and measure their wider social, environmental and economic impact.

Creating positive change for residents and communities is at the heart of Plymouth Community Homes' approach. While our focus is local, the issues we seek to address are present on a global scale. These include access to safe, affordable housing, which is recognised internationally as a key contributor to sustainable development and plays an important role in tackling poverty, improving health, reducing inequalities and supporting climate action.

The report includes the Sustainability Reporting Standard, a national standard for ESG reporting in the social housing sector that is aligned to the SDGs. We contribute directly to Sustainable Cities and Communities (Goal 11) while also making meaningful contributions towards reducing poverty, improving health and wellbeing, creating economic opportunity, tackling inequality and addressing climate change.

This report demonstrates how the actions we take today are helping create stronger, fairer and more sustainable communities for the future. Further details on the UN SDGs are shown below.

SRS Area	Theme Name	Description	UN Sustainable Development Goal
Environmental	**Climate Change**	Prevents and mitigates the risk of climate change	7 13
	Ecology	Promotes ecological sustainability	15
	Resource Management	Sustainable management of natural resources	12
Social	**Affordability and Security**	Provides affordable and secure housing	1 10 11
	Building Safety and Quality	Resident safety and building quality are well managed	11
	Resident Voice	Listens to residents' voice	3
	Resident Support	Supports residents, and the local community	11
	Placemaking	Supports residents and the wider local community through placemaking	3 8 11
Governance	**Structure and Governance**	Legal structure of the organisation and its approach to Governance	16
	Board and Trustees	High quality board of trustees	16
	Staff Wellbeing	Supports employees	3 8
	Supply Chain Management	Procures responsibly	12



AT A GLANCE THE YEAR TO 31 MARCH 26

CARBON FOOTPRINT OF BUSINESS OPERATIONS
711.2 TCO2E
24/25: 732.2 TCO2E

CARBON FOOTPRINT OF HOUSING STOCK
29,481 TCO2E
24/25: 29,815.2 TCO2E

CARBON FOOTPRINT PER PROPERTY
2.06 CO2E
24/25: 2.09 CO2E

PLANTED 1014 TREES SINCE 2021 AND 176 TREES ON OUR LAND THIS YEAR

SOLAR ENERGY PRODUCTION
5,002 MWH
24/25: 5,050 MWH

OUR FINANCIAL SUPPORT FUND SPENT £126K SUPPORTING 529 CUSTOMERS IN NEED
24/25: SUPPORTED 375

HELPED TENANTS CLAIM £834,208 IN ADDITIONAL ELIGIBLE BENEFITS
24/25: £560,000

ESTIMATED SOCIAL VALUE OF TENANCY OF
£311.3M
24/25: £339.6M**

INVESTED £684K IN OUR COMMUNITIES WITH COMMUNITY DEVELOPMENT
24/25: £850K*

£15.9M (46%) OF LOCAL SPEND WITH SMES
24/25: £14.5M (27%)

G1 V2
GOVERNANCE REGULATORY RATING

FINANCIAL VIABILITY REGULATORY RATING
A+ CREDIT RATING

C2
CONSUMER STANDARDS RATING

82% OVERALL CUSTOMER SATISFACTION SCORE
24/25: 83%

DISABILITY CONFIDENT LEADER

INVESTORS IN PEOPLE GOLD

*Community Development has fallen mainly due to efficiencies in delivery while maintaining overall level of service. **Methodology changed in 2025/2026 following independent evaluation from University of Plymouth.

DELIVERING ON OUR COMMITMENTS

Last year we outlined a number of priorities designed to strengthen environmental performance, improve services and support delivery of our long-term ambitions. The following section demonstrates the progress made during 2025/26 and how these actions are helping create the foundations for achieving the commitments set out in our Strategic Business Plan. Behind each of these is a resident, family or other member of the community that has benefited from a safe home, affordable housing and environmental improvement or targeted support. They demonstrate together the contribution PCH is making towards delivering its strategic ambitions as we move towards 2036.

Plan for next year

We will appoint a contractor to get our homes to EPC C by 2030.

We will publish a new sustainability strategy that will define our approach to decarbonisation of our:

- housing stock
- commercial stock
- corporate operations

as well as climate change resilience and biodiversity.

We Said	We Did
We were commissioning Savills to undertake an in-depth review to define the options and investment needs to reach EPC C by 2030	We have allocated £12.5M to getting homes to EPC C following a detailed assessment of our housing stock by Savills, giving us a clear understanding of the investment and interventions required to achieve EPC C by 2030 and support our longer-term journey towards net zero. The outcomes are now being used to shape future investment programmes and priorities.
We were commissioning a report into decarbonising our HQ.	We completed a review of opportunities to reduce emissions from our headquarters (Plumer House) and are now developing a programme of improvement works. Options for renewable energy generation, including solar PV, are being explored.
We were targeting quick wins on 175 homes to get them to EPC C.	Improvement works were completed to 77 homes. While the programme delivered benefits, it also provided valuable insight into some of the practical challenges associated with retrofit delivery, including items stored in loft space, refusal of access, and varying EPC outcomes. These lessons will help shape future programmes and maximise resident benefit from future investment.
We targeted 11% of our fleet to be hybrid or electric this year.	We exceeded our target for introducing lower-carbon vehicles, with 13.9% of the fleet now consisting of hybrid or electric vehicles. This places us ahead of our plans and supports our longer-term fleet decarbonisation ambitions.
We were working on a new strategy for our green spaces.	Development of the Sustainability Strategy continued during the year. Publication was pushed back to ensure it aligns with our new Strategic Business Plan and emerging Homes and Place Standard, creating a stronger long-term framework for biodiversity, climate resilience and community spaces.
We were addressing key areas of concern from our Tenant Satisfaction Measures. • **Timeliness and quality of repairs** • **Quality of the home** • **Approach to complaint and anti-social behaviour (ASB)**	We continued to strengthen the services that matter most to residents. Investment in repairs systems will improve efficiency and customer experience, while planned investment programmes are helping improve the quality of our homes. We have also reviewed our approach to complaints, anti-social behaviour and neighbourhood management to ensure resident concerns are addressed more effectively and consistently.



ENVIRONMENTAL

BUILDING SUSTAINABLE COMMUNITIES FOR THE FUTURE

In our new Strategic Business Plan we commit to investing £1.2 billion in homes and communities by 2036, including creating sustainable, resilient and energy-efficient homes that are better for residents and better for the environment. Environmental sustainability is therefore not only about reducing carbon emissions, but also about improving affordability, protecting communities from future risks and creating places where people are proud to live.

PCH continue to maintain an Environmental Management System aligned with ISO14001 principles and integrated into our wider governance and risk management arrangements.

Through our membership of the Plymouth Net Zero Partnership, we continue to collaborate with organisations across the city to support the transition to a low-carbon future.

REDUCING WASTE

Reducing waste and increasing reuse remains an important part of our environmental approach.

During the year, 99.8% of waste generated through our operations was diverted from landfill, with materials either recycled or used for energy recovery. This equated to more than 1,350 tonnes of waste being managed through energy recovery.

Much of this material originates from empty homes and fly-tipping incidents. Through our recycling centre we continue to maximise opportunities for reuse, with suitable items made available to residents through our reuse catalogue, supporting both environmental sustainability and affordability.

We have also introduced reusable water bottles for mobile operatives, helping remove more than 5,800 single-use plastic bottles from our operations each year.

DECARBONISATION

Our Strategic Business Plan and Asset Management Strategy set our ambition to make our homes more energy efficient, meaning they are more affordable for residents to heat and better for the environment. We remain committed to creating sustainable, energy-efficient communities and developing a clear pathway towards net zero by 2050. Achieving this will require significant long-term investment in both our homes and business operations.

We aim to target the largest emitting areas of our business first by prioritising fleet electrification and installing solar at our head office, which will help us hit reduce our operational carbon footprint by 25% by 2031 and 70% by 2036.

The carbon footprint of our operations has decreased 2.9% during 2025/26, primarily due to reduced energy consumption in our operational buildings from a mild winter. A new Sustainability Strategy, due to launch during 2026/27, will provide greater detail on how we will deliver against our environmental ambitions and support the objectives set out within our Strategic Business Plan.

We know that the bulk of our carbon emissions come from our housing stock which we estimate to be 29,481 tonnes last year, a decrease of 0.01% on the year before; this is due to a more accurate understanding of the emissions from our EPC survey programme as well as improvement works carried out, including 198 homes with new double glazing.

Working to become carbon-free will help our residents by making their homes more energy-efficient and reduce heating bills. We will also create more welcoming communities with green spaces for wildlife to boost biodiversity.

INDICATOR	2025/26 Result	2024/25 Result
Carbon footprint of business operations	711.2 tonnes	732.2 tonnes
Carbon footprint of housing stock	29,481 tonnes	29,815 tonnes
Carbon footprint as proportion of housing stock	2.06 tonnes	2.09 tonnes
Percentage of homes with a C+ energy rating	73.09%	71.47%
Percentage of homes with solar panels**	16.03%	16.09%
Total renewable energy production	5,002MWh	5,050MWh
Percentage of waste diverted from landfill	99.8%	98.4%
Housing stock count (excludes leasehold)	14,333	14,286

**Figure shows homes with solar panels with Feed-in-Tariff. We are carrying out work to understand solar distribution on the wider stock.



HOMES & BUILDINGS

Improving the quality, efficiency and resilience of our homes is one of the most important commitments within our Strategic Business Plan. Through our emerging Homes and Place Standard, we are taking a broader view of investment that considers not only the condition of homes but also their contribution to resident wellbeing, neighbourhood quality and long-term sustainability.

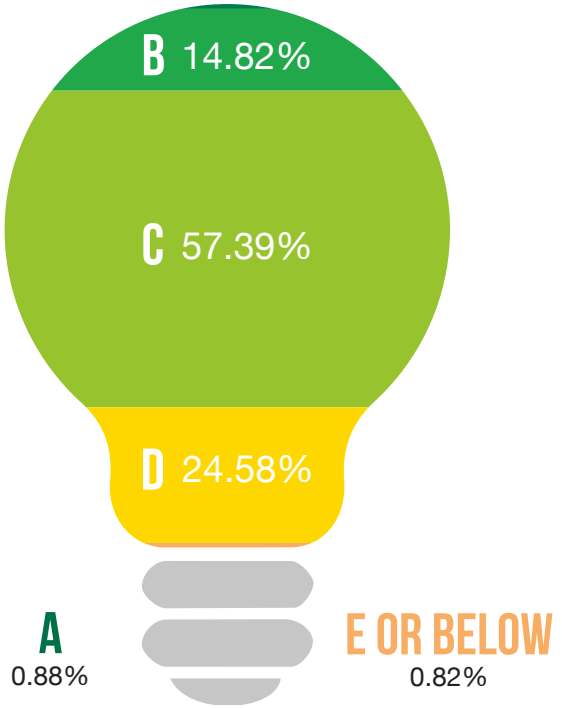
We continue to deliver a fully costed programme of works to upgrade the energy performance of our homes to minimum EPC C standard by 2030 and are carrying out an ambitious programme of EPC surveys and Stock Condition surveys that will provide a plan for asset investment.

Through our EPC survey programme 98% of our stock has live EPC data. We have allocated £12.5M to get our homes to EPC C following an in-depth review to define the options and investment needs to reach EPC C by 2030, and beyond to net zero by 2050. We also received funding from the South West Net Zero Hub to study the best low carbon heating solution for our most common block types. We will use the outcomes of these studies to shape our programme for future works and expect a 15% reduction in the carbon footprint of our stock by 2030 as a result.

A project targeting quick wins to move 175 homes to EPC C through loft insulation top ups and LED lighting completed work on 77 homes but came up against issues such as items stored in loft space, refusal of access, as well as expected gains in EPC score not being achieved.

We have fallen behind the sector average for homes achieving EPC C and must step up our plans in the final years before the 2030 deadline. In the coming year we will scope the works required in more detail to enable delivery. We know as a final step we will need a large solar programme, and we are producing a solar strategy to guide our delivery.

We have had a consultant carry out a management plan for Plumer House that includes options to achieve net zero and we have been working on starting to implement some of the recommendations as well as increasing monitoring to identify areas of energy waste in the building. We are also reviewing plans to install solar PV on the roof to generate green energy and insulate against price shocks.



2025/2026 TOTAL STOCK EPC RATING

Year	A	B	C	D	E or below	No Energy rating	Target: C or above	Direction
2025/2026	0.88%	14.82%	57.39%	24.58%	0.82%	1.51%	73.09%	↑
2024/2025	0.80%	14.13%	56.54%	25.36%	0.85%	1.83%	71.47%	
24/25 Benchmark	1.1%	21.7%	57.9%	15.8%	1.5%	1.9%	80.7%	

EPC performance shown against previous year and benchmarked against other housing providers subscribed to the Sustainability Reporting Standard (SRS).



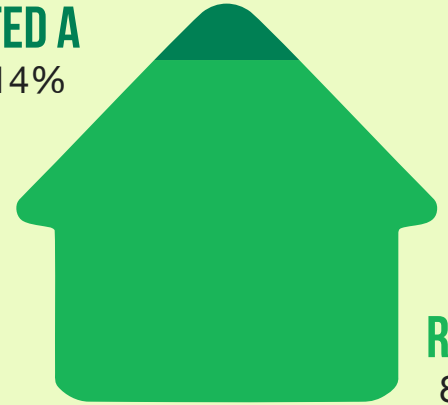
NEW BUILD

Increasing the supply of affordable housing is a key part of our long-term ambition. Our Strategic Business Plan sets out a pathway towards managing more homes, helping address housing need across Devon and Cornwall while creating high-quality, energy-efficient communities that remain affordable to live in.

We have set a target for all our newbuild homes to achieve a minimum of an EPC B. The average EPC rating on completed new homes was B – and 19 achieved EPC A.

We have started to take on new developments with low-carbon heating technology. We now have 33 air source heat pumps, up from 11 last year.

RATED A
14.14%



RATED B
85.86%

	2025/2026	2024/2025
Homes rated A	14.14%	7.25%
Homes rated B	85.86%	92.75%

ELECTRICITY GENERATION

We currently have over 2,300 homes with solar panels on the roof and we are carrying out a review to better understand coverage in our recent new builds as these fall outside our monitoring arrangements.

In our monitored stock, solar provided tenants with access to a total of 5,002 MWh of free electricity during daylight hours, saving over £265 off average resident bills per year.

2,300+ HOMES WITH SOLAR PANELS



5,002 MWH OF FREE ELECTRICITY

FLEET

We have set a target to convert 25% of our vehicle fleet to green transportation by 2028. 13.9% of our fleet is now electric or hybrid -2.9% above our expectation from last year – and we expect 19.8% of our fleet to be green next year.

We have started rolling out hybrid vans to replace our existing stock and in addition to 5 existing electric vehicles (EV) and we will prioritise EV when replacing vans in future.

Our HQ has charging points to facilitate a future expansion of electric fleet, and our fleet are able to use the expanding public network.

We have completed a net zero roadmap for our Fleet. We expect our Fleet to meet net zero by 2045.



GREEN SPACES

Creating great places means looking beyond the homes themselves. The new Homes and Place Standard recognises the importance of public spaces, biodiversity, climate resilience and community wellbeing. Through our land holdings and development programme we are working to create greener, healthier neighbourhoods that benefit both residents and the wider environment.

The quality of the spaces around our homes plays an important role in creating communities where people are proud to live.

We have been working on a new Sustainability Strategy to help us manage our land better for the environment and the communities that use it. This will see us increasing biodiversity and tree cover in our neighbourhoods as well as making spaces that are accessible for communities to enjoy.

The strategy was deferred until 2026/27 to ensure it aligns with our Strategic Business Plan. We expect the strategy to be ready this winter, following the launch of our Strategic Business Plan.

Our new developments will make a biodiversity net gain of at least 10%. Where this isn't practicable to achieve on site we will look to improve another site locally.

Through our partnership with the Plymouth and South Devon Community Forest, we have been able to plant 176 trees, with the partnership adding 1,014 trees over the last 5 years.

Trees are not only great for wildlife, having trees and other green spaces near our homes provides proven benefits to mental health, improves air quality and can keep neighbourhoods cool in summer.

COMMUNITY FOCUS

Residents at King Street were passionate about brightening up the outside communal spaces around their block.

Our Communities team supported them with a small grant to help fund their efforts and during the summer, residents continued their work, growing fruit to share with their neighbours and making jams.

PCH supported residents to apply for a £1,500 grant from our Money Tree Fund which was used to buy a new greenhouse, two new water butts and the trees and shrubs, planted at a tree planting day in January.

The greenhouse and water butt were kindly built and installed by our contractor MJ Pepper as part of their social value commitment to our residents.

The tree planting day was joined by local residents, PCH staff, the contractor and volunteers from Plymouth Tree People.

PLANTED

1,104

TREES OVER THE LAST 5 YEARS





SOCIAL

CREATING STRONGER COMMUNITIES AND IMPROVING LIVES

Providing safe, affordable homes is only part of our role. Our purpose is to create positive change that improves lives, strengthens communities and enables people to thrive.

Our Strategic Business Plan places residents at the centre of everything we do. Through our priorities of delivering trusted services, investing in homes and neighbourhoods, supporting our people and maximising our impact, we are creating the conditions for individuals, families and communities to succeed.

Throughout 2025/26 we continued to support residents through a range of financial inclusion, wellbeing, learning and community programmes, helping people manage rising living costs, improve their health and wellbeing, develop new skills and build stronger local connections.

These activities contribute directly to our ambition of generating at least £500 million of social value annually by 2036, ensuring that the benefits of our investment extend far beyond housing alone.

INDICATOR	2025/26 Result	2024/25 Result
AFFORDABILITY		
Percentage of rents set below LHA limits:	97.08%	98.31%
PERCENTAGE SPLIT OF HOMES BY TENURE:		
Social rent:	94.15%	94.43%
Affordable rent:	5.85%	5.56%
Intermediate rent:	0.01%	0.01%
New homes completed or acquired – affordable rent	43	69
New homes completed or acquired – social rent	62	0
New homes completed or acquired – intermediate rent	0	0
New homes completed or acquired – shared ownership	75	47
New homes completed or acquired – open market sales (developed for sale)	7	4
Current tenant arrears as a percentage of amount due	1.03%	1.13%
Number of evictions carried out for rent arrears	4	7

INDICATOR	2025/26 Result	2024/25 Result
BUILDINGS		
% of homes with a valid gas safety certificate	99.97%	99.97%
% of homes with a valid fire risk assessment	100%	100%
% of homes meeting the Decent Homes Standard	98.5%	98.98%
% of homes with a valid 5-year electrical safety certificate.	99.77%	99.29%
% of homes with an asbestos management plan.	99.97%	99.99%
% of lifts with valid LOLER certification.	100%	100%
% of homes requiring a legionella risk assessment with a valid assessment in place.	99.85%	99.98%
RESIDENT SATISFACTION AND COMPLAINTS		
% of residents satisfied with PCH as their landlord	82%	83%
% of residents very or fairly satisfied with repairs and maintenance.	84.50%	83%
% of residents very or fairly satisfied their rent provides value for money.	89.50%	90%
% of residents satisfied that PCH listens to their views and acts upon them.	74%	73%
% of residents satisfied with the landlord's approach to handling of anti-social behaviour	70%	70%
% of residents satisfied with the landlord's approach to handling of complaints.	47%	47%
% of residents satisfied with planned/major works	100%	98%

Full details of our Tenant Satisfaction Measures can be found on our website.





We balance affordability for residents and tenants and having enough resources to achieve our objectives, so it is our strategy to increase social rents to similar levels to other social landlords in our areas of operation. Currently this can only be done when a home is re-let to a new tenant and follows the Government formula for social housing rent using the allowable +5% above the formula.

We also charge affordable rents which are set at 80% of market rent on some new build homes. Where we can afford to do so, future new builds will be offered at a social rent.

We offer some of the lowest rents in the sector and provide much-needed affordability across Devon and Cornwall. This is felt most strongly in Plymouth (45%) where we have a higher proportion of 'social rent', but also in areas with the highest private rents like Cornwall (69%) and South Hams (66%) where although the properties are let on 'affordable rent', we are able to make a big impact on people's lives.

COMMUNITY FOCUS

The cost-of-living crisis continues to see many of our residents struggling to meet basic costs. Our Incomes Team continue to provide high levels of support to residents to help them with budget management, benefit claims and support with other funds available.

We spent £126k from our Financial Support Fund helping 529 customers with sums up to £273. In the coming year we will continue the fund to support people who are struggling financially, providing fuel or supermarket vouchers to help household finances.

We further supported 390 tenants to claim £834,208 additional benefits that they were entitled to.

Local Authority	PCH Average Gross Rent (pcm) 2025/2026	Private Average Rent (pcm) 2025/2026	PCH as % Private
Plymouth	£442	£982	45%
Cornwall	£696	£1,005	69%
South Hams	£661	£996	66%
Teignbridge	£765	£941	81%
West Devon	£652	£836	78%

Private Rent Source: ONS Price Index of Private Rents (PIPR), UK: monthly price statistics March 2026

LISTENING TO CUSTOMERS

Gaining insight from residents is essential to delivering services people can trust.

In our Strategic Business Plan we commit to making decisions based on a clear understanding of resident needs and experiences. We believe residents should have a meaningful role in shaping services, influencing priorities and holding us accountable for performance.

Feedback gathered through surveys, resident reviews, scrutiny activities, consultations and neighbourhood engagement continues to influence how we design services, communicate information and invest resources. By listening carefully and acting on what we hear, we can improve outcomes for residents and strengthen trust in our organisation.

Tenant Satisfaction Measures provide valuable insight into residents' experiences and help us understand where we are performing well and where improvements are needed.

Overall satisfaction remains strong at 82%, although the results also highlight opportunities to improve repairs, complaints handling, communication and anti-social behaviour services. These findings are helping shape service improvement plans and future investment decisions across the organisation.

Encouragingly, satisfaction that PCH listens to residents and acts on their views remains strong at 73.5%, placing us within the sector's top quartile for this measure. Resident feedback continues to influence service design, policy development and decision making across the organisation.

Our Customer Focus Committee has reviewed our approach to positively address neighbourhood issues in our communities:

We've developed a toolkit on our website to help residents determine what would be considered ASB or a minor disturbance, such as day-to-day issues, neighbourly disagreements and noise nuisance.

Our updated ASB policy has been broken down into 3 main stages – reporting, investigation and resolution. There will be clear expectations on the reporting person to provide reasonable evidence of ASB and only close cases when they have been fully explored and resolved.

We will look at the links between ASB and Domestic Abuse and have been working with the Domestic Abuse Housing Alliance (DAHA) to ensure meets the requirements and standards for accreditation to ensure Domestic Abuse survivors can feel safe in our homes.

We have developed our Good Neighbourhood Management policy following the Housing Ombudsman's report on noise nuisance. We're aiming to promote good neighbour relations and tolerance of lifestyle clashes where something may not be considered ASB but still causes an issue.

We amended our CCTV policy to reflect the increased use of video doorbells, how they are used and what happens to the footage, ensuring our customers are fully supported when it comes to sharing information.



We listen to our residents' feedback through consultation, resident reviews and neighbourhood plans.

COMMUNITY FOCUS

Resident feedback plays an important role in helping us improve services and ensure they reflect the needs and priorities of our communities.

As part of a resident review, residents explored how community walkabouts are delivered and identified opportunities to strengthen both neighbourhood problem-solving and resident engagement.

The review is helping us better understand how walkabouts complement the work of other teams, how information is collected and used, and how the process can deliver greater value for residents and communities.

The outcome will be a refreshed approach that not only identifies local issues more effectively but also creates more meaningful opportunities for residents to influence decisions affecting their neighbourhoods.

To support this work, we have increased awareness and promotion of community walkabouts through our website, social media channels and resident publications, helping more residents understand how they can get involved and help shape their local area.

Resident feedback has also directly influenced how we communicate with customers.

Following feedback that the annual rent and service charge increase letter was overly complex and contained too much information, we worked with residents, rent consultation groups and our Resident Communication Advisors (RCAs) to redesign the letter.

The revised format is clearer, more accessible and focused on the information residents told us matters most. While a relatively small change, it demonstrates how resident insight helps shape our services and communications, ensuring we continue to deliver services people trust and improving the overall customer experience.



THE VALUE OF A SOCIAL TENANCY

Secure, affordable housing provides the foundation for better health, stronger communities, increased employment and improved life opportunities. Research by Sonnet Advisory & Impact shows social housing generates significant economic and social benefits, reducing pressure on public services while improving outcomes for residents.

For 2024/25, we estimated that our social housing activities generated approximately £339.6 million of social value, demonstrating the significant contribution the organisation makes to residents, communities and the wider Plymouth economy.

To provide further insight for 2025/2026 we commissioned the University of Plymouth to undertake a dedicated Value of a Social Tenancy (VoST) study, replicating the methodology originally developed by the Hyde Group and Sonnet Advisory & Impact to quantify the social, economic and public value created through the provision of social housing.

The VoST methodology recognises that social housing provides far more than a home. Secure and affordable housing contributes to improved physical and mental health, greater employment opportunities, enhanced financial resilience, reduced social isolation and stronger communities. These outcomes create measurable benefits for residents while reducing demand on public services including the NHS, local authorities and welfare systems.

The research by University of Plymouth calculated that we generated £311.3M social value in 2025/2026. Our ambition is to generate £500M annually by 2036.

The research report will be published on our website later in the year after final review.

£192.2M
SOCIAL VALUE PER YEAR

+

£77.2M
ECONOMIC VALUE OF PCH'S ACTIVITY PER YEAR

+

£41.9M
CAPITAL SPEND PER YEAR

=

£311.3M
TOTAL SOCIAL VALUE PER YEAR



PARTNERSHIPS

Our Health and Housing Partnership with Livewell Southwest continues and has merged to be part of our Communities & Partnerships Team. Last year we entered the second phase of our partnership, moving from a 'test and learn' phase to focusing on embedding and sustaining what is making a difference.

Our Learn for Free programme remained a core offer, delivering 35 learning courses and programmes, totalling 1,015 learning hours and engaging 65 residents. Courses included cookery workshops, digital support, seasonal activities aimed at reducing isolation, food safety and confidence building.

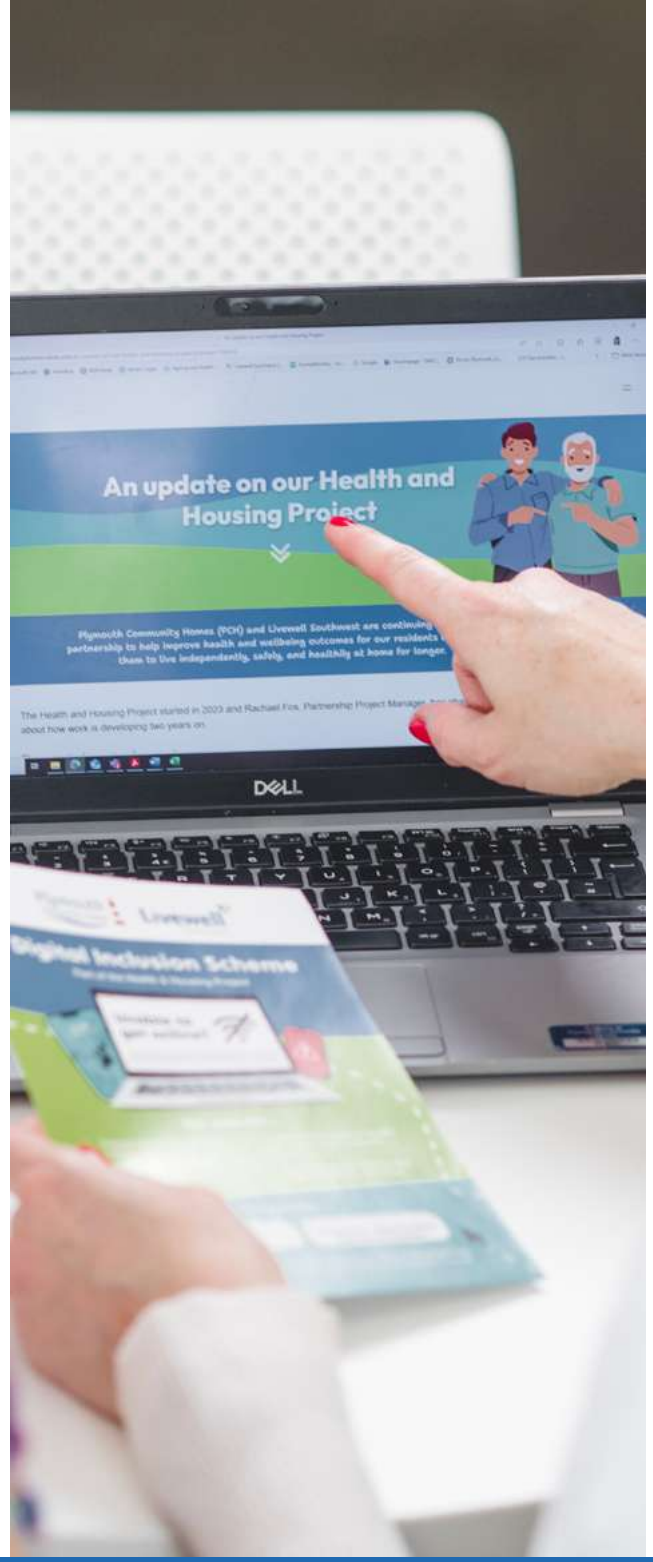
Core themes:

Health Improvement and Early Intervention

755 residents provided targeted and person-centred support, through initiatives under the health and housing partnership aiming to improve health and wellbeing across our communities.
Reconnect Project, Partnership with Plymouth Energy Community, continued to provide frontline worker training to staff rising awareness of fuel poverty and routes into support. 197 residents experiencing issues with their energy supply received a targeted support offer. Providing access to energy advice and hardship payments.

Integrated Place-Based Partnerships

Strengthening collaboration across sectors to provide coordinated, accessible support services and pursuing external funding.



Digital Transformation, Data & Population Health Management

The Plymouth Living Lab, partnership with Centre for Health Technology at University of Plymouth completed the Community Connections Pilot. Testing an interactive digital platform with 60 residents and exploring the impact on social isolation and loneliness. The project has received national recognition and featured on the BBC South West.

We continued to be a leading organisation part of the Cold & Damp Homes Taskforce to support collaboration locally, to address the impacts of cold & damp homes. Developing an assessment tool for frontline workers, raising awareness & strengthening pathways into support.

65 people now completed Community Wellbeing Champion Programme to gain the knowledge, skills and support to play an active role in helping others with their wellbeing.

We have continued to build our relationship with Plymouth's Health Team and coordinate efforts in

86

COMMUNITY ENGAGEMENT PROJECTS SUPPORTED

line with the national shift from crisis interventions to community resilience by joint funding community programmes that support food security, connection and access to holistic support. This has supported continuation of the Grow Share Cook Project, New Home New You Scheme and community cookery sessions.

102 residents referred to New Home New You: free fortnightly veg bags at the start of their tenancy. 128 residents supported through the Grow Share Cook project: free vegetable bags, recipes, community cookery sessions and access to wider support services, with a total of 7465 kilos of fresh locally grown vegetables delivered to local residents through the project.

10 community cooking sessions provided: hands on opportunities to learn new skills and develop confidence.

SECURED

£2,060

DIRECT INVESTMENT

£2,500

PARTNER FUNDING

£10,281

IN-KIND CONTRIBUTIONS

34

COMMUNITY GRANTS ISSUED TOTALLING £8,058

Devonport Futures

The Devonport Futures Programme, delivered in partnership by Real Ideas Organisation, has now completed and made a real impact in Devonport and wider Plymouth, providing opportunities to develop digitals skills and seek employment opportunities

The programme aimed to address the digital divide, focusing not only on access to technology, but on building the skills, confidence and support needed to use digital tools effectively.

158 individuals completed the Digital Essentials programme, including 33 PCH residents who progressed to further qualifications or courses.

- 76% reported improved progression opportunities.
- 12% secured employment directly linked to the programme.
- 27% transitioned into education or training.

Reached diverse profiles, 30% unemployed, 36% economically inactive, and 21% employed seeking upskilling.





PROCUREMENT

PCH spent £68M with suppliers.

PCH continues to support local suppliers. In the past financial year, 33% of our spend was with Plymouth based suppliers with a further 18% of orders being placed with suppliers in the TQ and EX postcode areas.

£19.3M (28%) of total spend with Small and Medium Size Enterprises (SMEs), with £15.9M (46%) of local spend with SMEs.

Residents helped evaluate tenders for our electrical require programme, along with block refurbishment projects. Where goods, services or works tender that have a tangible impact on residents we actively invite participation from the affected resident community. Social Value is included in all tenders and our social value fund from procurement has contributed £11.4k across 22 grants, including support to a local community group.

A review conducted during 2025 has resulted in a more targeted social value requirement that aligns with the Plymouth Charter. Tenders now require bidders to detail social value offered and are now included as a deliverable element of the contract. Monitoring of the delivery of social value is now included as a Key Performance Indicator and an agenda item in contract review meetings.

We are working with Building Plymouth on coordinating social value across Plymouth to avoid ‘double counting’ of supplier initiatives between organisations. We are also exploring city wide social value projects that suppliers could support.



£19.3M

OF TOTAL SPEND WITH SMALL AND MEDIUM SIZE ENTERPRISES (SMES)

We have started to trial HACT’s Social Value Insight tool for appraising social value in procurement and are starting to see responses become more measurable as a result.

The tool is compliant with HM Treasury’s Green Book and uses methodology from the UK Social Value Bank (based on wellbeing valuation and incorporates the WELLBY, the official measure of wellbeing), UK Built Environment Banks, and UK Mental Wellbeing Bank (incorporating the Warwick Edinburgh Mental Wellbeing Scale).

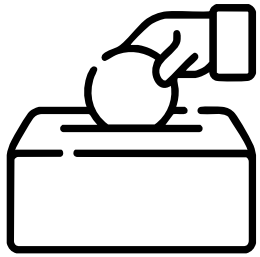
CHARITY

We teamed up with St Luke's Hospice and Children's Hospice South West for a year of charity fundraising to raise funds to help the charities provide specialist care and support to people with progressive life-limiting illnesses across Plymouth, Devon and Cornwall.

Staff came together to raise an incredible £11,280 for our charities, kickstarted by a donation of £500 for each charity from PCH.

We supported local people through charitable donations, making five donations of £1,000 to charities and community organisations Plymouth Foodbank, Provide Devon, Jeremiah's Journey, Devon and Cornwall Food Action and Southway Community Group CIC, in addition to sponsoring Plymouth Community Pride.

For the year ahead we have partnered with Andy's Man Club to support the men's suicide-prevention charity, which helps end the stigma surrounding men's mental health. The campaign has started with a £500 donation from PCH.



STAFF RAISED

£11,280

FOR OUR CHARITIES



GOVERNANCE

Strong corporate governance is essential in a thriving and high-performing organisation. Our Board is a group of 11 non-executive directors and the Chief Executive who are responsible for the overall strategic direction and governance of the organisation. The Board is supported by three Executive Directors and Chief People Officer, who are responsible for the day to day running of the business.

Plymouth Community Homes is registered under the Co-operative and Community Benefit Societies Act 2014 and has charitable status. It has no majority shareholder, although interested residents can purchase one share. Each share has a nominal value of £1, which no right to interest, dividend, or bonus.

PCH has a transparent corporate group structure as a parent company with two subsidiary companies, this allows us to trade in a for-profit context whilst reducing the risk associated with such activities.

We are registered with the Regulator of Social Housing. The regulator's approach expects the Board to be accountable for meeting regulatory standards, with residents having a clear role in scrutinising services, influencing decisions and holding us to account

The Regulator for Social Housing undertook an inspection which was completed in July 2025. This regulatory judgement confirmed a consumer grade of C2, a governance grade of G1 and a financial viability grade of V2. Prior to this regulatory judgement, the governance and financial viability grades for PCH were updated in January 2025 following a stability check which confirmed grades of G1 and V2

We maintain our A+ credit rating with a stable outlook from international credit rating agency Standard and Poor's, reflecting our robust financial management and stability to potential investors in our organisation. The judgement includes an assessment of our past financial performance and future plans, as well as a review of our operational track record and governance.

Indicator	2025/26 Result	2024/25 Result	2024/2025 Benchmark
Number of Board members	12	12	-
Of which male:	18%	17%	56.3%
Of which female:	82%	83%	43.7%
Average age of Board members	57	56	56.4
% of Board members who are ethnically diverse	9%	17%	13.4%
CEO - lowest paid worker ratio	9.65x	9.82x	-
CEO – median paid worker ratio	6.81x	6.70x	5.9x
Gender-pay gap (median)	7.6%	8.1%	7.9%
Gender-pay gap (mean)	2.6%	3.9%	-
Ethnicity pay gap (median)	11.19%	18.59%	-
Governance	G1	G1	-
Financial Viability	V2	V2	-
Consumer Standards	C2	-	-
Code of Governance	NHF2020	NHF2020	-
Investors in People Rating	Gold	Gold	-
Standard and Poor's credit rating	A+	A+	-

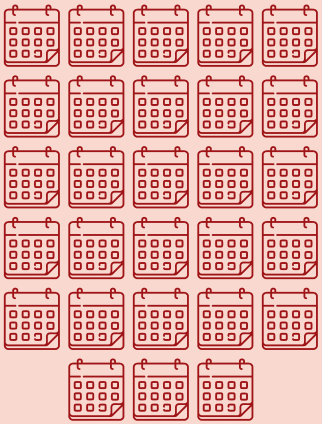
BOARDS AND COMMITTEES

PCH's Board and committees provide leadership, oversight and assurance across the organisation.

The Board sets the strategic direction, approves key plans and policies, and ensures decisions are made in the best interests of PCH, its residents and communities.

Committees support the Board by scrutinising specific areas in more detail and making recommendations or decisions within their delegated authority. This ensures that we keep residents at the centre of decision making while maintaining oversight of strategic risk, financial resilience and business planning to ensure we can respond to future challenges.

Alongside the annual review of Board effectiveness in 2025/26 we undertook a robust review of Board Structures and governance arrangements with the support of Campbell Tickell. The outcomes of the review are currently being implemented and will ensure we have a Board with the right skills for the future.



AN AVERAGE

28

BOARD AND COMMITTEE MEETINGS

HELD A YEAR



OUR PEOPLE

Delivering exceptional services for residents depends on having talented, engaged and motivated colleagues. Our Strategic Business Plan recognises this through the Our People theme, which aims to create a workplace where people feel valued, supported and empowered to make a meaningful difference. By investing in our people, we strengthen our ability to deliver trusted services, improve homes and create positive change in the communities we serve.

We are proud to be an employer of choice and continue to invest in our colleagues through competitive pay and benefits, wellbeing support, professional development opportunities and an inclusive workplace culture. Our values help shape how we work together, supporting a culture built on respect, collaboration, accountability and continuous improvement.

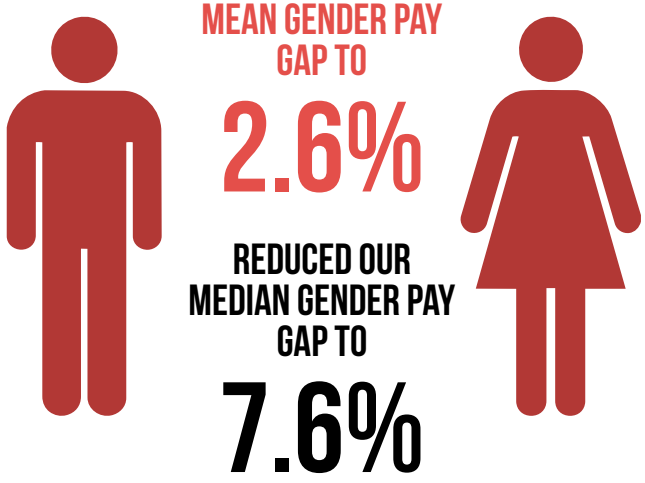
Our colleague offer includes:

- Hybrid working, with employees able to work from home for up to three days per week.
- Free on-site gym, showers, cycle storage and charging, supporting healthy and sustainable travel.
- Access to an Employee Assistance Programme and accredited Mental Health First Aiders across the organisation.
- Disability Confident Leader status, helping us attract and retain a diverse and inclusive workforce.



We remain committed to creating a more inclusive organisation where everyone can thrive. During 2025, our mean gender pay gap reduced from 3.9% to 2.6%, while our median gender pay gap reduced from 8.1% to 7.6%, outperforming the 2024/25 sector average by 0.3%. Our median ethnicity pay gap also reduced significantly, from 18.59% to 11.19%, reflecting continued progress towards greater equality and opportunity across the organisation.

Through our recently published People Strategy, we continue to invest in wellbeing, leadership, learning and rewarding careers while making a positive difference for residents.



Recognition & Career Progression

- 116 employees were recognised for going above and beyond in their roles and demonstrating the PCH values and were presented with their awards during a celebration event with the CEO and Exec Directors.
- 43% of employees were recruited into new positions within the organisation.
- 23% of employees received a qualification relevant to their professional development.
- 7 new apprentices employed.

RECOGNISED

116

EMPLOYEES FOR GOING ABOVE AND BEYOND IN THEIR ROLES

COMMUNITY FOCUS – HOW WE GIVE BACK

Creating positive change extends beyond the services we deliver. Our colleagues play an active role in supporting local communities, sharing their skills and time to help others while strengthening connections across the city and region.

During 2025/26:

- Employees spent 103 hours volunteering through our Make a Difference programme.
- Colleagues can take up to three days of paid volunteering leave each year to support community causes and local organisations.
- We hosted 46 work experience students, providing 210 work experience days and helping young people develop skills and confidence for the future.

INVESTORS® IN PEOPLE

These activities support our ambition to create opportunities, develop local talent and contribute to stronger, more resilient communities. They also demonstrate how our colleagues continue to make a positive impact beyond their day-to-day roles.

We are proud to have maintained our Gold Investors in People accreditation, recognising our commitment to supporting, developing and valuing our 715 employees, and reinforcing our ambition to remain a great place to work.



APPENDIX - SUSTAINABLE REPORTING STANDARD

Theme #		Criteria	Criteria	Measurement Unit	Response
Climate	T1	C1	Distribution of EPC ratings of the housing provider's existing homes (those completed before the last financial year).	% of homes rated A	0.88%
				% of homes rated B	14.82%
				% of homes rated C	57.39%
				% of homes rated D	24.58%
				% of homes rated E or worse	0.82%
				% of homes without EPC rating (unknown)	1.51%
		C2	Distribution of EPC ratings of the housing provider's new homes (those completed in the last financial year).	% of homes rated A	14.14%
				% of homes rated B	85.86%
				% of homes rated C	0.00%
				% of homes rated D	0.00%
				% of homes rated E or worse	0.00%
				% of homes without EPC rating (unknown)	0.00%
		C3	Does the housing provider have a Net Zero target and strategy?	Yes/No	No
			If so, what is it and when does the housing provider intend to be Net Zero by?	Qualitative response	No, but planning to develop one. Our Strategic Business Plan sets objectives to help us reach net zero by 2050.
		C4	What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy?	Qualitative response	We are working on a roadmap to provide more details of how and when we will meet net zero. We have completed our roadmap for our Fleet and expect it to reach net zero by 2045.
			What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?		Following on from our 2024/25 EPC programme 98% of our stock has live EPC data; We commissioned Savills to undertake an in-depth review to define the options and investment needs to reach EPC C by 2030, and beyond to net zero by 2050, and we are now using the outcomes to shape our programme for future works.



Theme #	Criteria	Criteria	Measurement Unit	Response
Climate	T1	C5	Scope 1: tonnes CO2 equivalent	604.92
			Scope 2: tonnes CO2 equivalent	75.74
			Scope 3: tonnes CO2 [Category 1 – Purchased goods and services]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 2 – Capital goods]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 3 – Fuel- and energy-related activities]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 4 – Upstream transportation and distribution]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 5 – Waste generated in operations]	6.35
			Scope 3: tonnes CO2 [Category 6 – Business travel]	30.50
			Scope 3: tonnes CO2 [Category 7 – Employee commuting]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 8 – Upstream leased assets]	Not currently practicable to report.
		Scope 1, Scope 2 and Scope 3 Green House Gas emissions Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home If unable to report emissions data, please state when the housing provider is expected to be able to do so.	Scope 3: tonnes CO2 [Category 9 – Downstream transportation and distribution]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 10 – Processing of sold products]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 11 – Use of sold products]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 12 – End-of-life treatment of sold products]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 13 – Downstream leased assets]	29481.00
			Scope 3: tonnes CO2 [Category 14 – Franchises]	Not currently practicable to report.
			Scope 3: tonnes CO2 [Category 15 – Investments]	Not currently practicable to report.
			Scope 3: tonnes CO2 equivalent [Total]	Not currently practicable to report.
			Scope 1, 2, & 3: Total tonnes CO2 equivalent	30161.66
			Scope 1: tonnes CO2 equivalent / home	0.04
			Scope 2: tonnes CO2 equivalent / home	0.01
			Scope 3: tonnes CO2 / home [Category 1 – Purchased goods and services]	Not relevant or currently practicable to report.
			Scope 3: tonnes CO2 / home [Category 2 – Capital goods]	Not relevant or currently practicable to report.



Theme #	Criteria	Criteria	Measurement Unit	Response
Climate	T1	C5	Scope 1, Scope 2 and Scope 3 Green House Gas emissions Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home If unable to report emissions data, please state when the housing provider is expected to be able to do so.	Scope 3: tonnes CO2 / home [Category 3 – Fuel- and energy-related activities]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 4 – Upstream transportation and distribution]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 5 – Waste generated in operations]	0.0004
				Scope 3: tonnes CO2 / home [Category 6 – Business travel]	0.002
				Scope 3: tonnes CO2 / home [Category 7 – Employee commuting]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 8 – Upstream leased assets]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 9 – Downstream transportation and distribution]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 10 – Processing of sold products]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 11 – Use of sold products]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 12 – End-of-life treatment of sold products]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 13 – Downstream leased assets]	2.06
				Scope 3: tonnes CO2 / home [Category 14 – Franchises]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 / home [Category 15 – Investments]	Not relevant or currently practicable to report.
				Scope 3: tonnes CO2 equivalent / home [Total]	2.06
				Scope 1, 2, & 3: Total tonnes CO2 equivalent / home	2.11
				Expected Reporting Date (if appropriate)	

Theme	#	Criteria	Criteria	Measurement Unit	Response
Climate	T1	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?	Yes/No	No
				Qualitative response	Climate adaptation and mitigation will be considered within our new Homes and Place Standard.
		C7	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?	Yes/No	No
				Qualitative response	Climate adaptation and mitigation will be considered within our new Homes and Place Standard.
		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?	Yes/No	No
				Qualitative response	Climate adaptation and mitigation will be considered within our new Homes and Place Standard.
Nature	T2	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?	Yes / No / No, but planning to develop one	Yes
				Qualitative response	Our EMS contains an Environmental Incident and Pollution Procedure to manage potential pollutants as well as an Aspects and Impacts Register with a risk framework. Emissions are monitored through carbon footprinting, and any pollution incidents are reported to management through the process of annual management review. Mould is managed through our Damp, Mould and Condensation Policy.
		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?If planning to develop one, when does the housing provider expect it to be established?	Yes / No / No, but planning to develop one	Yes
				Qualitative response	Our EMS contains an Environmental Incident and Pollution Procedure to manage potential pollutants as well as an Aspects and Impacts Register with a risk framework. Emissions are monitored through carbon footprinting, and any pollution incidents are reported to management through the process of annual management review. Mould is managed through our Damp, Mould and Condensation Policy.
				Expected date (if applicable)	





Theme #		Criteria	Criteria	Measurement Unit	Response
Resource Management	T3	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? If planning to develop one, when does the housing provider expect it to be established?	Yes / No / No, but planning to develop one	Yes
				Qualitative response	Our EMS contains a Sustainable Procurement and Control of Contractors Procedure, which outlines the responsibility on staff involved in procurement and contract management to ensure responsible procurement is taking place. We also have a supply chain strategy, which contains objectives around environmental sustainability.
				Expected Date (if applicable)	
		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? If planning to develop one, when does the housing provider expect it to be established?	Yes / No / No, but planning to develop one	Yes
				Qualitative response	The EMS contains a Waste Management Procedure, and our corporate waste contract includes a requirement for the contractor to deliver a programme of waste optimisation as part of the service.
				Expected Date (if applicable)	
		C13	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance? If planning to develop one, when does the housing provider expect it to be established?	Yes / No / No, but planning to develop one	Yes
				Qualitative response	Our EMS contains a Water Management Procedure outlining how we manage water. Water usages will be a consideration of our new Homes and Places Standard.
				Expected Date (if applicable)	
		C14	How is sustainability considered when procuring goods and services?	Qualitative response	Suppliers must sign up to our Supply Chain Code of Conduct, which includes sustainability requirements. Tender evaluated criteria will include environmental aspects including responsible sourcing, renewable materials as well as ensuring suppliers have a carbon reduction plan in place and are able to demonstrate that they are making progress against the milestones and activity detailed within their plan.

APPENDIX - SUSTAINABLE REPORTING STANDARD

Theme #		Criteria	Criteria	Measurement Unit	Response
Affordability	T4	C15	For properties that are subject to the rent regulation regime, report against ONE OR BOTH of the following Affordability metrics: • Rent compared to average private rental sector (PRS) rent across the relevant Local Authority • Rent compared to the relevant Local Housing Allowance (LHA)	% of PRS rent (e.g. 80%)	51.3%
				% of LHA rent (e.g. 90%)	66.2%
		C16	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 (excluding Housing for Older people) • Housing for older people • Low-cost home ownership • Care homes • Private Rented Sector • Private Market Sale • Other	# of General Needs (social rent) units	11753
				# of Intermediate Rent units	2
				# of Affordable Rent units	836
				# of Supported Housing units	1734
				# of Housing for Older People units	0
				# of Low-cost Home Ownership units	523
				# of Care Home units	0
				# of Private Rented Sector units	0
				# of Private Market Sale units	0
				# of Other units	8



Affordability		C17	Number of new homes (owned and/or managed) completed before the last financial year allocated to: • General needs (social rent) • Intermediate rent • Affordable rent • Supported Housing (excluding Housing for Older people) • Housing for older people • Low-cost home ownership • Care homes • Private Rented Sector • Private Market Sale • Other	# of General Needs (social rent) units	62
				# of Intermediate Rent units	0
				# of Affordable Rent units	43
				# of Supported Housing units	0
				# of Housing for Older People units	0
				# of Low-cost Home Ownership units	75
				# of Care Home units	0
				# of Private Rented Sector units	0
				# of Private Market Sale units	0
				# of Other units	7
	T5	C18	How is the housing provider trying to reduce the effect of high energy costs on its residents?	Qualitative response	Our Income Recovery and Financial Inclusion Team support residents to improve their finances in a whole range of ways, all of which help them then to be able to afford their energy bills. This includes: • Supporting residents to maximise their income through promoting help available such as Warm Home Discount, Winter Fuel Payments and ensuring they are claiming all benefits to which they are entitled. • Applying for charitable grants or discretionary housing payments to help people who are struggling financially. • Helping residents with debt, including utilities debt, and can give information about schemes where utility companies must support people who are in debt with them. • Our Financial Inclusion Officers are qualified to give a spread of debt advice and will encourage residents they work with to look around for the best deal for their energy. In the coming year we are providing a £150k Financial Support Fund which we are using to support people who are struggling financially, providing things like fuel vouchers or where they have heating included within their rent and the heating charges are high, providing them with supermarket vouchers to free up money to pay the heating charge. Applications for residents in low EPC properties are particularly welcomed. • With last year's fund of £150k, we helped 529 customers with sums of up to £273. • If appropriate, the FIOs can advise a tenant that a debt relief order maybe appropriate. This allows the tenant potentially to write off debt that they are unable to repay. In this instance, we would signpost the tenant to the CAB for support with the process. • We are working with the heating team so that when there is a boiler breakdown and they provide temporary heaters that are more expensive to run, we provide an energy voucher to cover the additional cost. Our 5-year Asset Management Strategy (2022-2027) sets out our ambitions to improve the thermal performance of our properties, which will make them more affordable to comfortably live in.

Theme #		Criteria	Criteria	Measurement Unit	Response
Building Safety and Quality	T5	C19	Describe the condition of the housing provider's portfolio, with reference to: • % of homes for which all required gas safety checks have been carried out. • % of homes that meet national fire safety regulations (varies by nation - see guidance document). • % 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.	% of homes (with gas safety checks)	99.9%
				% of homes (meeting fire safety regulations)	100.0%
				% of homes (with electrical safety checks)	99.7%
				% of homes (with asbestos checks)	99.9%
				% of homes (with legionella assessments)	99.8%
				% of homes (with lift safety checks)	100.0%
		C20	What % of homes meet the national housing quality standard?	% of homes	98.5%
			Of those which fail, what is the housing provider doing to address these failings?	Qualitative response	Work to manage newly identified hazards is continuing, while the HHSRS Working Group remains focused on addressing long-standing cases and resolving barriers to completion, including no access and resident refusal. The most significant themes continue to be Falls Between Levels, primarily relating to window restrictors, and Falls on Stairs, including missing bannisters and handrails. These cases remain subject to active management, prioritisation and cross-team oversight, with progress on remediation informing both compliance assurance and investment planning activity.



Theme	#	Criteria	Criteria	Measurement Unit	Response
Building Safety and Quality	T5	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?	Qualitative response	A Damp and Disrepair Coordinator, supported by two Resource Assistants (RAs), oversees all damp and mould (D&M) cases. The RAs are split across trade support and damp and mould functions, enabling effective tracking of hazards identified under the Housing Health and Safety Rating System (HHSRS). This ensures that risks are identified, logged, and progressed efficiently within the repairs system. All damp and mould cases are centrally tracked by the Coordinator, who ensures that repairs and remedial actions are completed within the required timeframes set out under Awaab's Law. Emergency hazards identified by Stock Condition Surveyors are escalated immediately by phone, with a process in place for next-day assessment via trade support. A no access procedure has been implemented to reduce delays in addressing hazards. This ensures that missed appointments are promptly rebooked, including those involving subcontractors. RAs also monitor and rebook carded jobs, while long-term no-access cases are escalated to the Coordinator for further action, including involvement from housing officers or legal teams where necessary. Connect has been introduced. Connect provides dashboards to monitor HHSRS and damp and mould cases, enabling us to track progress, identify overdue actions, and prioritise high-risk situations. The partnership with Livewell continues and Supervisors are making referrals for environmental sensors to be installed in households. A Teams channel has been created between the Damp and Disrepair team, management, and Contact Centre Seniors. This ensures that any concerns raised by residents are quickly assessed and escalated where necessary, particularly in cases where call handlers require additional guidance. Supervisors are supported to undertake training and qualifications in damp and mould management. This improves the accuracy of diagnosis and ensures that remedial works address root causes, reducing the likelihood of recurrence. Supervisors continue to inspect properties for potential repairs and provide education to tenants on how to maintain a mould free home. "regular inspections, timely repairs, good ventilation, and occupant awareness".
Residents and Community	T6	C22	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?	% of residents satisfied	82.0%
				Qualitative response	Overall satisfaction with PCH reduced by 1 percentage point during the year. While overall satisfaction reduced marginally during the year, resident sentiment has improved, and satisfaction remains high in several core services, particularly repairs quality, complaint handling timeliness, and anti social behaviour case outcomes.
		C23	What arrangements are in place to enable residents to hold management to account for the provision of services?	Qualitative response	There are two resident places on the PCH Board, and we have four places for residents as co-optees on the Customer Focus Committee which ensures that the resident voice is heard at the very top of the organisation and has a clear role in decision making about the strategic direction of the association. Additionally, we have our resident scrutiny group which forms part of our resident involvement function. This group selects several topics to review throughout the year. The outcome of these reviews is presented to the Customer Focus Committee who are then responsible for monitoring delivery of the recommendations from the scrutiny group. In 2025/26 an internal audit was carried out on the Customer Voice within the organisation which gave substantial assurance.



Theme #		Criteria	Criteria	Measurement Unit	Response
Residents and Community		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 complaintsHow have reported complaints resulted in change of practice within the housing provider?	% of complaints	98.1%
				Average number of working days	-
				Qualitative response	As per TSM (for tenant only complaints), Stage 1: 98.77%, Stage 2: 92%
	T6	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 & skills • Wellbeing & mental health • Vulnerable tenants	Qualitative response	During 2025–26, we continued to strengthen support for residents through a combination of skills opportunities, wellbeing services and targeted interventions for vulnerable residents, delivered both directly and through established partnerships. Our resident learning programme (Learn for Free) remained a core offer, delivering 35 learning courses and programmes, totalling 1,015 learning hours and engaging 65 residents. Courses included cookery workshops, digital support, seasonal activities aimed at reducing isolation, food safety and confidence building. Delivery was intentionally reviewed and reshaped during Q4 to ensure the programme evolves into a more resident led and sustainable offer, aligned with city wide programmes. A refreshed learning programme will be piloted in 2026–27, which introduces an offer of support and clearer employment pathways. This will be shaped by resident consultation completing in August 2026. Courses will now include skills for life: tenancy sustainment, confidence building, digital inclusion, wellbeing awareness and supporting routes into employment. In addition, the Devonport Futures Digital Essentials Programme, in partnership with Real Ideas Organisation, concluded in December 2025, supporting 158 individuals, including 33 PCH residents. Outcomes demonstrated strong impact, with 76% reporting improved progression opportunities, 12% securing employment, and 27% progressing into education or training. Through our Health and Housing Partnership, we delivered integrated preventative support focused on independence and wellbeing: • The Wellbeing Officer service received 91 referrals in 2025–26, delivering tailored support for residents to work towards health and wellbeing goals. Over 380 support hours were delivered and 275 onward referrals to support services. Customer satisfaction was exceptionally high, with 99.4% overall satisfaction and 95% of residents likely to recommend the service.

Theme #	Criteria	Criteria	Measurement Unit	Response
Residents and Community	T6	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 & skills • Wellbeing & mental health • Vulnerable tenants	Qualitative response	• The Trusted Assessor service completed 131 home assessments, with 119 residents diverted away from statutory health referrals, enabling faster access to minor aids and adaptations, also supporting and easing pressure on health services. • Grow Share Cook Programme supported 128 residents through access to locally grown vegetables and offered city wide cookery workshops. Providing opportunities for residents to learn about cooking on a budget, healthy eating and to connect with others. • A total of 7465 kilos of fresh locally grown vegetables delivered to local residents through the project. • New Home New You supported 102 residents at the start of their tenancy through free vegetable bags, access to cookery workshops, with links into wider support where needed. Insight from delivery on 2025-26 are informing a review of the service as part of a broader revised approach to food insecurity. We continued to address digital exclusion as a key barrier to wellbeing, supporting residents with access to devices, free data SIMs (Good Things Foundation) and digital support. To date the Digital Inclusion Scheme has supported 369 residents, with 82 supported in 2025-26. This enabled residents to stay connected to services, manage tenancies, and access health and wellbeing support, particularly for those experiencing financial hardship or isolation. Delivery of this scheme has now been embedded within the Community and Partnerships Team to ensure sustainability and continued access to vital support. We continued to invest in community based wellbeing support through the Community Wellbeing Champion Programme, delivering the sixth cohort in February 2026. 11 residents completed the programme, bringing the total number trained to 65 community champions. Outcomes have included; 95% of participants reporting improved knowledge, skills and confidence. 84% reporting improved awareness of local support services and 95% felt better equipped to improve their own wellbeing and support others. By investing in peer support we have strengthened local capacity, empowering residents to support each other, improving access to services and building stronger, more resilient neighbourhoods. We continued to address fuel poverty across our communities through our partnership Reconnect Project, providing targeted support and access to advice and hardship to residents experiencing issues with energy supply. This includes an ongoing programme of training for frontline staff on fuel poverty. We are piloting a new integrated neighbourhood approach through the North West Plymouth Integrated Neighbourhood Collaborative. Working alongside health partners, the council and community organisations to support the development of integrated neighbourhood teams. This approach brings housing, health, voluntary and community partners together at a local level, improving coordination, access to support and community resilience within neighbourhoods experiencing the greatest health inequalities. During the year, we also progressed work to improve responses for residents with complex needs, including hoarding. Learning from the Livewell Southwest partnership has supported the development of a funded, multi agency hoarding framework, aiming to provide earlier, safer and more consistent support for residents while reducing risk to tenants, staff and homes.

Theme #		Criteria	Criteria	Measurement Unit	Response
Residents and Community	T6	C26	In the last 12 months, what interventions has the housing provider made to foster stronger communities and places, considering both: • Physical changes to shared spaces or public realm • Events, activities, and signposting	Qualitative response	Throughout 2025–26, our work focused on empowering residents, active neighbourhoods and strong partnerships, supported by the establishment of a newly formed Communities & Partnerships Team in August 2025. During the year: • 86 community engagement projects were supported across neighbourhoods • 34 community grants were issued, totalling £8,058, enabling local groups to deliver activities that reduce isolation, increase participation and strengthen community connections • The team secured £2,060 direct investment, £2,500 partner funding, and £10,281 of in kind contributions • These investments enabled a wide range of community led activity, from small scale local events to ongoing resident projects. We supported improvements to shared and community spaces across communities, including resident garden projects and tree planting. This included The St Budeaux Platform Garden, transforming an abandoned railway platform into a community garden supporting men experiencing isolation. The project combines skills development, physical activity and peer support, supported through social value contributions including 14 tonnes of compost provided free of charge. Claremont Street Resident Engagement – In readiness for major works at Claremont Street, which is a flatted estate in Central Plymouth, there have been fortnightly drop-in sessions at the Community Room, together with regular consultations on environmental improvements, the external colour scheme, and general updates. The properties are having the communal air extraction system being upgraded to individual units in each of the properties; a few of the residents volunteered to use their home to trial the installation. We continue to support Janner Men's Shed, a community led project providing a safe, welcoming space for men to connect, share skills and support one another. The Shed, which now has 30 core members, plays an important role in tackling social isolation, poor mental health and loneliness, particularly for older men and those not engaged with traditional support services. Through practical activities, peer support and informal social connection, the project helps improve confidence, wellbeing and a sense of purpose, while strengthening local community networks. Our involvement focuses on partnership working, community engagement and enabling the group to sustain and grow its positive impact locally. Community engagement was delivered through local events, creative projects and partnership based initiatives, including: • Fishing Friends Project, in partnership with Conscious Sisters, Funded through Awards for All, Sport England and match funded by PCH. Fishing Friends helped Plymouth Community Homes residents who live close to the sea to consume free, healthy and sustainable food. Teaching them to catch, fillet and cook fish, forage at the shoreline and access free food via food larders/banks. • Beryl Cook: Pride & Joy, enabling residents to engage in creative activity at The Box, with participants reporting increased confidence and continued engagement in cultural spaces. • Introduction of a Beryl Bikes social prescribing offer, improving access to active travel and wellbeing opportunities through partnerships with PCC and health services. • Improvements to community noticeboards within Ernesettle. Supported through social value funding and Councillors' Community Grant. Fifteen local groups and organisations provided keys to help promote local activities, address community concerns and support community cohesion.

Theme #		Criteria	Criteria	Measurement Unit	Response
Residents and Community	T6	C26	In the last 12 months, what interventions has the housing provider made to foster stronger communities and places, considering both: • Physical changes to shared spaces or public realm • Events, activities, and signposting	Qualitative response	• Christmas Events in the community were supported during 2025, including a grotto event that welcomed 67 families, providing a free visit to Santa, a gift for each child, facepainting and a variety of craft activities. Two Toy fairs were run providing help for families in the lead up by donating pre-loved items collected by our Re-use Centre. • Ongoing support was provided to local community centre at Hillcrest, Plympton. Run by a Boxing Club Communities Worker was based to support engagement and work closely with residents to identify what activity was wanted in the area. • Mural Spray Art completed behind Union Street Flats, Stonehouse. Working with a local artist (Roy Cristie) the area was transformed tidier with illegal graffiti removed. • 9 resident gardening projects were supported. Support residents in creating opportunities for connection and making improvements to green spaces in our communities. • Tree Planting • Ongoing participation in local forums, neighbourhood partnerships, and with local wellbeing hubs, ensuring residents are connected to local services and opportunities. Our 2025–26 Communities & Partnerships activity demonstrates a strong commitment to preventative support and community empowerment. By integrating health, housing and community investment, and by reshaping services based on resident feedback and evidence of impact, we continue to support resilient neighbourhoods, improved wellbeing and sustainable outcomes for tenants and communities.
		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?	Qualitative response	Social value is a weighted and scored element within the qualitative evaluation criteria of tender processes. Winning tenderers are expected to commit to delivering the social value aspects included in their tender returns and progress is monitored and recorded. We are a proud signatory to the City of Plymouth's Charter. It is important to PCH that the successful tenders create opportunity for PCH to evidence tangible delivery against the below 5 Action Areas of the Charter in regard to social value: 1. Spend - Buy locally and to benefit our city 2. Upskill - Support everyone to develop their skills, helping them access great jobs and live fulfilling lives 3. Employ - Provide fair, flexible work opportunities that enable everyone to thrive. 4. Community - Support community activities to improve quality of life 5. Environment - Have a positive impact on the environment, for present and future generations. We have started to trial HACT's Social Value Insight tool for appraising social value in procurement and are starting to see responses become more measurable as a result.



APPENDIX - SUSTAINABLE REPORTING STANDARD

Theme #		Criteria	Criteria	Measurement Unit	Response
Structure and Board	T7	C28	What is the housing provider's most recent regulatory grading/status?	Varies by nation	G1
		C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	Qualitive Response	We categorise two types of risk which may also be considered ESG risks. The Board is also provided with Ad-hoc and emerging risk reports when required and these may cover ESG risks. Strategic Risks impact medium, long-term or strategic objectives or the viability of PCH. These risks are documented in the Strategic Risk Register (SRR). The SRR is updated and presented Quartey to the Audit & Risk Committee (ARC) whom the Board has delegated responsibility for monitoring risk. The ARC Chair provides a quarterly update to the Board and the SRR is presented to Board Bi-Annually. Operational Risks are encountered in the daily course of work and may impact on objectives or lead to noncompliance with relevant laws, regulations, or standards. These risks are documented in Operational Risk Registers (ORR's) and are not typically reviewed by the Board, or sub-boards and committees. However, ESG risks will also be recorded in ORR's and may be escalated to the SRR if required.
				Yes/No	Yes
		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?	Yes/No	No
		C31	How does the housing provider ensure it gets input from a diverse range of people into the governance processes?	Qualitative response	PCH signed up to the NHF Chairs' Challenge as part of a clear commitment to advancing and embedding equality, diversity and inclusion (EDI) at board level. This commitment supports inclusive governance by helping us better understand the diversity within the housing sector, actively seek a broad range of perspectives, and create space for different voices and lived experiences to inform decision making.



Theme #		Criteria	Criteria	Measurement Unit	Response
Structure and Board	T7	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?	Yes/No	Yes
				Qualitative response	
		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?	% of board	25.0%
				% of management team	25.0%
		C34	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.	# of board members	3
				Description of experience	Emma Lovett joined the Board in July 2023 and from April 2024 is Chair of ARC; Emma is Chartered Institute of Management Accountants (ACMA) qualified and has worked as a HA Financial Controller and private Head of Financial Services. James Barret Miles joined the Board in March 2025 and is a member of the Audit & Risk committee and chair of Treasury Committee. James is Institute of Chartered Accountants in England and Wales (ICAEW) qualified and has experience as a Chief Commercial and Financial Officer with particular expertise in waste and renewable energy sectors.
		C35	What % of the housing provider's board are non-executive directors?	% of board	91.0%
		C36	For how many years has the housing provider's current external audit firm partner been responsible for auditing the accounts?	# of whole years	1.00
		C37	When was the housing provider's last independently-run board-effectiveness review?	Date	01/02/2026
		C38	How does the housing provider handle conflicts of interest at the board?	Qualitative response	Conflicts of interest is listed on each Board and Committee meeting agenda, together with guidance on declaring an interest, which is based on the policy.
Employees	T8	C39	Does the housing provider pay the Real Living Wage?	Yes/No	Yes
		C40	What is the housing provider's median gender pay gap?	% gap	7.6%
		C41	What is the housing provider's CEO: median-worker pay ratio?	Ratio	6.81:1
		C42	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	Qualitative response	PCH has a dedicated EDI resource to support the promotion of EDI across the business and our residents in conjunction with other departments. EDI training is mandatory for all employees and is outlined in a role's job profile. All staff will undertake Unconscious Bias training, thereafter staff will attend cyclical EDI Refresher training every 3 years, ensuring that they are up to date within their knowledge. Employees are also encouraged to complete additional relevant EDI training to support their job roles. The new Value our People Strategy 2025 - 2028 aims to build a resilient and high-performing workforce, who feel a sense of belonging and are valued. This will ensure that we not only meet the needs of our tenants but also enhance the overall well-being of our communities. Together, we will create a thriving organisation that stands out as a leader in the housing sector. EDI awareness continues to be raised across the organisation with information and knowledge shared frequently across many platforms both internally and externally for employees and customers.

Theme #		Criteria	Criteria	Measurement Unit	Response
Employees	T8	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?	Qualitative response	Our working environment and employee offer supports our employee's well-being and promotes a healthy workplace, this includes: • Access to HealthAssured (Employee Access Programme) • Use of Occupational Health • Health and Wellbeing articles & blogs on internal communications platform – Jannet • Free use of an onsite Gym • Access to 'Wisdom' a mental health and wellbeing app • Financial Wellbeing advice and guidance through online articles and webinars and 'Wisdom' • Onsite NHS visits which include free annual flu jabs and over 40 health checks. Access to 'know your numbers' health checks. • Access to a Private Healthcare Provider • Opportunities to purchase additional leave through 'Holiday Trading' scheme • Access to Yoga classes at workplace • Regular employee and manager discussions which include health and wellbeing conversations • Access to discounts through Jannet; including counselling, gym memberships, • Stress Management Action plans when required with individuals. • Access to a quiet room at main office. • Access to a first aid room at main office. • Access to mental health first aiders and appropriate environment to hold these conversations. • Access to break-out areas and staff room at main office for lunch breaks. • Disability Confident Leader award and reasonable adjustments discussions as and when required, which include requirements around L&D / training. • Cycle to work scheme and Childcare vouchers where eligible. All line managers have Mental Health Awareness as a minimum on their Job Profiles as mandatory training.
		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?	Qualitative response	Individual development needs are captured on a role-by-role basis. We will capture training from new starter inductions, probationary meetings, regular 1-2-1's and job profile reviews. PCH offer opportunities to develop in varying ways which include: Each role at PCH has a job profile which identifies mandatory training requirements. The job profile has taken into consideration Job Descriptions, Health & Safety requirements and PCH's Corporate Objectives. The Learning & Development Team (L&D) collate these requirements annually and add them to the departmental Learning & Development plans. Where individuals change role throughout the year the L&D Team update the plans accordingly so that any appropriate training is identified. PCH have a centralised budget held by the L&D Team. Mandatory training will be prioritised over all other training requirements. Development training at PCH can include professional, vocational, and technical courses that lead to a recognised qualification, or extends beyond one academic year, or attracts significant course fees. Applications are reviewed by the Head of People and Culture and the HR Business Partner (L&D.) Applications will either approve or declined. There is the potential for opportunities to support staff in their development, and this is open to all permanent staff, whether full-time, part-time, or job share, except for individuals in their probationary period.

Theme #		Criteria	Criteria	Measurement Unit	Response
Employees		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?	Qualitative response	PCH operates a system of sponsorship of up to £3,500, and training opportunities will be assessed based on the following: • How the development training benefits the individual and PCH, and there is a clear link to identify how the individual will apply this in their current role. • The ability to utilise this in a specialist role, where PCH may have a skills shortage. • Where this is a first qualification being offered. Where sponsorship is not viable based on the above criteria, individuals may be offered financial support via the interest free loan agreement, up to £3,000 for a first approved qualification. The loan will be paid directly to the training provider and then deducted monthly from an individual's salary. Where employees self fund their own development, PCH supports this by allowing one day off per month to complete these studies where there is a benefit to the organisation.



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