newlon
HOUSING TRUST

MANY VOICES ONE *community*

Our Environmental, Social and Governance Report
2024-2025





Acorn House, King's Cross, Camden, new affordable homes in the heart of London.

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Introduction

Welcome to our ESG report for 2024-2025. This is our second full ESG report setting out our approach and commitment to sustainability, including the work we do to minimise our environmental impact and to provide people with the long-term high quality affordable homes they need.

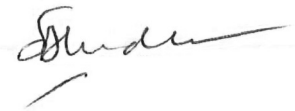
Newlon is a charitable not-for-profit housing association committed to providing social benefit for our residents and the communities we support.

Additionally, we work in a highly regulated sector and are proud of our record of maintaining the highest levels of governance.

In common with other social housing organisations we are reporting against The Sustainability Reporting Standard (SRS), a framework for housing providers to report on Environmental, Social and Governance (ESG) performance. The Standard aligns to the United Nations' (UN) Sustainable Development Goals.

This report broadly follows the SRS framework and reports on our activities and performance for each set of criteria. This is our second detailed ESG report and there are some areas where we are still building up the detailed information which will act as a benchmark for future years.

You can find our SRS scorecard at the end of this report.

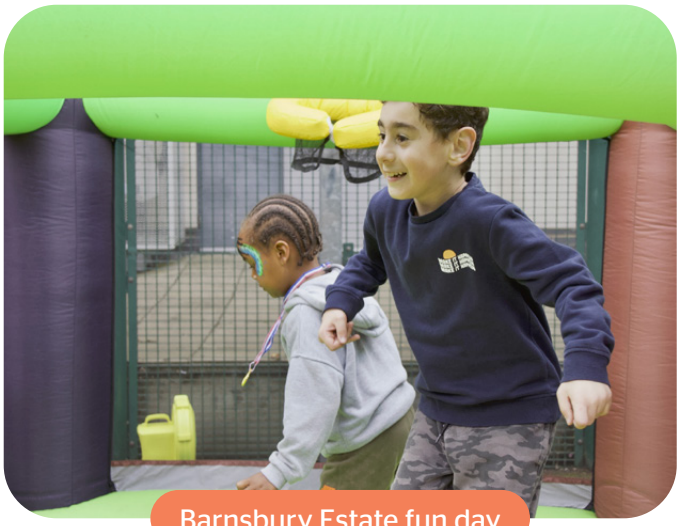


Surjit Dhande

Group Finance and Resources Director



Alma Estate regeneration, Enfield.



Barnsbury Estate fun day

Highlights

Continued progress on residents' satisfaction

Our residents' satisfaction with the services we provide improved for the third successive year, with improvements across the range of Tenant Satisfaction Measures (TSMs). A number of areas are now ranked in the top quartile among our peers.

Fewer homes rated below EPC band C

Over 80% of our housing is now rated EPC band C or above.

Providing more new affordable homes

Including much needed homes in some of London's higher value locations.

Commencing a major programme of retrofit, refurbishment and remodelling works for residents living on the Barnsbury Estate.

Resident-led appointment of new main repairs contractors.

Increased levels of resident involvement

With a record number of residents getting involved.

Financial stability

With the maintenance of our G1/V2 ratings from the regulator.

Outward, our specialist care and support subsidiary, celebrates its 50th anniversary in 2025.

01 Environmental

Our environmental journey

We have developed a detailed policy, which sets out our strategic environmental goals and the steps required to achieve them.

Our environmental priorities are:

- To be carbon net zero by 2050.
- All buildings to be carbon net zero by 2050.
- Reduce CO_2 emissions from travel by 30% by 2030.
- Ensure no disposal of waste to landfill by 2030.
- For our key suppliers to meet appropriate environmental standards by 2030.
- To provide a working environment to enable people to work in a climate conscious way by 2030.

Our environmental policy sets out the key strategic targets and the framework we will follow to achieve Net Zero by 2050. We are developing a number of related strategies to underpin delivery of these targets.

C1

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

A key aim is for all of our properties to have an EPC rating of C or better by 2030.

Although this is a challenging target we are making good progress and we reduced the number of properties rated D, E or F in 2024-2025. We no longer have any properties in band F.

Band A:	0.1%	**Band E:**	1.14%
Band B:	39.34%	We have no properties rated below Band E.	
Band C:	43.34%		
Band D:	16.06%		



Alma Estate, Enfield.

C2

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

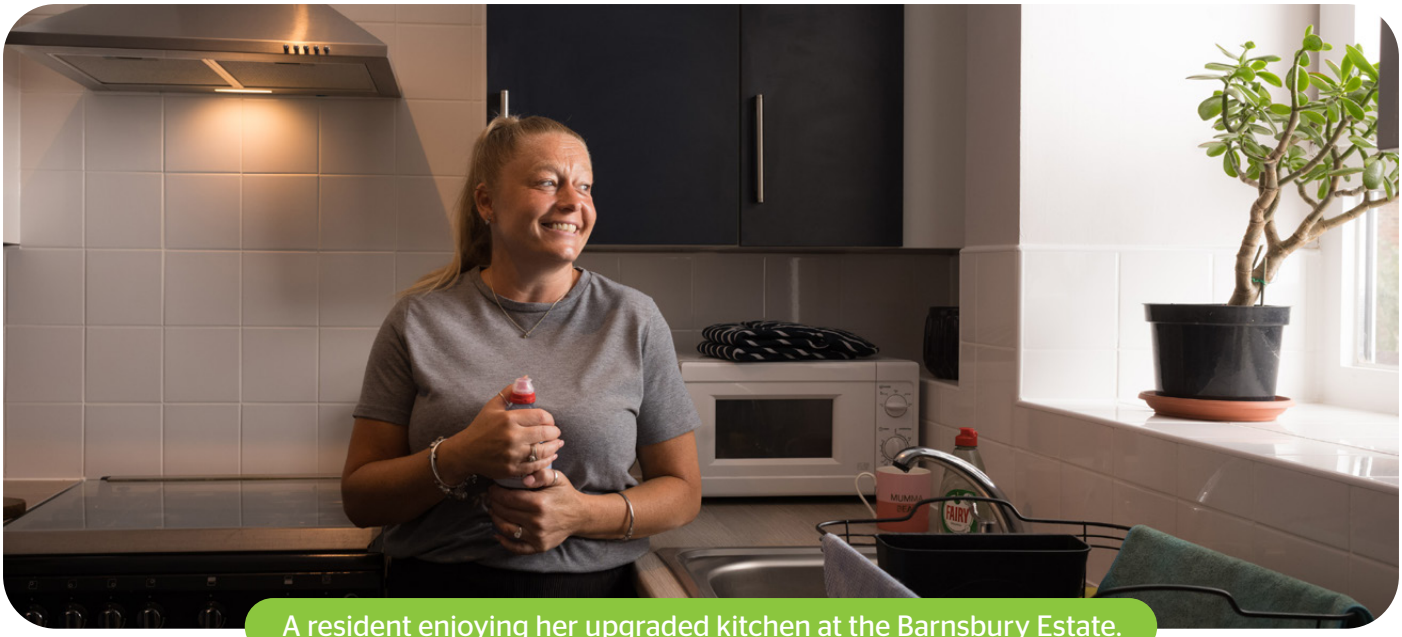
We completed 132 new homes in 2024-2025. These are all B-rated apart from one, which has a rating of C. These high ratings in our new homes help improve the EPC rating across all our stock and to reduce the embodied carbon of our housing.

C3

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

We have an environmental policy, which sets out our ambition to reach Net Zero by 2050 and the key strategic steps for achieving this.

We are working on developing a full strategy by September 2026, which will address our approach in specific areas including increasing biodiversity.



A resident enjoying her upgraded kitchen at the Barnsbury Estate.

C4

What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?

Over the past year we have continued our focus on retrofitting our housing to support our ambition to achieve Net Zero, while improving the comfort and affordability of our residents' homes. Our approach has centred on ensuring we have accurate, evidence-led data to guide investment and deliver measures that reduce carbon emissions and minimise fuel poverty.

- **936** properties have been identified for detailed retrofit assessments providing the baseline data required to understand performance and plan next steps.
- **136** retrofit assessments have already been completed, helping to shape our pipeline of works and highlight where investment will have the greatest impact.
- **48** homes have already seen improvements to their thermal efficiency, with works including new windows and doors, loft and cavity wall insulation, flat roof insulation and installation of air source heat pumps, and modern extractor fan systems.

This approach ensures that we are building a clear picture of our stock's energy performance and taking practical steps to deliver sustainable, energy-efficient homes for the future.

Additionally, we carried out a wide range of further retrofit activities in the past year. This included commencing a major retrofit programme at the Barnsbury Estate in Islington where we are upgrading kitchens and bathrooms and improving insulation. These works include provision of significantly more efficient heating systems with a reduced carbon footprint, taps and cisterns that use less water and in many cases remodelling to create additional space has led to the replacement of baths with showers or wet rooms which use less water. This is an ongoing programme with works completed for 46 homes in the past year.

We follow a fabric first approach across our stock to reduce energy use and improve energy efficiency and to continue to raise the overall EPC rating of our housing. As part of this we have replaced and upgraded **338 single glazed windows** and **586 boilers** during the year.

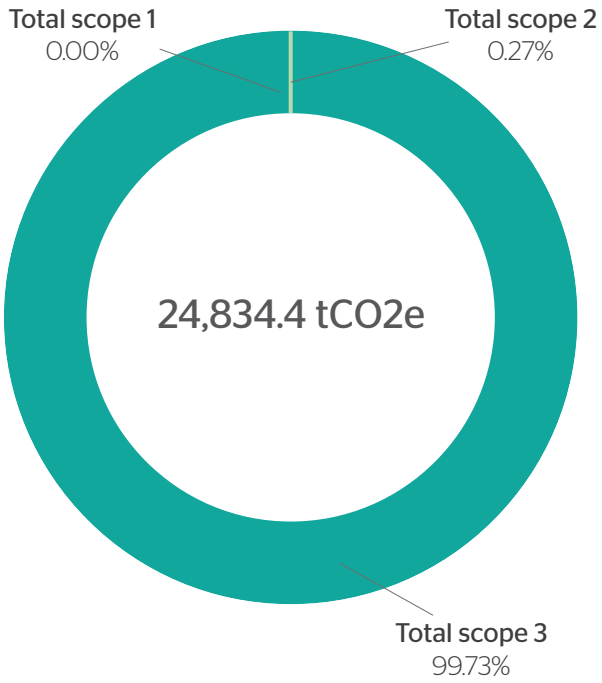
We have also retrofitted and repurposed some of our supported housing stock, which has included introducing a range of environmental efficiencies such as provision of solar panels and air source heat pumps.

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.

Throughout the 2024/25 financial year, Newlon emitted a total of 24,834.4 tCO_2e (24,834,390 $kgCO_2e$).

- **Scope 1:** Newlon did not produce any emissions categorised as Scope 1 under the GHG Protocol.
- **Scope 2:** Emissions from purchased electricity amounted to 66.5 tCO_2e, representing 0.27% of total emissions.
- **Scope 3:** Indirect emissions, including residents' energy use, embodied carbon, water, waste and travel, totalled 24,767.9 tCO_2e, accounting for 99.73% of total emissions.



This shows an increase in our overall emissions from the previous year. However, we are confident that this does not represent an actual increase in emissions, but is the result of being able to collect more extensive data for last year than the year before.

Our 2025–2026 comparison compared to 2024–2025 should allow us to provide a more accurate indication of progress on reducing emissions.



Solar array, Acorn House.

C6

How has Newlon mapped and assessed the climate risks to our homes and supply chain, such as increased flood, drought and overheating risks? How are we mitigating these risks?

We have continued to strengthen our understanding of climate risks by updating flood risk analysis across our stock. This assessment covers both river and surface water flooding and draws on detailed datasets to provide an evidence-based view of potential impacts to homes.

- Point-level analysis indicates that 196 homes (2.7% of stock) fall within categories of medium to high flood risk (surface and/or river). The majority of these are exposed to surface water flooding, with riverine risk remaining comparatively low.



Anne Bryans House, Camden, where retrofit heating works have been completed.

- Buffer analysis (500m surroundings) shows that wider neighbourhood exposure is higher with 5,000 homes (over 60% of stock) located in areas that are categorised as medium to high surface water risk zones. This reinforces the importance of considering community-level resilience, not just individual property boundaries.

For recent developments, we continue to utilise Environment Agency flood planning services to ensure risk is considered at design stage.

To manage operational risks, we work in partnership with Previsico, who provide a specialist flood forecasting dashboard. This gives real-time mapping of flood alerts, including timing, severity, and potential impacts to specific assets, enabling early intervention and safeguarding of residents.

We have conducted a thorough flood risk assessment, including assigning risk scores for both surface water and riverine flooding, allowing us to understand the potential impact on the homes we provide.

To mitigate flood risks we are taking targeted actions to safeguard homes and communities from potential flooding events. As we continue to evolve our climate resilience strategy, further efforts will be made to address the broader range of climate risks, including drought and overheating.

Going forward we aim to actively minimise the risk of overheating through steps such as building orientation for new developments, ensuring homes have openable windows, and use of ventilation systems. In existing properties, we consider overheating when undertaking improvements, which often results in additional ventilation being installed.

Ecology

C7

Does Newlon have a strategy to enhance green space and promote biodiversity in or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?

We do not yet have a fully developed strategy which takes into account our historic developments, although we have a progressive approach and are working on developing an overall biodiversity strategy with the aim of completing this by September 2026.

For all new developments we follow the 10% biodiversity net gain requirement set out by the Government in 2024. This is delivered in partnership with our developers in consultation with planners and local communities and can include a range of measures such as providing additional trees, green spaces or green roofs within developments. We also aim to minimise provision of car parking and provide spaces for cycle storage as well as siting developments close to public transport to reduce the impact of vehicle use on biodiversity.



Roof garden, Vickers Court, Hale Village.



Allotments, Roof garden Hale Village.

For our existing developments we maintain a wide range of green spaces and are looking at how we can provide spaces where they are not currently available, as well as scoping opportunities to promote increased biodiversity in the local area.

In the densely populated urban areas where Newlon works, the steps we take to encourage biodiversity are quite varied and include providing:

- Communal roof gardens at new and existing developments.
- New green community spaces such as the Barnsbury Community Garden.
- Allotment plots on the Barnsbury Estate.
- Roof garden allotment boxes at Hale Village.
- A new ‘village green’ at the Crescent in Enfield.
- Significant numbers of new trees at developments such as the former Homebase site in Waltham Forest.
- Nesting boxes and green roofs in the Arsenal regeneration area.
- Working with local partners such as Gillespie Eco Park and the Olden People’s Garden in Islington.



Olden Community Garden, Islington.

Our resident supported plans for the regeneration of the Barnsbury Estate provide for a significant overall increase in green space. We are working in partnership with the local authority to understand where we can site 400 additional trees to offset the impact of estate regeneration works at Barnsbury.

We also work with community organisations such as Living Under One Sun and the Islington Bangladesh Association, who run community projects to promote biodiversity, and Lee Valley Estates, who maintain and promote green space and varied planting across the Hale Village development.

In developing our strategy we will begin by surveying our existing stock to understand what green spaces and habitats we currently manage to assess what opportunities there are to further develop or encourage biodiversity.

We will also review our office spaces and look at opportunities for increasing biodiversity.

Our aim to reduce emissions from travel and transport and stop use of landfill should also assist with meeting our longer term biodiversity targets.

C8

Does Newlon 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?

To mitigate these risks our procurement contracts specify that our development and maintenance contractors need to meet appropriate environmental standards when developing new homes and in maintaining our stock.

From the end of 2030 all operations and projects will be required to undertake an Environmental Impact Assessment (EIA), reviewed annually, to ensure requirements are met and managed in this area.

We are working on developing a strategy which will include appropriate targets for each area of our operations, with the aim of developing this by September 2026.

C9

Does Newlon have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how we will target and measure performance?

Our strategic approach is based on setting requirements for any contractors we use to ensure they meet appropriate environmental standards. This includes ensuring we increase use of responsibly sourced materials

As part of our environmental policy we are assessing the most appropriate environmental standards to apply to each area and will then manage compliance and progress through our annual programme of EIAs.

We are working on creating a strategy which will include appropriate targets for each area of our operations, with the aim of developing this by September 2026.

C10

Does Newlon have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?

Our strategy is primarily based on ensuring contractor responsibility through our procurement contracts for new builds. These provide targets to ensure any waste is managed responsibly, minimise landfill and to ensure materials are recycled wherever possible.

We ensure the same approach is followed by the contractors who maintain our stock and in the maintenance of our office buildings.

We work closely with key local partners such as local authorities to manage waste from residential buildings and to encourage our residents to recycle materials where possible.

Our environmental policy sets targets for increasing recycling and minimising landfill which are an important part of our approach to achieve net zero by 2050.

As with our approach to managing responsibly sourced materials and pollutants we are working on creating a detailed strategic framework by September 2026.

C11

Does Newlon have a strategy for water management? If so, how does the housing provider target and measure performance?

We manage water quality across our stock including carrying out a range of safety checks and tracking overall water usage for our housing and offices.

For new developments and during retrofit works we are installing equipment which uses less water and designing in use of showers over baths. Where possible we are fitting water meters in all properties, with a commitment to reduce water consumption by a minimum of 25% by 2030.



Perkyn Square, Hale Village.

Affordability and security of tenure

C12

For properties that are subject to the rent regulation regime, report against one or more Affordability Metric.

Rent compared to median private rental sector (PRS) rent across the relevant Local Authority.

Newlon provides low-cost rental housing across nine London boroughs at an average of just 29% of the cost of similar accommodation in the private rented sector.

Newlon's mission is to provide high quality affordable homes for people in housing need in north and east London. The affordability of our homes compared to private market demonstrates one of the main ways in which we carry out our charitable purpose.



Monument Way, Haringey.

C13

Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to all tenures.

We own or manage nearly 8,500 affordable homes in boroughs across north and east London.

We provide homes in range of affordable tenures:

Group stock numbers 2024-2025

Social rent	3,980
Affordable rent	367
Low cost home ownership	1,352
Supported housing	637
Intermediate rent	1,146
Leaseholder	915
Commercial properties/other	85
Total	**8,501**

C14

Share, and number, of new homes (owned and/or managed) that were completed in the last financial year.

132	new homes were completed in the last financial year.
54	41% were social rent of which 13 homes, 10% of the total were part of new supported housing provision.
20	15% were for Affordable rent.
58	44% were for Shared Ownership.



Retrofit programme at Barnsbury Estate

C15

How we work to reduce the effect of high energy costs for our residents

We work to procure energy for communal areas at the cheapest rates possible while ensuring that it is supplied from renewable sources.

To support reducing costs for residents in their homes we are working to increase energy efficiency across our stock, focusing on improving the most energy inefficient homes first.

This includes our ongoing retrofit programme as part of which we replaced 338 single glazed windows and upgraded 586 boilers during the last year.

Our approach to retrofitting also includes providing new or additional insulation across our stock.

Our new build homes are built to a high standard of thermal efficiency and are designed to require low levels of energy consumption.

For a number of developments we are partners in the provision of, or have directly developed, new local energy infrastructure ranging from CHP plants and local energy centres to solar arrays. These projects are always designed to provide sustainable low cost, low carbon footprint energy, for our residents and the wider local community.

We provide support for the residents most severely impacted by high energy costs, through emergency hardship funding where required as well as providing welfare advice and support and signposting to third party support resources, including any options for reduced energy tariffs.

C16

How we provide security of tenure for residents

Providing security of tenure is one of our key approaches to tenancy management. All of our social rent residents were at some point on a waiting list for secure and decent affordable housing. Very little can be achieved by returning someone to a waiting list or a new cycle of dependency and we work to ensure people can live securely in their homes for the long-term.

To support achieving this we have a Financial Inclusion team who work to support residents across tenures facing hardship and a specialist team who work to support tenancy sustainment if people are at risk of not being able to maintain their tenancies for non-financial reasons, such as vulnerabilities or problems due to antisocial behaviour.

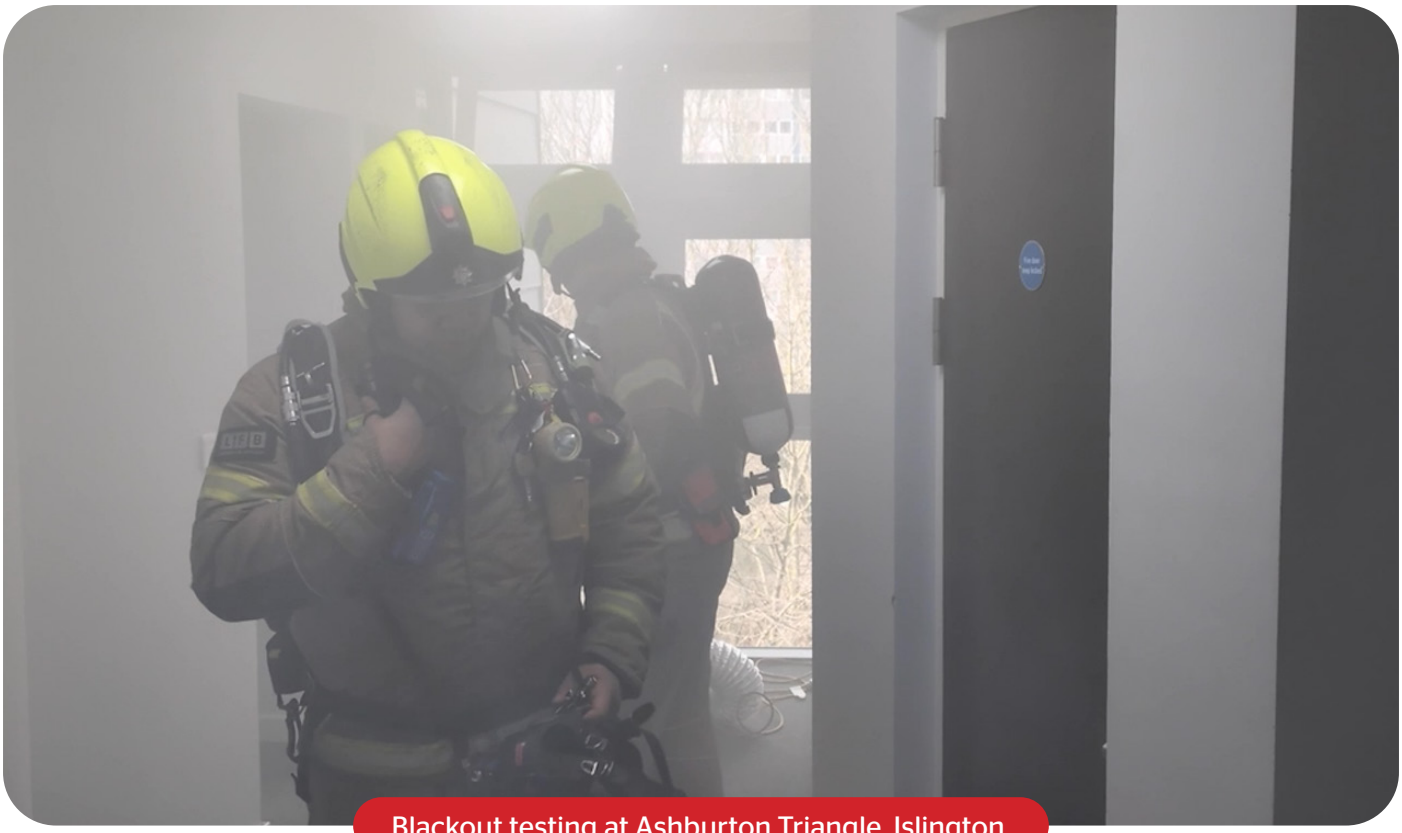
Where people experience problems paying rent we always aim for early intervention and introduce flexible payment plans if residents get into arrears.

Outward, our care and support subsidiary works directly with several at risk groups, such as young care leavers to assist them to transition to living independently and to help them maintain independence.

Our Financial Inclusion team specifically work on providing welfare benefits advice to ensure residents are getting any support they are entitled to and also administer our hardship fund, which we use to assist residents in emergency need.



Hardship Fund donation



Blackout testing at Ashburton Triangle, Islington.

Building Safety and Quality

C17

Safety checks – keeping residents safe

- % Gas safety checks have been carried out to homes – **99.4%**
- % Fire risk assessments have been carried out to homes – **100%**
- % Lift safety checks carried out – **99.4%**

We carry out a wide range of building and homes safety checks during the course of each year.

In a very small number of instances we were unable to complete checks in the past year, either because we were unable to gain access to residents' homes or because we had not received assurance from third party managing agents that checks had been completed.

We have taken action following the year-end to ensure any outstanding checks have been completed.

Innovative approaches to building safety

Part of our commitment to residents' safety is our innovative programme of emergency scenario testing, working closely with key partners including the London Fire Brigade.

This has seen us carry out multi-agency emergency scenario testing in Caledonian Road, Islington, where we worked to model the impact of a fire at the Waste Transfer and Recycling Centre on neighbouring housing and services, in an area where we have 180 homes immediately adjacent to the centre.

We also carried out full blackout testing at the Ashburton Triangle, our largest residential building, with the London Fire Brigade and specialist contractors to simulate an emergency scenario to test all the safety systems in the building and the emergency response plan.

This is an innovative area of work and we believe that we are the only social housing organisation carrying out this kind of full-scale scenario testing.

C18

What % of homes meet the national housing quality standard?

100% of our housing meets the national housing quality standard. We are legally required to meet the decent homes standard, which is a higher level than the national quality standard and 100% of our homes meet this standard.

C19

Managing and mitigating the risk of damp and mould for our residents

We have a comprehensive programme to manage and mitigate the risks of damp and mould in our properties.

This includes measures to prevent the occurrence of damp and a programme of responsive actions to quickly respond to any issues raised.

In addition we have put measures in place to ensure we meet the requirements of Awaab's Law when it is introduced in October 2025. This includes ensuring we attend any serious hazards within 24 hours and being able to meet the timescales set out in the legislation.

To support this we have carried out specific training for our staff and contractors, communicated about any changes to residents and made changes to the way we record and manage data relating to damp and mould on our systems.

We also carry out follow up surveying after damp and mould works have been completed to check if the works have been successful and ensure that there has been no reoccurrence of issues.

In line with the requirements of Awaab's Law we have processes in place to temporarily or, if necessary, longer term re-house people facing any level of serious hazard.



Emergency scenario testing with London Fire Brigade.

Resident Voice

C20

What are the results of Newlon's most recent tenant satisfaction survey?

How have we acted on these results?

In common with all other social housing providers Newlon records resident satisfaction against the Tenant Satisfaction Measures (TSMs) set out by the Regulator of Social Housing.

For nearly all of the TSM indicators our performance improved for the third successive year. Highlights include:

- Overall satisfaction improved from **60% to 61%**.
- Residents' satisfaction that we keep communal areas clean and well maintained increased **72.6% up 6.4%**.
- Satisfaction that we keep residents informed about things that matter to them increased to **71.9%**.

We are required to benchmark our performance against other similar organisations working in London. In the majority of areas our performance is close to the median score – meaning our residents have a very similar level of satisfaction with Newlon compared to the residents of other comparable housing associations. Satisfaction with being kept informed, complaints handling and with the standard of communal areas are all in line with or exceed the best levels among comparable London housing providers and satisfaction with the handling of ASB is also very close to this level.

We are committed to continuing to improve this performance and are in the third full year of our Trust Newlon programme to engage with residents to improve services in the areas they tell us are most important, which include:

- Providing reliable repairs.
- Being easy to deal with.
- Improving our places.
- Maintaining stable and lasting tenancies.



Repairs contract signing

Resident involvement in new repairs contractor appointment

Repairs is the main reason residents need to contact us and the main cause of residents' dissatisfaction.

To improve our performance in this key area we have carried out an extensive procurement process and have appointed two new main day to day repairs contractors – Gilmartins and MNM – who started work in July 2025.

We are confident that this will significantly uplift our repairs performance. By choosing two contractors we have added additional capacity for carrying out repairs as well as local expertise. Both contractors offer enhanced technological interfaces compared to our previous contractor, so we can track jobs better and offer improved communications with residents. One immediate enhancement is 'Uber style' tracking, which allows residents to check where their operative is when their repair is due.

We worked very closely with a group of residents throughout the procurement and appointment process and are confident that our new contractors will provide an improved service to further build on the improvement in satisfaction with repairs from the last year.

C21

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

Governance is an important part of our approach to resident accountability.

To support this commitment two of our Board members are residents and one of our Residents' Services Committee members is also a resident. These are paid roles in common with other Board members.

Our Residents' Services Committee is a formal part of our governance structure.

We provide a wide range of scrutiny and engagement activities for residents these include:

- **Residents' Strategy Group:** residents meet to monitor and review our resident engagement strategy through regular six-monthly meetings, ensuring continuous oversight and adaptation based on feedback.
- **Residents' Think Tank:** a group of over 200 residents who engage in consultations, procurement, and performance reviews, providing a direct channel for resident input into decision-making.
- **Mystery Shoppers and Resident Inspectors:** residents conduct inspections and provide feedback on staff responsiveness and service quality, contributing to service improvements.

Mystery Shopping exercises were carried out in winter 2024-2025 and in spring 2025 to test Newlon's responsiveness in terms of timeliness, professionalism and empathy. These involved 17 Mystery Shoppers per exercise on average.

The Winter 24/25 report had a high level of GOLD responses (84%) with the overall tone of emails rated positively. There were excellent responses to phone enquiries with good quality calls and lessons learned regarding the Income team contact number. Call wait times were down from 15 minutes to 3 minutes.

The Spring 2025 report was our best mystery shop to date, with a 95% GOLD response rate and zero non-responses. Phone responses were excellent with good quality calls and low call wait times.

C22

In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in any change of practice?

There were 28 findings of maladministration. Our percentage of complaints referred to the Ombudsman, which resulted in findings of maladministration, decreased from the previous year and is slightly below the national average. We have a full learnings from complaints programme which we report on to our Board and Residents' Forum. This forms part of our annual compliance with the Ombudsman's code.

Specific changes we are introducing as a result of these findings in the last year include:

- Improving communications in relation to repairs appointments.
- Improving complaints handling.
- Improved data integration with our contractors.
- Improving our approach to recognising and recording vulnerabilities.

Satisfaction with the handling of complaints is in line with the highest level of performance among our peers.



Residents' Forum meeting

C23

What are the key support services that Newlon offers to its residents?

How successful are these services in improving outcomes?

We provide a range of support services to our residents. These include:

Financial inclusion support and hardship support

We run programmes of employment, financial inclusion and tenancy sustainment support for our residents. These are available to residents in 12 boroughs in north and east London.

Specialist care and support services

Through our specialist subsidiary Outward we provide care and support services for the most vulnerable members of our community. In addition Outward provide additional services such as activity breaks for people with a wide range of care and support needs providing the opportunity for family members and carers to enjoy a period of respite.

Community hubs

Newlon provides a wide range of community health, well-being and education resources at our two community centres. One at the Barnsbury Estate in Islington and one in Limehouse. These centres act as a hub for our residents and the wider local community in north and east London.

We also provide a hub for third sector businesses and local SMEs at Tottenham Town Hall.

We work with a range of dedicated community partners including the Engine Room at Hale Village, the Islington Bangladeshi Association and Arsenal FC.

Overall, these support services are highly successful in improving outcomes.

Outward supports over 900 vulnerable adults to maintain their independence and their service is consistently 100% CQC good rated.

We provided welfare and financial inclusion support to 791 residents in the last year. This included helping residents to successfully claim £679,210 in welfare benefits. Additionally £107,932 in hardship support was provided to 334 households in emergency need.

This has supported excellent tenancy sustainment outcomes with no evictions due to failure to pay rent or where residents have been identified as having vulnerabilities. We only carry out evictions where there are very serious ASB or tenancy fraud issues.

Placemaking

C24

Describe Newlon's community investment activities, and how Newlon is contributing to positive neighbourhood outcomes for the communities in which its homes are located.

Newlon has been a partner in a number of large-scale and award-winning community regeneration programmes, including the Arsenal regeneration programme, and at Hale Village, Tottenham Hale, Tottenham Green, Cannon Road, Goodman's Fields and the ongoing regeneration of the Alma Estate in Ponders End in Enfield.

Through these projects we have developed an understanding of how to develop and manage thriving, sustainable communities and we work with community partners to create positive neighbourhood outcomes. Examples of our community investment activities include:

- Running two activity community hubs at the Barnsbury Estate and in Limehouse.
- Providing a third sector business hub at Tottenham Town Hall, which also provides a base for the Tottenham Foodbank.
- Involvement in a wide range of local partnerships including with Arsenal FC and Arsenal in the Community in Islington and Tottenham Hotspur and the Engine Room Community Centre in Haringey.

We collaborate with a range of community partners including:

The Engine Room Homework Club – supporting children with academic needs.

Local Foodbanks and Food Pantries – providing six months of low-cost food in Hackney and Islington.



Pedal Power at Arsenal Stadium, Islington.

Suited & Booted / Dress for Success – helping residents dress confidently for interviews and new jobs.

Time to Grow Hackney – enabling residents to grow fresh produce, shared with volunteers and soup kitchens.

The Little Village – supplying essential items for newborns, especially for families with no recourse to public funds.

Solace Women's Aid – supporting families escaping domestic abuse.

Islington Bangladesh Assocation.

Outward, our care and support partner, provide a wide range of outreach and volunteering activities in boroughs across north and east London.

One example is **Hub Club**, a day service with a difference! Based in the heart of Hackney, Hub Club is a day club for adults with learning disabilities and autism.



Dog befriending, Outward.

Hub Club is open to anyone in London and members are involved in a variety of fun and engaging activities. It was created to provide daytime opportunities for adults on the autistic spectrum and with learning disabilities, that are different to traditional 'day centres'.

The Hub Club has partnered with lots of different community organisations, meaning that people can get really involved with activities happening across Hackney. The team also link with other community partners including DSC sports, Joy of Sound, Bike Work, and Pedal Power.

Fathia's story

Newlon's commitment to investing in and supporting our communities includes the work of our Financial Inclusion team to support residents in the most need to sustain their tenancies.

Fathia, a former teacher and mother of six, left work to care for her terminally ill husband. When he passed away, she was overwhelmed, grieving, financially insecure, and worried about how to feed her children or afford the funeral.

"I didn't know how I would get through it. The help I received gave me the strength to carry on, for my children and for myself."

How we helped:

- Supported Fathia in claiming bereavement benefits and funeral cost assistance.
- Provided emergency hardship funding for household needs.
- Offered ongoing welfare advice to help her plan for the future.

Structure and Governance

C25

Our regulator

We are registered with the Regulator of Social Housing – registration number: L0006.

C26

Our regulatory gradings

G1 for Governance, V2 for viability. V2 is a standard rating for developing housing associations in London.

C27

Which Code of Governance does Newlon follow?

We follow the National Housing Federation Code of Conduct 2022 and Code of Governance 2020.

Compliance is reviewed annually by our Board.

C28

Is Newlon a not-for-profit provider?

Yes. Newlon is a not-for-profit, charitable housing association.

C29

How our Board manages ESG risks

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

ESG risks are incorporated into Newlon's Risk Framework, which is reviewed regularly by the Board and Executive Team. We undertake annual audit needs assessments and assurance mapping in consultation with the Group Audit and Risk Committee and agree a programme of audit checks, specialist scrutiny and risk 'deep dives' designed to provide the Board with confidence that risks are well managed.

C30

Has Newlon 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.

Board and Trustees

C31

How does Newlon ensure it gets input from a diverse range of people, into the governance processes?

Does Newlon consider resident voice at the board and senior management level?

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

We are fully committed to listening to what our residents tell us about the services we provide and working with them to jointly design and improve services.

Two of our Board member are residents. We have a paid role for a resident on our Residents' Services Committee and our Residents' Forum, run by residents to represent their views to the Board and senior management is a formal part of our governance structure.

We also have a wide range of scrutiny and engagement programmes and opportunities for residents.

We ensure diverse input through structured engagement and inclusive governance, conducting regular consultations and surveys. Residents participate in staff recruitment and Think Tank sessions.

Additionally, our Resident Involvement Tracker Tool updates and shares data twice per quarter.

We have robust policies in place to promote Equality, Diversity, and Inclusion (EDI) within our recruitment and selection processes for board members and senior management. These policies are designed to ensure a diverse and representative leadership.

We also have to meet specific EDI requirements set out by the Greater London Authority (GLA) as part of meeting their grant funding requirements.

C32

What % of the Board have turned over in the last two years? What % of the Senior Management team have turned over in the last two years?

2 in 11 Board members – 18%

16.6% of the Executive team.

Change in Board members reflects the requirement of the NHF's code of governance that no Board member should have a tenure of more than six years.

C33

Number of board members on the Audit Committee with recent and relevant financial experience.

Two.

Our Audit Committee is chaired by a fully accountant with significant and current financial experience in range of sectors supported by committee members with considerable senior level experience of housing development and operations.

C34

What % of the Board are non-executive directors?

10/11 – 90.91%.

C35

Has a succession plan been provided to the Board in the last 12 months?

Yes. Our People and Governance Committee regularly reviews the Succession Plan and advises on recruitment of new Board and Committee Members with reference to a regularly updated skills assessment.

C36

For how many years has our current external audit partner been responsible for auditing the accounts?

Three years.

C37

When was the last independently-run board effectiveness review carried out?

We commission independent reviews of effectiveness every three years, with the most recent one concluding in December 2022. The next independent review will be completed before the end of 2025.

In intervening years, we run internal reviews of effectiveness, where Board Members consider the performance of the Board and sub-committees in relation to the National Housing Federation's Code of Governance 2020.

Having annual feedback ensures that we keep skills up to date, regularly refresh training plans and ensure that terms of reference are still appropriate.

C38

How does Newlon handle conflicts of interest at the board?

Newlon Board Members have adopted the NHF Code of Conduct 2022 and are required to submit an annual Declaration of Interest. Declared interests are summarised in an annual report to the Board and then published on our website. There is also an opportunity for all attendees to declare interests at the beginning of each Board and Committee meeting and excuse themselves from involvement in any agenda item.

We have a Whistleblowing Procedure in place, which contains specific guidance about how potential conflicts should be reported and investigated.

C39

Does Newlon pay the Real Living Wage?

Yes. As a minimum we pay the London Living Wage for all roles.

C40

What is Newlon's median gender pay gap?

12.2%.

This is due to distribution by gender within pay quartiles but pay differences in all quartiles are effectively negligible and in favour of women in the upper and lower-middle quartiles.

C41

What is our CEO:median worker pay ratio?

4.7:1

C42

How is Newlon ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

We have an EDI framework which is reviewed and approved by our Board and Residents' Forum annually.

We promote this through a range of mandatory and regular refresher training and ongoing communications.

Newlon works in north and east London serving one of the UK's most diverse communities and we have a mixed, diverse and vibrant workforce reflective of the community we work with.

One of our directors is our organisational diversity champion and our Staff Forum leads on developing and delivering our EDI programme with input from across our staff group.



Staff well-being events

C43

How we support the physical and mental health of our staff?

We provide a range of benefits for employees which include an employee health plan which provides:

- Cash back for a wide range of health related treatments or therapies.
- Access to free counselling support and for medical or legal advice.
- Childcare vouchers.
- A cycle to work scheme and a green travel incentive for cycling to work.
- Season ticket loans.

We also provide:

- Additional employee care support through Canada Life.
- An annual benefit allowing colleagues to pay for regular fitness or well-being activities.
- Staff social and engagement activities where we focus on issues such as well-being and mental health.
- A hybrid working approach.
- Health and well-being seasons in the workplace.

We track people's satisfaction with their work-life balance as part of our regular staff attitude surveying.

C44

How does Newlon support the professional development of its staff?

We have dedicated Learning and Development budget which supports professional development with a focus on career development and ensuring people have the appropriate technical expertise for their roles.

We provide apprenticeship opportunities, developmental and trainee roles to allow staff members to develop the required competencies for career development.

We also provide a dedicated online e-learning platform.

C45

How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?

Our procurement strategy includes the requirement to embed social value in all new long-term, high value contracts, ensuring we involve residents, promote community services, support local SMEs and consider the environment.

This is delivered in a range of ways including provision of apprenticeships, support for hardship funding, taking part in community days, and providing skills training for residents.

C46

How is sustainability considered when procuring goods and services?

What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?

Our environmental policy, which sets out our key framework for achieving net zero by 2050, places a high level of importance on sustainability in procuring goods and services.

As part of the policy's requirements we are aiming to have appropriate environmental standards in place for all suppliers and procurement activities by 2030. We are also introducing a programme of ongoing annual Environmental Impact Assessments to check and measure that these standards are being met.



Regular all staff in the office days

Sustainability Reporting Standard

Disclosure Against Criteria

Theme	Criteria #	Criteria	Measurement Unit	Response
Climate Change	**01 Environmental**			
	C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	% of Homes rated A % of Homes rated B % of Homes rated C % of Homes rated D % of Homes rated E or worse % of Homes without an EPC rating	The distribution across different EPC bands for our 5,796 rental properties is as follows: Band A – 6 (0.1%) Band B - 2,280 (39.34%) Band C – 2,513 (43.34%) Band D – 931 (16.06%) Band E – 66 (1.14%).
	C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	% of Homes rated A % of Homes rated B % of Homes rated C % of Homes rated D % of Homes rated E or worse % of Homes without an EPC rating	132 new homes were completed (99.24%). These were all EPC B accept one Band C (0.76%).
	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?	Qualitative response,.	**See page 5.**
	C4	What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?	Qualitative response.	**See page 6**.
	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.	kg CO_2e kg CO_2e/home	In 2024/25 Newlon emitted a total of 24,834.4 tCO_2e (24,834,390 $kgCO_2e$). **Scope 1:** Newlon did not produce any emissions categorised as Scope 1 under the GHG Protocol. **Scope 2:** Emissions from purchased electricity amounted to 66.5 tCO_2e, representing 0.27% of total emissions. **Scope 3:** Indirect emissions, including resident energy use, embodied carbon, water, waste and travel, totalled 24,767.9 tCO_2e, accounting for 99.73% of total emissions.

Theme	Criteria #	Criteria	Measurement Unit	Response
Climate Change	**C6**	How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?	Qualitative response	**See page 7.**
Ecology	**C7**	Does the housing provider have a strategy to enhance green space and promote biodiversity in or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?	Qualitative response.	**See page 9.** No. New developments are required to meet legal standards for biodiversity gain, which we agree with contractors and planners. We are currently working on creating a strategy which includes all of our stock, including our existing housing with the aim of completing this by September 2026.
	C8	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?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established?	**See page 10.** 2. We are working on developing a strategy with the aim of completing this for September 2026.
Resource Management	**C9**	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?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established?	**See page 11.** 2. No. We have a strategic approach and are working on developing a strategy with the aim of completing this for September 2026.
	C10	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established?	**See page 11.** 2. No. We have a strategic approach and are working on developing a strategy with the aim of completing this for March 2026.
	C11	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established?	**See page 11.** 2. No. We have a strategic approach and are working on developing a strategy with the aim of completing this for September 2026.

Theme	Criteria #	Criteria	Measurement Unit	Response
Affordability and Security	**02 Social**			
	C12	For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:	1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority 2) Rent compared to the relevant Local Housing Allowance (LHA) % of PRS rent % of LHA rent	29% of PRS rent.
	C13	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	% homes Number of homes	Group stock numbers 2024-2025 Social rent 3,980 Affordable rent 367 Low cost home ownership 1,371 Supported housing 637 Intermediate rent 1,146 Leaseholder 915 Commercial properties/other 85 Total 8,501
	C14	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: - General Needs (social rent) - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	% homes Number of homes	54 – General Needs (social rent), of which 13 were for supported housing 41% 20 – Affordable Rent 15% 58 – Shared Ownership 44%
	C15	How is the housing provider trying to reduce the effect of high energy costs on its residents?	Qualitative response	**See page 13.**
	C16	How does the housing provider provide security of tenure for residents?	Qualitative response	**See page 13.**

Theme	Criteria #	Criteria	Measurement Unit	Response
Building Safety and Quality	**C17**	Describe the condition of the housing provider's portfolio, with reference to building safety checks.	% of homes	**See page 14.**
	C18	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	% of homes	100%
	C19	How do you manage and mitigate the risk of damp and mould for your residents?	Qualitative response	**See page 15**.
Resident Voice	**C20**	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	61% **See page 16.**
	C21	What arrangements are in place to enable residents to hold management to account for the provision of services?	Qualitative response	**See page 17**.
	C22	In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?	Qualitative response	28 **See page 17.**
Resident Support	**C23**	What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?	Qualitative response	**See page 18.**
Placemaking	**C24**	Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	Qualitative response	**See page 18.**

Theme	Criteria #	Criteria	Measurement Unit	Response
Structure and Governance	**03 Governance**			
	C25	Is the housing provider registered with the national regulator of social housing?	Yes/No	Yes
	C26	What is the housing provider's most recent regulatory grading/ status?		G1 V2
	C27	Which Code of Governance does the housing provider follow, if any?	Name of code	NHF Code 2020
	C28	Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	Yes/No Name % %	Yes
	C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	Qualitative response	**See page 20.**
	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
Staff Wellbeing	**C31**	How does the housing provider ensure it gets input from a diverse range of people, into the governance processes? Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?	Qualitative response	**See page 20.**
	C32	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?	% %	Board member turnover = 18% Senior Management Team turnover = 16.6%.

Theme	Criteria #	Criteria	Measurement Unit	Response
	C33	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.	Number and description of experience	2
	C34	What % of the housing provider's board are non-executive directors?	%	90.91% (ten out of eleven).
	C35	Has a succession plan been provided to the housing provider's board in the last 12 months?	Yes/No	Yes **See page 21.**
	C36	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	Number of whole years	3 years.
	C37	When was the last independently-run, board-effectiveness review?	Date	December 2022. We carry out an internal board effectiveness review annually and an independent external review on a three year cycle. The next independent review will be carried out before the end of 2025.
	C38	How does the housing provider handle conflicts of interest at the board?	Qualitative response	**See page 21.**
Staff Wellbeing	**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	12.2%
	C41	What is the housing provider's CEO:median-worker pay ratio?	Ratio	4.7:1
	C42	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	Qualitative response	**See page 22.**
	C43	How does the housing provider support the physical and mental health of its staff?	Qualitative response	**See page 22.**
	C44	How does the housing provider support the professional development of its staff?	Qualitative response	**See page 23.**

Theme	Criteria #	Criteria	Measurement Unit	Response
Supply Chain	**C45**	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	**See page 23.**
	C46	How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?	Qualitative response	**See page 23.**

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Newlon Housing Trust is a charitable housing association

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Newlon Housing Trust is a Community Benefit Society – company no. 18449R, registered with the Regulator of Social Housing no. L0006, HMRC charities reference no. EW91301, VAT registration no. GB778532683.

Access Homes is a Community Benefit Society – company no. 24992R, registered with the Regulator of Social Housing SL3605

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