



Environmental Social and Governance (ESG) Report

2025/2026

Driving sustainable change.

Creating positive outcomes.

Contents

	Page
Foreword	3
Taking Positive Action on ESG	4
Our ESG Approach 2025/26	5
ESG Governance	6
Our Goals	7
Climate Action	9
Sustainable Homes	15
Resource Efficiency	18
Biodiversity	20
Sustainable Procurement and Supply Chain	21
Social Value	23
Supporting Customers and Communities	25
Empowered Customer Involvement	28
Home Quality	29
Board and Committee Structure	32
Equality, Diversity and Inclusion (EDI)	33
Employee Wellbeing and Fair Reward	35
Investing in Our People	36
Additional Information	37

Foreword

Against the backdrop of an increasingly complex and challenging environment, our commitment to doing the right thing for our customers, communities and the planet remains unwavering.

This year's Environmental Social Governance (ESG) Report outlines our progress in advancing our ESG ambitions, goals and targets. The report highlights how sustainability is at the core of what we do – from delivering one of the UK's largest 'zero bills' developments, raising a record breaking £250m sustainability bond and ensuring customer voice is central to our decision making.

As we go forward, our focus remains on delivering sustainability in the right way, ensuring a just transition and being open about challenges so that Platform can remain economically and environmentally sustainable in the long term.

I am pleased to reflect on the progress we have made in delivering our ESG ambitions over the past year. In particular our 8.8% reduction in scope 1 and 2 emissions and fulfilling our target to train at least 15% of our staff in carbon literacy training. This is welcome progress, but people, homes and communities are already starting to suffer the consequences of extreme weather.

We recognise that these implications will worsen where we do not move fast or decisively enough. To address this, we will continue to build on the progress outlined within this report to protect and support the people, homes and communities we serve.

This includes accelerating our decarbonisation efforts, investing in more resilient homes, strengthening our data and working closely with our customers, colleagues, and value chain to build long-term resilience.



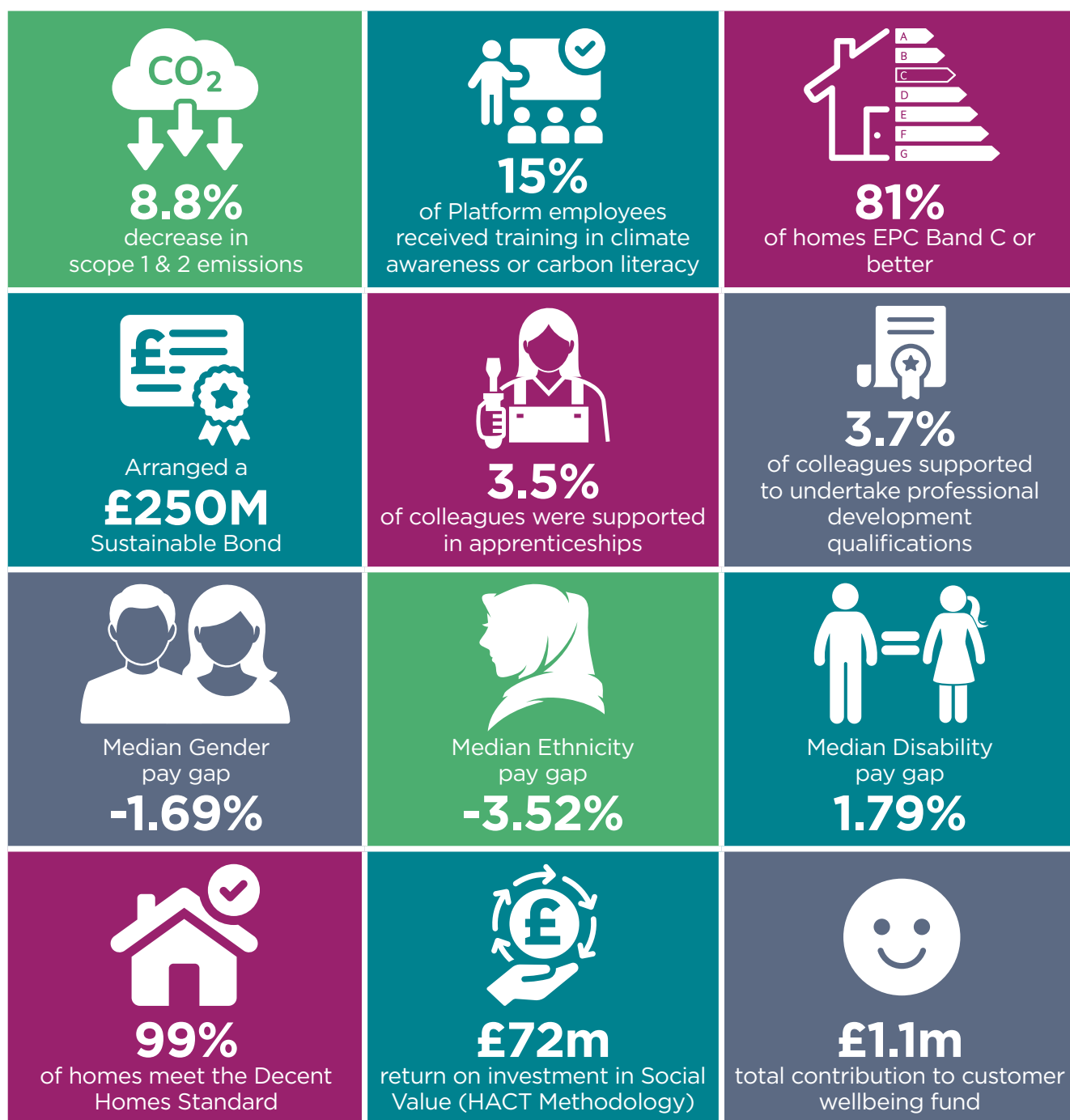
Helen Gillett
Platform Housing Group Board Chair



Lianne Taylor
Sustainability Director

Taking Positive Action on ESG

Throughout 2025/26, we delivered measurable progress, achieving clear outcomes that demonstrate the positive impact of our sustainability commitments.



Our ESG Reporting Approach 2025/26

Our 2025/26 ESG Report reflects a focused and refined approach to sustainability reporting, building on the foundations established through our 2024/25 report.

It has been designed to reflect the areas of focus, goals, golden targets and 37 initiatives set out within our Environmental Sustainability Strategy, as well as our established Social Sustainability and Governance strategic agendas. Our approach has been to ensure consistency across Platform's Environmental Sustainability Strategy and wider ESG agenda and this report reflects that approach.

At the same time, the report continues to incorporate the established framework of the Sustainability Reporting Standard for Social Housing, ensuring consistency and comparability with previous disclosures. Our performance against the Sustainability Reporting Standard for Social Housing reporting metrics is included in full at Appendix A.

Whilst the report does not represent a comprehensive overview of all activity within Platform, it provides assurance that our goals and targets are being translated into practical actions and measurable outcomes.

Our Sustainability Ambition

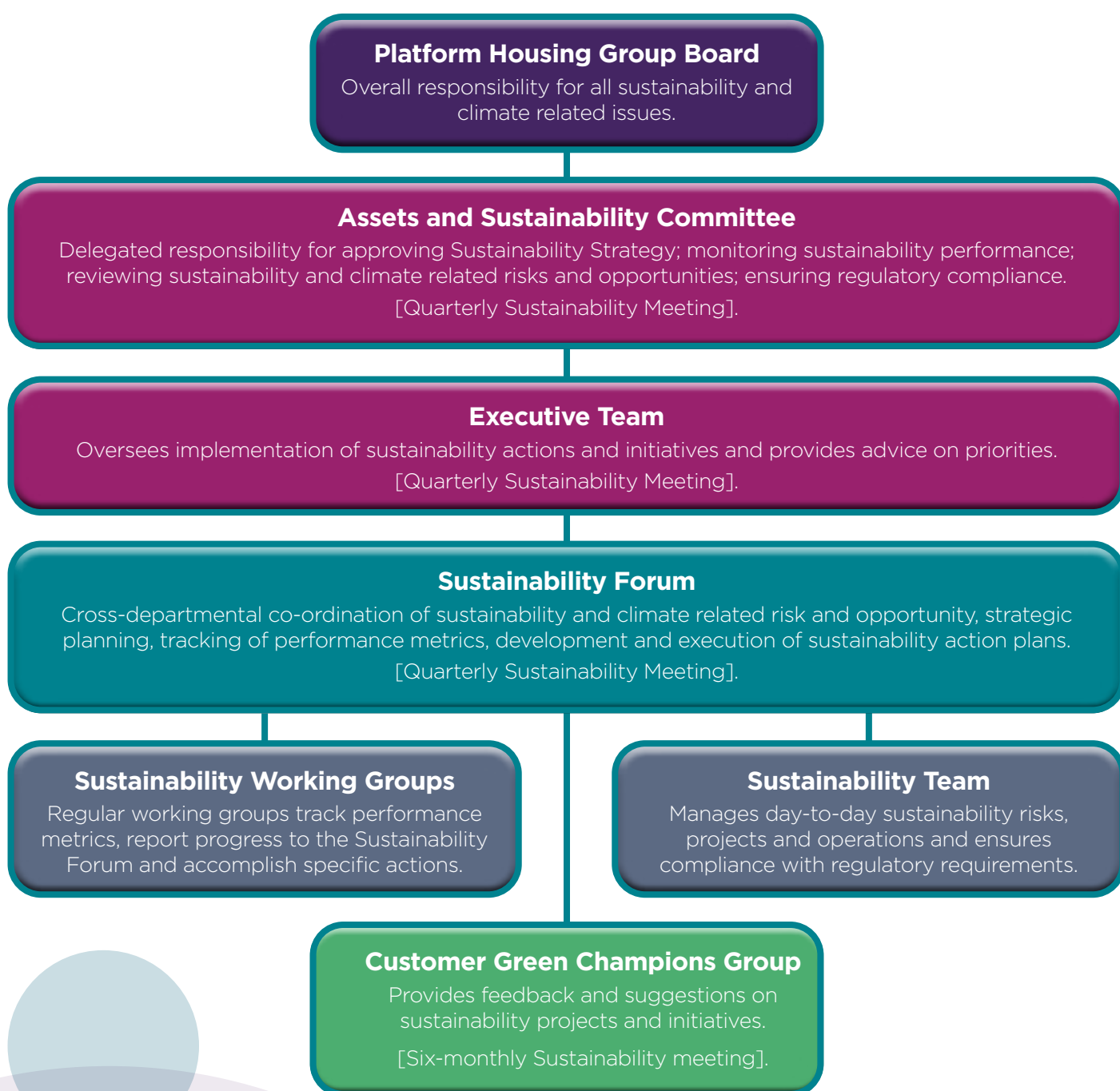
“To put Sustainability at the heart of what we do to create lasting, positive impact for our customers, our communities and for the planet.”



ESG Governance

Platform has established a robust framework which allows us to govern sustainability through a structured hierarchy.

The governance framework provides clear lines of accountability and helps Platform to ensure that we deliver our Sustainability Strategy, ambitions and goals.



Our Goals

The following summary sets out our core goals across our ESG priorities.

In a number of areas, these goals are supported by defined targets and a series of specific initiatives that drive progress. These goals and targets are illustrated throughout this document.

ESG THEME	FOCUS AREAS	GOAL
 Environment	 Climate Action	We will achieve Net zero greenhouse gas emissions across our value chain by 2050.
	 Sustainable Homes	We will drive down the greenhouse gas emissions associated with our homes.
	 Resource Efficiency	We will make efficient use of our resources.
	 Biodiversity	We will conserve, restore and enhance biodiversity within our land holdings.
	 Sustainable Procurement	We will create long-term value through responsible procurement and strong partnerships.
 Social	 Social Value	We will create measurable social, environmental and economic benefits that improve outcomes for customers and communities.
	 Home Quality	We will provide safe, high-quality homes that customers are proud to live in.
	 Empowered Customer Involvement	We will ensure that our customers voice is heard and used to shape our services and priorities.
	 Supporting Customers and Communities	We will continue to support customers to maintain stability and security.
 Governance	 Board and Committee Structure	We will maintain diversity within the board and committee structure.
	 Equality Diversity Inclusion (EDI)	We will embed fairness, an inclusive culture and equitable outcomes across Platform.
	 Employee Wellbeing and Fair Reward	We will support employee wellbeing and ensure fair, transparent reward practices.
	 Investing in our people	We will support employee growth and long-term career development.



Environmental Sustainability

Climate Action

Our Goal: We will reach net-zero greenhouse gas emissions across the value chain by FY2050.



In line with the Paris agreement and national climate goals, we are committed to achieving net zero greenhouse gas (GHG) emissions by 2050 at the latest. The targets that we have set align with the requirements set out within the Science Based Targets Initiative Corporate Net Zero Standard. Progress is measured against a FY2025 base year.

Our Golden Climate Action Target:

Overall Net Zero Target

- Platform commits to reach net-zero greenhouse gas emissions across the value chain by FY2050.

Near Term Target

- Platform commits to reduce absolute scope 1 and 2 GHG emissions 50% by FY2035 from FY2025 base year.
- Platform commits to reduce absolute scope 3 GHG emissions 36% by FY2035 from FY2025 base year.

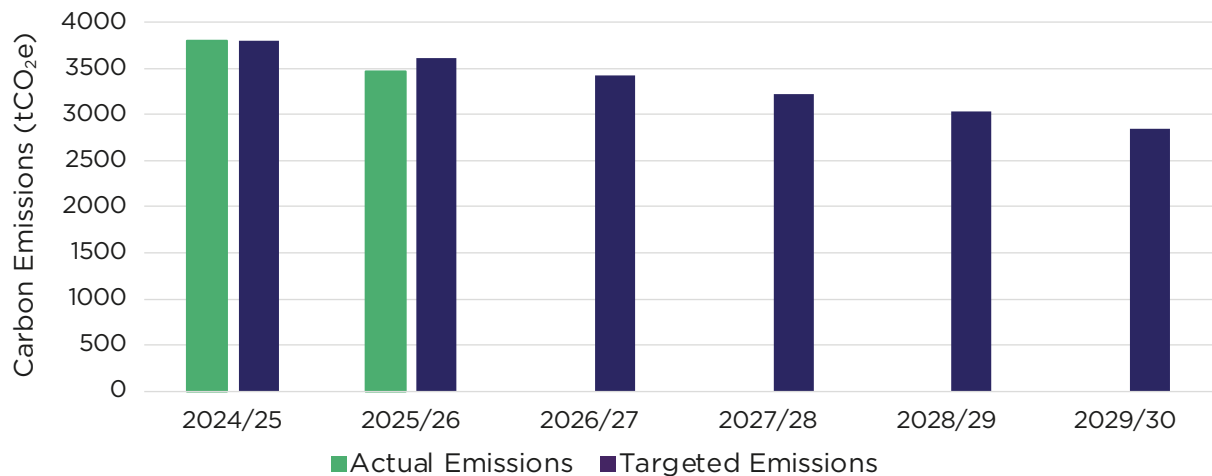
Long Term Target

- Platform commits to reduce absolute scope 1 and 2 GHG emissions 90% by FY2050 from FY2025 base year.
- Platform commits to reduce absolute scope 3 emissions by 90% by FY2050 from FY2025 base year.

Results: Scope 1 and 2 GHG emissions

Scope	Energy source	Unit	2025/26	2024/25	Change %	Share % FY 25/26
Scope 1	Natural Gas	tCO ₂ e	86	119	-28%	2%
Scope 1	Diesel (company vans)	tCO ₂ e	3,254	2,975	+9%	94%
Scope 1	Petrol	tCO ₂ e	110	56	+97%	3%
Scope 1	LPG	tCO ₂ e	0.1	0.3	-50%	0%
Scope 1	Gas Oil	tCO ₂ e	15	20	-28%	0%
Scope 2	Electricity (Market Based)	tCO ₂ e	0	629	N/A	0%
Scope 2	Electricity (Location Based)	tCO ₂ e	323	335	-4%	N/A
Total	Scope 1 and 2 - Location Based	tCO₂e	3,787	3,505	+8.0%	N/A
	Scope 1 and 2 - Market Based	tCO₂e	3,464	3,799	-9%	100%

Scope 1 and 2 GHG emissions against targets



Scope 1 and 2 performance

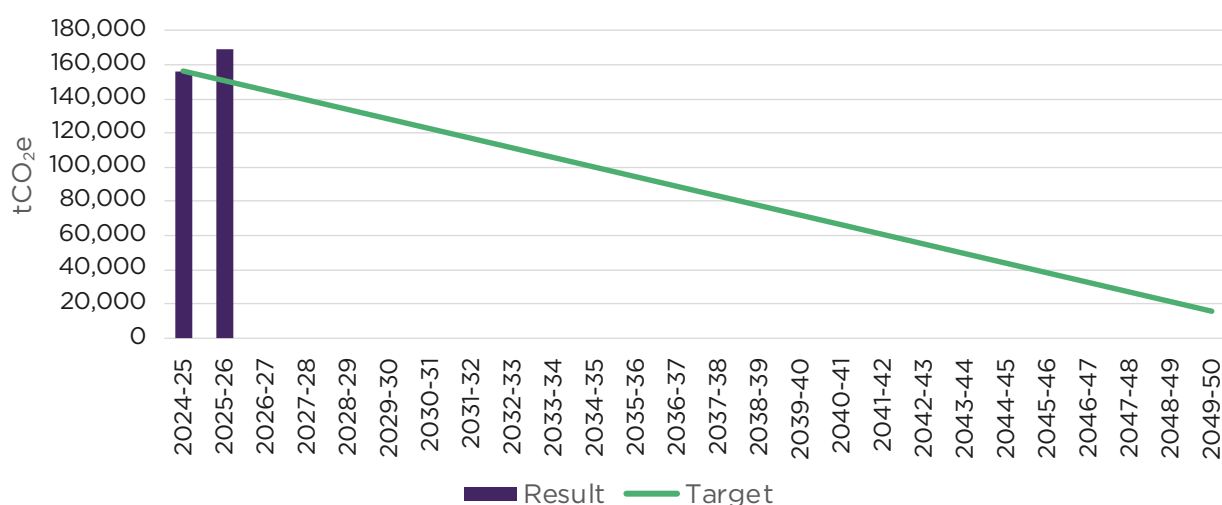
Overall, our 2025/26 energy and carbon performance reflects a year of continued operational growth, alongside clear progress in how we manage efficiency and emissions. Our total energy consumption increased year on year, largely driven by higher fleet fuel usage. Despite this growth, our market-based Scope 1 and 2 emissions improved, supported by our move to 100% REGO-backed renewable electricity. Additionally, our net scope 1 and 2 carbon intensity relative to revenue decreased compared with the previous year.

Higher fleet fuel use increased our location-based emissions. However, the underlying efficiency trend was positive. Our Fleet EV Transition Programme continued to deliver measurable benefits, with emissions per driver reduced despite a significant increase in driver numbers, supported by telematics, route optimisation and mileage management.

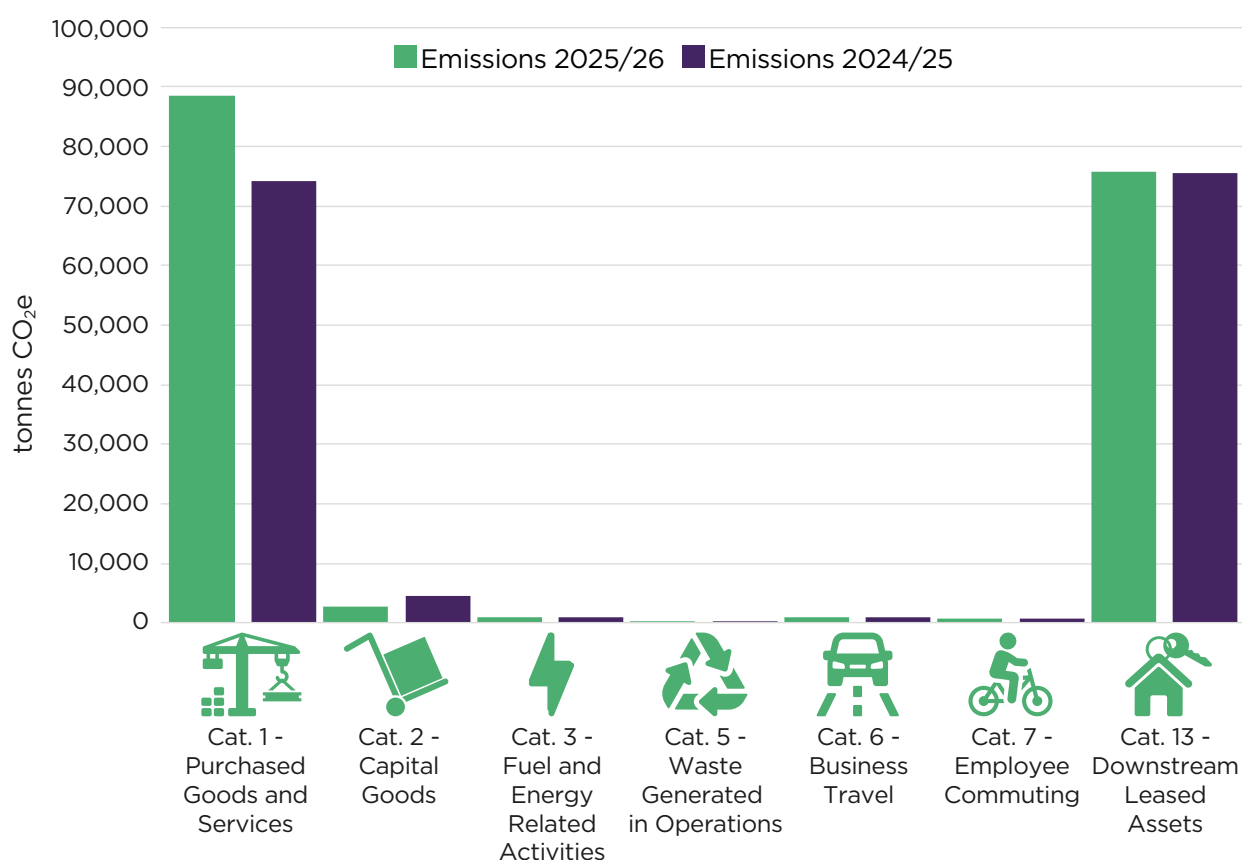
Results: Scope 3 GHG emissions

Scope	Energy source	Unit	2025/26	2024/25	Change %	Share % FY 25/26
Scope 3	Category 1 - Purchased Goods and Services	tCO ₂ e	88,535	74,272	+19%	52%
Scope 3	Category 2 - Capital Goods	tCO ₂ e	2,811	4,505	-38%	2%
Scope 3	Category 3 - Fuel and Energy Related Activities	tCO ₂ e	946	874	+8%	1%
Scope 3	Category 5 - Waste Generated in Operations	tCO ₂ e	8	9	-4%	0%
Scope 3	Category 6 - Business Travel	tCO ₂ e	1,004	938	+7%	1%
Scope 3	Category 7 - Employee Commuting	tCO ₂ e	796	750	+6%	0%
Scope 3	Category 13 - Downstream Leased Assets	tCO ₂ e	75,780	75,635	0%	45%
Total	Grand Total Emissions	tCO₂e	169,881	156,982	+8%	100%

Scope 3 GHG emissions against targets



Scope 3 emissions (tonnes CO₂e) per category 2025/26 vs 2024/25



Scope 3 performance

Scope 3 emissions remained broadly stable in 2025/26 at 169,881 tCO₂e, representing an 8% increase year-on-year. This was primarily driven by a 19% increase in purchased goods and services, which remains our largest emissions source, accounting for 52% of total emissions. The increase in purchased goods and services emissions reflects a combination of factors, including natural growth in expenditure, ongoing improvements to the categorisation of purchases and updates to the latest available carbon emission factors. This increase was partially offset by a 38% reduction in capital goods emissions.

Emissions from waste generated in operations are currently reported on a direct comparison basis with the previous year, while work is underway to improve the quality and accuracy of this dataset for future reporting periods. The 4% reduction reported in this category is primarily attributable to the reclassification of water supply emissions from waste to purchased goods and services, as part of our wider programme of reporting methodology improvements.

Looking ahead, planned improvements to data quality and supplier engagement within purchased goods and services will enable more granular and accurate emissions insights, strengthening our ability to target reductions across the supply chain. Overall, the results reflect a stable emissions profile and a solid foundation for future progress.”

Progress over the last 12 months

- Over 15% of Platform employees received training in climate awareness and/or carbon literacy.
- We met the requirements of Achilles Carbon Reduce certification, having measured greenhouse gas emissions in accordance with ISO 14064-1:2018.
- Platform’s Fleet EV Transition Programme continued to deliver significant emissions savings. In FY 2025/26, average driver numbers rose by 31% (from 661 to 867). Meanwhile, Scope 1 Fleet emissions intensity per driver fell by 15%.
- Telematics, alongside route and mileage management, also supported the Fleet EV transition; telematics performance data was used to promote and reward energy-efficient driving.
- In FY 2025/26, we switched to REGO-backed electricity, covering 100% of Scope 2 (market-based) emissions.
- We continued to operate our Electric Vehicle salary sacrifice scheme to support our staff in transitioning to electric vehicles, enabling low emission commuting.

Summary: Total scope 1, 2 and 3 emissions (tCO₂e) in 2025/26

Emissions Scope	Unit	2025/26
Scope 1 Emissions	tCO ₂ e	3,464
Scope 2 Emissions (location-based)	tCO ₂ e	323
Scope 2 Emissions (market-based)	tCO ₂ e	-
Scope 3 Emissions (Business Travel Only)	tCO ₂ e	1,004
Scope 1 and 2 Location-Based Total	tCO ₂ e	3,787
Scope 1, 2 and (Partial) 3 Location-Based Total	tCO ₂ e	4,791
Scope 1 and 2 Market-Based Total	tCO ₂ e	3,464
Scope 1, 2 and (Partial) 3 Market-Based Total	tCO ₂ e	4,468
Scope 1, 2 and 3 (market-based) emissions	tCO ₂ e	173,345
Scope 1, 2 and 3 (location-based) emissions	tCO ₂ e	173,668

Energy intensity ratios

Scope	Emissions (tCO ₂ e)	Homes	Emissions Intensity (tCO ₂ e/home)
Scope 1 and 2	3,464	42,052	0.08
Scope 3	169,881	42,052	4.04

Metric	Unit	2025/26	2024/25	YOY (%)
Total (Gross) Revenue	GBP(M)	384.6	374.5	3%
Scope 1 and 2 Market-Based Emissions	tCO ₂ e/£M	9	10	-11%
Scope 1, 2 and 3 Market-Based Emissions	tCO ₂ e/£M	451	429	5%

Climate risk and opportunity

At Platform, we recognise climate change as a core strategic issue. Risks from flooding, overheating and water stress have the potential to affect our financial performance, asset base, and most importantly the wellbeing of our customers and communities.

Progress in 2025/26

- We have updated and strengthened our strategic climate risk register covering both physical and transition risks.
- We have reinforced our internal understanding of climate risk through leadership engagement, carbon literacy training, and the integration of climate objectives within our Environmental Sustainability Strategy.
- Recognising the importance of a just transition, we have engaged directly with customers on climate risk. This has included conducting a survey to better understand climate impacts at a household level and prioritise the actions that matter most to customers.
- We have integrated asset-level flood risk mapping within our GIS platform using flood risk maps from the Environment Agency. These assess the risk of flooding from rivers, sea and surface water and take into account flood defences and their condition. Over the next 12 months, we will further strengthen this data by overlaying this with climate scenario analysis and future risk projections, enabling targeted adaptation and mitigation planning
- Our approach to managing climate risk in new homes includes incorporating Sustainable Drainage Systems (SuDS), avoiding development in flood-prone areas, and applying engineered solutions where required. All new homes undergo an overheating assessment at planning stage and design strategies to address overheating include passive design, the deployment of shading, and improved ventilation. Water efficiency is embedded through the specification of efficient fixtures and ongoing customer engagement to encourage water-saving behaviours.



Case Study

Third party greenhouse gas emissions verification

Last year Platform achieved Achilles Carbon Reduce Certification. We recognise that transparency matters, and we're holding ourselves accountable and providing a service that can be trusted.

The Achilles Carbon Reduce Programme is a leading carbon emissions verification and reduction programme developed by climate scientists to support organisations to build best practice capability on carbon, achieve long term sustained carbon action and report scope 1,2 and 3 emissions with confidence.

Why this matters:

We want to ensure that we're building our journey to net zero based on transparency at every step. This includes:

- Third party verified data.
- Targets which align with the latest climate science.
- Data driven climate action.



Sustainable Homes

Our Goal: We will drive down the greenhouse gas emissions associated with our homes.



The energy efficiency of our homes is assessed using EPC data, recent investment information and real-time property energy performance modelling. This helps us target improvements that deliver warmer and more energy-efficient homes for customers and supports our commitment to achieving a minimum EPC rating of 'C' across all of our homes by 2030.

Our Golden Sustainable Homes Target:

All homes

- All homes will meet a minimum of EPC C by 2030.

New homes

- All new homes will meet a minimum of EPC A by 2030.

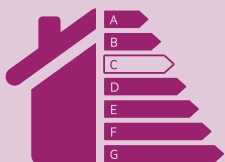


Energy performance certificate results at FY25/26 year-end

EPC Rating	Number of Platform Homes	% of Platform Homes
A	174	0.42%
B	2,612	6.32%
C	30,635	74.09%
D	7,582	18.34%
E	323	0.78%
F	20	0.05%
Grand Total	41,346	100.00%

Over the past 18 months, we have significantly increased our retrofit activity, successfully delivering energy efficiency improvements to more than **850 homes** through the Social Housing Decarbonisation Fund (SHDF) Wave 2.1 programme. This has been supported by improved data and enhanced delivery models.

As of 31 March 2026:



81%

of homes had achieved EPC C or above



We achieved **96%**

EPC data coverage across our portfolio

Improved data and insight

We have enhanced the quality, consistency and accessibility of our homes data, including EPC enrichment programmes and the development of a dashboard. This has reduced inefficiencies in retrofit planning.

Maximising void opportunities

Void properties play an increasingly important role in delivery. A revised specification has been put in place to enable the installation of multiple retrofit measures simultaneously, while minimising disruption and delivery risk.

Integration with planned works

We have further aligned retrofit activity with planned maintenance programmes, using these natural intervention points to improve fabric performance and deliver cost-effective upgrades at scale.

Customer focused delivery

Customer engagement has remained central to our approach. Through proactive communication, we have supported customers to understand the benefits of retrofit including enhanced comfort, affordability and wellbeing.

Attained grant funding

Building on our progress, we have secured further grant funding through the Warm Homes: Social Housing Fund Wave 3, enabling us to improve more homes over the coming years.

Scaling retrofit delivery

Since launching our retrofit programme in 2022, we have improved over **1,600** homes, with significant growth in 2025/26.

Last year alone we:



Upgraded
613
homes



Installed
393
insulation
measures



Installed
547
solar PV
systems

Securing investment

We have successfully secured and deployed external funding to accelerate delivery, including:



£7.86m
through the Warm
Homes: Social
Housing Fund
(WH:SHF)



£2.28m
allocated for
2025/26,
supporting
improvements to
151 homes

Progress update (new homes)

Platform is also building approximately 1,600 new homes a year to meet growing housing demand. Sustainability remains embedded in our development approach, with low carbon heating installed as standard and 100% of homes that went under contract in the last 24 months being gas free. Platform has taken a proactive stance on regulation, adopting the Future Homes Standard ahead of any formal mandate.

Modern methods of construction (MMC) have also been integrated to improve the efficiency, quality and speed at which our buildings can be constructed, while reducing the waste and carbon impacts associated with traditional construction approaches.

To address affordability and energy cost pressures, Platform have piloted a collaboration with Octopus Energy to deliver a “zero bills” scheme in Beeston, Nottinghamshire. At this scheme, Platform is delivering **82** homes which achieve Octopus Energy’s Zero Bills Accreditation. This has included installing air source heat pumps, solar panels and battery storage and customers are guaranteed 5 years with no energy bills.

Energy performance certificate results of New Homes at 2025/26 year-end

EPC Rating	Number of Platform Homes	% of Platform Homes
A	247	35%
B	457	65%
C	1	0%
Grand Total	705	100%

Case Study

Sustainable Homes; retrofit success

In November 2025, our approach to making homes warmer and more energy efficient was recognised with a Gold Award at the international Green Apple Awards for Environmental Best Practice. Our retrofit programme has been delivering energy-saving improvements since 2018, including upgraded insulation, modern heating systems and solar panels.

These improvements are helping thousands of customers use less energy, reduce their carbon emissions and save money on their energy bills. The programme also supports our longer-term commitment for all our homes to achieve a minimum EPC C rating by 2030 and our journey towards net zero.



Resource Efficiency

Our Goal: We will make efficient use of resources.



The scale of our activities brings increased responsibility for how we utilise resources and we understand the need to keep materials at their highest utilisation throughout their lifecycle, with a clear circular economy approach.

Our Golden Resource Efficiency Target:

- By 2050 we will achieve zero avoidable waste.

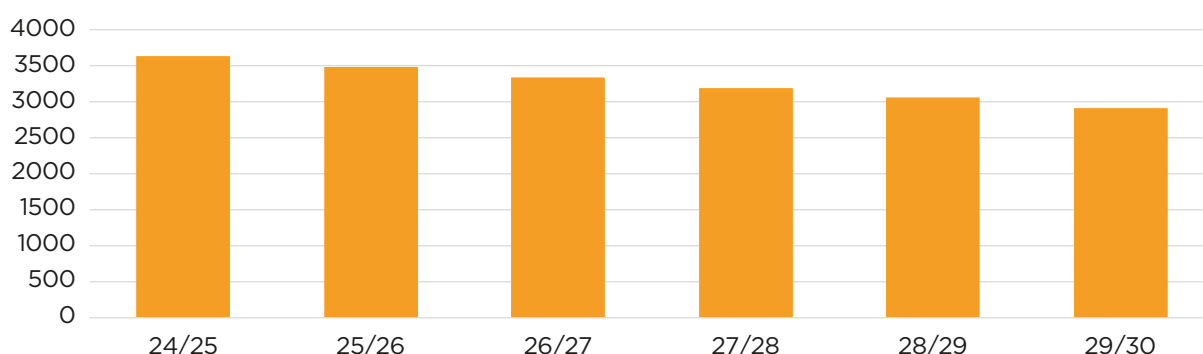
- We will maintain a waste diversion rate of 95%.



Resource efficiency targets

A 4% annual waste reduction target has been established year on year alongside maintenance of a 95% waste diversion rate.

Platform's Waste Generation Target



Performance to date

Diversion of waste from landfill remains a relative strength. The FY26 data indicates a performance of 95% waste diversion, thereby achieving the target overall. However, total waste generation for FY26 was off-track with an increase in waste reported to 3,736 Tonnes. Contributing factors to performance included limited reuse pathways, variable segregation practices between sites, and a lack of emphasis on upstream waste prevention.

Improving standards

We are strengthening our approach to waste management by enhancing the quality and consistency of data, enabling more accurate performance tracking. We understand that moving towards higher-quality data will support informed decision-making across Platform.

Waste reduction, waste diversion and intensity are embedded as core strategic metrics, with regular reporting to senior leadership to drive accountability and continuous improvement.

We are also enhancing supplier performance standards, introducing consistent expectations for waste contractors, including regular reporting by material stream and alignment with diversion and recovery targets.

Delivering these improvements will also be supported by greater operational engagement, including targeted training for staff and contractors, and clear performance expectations where improvement is required. We are also increasing our focus on customer engagement, helping to drive better recycling behaviours, waste reduction and lower household water use.

Collaboration remains key, and we are building partnerships with organisations developing innovative circular solutions to keep materials in use for longer. We are also progressing our commitment to eliminating non-essential single-use plastics within our operations.

Case Study

Swap & Shop

During the year, we hosted a series of Swap & Shop events in our communities, encouraging customers and local residents to give preloved items a new lease of life.

People could donate unwanted clothes, shoes, accessories, books, toys and household items, swap them for something new-to-them or pick up preloved items for as little as 50p. By making reuse simple and affordable, the events helped reduce waste, encouraged more sustainable shopping habits and gave useful items the opportunity to be enjoyed again.

The events also provided an opportunity for people to come together, meet others in their community and find out more about sustainability, while raising funds for the NSPCC. Through initiatives like Swap & Shop, we are helping to make sustainable choices more accessible while supporting our customers, strengthening communities and reducing waste.



Biodiversity

Our Goal: We will conserve, restore and enhance biodiversity within our land holdings.



Platform has a substantial portfolio of land which provides a strong foundation for improving biodiversity across our communities.

Our Golden Biodiversity Target:

- By 2028 we will understand our biodiversity baseline [Quantity and Quality], and we will have conducted a minimum of nine initiatives to improve outcomes for biodiversity.



During 2025/26 we undertook initial baselining work which showed that around 16.3% of our total landholdings, is land for nature. This includes extensive areas of grassland, shrub planting, hedgerows, woodland, trees, water features and smaller areas of wildflower and SuDS.

We also embarked upon our “biodiversity foundations” work with the Green Partnership. This work focused on setting out Platform’s action plan for biodiversity until 2028. The action plan includes measures for enhancing biodiversity within our new homes as well as our existing communities.

We also continued our commitment to the ‘homes for nature’ initiative via the Future Homes Hub which helps to integrate wildlife into housing developments. Specifically, we have committed to installing a bird-nesting brick or box for every new home and hedgehog highways on all new developments.



Sustainable Procurement and Supply Chain

Our Goal: We will create long term value through responsible procurement and strong partnerships.



Our Golden Sustainable Procurement and Supply Chain Target:

- By 2027 we will ensure ongoing, meaningful engagement with 75% of our high impact strategic suppliers to create positive sustainability outcomes.

Scope 3 emissions account for 98% of Platform's total footprint, with procurement-related emissions forming a major component.

These indirect emissions are challenging to reduce. However, we are committed to working with our suppliers to ensure sustainability and responsible sourcing considerations are included within our processes, policies and procurement decisions.

This includes working together to reduce reliance on fossil fuels, eliminate avoidable waste and embrace natural solutions.

We remain committed to actively listening to the insights and expertise of our supply chain partners and working together to drive sustainable progress, reduce our scope 3 emissions and enable lasting positive impact.

During 2025/26 we undertook several initiatives to advance sustainable procurement:

- Reviewed our top 100 suppliers based on spend to assess whether the supplier had an Environmental Management System, a carbon reduction plan, science-based net zero targets and waste reduction/diversion targets.
- Developed a heat map of sustainability risks and priorities across procurement categories to help inform prioritisation for supplier engagement.
- Conducted a review against ISO 20400 to identify gaps and define actions required to align with best practice in sustainable procurement.
- Designed and delivered targeted training for relevant staff to build understanding of sustainable procurement principles and ISO 20400 requirements.



Social Sustainability

Social Value

Our Goal: We will create measurable social, environmental and economic benefits that improve outcomes for customers and communities.



Our Golden Social Value Target:

- We will generate £250m in social value return on investment over the four-year period ending in 2030.

For the calendar year 2025/26, Platform has reported **£72.4 million in social value** according to the HACT methodology.

We create direct social value in ways such as helping our customers to manage finances, colleague volunteering, creation of apprenticeships and supporting our customers in digital inclusion. We also recognise the important role procurement plays in delivering wider social, economic, and environmental benefits for customers and communities.

Last year our supply chain contributed to a range of social value outcomes through community investment activities, local employment opportunities, training initiatives, and wider support for customers.

Over the past 12 months we have also evolved our approach to social value, including:

- The development of Platform's three social value priorities.



The cost of living and economic equality



Thriving communities



Employment and skills development

- Developing a new social value framework which encourages suppliers to align with Platform's priorities and contribute to positive social outcomes.
- Amendments to contractor award criteria, with social value making up to 10% of our quality weighting. Additionally, each supplier is required to achieve a minimum of 20% of social value return on investment.
- Enhancing the tools and systems we use to measure, manage and report the social value we create. This also includes launching Match My Project to enable us to better connect our supply chain initiatives with the needs of our customers and communities.



Case Study

Expanding how we measure social value

This year, as part of our Social Value Roadshow and in response to feedback from customers, colleagues and suppliers, we introduced a new social value framework and reporting system to bring our data and outcomes together in one place, making it easier to demonstrate the impact we create.

By developing how we capture data, we are able to see a more complete picture of the social value generated across Platform, providing greater transparency, supporting decision-making and helping us focus investment on initiatives that deliver lasting benefits for the communities we serve as we work towards our ambition of generating **£250m** in social value by 2030.



Supporting Customers and Communities

Our Goal: We will continue to support customers to maintain stability and security.



Customer Wellbeing Fund

We are proud to support customers experiencing financial hardship via our Wellbeing Fund. Last year we committed **£1.1m** to the fund which provides direct support to customers in need of help. The initiative can help customers cover the cost of food, essential items such as school uniforms, energy and utility costs.

Community grants

Platform also provides up to £5,000 grant funding per year to projects that deliver positive change in our communities. Charities, clubs, non-profits, formal or informal groups, and individuals can all apply.

Last year the grant donations approved reached almost **£158,000** and the fund supported **109** projects including youth provision, healthy eating programmes, support for disability groups and intergenerational activities and investment in community centre equipment. Community grant applications are assessed by a customer-led panel, considering value for money and beneficiary reach.



Digital inclusion

We deliver a range of digital inclusion activities for customers across our localities, working in partnership with external partners such as Local Authorities, Age UK and the NHS. Our digital inclusion sessions, support customers to gain the skills, confidence and tools required to engage safely and independently online.

Additionally, many of these sessions serve as regular community social events, especially in some of our more rural locations or with customer groups who have less mobility outside of their immediate neighbourhood. We're proud to have delivered **1,155** sessions in 2025-26 across **25** different venues.

Successful Tenancies

The cost-of-living crisis continues to affect a huge number of customers which has made it hard for some low-income households to manage. Our dedicated Successful Tenancies team has offered specialist support and helped many customers manage their household budgets, claim further benefits and grants and learn new employment skills.



£4,349,106

Generated helping customers access annualised benefits income and other grant funding - an increase of 10% on 2024-25



£8,588,303

Social value generated from our support services

Community Events and Volunteering

Platform run a range of community events, neighbourhood clear-ups, neighbourhood officer walkabouts, fitness activities, environmental initiatives, community safety promotion.

Last year **110** volunteering opportunities were provided across Platform communities and **897** hours were given by volunteers, including Platform colleagues.



110

Volunteering opportunities provided



897

Volunteering hours contributed

Case Study

Raising money for our charity partner

Our colleagues raised a record-breaking **£51,611.54** for our 2025/26 charity partner, the NSPCC – the largest amount we have ever raised through a corporate charity partnership.

Colleagues across Platform got involved in a packed programme of fundraising activities, from cycling across the Midlands and taking part in the London Marathon to skydiving, step challenges, Christmas craft events and many other activities.

The money raised will support the NSPCC's work to protect children, prevent abuse and support young people and families across the UK.

Paula Marshall, Corporate Partnerships Manager at the NSPCC, said:

“We have been incredibly grateful for the support from everyone at Platform Housing Group over the past year. Raising more than £51,000 is an amazing achievement and will help us continue our work protecting children and supporting young people and families across the UK.”



Case Study

Christmas kindness

Last year our Christmas Kindness Campaign provided funding to community groups who help those in need. In total we supported **174 initiatives** with more than **£80,500** in funding.



Case Study

Volunteering in our communities

Platform hosted two “**Communities Connected**” fortnights last year. Over **110** community volunteering events and activities were planned and delivered as part of the communities connected initiative across **22** Local Authority areas.

The events focused on a wide range of activity including community cohesion, environmental sustainability and health and wellbeing.



Empowered Customer Involvement

Our Goal: We will ensure that our customers voice is heard and used to shape our services and priorities.



We recognise the value in customer influence, decision making and governance. During FY25/26 we continued to ensure that our customer voice is heard to help improve our services and overall performance.

- Our **Platform Voices** online portal continued to enable customers to take part in surveys and consultations online, as well as signing up for focus groups and in-person workshops. Since its launch, we have had over **450** customer registrations and have run over **100** projects.
- Our **Customer Voice Panel (CVP)** continued to meet quarterly with senior leaders to review service provision and to discuss areas for improvement. The panel reviewed and provided feedback on policies, customer satisfaction, monitored performance and represented the customer voice at a strategic level.
- This year we developed a new **Customer Voice Panel sub-panel** (the Customer Action and Impact Panel) which carries out more in-depth reviews of strategy and policy.

This enables the panel to feed into the development of key documents and



strategies in an earlier, and more in-depth way.

- Our **Customer Scrutiny Panel (CSP)**, worked with Platform colleagues and other customers to carry out reviews of our services. In this way, customers on the panel acted as critical friends, providing customer perspectives on our policies, procedures and working practices.
- We developed and launched a new **Green Champions** role for customers in September 2025 with a focus on environmental sustainability. This Green Champion role offers customers a flexible way to get involved in supporting and developing sustainability initiatives at Platform.
- We continued to run our **Community Conversation** roadshow events throughout 2025. In total, we held 22 events across our localities and spoke to over **270** customers in their local communities. This programme has proven to be a successful way to engage with customers and provide them with information and support from a range of Platform colleagues where they live.

Home Quality

Our Goal: We will maintain 100% compliance across all safety and regulatory standards.



Our Golden Home Quality Target:

- We will maintain 100% compliance across all safety and regulatory standards.

Key performance indicators

Key performance indicators relating to the condition of our homes at 31st March 2026

- **100%** of homes for which all required gas safety checks have been carried out.
- **100%** of homes that meet national fire safety regulations.
- **98.4%** of homes for which all required electrical safety checks have been carried out.
- **100%** of homes for which all required asbestos management surveys or re-inspections have been carried out.
- **100%** of homes for which all required legionella risk assessments have been carried out.
- **100%** of homes for which all required communal passenger lift safety checks have been carried out.

National Housing Quality Standard (Decent Homes)

At year end (2025/26), **99%** of our homes meet the National Housing Quality Standard (Decent Homes Standard).

All homes that failed the Decent Homes Standard at the end of 2025/26 have either been rectified or are scheduled to be rectified within our annual rolling capital works programmes. Ongoing compliance with the Decent Homes standard is reported quarterly to the Assets and Sustainability Committee.



Management and mitigation of emergency hazards including damp and mould

In line with Awaab's Law, we are resolute in our commitment to a zero-tolerance approach to damp and mould in our homes. We proactively manage and mitigate the risk of emergency hazards including damp and mould by ensuring that all issues are promptly identified, reported, and addressed. Our processes prioritise cases based on severity and customer vulnerability when they are reported. This allows us to take the most appropriate action to protect our customers, prevent further risks and ensure customers homes remain safe and healthy.

We continue to create safe, healthy living environments through our focus on prevention, rapid response, and thorough remediation. Mandatory training is delivered across Platform to raise awareness of damp and mould hazards, and we have enhanced our customer guidance materials to provide practical advice on prevention and early intervention.

We also utilise data from Internet of Things devices installed in customers' homes to monitor environmental conditions such as temperature, humidity and ventilation, helping to identify homes at risk of damp and mould.

We also have a high level of preparedness for the additional requirements and implications for Awaab's Law Phase 2 expansion and its impact on key housing health and safety risks.





Governance

Board and Committee Structure

Our Goal: We will maintain diversity within the board and committee structure.



We recognise the value that comes from having Board members with broad and varied experience. Throughout 2025/26 we have remained committed to maintaining an inclusive Board structure that reflects a broad range of viewpoints and experiences relevant to our operations.

Our Board comprises directors with a **diverse mix of professional backgrounds, skills, and viewpoints.**

Female representation at board level remains strong and we have ensured that the board possesses the necessary skills and capabilities to oversee our ESG priorities. This diversity supports balanced decision-making and enables robust evaluation of organisational performance.

These outcomes have been supported by our succession planning processes which embed Equality, Diversity and Inclusion (EDI) considerations into recruitment decisions, helping to strengthen diversity over time.

We also promote diversity at Board level through our innovative **Trainee Board Programme**. This initiative has been designed as part of our commitment to developing future leaders and to equip these emerging leaders with the skills and insight to contribute to Platform's strategic direction and progress.

"The programme sharpened my ability to digest and prioritise board and committee papers, giving me more confidence in my strategic and tactical thinking."

Mikhaila Booth; Graduate of the Platform Trainee Board



Equality, Diversity and Inclusion

Our Goal: We will embed fairness, an inclusive culture and equitable outcomes across Platform.



Guided by our EDI Strategy (2021-2026), we are committed to building a culture where everyone feels valued and respected. During 2025/26, we have continued to make strong EDI progress through a range of initiatives and programmes.



Dedicated EDI Team

We continued to invest in our dedicated Equality, Diversity and Inclusion (EDI) team, which has played a central role in strengthening our approach. In alignment with our EDI strategy, the team has led delivery of key work streams including the development of clear EDI processes and policies, delivered awareness campaigns and training and supported employee networks.



EDI Steering Group

Our EDI Steering Group (Platform Together) continued to help shape, drive and deliver the planned outcomes of our EDI Action Plan and annual EDI priorities.



EDI Training

Through our mandatory EDI training we encouraged colleagues to actively seek out diverse viewpoints, embrace different ways of thinking, and treat one another with respect and understanding. Additionally learning labs were undertaken periodically covering topics such as inclusive communication, and cultural awareness.



Equality Impact Assessments

Equality Impact Assessments were mandated for every policy and major strategy. This ensured that inclusion was considered from the outset, helping to prevent unintended negative impacts, and supporting fair, informed decision-making.



Colleague EDI Networks

We supported several colleague network groups representing different aspects of EDI, including Menopause Matters, Race, Ethnicity and Culture Matters, Carers and Disability Networks.

These networks provided safe spaces for colleagues to connect, share experiences, raise awareness, and champion inclusion. Over the past year, activities undertaken within these networks have included Black History Month events, Islamophobia awareness sessions, and International Culture Day celebrations.

Case Study

Disability Confident

Platform have achieved recognition as a **“Disability Confident Leader”**, the highest level within the UK Government’s Disability Confident Scheme.

This accreditation reflects our strong commitment to supporting disabled colleagues, removing barriers to employment, and fostering a diverse and inclusive workplace.

Achieving ‘Leader’ status demonstrates that we have met the most rigorous requirements of the scheme.



Case Study

International Culture Day 2026

International Culture Day 2026 brought colleagues together to celebrate diversity through shared experiences, including food, music, storytelling and cultural displays.

The event was well supported across Platforms locations, reinforcing our commitment to inclusion, cultural awareness and community engagement. It provided a fantastic opportunity to celebrate differences and strengthen a sense of belonging across the organisation.



Employee Wellbeing and Fair Reward

Our Goal: We will support employee wellbeing and ensure fair, transparent reward practices.



Our approach to physical and mental health focuses on creating an environment where our colleagues can thrive. Employees have access to affordable healthcare and preventative services, including financial support for routine and specialist treatments such as dental, optical and diagnostic care, alongside health screenings and unlimited virtual GP access.

Mental health support is available through an Employee Assistance Programme, while additional wellbeing is promoted through digital tools, physiotherapy, fitness discounts and early-detection services.

These initiatives are complemented by a network of trained Wellbeing Advocates who promote Platforms wellbeing pillars and provide ongoing guidance and support.

A range of practical initiatives that support work-life balance, sustainability and financial wellbeing have also been implemented. Employees can access benefits such as holiday buy and sell options; a green car salary sacrifice scheme and one day of paid volunteering leave.

Financial wellbeing seminars covering mortgages, budgeting and pensions further support employees in managing



their personal finances. Regular wellbeing events are also held throughout the year. Last year these included walking challenges, mindfulness sessions and themed discussions on topics including men's health, menopause and healthy lifestyles.

In addition, we invest in long-term wellbeing through our Learning and Development Academy, offering modules on recognising and managing workplace mental health and supporting personal wellbeing. This is complemented by initiatives such as externally facilitated men's health programmes, Mental Health First Aiders and Menopause Champions. These initiatives have ensured that employees have access to tailored support and resources that promote a healthy, inclusive and productive working environment.

Investing in Our People

Our Goal: We will support employee growth and long-term career development.



We actively support the professional development of our colleagues through a comprehensive Learning and Organisational Development approach. This includes an in-house leadership programme, apprenticeships and funded qualifications, a digital learning Academy, and structured talent pipelines.

Outlined below are some of the key ways in which we encouraged employee growth and long-term career development during the year.

- Our **'Leading for Results'** programme continued to run during the year. The programme supports leaders, promoting consistent expectations for behaviours, leadership approach and language.
- We supported **130 colleagues** in gaining professional qualifications, including NVQs, charterships, and industry-recognised certifications, helping to support their on-going career development.
- We introduced our **'Stepping into Leadership'** Programme for aspiring leaders to create a comprehensive leadership development pipeline.



- We continued to run our **'Platform Experience Programme'**, our sector-leading, accredited customer experience development solution aligned with the Chartered Institute of Housing and Institute of Customer Service (ICS) standards.



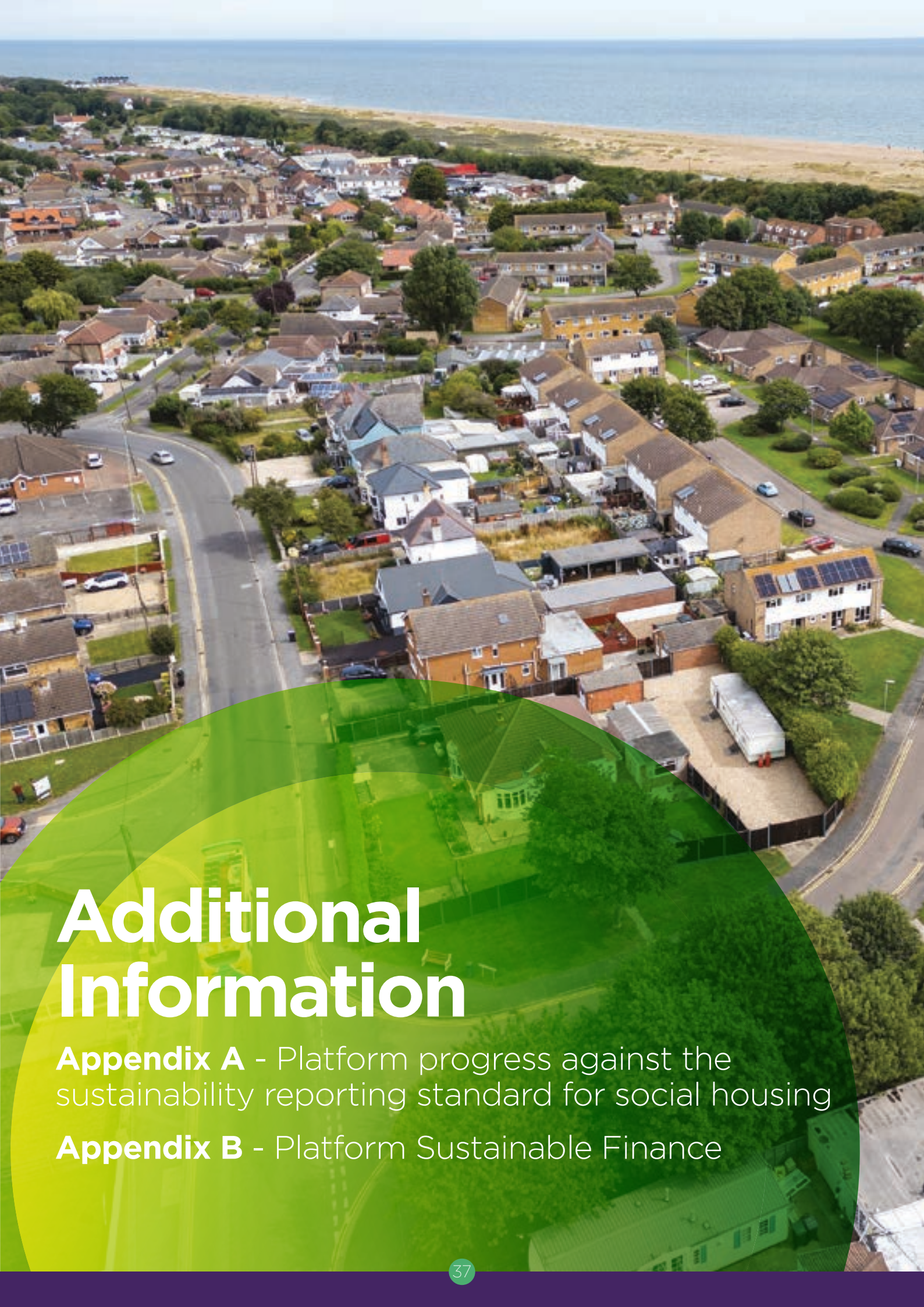
130

Colleagues supported to gain professional qualifications



3.5%

Colleagues supported in apprenticeships

An aerial photograph of a coastal residential area, showing a mix of brick and stone houses, some with solar panels on their roofs. A road curves through the middle of the neighborhood. In the background, a sandy beach and the ocean are visible under a clear sky. A large, semi-transparent green circle is overlaid on the bottom half of the image, containing the text.

Additional Information

Appendix A - Platform progress against the sustainability reporting standard for social housing

Appendix B - Platform Sustainable Finance

Appendix A

Platform progress against the sustainability reporting standard for social housing.

V2.1	Criteria	Response
Environmental		
C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	0% of homes rated A. 6% of homes rated B. 74% of homes rated C. 18% of homes rated D. 1% of homes rated E or worse.
C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	35% of homes rated A. 65% of homes rated B. 0% of homes rated C. 0% of homes rated D. 0% of homes rated E or worse.
C3	Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?	Yes. See page 9.
C4	What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy? What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?	See pages 9-14. See page 16.
C5	Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions. Total emissions per home. If unable to report emissions data, please state when the housing provider is expected to be able to do so.	See pages 9-14.
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?	See pages 13-14.
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?	See pages 13-14.
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?	See pages 13-14.

V2.1	Criteria	Response
Environmental		
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?	See page 20.
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?	No, but planning to develop a strategy by end FY2027.
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?	No, but planning to develop a strategy by end FY2027.
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?	Yes - see pages 18-19.
C13	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	No, but planning to develop a strategy by end of FY2027.
C14	How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of the housing provider's supply chain when procuring goods and services?	See page 21.

V2.1	Criteria	Response
Social		
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).	63% of PRS rent. 78% of LHA rent.
C16	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: • General needs (social rent). • Intermediate rent. • Affordable rent. • Supported Housing (excluding Housing for Older people). • Housing for older people. • Low-cost home ownership. • Care homes. • Private Rented Sector. • Private Market Sale. • Other.	29,478 Number of homes. Intermediate Rent units 486. Affordable Rent units 8,580. Supported Housing units 690. Housing for Older People units 2,169. Low-cost Home Ownership units 6,863. Care Home units 0. Private Rented Sector units 111. Private Market Sale units 0. Other units 1,607.
C17	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: • General needs (social rent). • Intermediate rent. • Affordable rent. • Supported Housing (excluding Housing for Older people). • Housing for older people. • Low-cost home ownership. • Care homes. • Private Rented Sector. • Private Market Sale. • Other.	General Needs (social rent) units 274. Intermediate Rent units 54. Affordable Rent units 431. Supported Housing units 0. Housing for Older People units 0. Low-cost Home Ownership units 624. Care Home units 0. Private Rented Sector units 0. Private Market Sale units 0. Other units 0.
C18	How is the housing provider trying to reduce the effect of high energy costs on its residents?	See pages 15-17.

V2.1	Criteria	Response
Social		
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). • % 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.	See page 29.
C20	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	See page 29.
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?	See page 30.
C22	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?	69.5% of rented customers were satisfied with our overall service. Please visit our website to find out more: www.platformhg.com/2025-26-performance
C23	What arrangements are in place to enable residents to hold management to account for the provision of services?	See page 28.
C24	Report ONE OR BOTH of the following quantitative metrics: • % of Stage 1 and Stage 2 complaints responded to within target timeframes (varies by nation). • Average time in working days to respond to Stage 1 and Stage 2 complaints. How have reported complaints resulted in change of practice within the housing provider?	93.9% of Stage 1 rented-customer complaints and 89.2% of Stage 2 rented-customer complaints were responded to within the Housing Ombudsman's Complaint Handling Code timescales. Customer feedback and complaints are used to identify service improvements, inform action plans, and drive changes to policies, processes and customer communication. Platform Housing Group uses this insight alongside its wider tenant feedback and satisfaction programme to improve service delivery. For more information, please refer to Platform's published TSM and customer performance information.

V2.1	Criteria	Response
Social		
C25	In the last 12 months, what additional support have you provided to your tenants? Please include support across any of the following areas, as well as any other relevant services: • Employment & training. • Wellbeing & mental health. • Vulnerable tenants.	See pages 25-26.
C26	In the last 12 months, what interventions has the housing provider made or enabled to foster stronger communities and places, considering both: • Physical changes to shared spaces or public realm. • Events, activities, and signposting.	See pages 25-26.
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?	See page 23.
Governance		
C28	What is the housing provider's most recent regulatory grading/status?	G1/V1 [November 2025].
C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated in the housing provider's risk register?	See page 6. 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?	No.
C31	How does the housing provider ensure it gets input from a diverse range of people into the governance processes?	See page 32.
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?	See pages 32-33.
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?	In terms of Group board members this is 36%. Four new board members started during 24/25 and 25/26(including Chair designate) and three left including the former Group Chief Executive when she left in January 2026. The current Group Chair steps down at 31/3/26. For the Senior Leadership Team (including Executive and Senior Leadership Teams), the turnover for 24/25 was 15.38%; for 25/26, turnover was 14.81%.

V2.1	Criteria	Response
Governance		
C34	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.	50%.
C35	What % of the housing provider's board are non-executive directors?	100%.
C36	For how many years has the housing provider's current external audit firm partner been responsible for auditing the accounts?	6 years.
C37	When was the last independently-run, board-effectiveness review?	Currently working with Savills to undertake review of board and committee structures from a consumer perspective. Altair undertook board and Executive skills review in 25/26 and outcomes reported to People and Governance Committee and Boards. Some work undertaken with Progrezo in 25/26 on board effectiveness.
C38	How does the housing provider handle conflicts of interest at the board?	Any potential conflicts are declared and managed at each board meeting and supported by annual declarations of interest process managed by Governance team. Declarations reported to People and Governance Committee. There are clear Codes of Conduct for Board and Involved residents and colleagues.
C39	Does the housing provider pay the Real Living Wage?	Yes.
C40	What is the housing provider's median gender pay gap?	-1.69%.
C41	What is the housing provider's CEO:median-worker pay ratio?	9.2 : 1.
C42	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	See pages 33-34.
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?	See page 35.
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?	See page 36.

Appendix B

Platform Sustainable Finance

Platform sees sustainable financing as a key part of its overall Sustainability Strategy, helping to align financing objectives with wider ESG objectives and ensure that the organisation retains focus on acting sustainably across its operations. Over half of all financing arrangements are linked to sustainability, either through bonds issued under Platform's Sustainable Finance Framework (the framework), or sustainability-linked banking loans (SLLs).

Platform's SLLs cover a range of social and environmental objectives, including the development of affordable and highly energy efficient new housing, improving the energy efficiency of existing housing, increasing the number of apprentices in employment and enhancing diversity through greater BAME representation.

The framework ensures that the proceeds of bonds are used to support the decarbonisation of its operations through retrofit activities, the greenification of vehicles, as well as investment in new affordable and highly energy efficient new homes through a 'use of proceeds' requirement.

Platform issued a **£250m** sustainable bond in November 2025. The bond was subject to use of proceeds requirements within Platform's Sustainable Finance Framework. Under the framework, the proceeds raised from the bond must be allocated to eligible projects, including the development of affordable and energy efficient housing and to retrofit existing homes.

From the period of issue up until March 2026, £115m had been allocated to eligible projects for the acquisition and development of 'affordable' and 'green' housing leaving £135m still to be allocated (for the purposes of the framework, all allocations were classed as 'capex' (capital expenditure)).

The proceeds allocated (**£115m**) have supported over **75 developments** and **527 affordable completions**. Of these, **148** were for affordable rent, **85** for social rent and **294** for shared ownership (including 21 'rent-to-buy' homes). The rented units were all used to provide accommodation for households on Local Authority waiting lists, housing up to **2,359 people**.

All of the **527 homes** were highly energy efficient, having an EPC (energy performance certificate) rating of A or B, with an average SAP rating of **89**.

