ESG Report 2025

Assessment Against the Sustainability Reporting Standard for Social Housing

AHC

Welcome | Unlocking the Value of Affordable Communities

Britain is ageing. Yet fewer than one in one hundred older people live in a purpose-built retirement community. The gap is not simply a supply problem: it is a structural one. AHC exists to close it.

As a specialist shared ownership platform and registered provider of social housing, we bring together investors, landowners, local authorities and residents to deliver affordable retirement communities that would not otherwise get built. Our model reduces the entry cost of retirement living by up to half, making high-quality homes accessible to the six million older people in the UK who cannot currently afford them.

Our communities now support over 700 older people living in vibrant, purpose-built environments across England. This report sets out our performance across environmental, social and governance dimensions, and is honest about where more work remains.

Our three-pillar approach

01 Community

Vibrant, connected places that reduce isolation and give residents a genuine sense of purpose and belonging.

02 Support

Services that enable residents to age safely at home, reducing pressure on NHS and social care systems.

03 Finance

Shared ownership models that unlock equity, reduce entry costs and generate sustainable returns alongside savings for the public purse.

AHC exists to unlock the value of affordable communities: for the people who live in them, the partners who build them, and the investors who make them viable. Those interests are not in competition. When properly aligned, they are mutually reinforcing.

Julian Shaffer
Founder and Chief Executive Officer

Adopter — Sustainability Reporting Standard for Social Housing

Sustainable Development Goals

Regulator of Social Housing

Homes England

Affordable Housing Communities Ltd is a Registered Provider of Social Housing regulated by the Regulator of Social Housing (Registered No.4836) and supported by Homes England.

Our Impact | Local Communities

1,925 Jobs Created

£2.1m New Local Spending Generated

382 Family Sized Homes Released

90% of homes EPC B Rated

Creating jobs and skills

It is reported that by 2024 there will be a shortfall of four million highly skilled workers.[25] Currently 38% of adults in the South East are not qualified to level 3 or higher.[26] Deficiencies in the UK skills system are long-standing and deep-seated.

Construction of affordable communities and the ongoing provision of care and support services creates meaningful local employment and long term skills, training and career opportunities. For each single home built, 3.5 jobs are created.[27] Data shows that over 90% of community businesses are from the local area.[6]

Boosting local enterprise

The pandemic and cost of living crisis has impacted heavily on the economy and specific sectors, including hospitality, leisure and non-supermarket retail. In 2020 alone, 11,000 outlets permanently closed within high streets, shopping centres and in retail parks.[28]

Retirement communities contribute £5,000 new spending in local businesses per homeowner per year.[3] Three local retail jobs are supported from the spending from one retirement living community.[3]

Redistributing family homes

The number of 3-bedroom homes for sale has decreased by more than 20% year-on-year for the past 5 years and 4-bedroom homes now account for just a quarter of all properties on the market, down from a third in 2017.[29]

In 4 of 5 cases, a family-size home is released to the property market through downsizing to a retirement community property.[5]

Research estimates that last time buyer properties have at least 6.2m spare rooms, the equivalent of over 2 million typical 3-bed houses.[6] As a collective, retirement communities could ‘free up’ over 2 million houses on the property market for first-time or family buyers.

Our Impact | NHS and Local Authorities

7,011 Unplanned Hospital Days Avoided

£2.6m Annual Public Healthcare Savings

1,734 Less GP Visits Each Year

Relieving the pressure on the NHS

People living alone are 50% more likely to visit A&E than those that live with others.[17] Injury from falls alone costs the NHS £2bn a year.[2]

Supported retirement communities reduce the number of unplanned hospital stays. Those living in purpose built homes are 1.5-2.8 times less likely to have a fall than those living elsewhere.[5] Ambulance emergency calls by residents living in retirement communities are reduced by 66%[2], and the average hospital stay for a resident living in a retirement community is reduced from 11 days to 1.5 days.[4]

Reducing costs for councils

A lack of suitable accommodation amongst elderly patients is often the cause of delayed discharge from NHS hospitals and risks compromising a full recovery.[30]

Our purpose-built retirement communities provide a wide range of affordable care and support services. It is estimated that the average person living in specialist housing for older people saves the NHS and social services £3,490 per year.[2]

Slowing the frequency of GP visits

People living alone are 1.8 times more likely to visit their GP.[17]

People living within supported communities reduce the frequency of visits to see their GP by 2.35 per person annually.[6]

6 Communities Created

550 Affordable Homes Built

738 Happy Homeowners

£731,340 Annual Household Savings

Making homes affordable

Up to half of older people are priced out of the retirement living market. Over 2 million homes are headed by someone aged 55 or over which do not meet basic standards e.g., too cold, poor accessibility.[21] It is estimated that 1 in 3 people want to move but only 3 in 100 actually do.[9]

The provision of Shared Ownership allows purchase of as little as a 25% share, (but more typically 50%) to help those that otherwise could not afford to move, enjoy a new purpose built home within a supportive, caring community.

Improving health & well-being

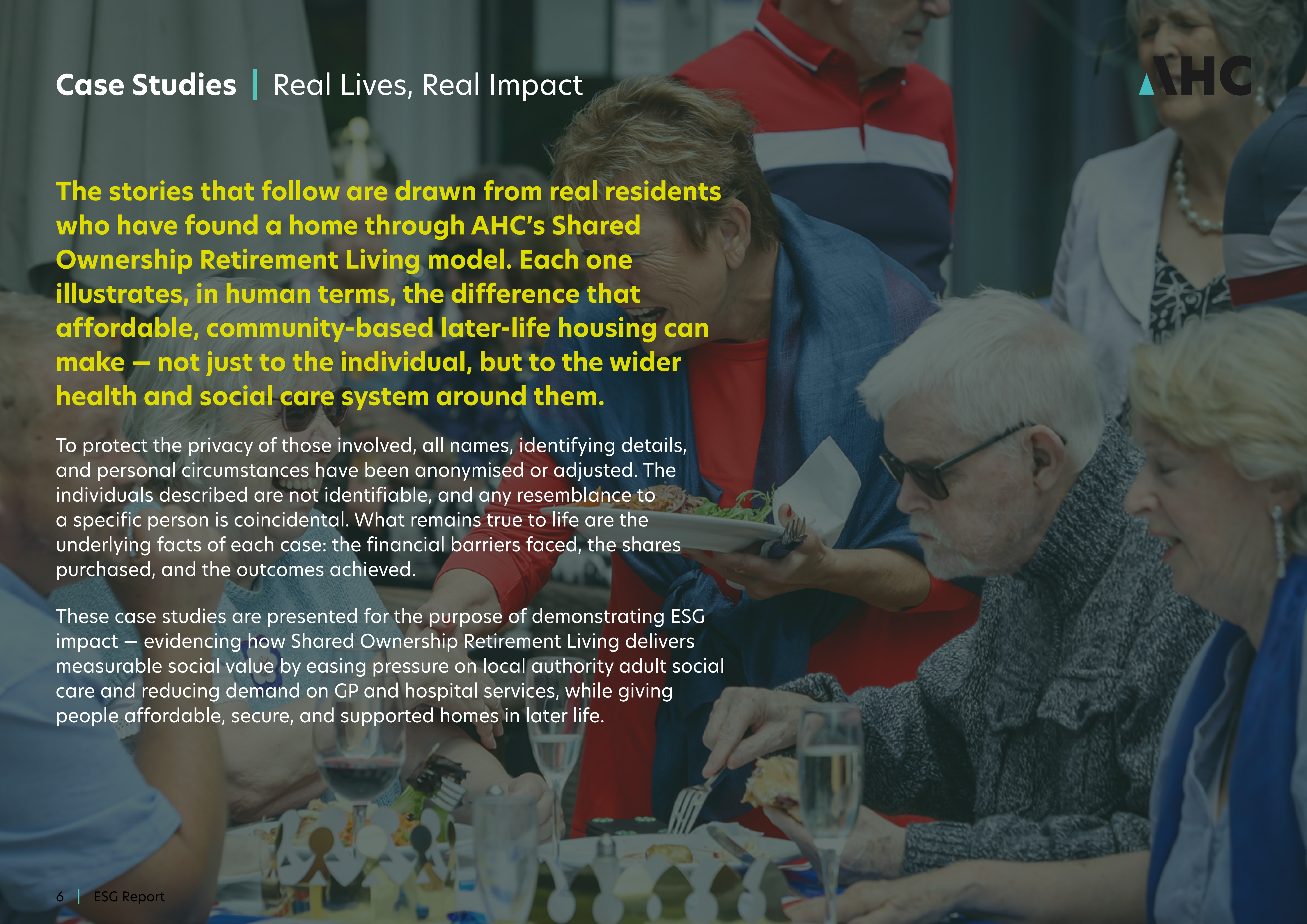
More than a million older people say they go for over a month without speaking to a friend, neighbour or family member.[23] The impact of loneliness and isolation on mortality is equivalent to smoking 15 cigarettes per day.[24]

In contrast, 9 out of 10 homeowners in our communities say they never or hardly ever feel lonely.[2] In addition, homeowners increase their exercise by 75% which supports and preserves physical and mental ability.[5]

Lowering the cost of living

Around a third of people aged 50 and over say their home needs work, citing cost as the biggest issue of preventing changes.[21] Shockingly, 1 in 10 pensioners spent 4 to 6 years in poverty between 2010 and 2019.[22]

We design and build homes that are easy to maintain and efficient to run. We provide not-for-profit services to reduce the cost of living by at least £1,530 per person per year.[2]



Case Studies | Real Lives, Real Impact

The stories that follow are drawn from real residents who have found a home through AHC's Shared Ownership Retirement Living model. Each one illustrates, in human terms, the difference that affordable, community-based later-life housing can make – not just to the individual, but to the wider health and social care system around them.

To protect the privacy of those involved, all names, identifying details, and personal circumstances have been anonymised or adjusted. The individuals described are not identifiable, and any resemblance to a specific person is coincidental. What remains true to life are the underlying facts of each case: the financial barriers faced, the shares purchased, and the outcomes achieved.

These case studies are presented for the purpose of demonstrating ESG impact – evidencing how Shared Ownership Retirement Living delivers measurable social value by easing pressure on local authority adult social care and reducing demand on GP and hospital services, while giving people affordable, secure, and supported homes in later life.

1. **Finding Home: A Platinum Skies Story**

For months, home was wherever the caravan happened to be parked.

After her divorce, and after the sale of the house she'd once shared with her family, she found herself doing the sums again and again, hoping the numbers would move. They never did. The equity left over simply wasn't enough to buy an independent living home on the open market – not in the area she wanted, not at a size that made sense for her life. So she moved between holiday parks instead, waiting for a plan to take shape.

She wasn't new to this world. She'd spent years selling retirement properties for Pegasus Life, so she understood better than most what a good later-life home could offer – security, community, the kind of independence that doesn't mean being alone. That knowledge made the uncertainty harder, in a way. She knew exactly what she was missing.

She'd first spoken to Platinum Skies (AHC's shared ownership retirement brand) back in 2021, but her divorce and house sale weren't yet settled, so the conversation paused. When she came back, she came back with clarity: she wanted a permanent home, and she wanted a community around her.

That's where Shared Ownership Retirement Living changed the equation. Instead of needing the full purchase price, she was able to buy a 30% share for £66,000 – a figure that finally fit her budget without asking her to compromise on the things that mattered. A secure home. A place designed for her stage of life. People nearby who understood it too.

For someone who had spent months without a fixed address, that shift was enormous. She could stop waiting and start planning.

> **Beyond her front door**
>
> Her story is also, quietly, a story about the wider system. Living in a supportive retirement community tends to mean fewer emergency GP visits and unplanned hospital admissions – the natural result of safer surroundings and stronger social connections close at hand. Every year she remains independent and well is a year of reduced pressure on local authority adult social care. AHC didn't just solve a housing problem. It gave her back a sense of control over her own future, at a lower cost to her and, over time, to the wider health and care system too.

2. **A Garden of His Own**

For 67 years, home ownership had always belonged to someone else's story.

He'd rented privately his whole adult life, through a full career in local government and into retirement. It wasn't for lack of trying to plan ahead – it was simply the arithmetic of renting for decades. The numbers never quite arrived at "homeowner."

Then his mother passed away, and with her loss came a modest inheritance. Not enough to buy outright. But enough, perhaps, to finally change the shape of what was possible.

He'd actually first walked through Platinum Skies' door back in March 2024, after attending a Discovery Day. At the time, the finances simply weren't there yet, so he stepped back – but he didn't walk away. He stayed in touch, kept the door open, and waited for his circumstances to shift.

When the inheritance came through, he returned with a goal he'd carried for years: to own a home, for the first time in his life. Through Shared Ownership Retirement Living, he bought a 25% share for £90,000 – a figure that let him leave private renting behind for good, while keeping money in reserve for whatever care needs might come later.

He's not the type to sit quietly once he's settled. He's already looking forward to community life – to being useful, to joining in, and above all, to getting his hands back in the soil. Gardening has been a constant thread through his life, and now, for the first time, he has a garden that's genuinely his.

> **Beyond his front door**
>
> The evidence is consistent: community-based retirement living improves wellbeing and cuts down on isolation, which in turn eases pressure on GP services and hospital care. His new financial security, built through shared ownership, also pushes back the point at which he might need support from the local authority – a quiet but real piece of social value.

3. **Downsizing, Without Losing Control**

A five-bedroom house is a lot to hold onto when your world has just gotten smaller and harder.

After the wife's cancer diagnosis and the treatment that followed, the couple found themselves stretched – physically, by the size of a home that no longer suited them, and financially, by a need for her to retire and for their income to adjust. They needed somewhere smaller, somewhere supported, and somewhere that would work for both of them, including for whatever the future might hold if he outlived her and needed a social network of his own.

The open market didn't have much to offer. Suitable homes near family, within budget, that also let them release equity from their old house – that combination was hard to find anywhere close to home.

Shared Ownership Retirement Living gave them a way through. They bought a 50% share for £125,000, which let them downsize with confidence, unlock the equity tied up in their previous home, and move into something genuinely manageable – all while staying part of a community, not isolated by their circumstances.

It wasn't just a smaller house. It was a plan that held together financially and gave them both a simpler, steadier path into the years ahead.

Beyond their front door

With more stability and a supportive community around them, both partners are less likely to need emergency care or long hospital stays. Their ability to manage independently, without financial strain, also reduces the likelihood that adult social care services will need to step in early.

4. Coming Home After a Stroke

After her stroke, she landed somewhere she never wanted to be.

The care home did what it was meant to do medically – she stabilised, she was safe. But it wasn't home, and it wasn't where she wanted to rebuild her life. Her family knew it too, and they searched urgently for something better: a way out of long-term residential care that was still affordable, still supportive, and still gave her room to keep recovering.

She'd always been the active, creative type – yoga, arts and crafts, a full life built on movement and making things. The stroke hadn't touched her mind or her determination. What she needed wasn't more care than necessary. She needed her independence back, and she needed to stay close to the family and friends who mattered to her.

Through Shared Ownership Retirement Living, she bought a 25% share – an affordable route out of residential care and into a home of her own. Platinum Skies gave her a setting that supported recovery without holding her back: somewhere to rebuild her confidence, restore her routines, and live life on her own terms again.

Beyond her front door

A well-supported community tends to speed up recovery and lower the risk of preventable GP visits and hospital readmissions. By helping her move out of long-term care and back into independent living, Shared Ownership Retirement Living also eases the ongoing cost burden on local authority adult social services.

The Sustainability Reporting Standard (SRS) for Social Housing lays solid foundations for ESG reporting for the UK social housing sector.

We have adopted the framework to understand where we can further improve our ESG performance and to demonstrate where we are doing well. The SRS provides 12 Themes and 46 Criteria for reporting ESG:

Environmental

T1. Climate Change

T2. Ecology

T3. Resource Management

Social

T4. Affordability and Security

T5. Building Safety and Quality

T6. Resident Voice

T7. Resident Support

T8. Placemaking

Governance

T9. Structure and Governance

T10. Board and Trustees

T11. Staff Wellbeing

T12. Supply Chain

The United Nations Sustainable Development Goals help us gauge a broader societal perspective on the impact that we make.

The goals are a guidance framework from which we overlay industry-specific data from selected published data (references on p.27) to illustrate the economic and social impact created by our communities.

T1. Climate Change

Criteria		Response
C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	A-Rated – 0% B-Rated – 90% C-Rated – 10% D-Rated – 0% E-Rated – 0%
C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	No new homes completed in the last financial year.
C3	Does AHC have a Net Zero target and strategy? If so, what is it and when does AHC intend to be Net Zero by?	AHC has a goal to reach Operationally Net Zero by 2030 and we have appointed a number of external consultants to assist with the design of all new build developments to reach that goal. Our environmental procurement policy forms part of this strategy and considers the impact of our procurement choices on the environment. Where possible, this influences tender specifications for procuring goods and services.
C4	What retrofit activities has AHC undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against AHC's Net Zero strategy and target?	All our properties are new build thus no retrofit activities.
C5	Scope 1, Scope 2 and Scope 3 Green House 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.	The housing provider does not report on emissions. It is expected to do so in 2027.
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?	As part of the planning process for all our new build schemes, flood risks assessments are required. Our in-house technical team consider flood mitigation measures such as Sustainable Urban Drainage (SUDS), use of permeable paving or tarmac for all estate roads, raised site levels where required and piling in areas where the ground investigation report states it is necessary due to the prevailing site conditions. Homes overheating is an increasing problem in modern developments due the need to ensure buildings retain heat and are more effective at conserving energy. Higher levels of insulation and lower levels of natural ventilation exacerbate the issue and this has become a priority with our existing stock and new build designs. At AHC we have introduced increased levels of natural ventilation which includes the use of smoke ventilation shafts in the morning to allow cooler air to enter the builder during the summer months.

T2. Ecology

Criteria		Response
C7	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, are you planning on producing one in the next 12 months?	**Promoting green space** Through the design process, we implement a 7 stage 'Ways of working' process on all our developments. The first 3 stages ensure the standards fully flow through the designs ensuring the correct green space for residents. We ensure that residents are exposed to green space for their well-being. **Promoting biodiversity** we embrace and improve native habitats. All homes have allotted garden space or access to landscaped communal areas which are turfed with planting. Hierarchy of external space such that our internal rules ensure that every homes has private external space, communal external space and public green space. Open green space is maximized and we plant semi mature trees and aim to increase numbers of trees on each site.
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?	AHC include a banned materials list within their design standards in accordance with HSE guidance. Furthermore, as part of BREEAM Certification (which AHC are committed to attain), we are required to monitor and reduce the following areas for possible pollution: 1. Impact of Refrigerants 2. Surface Water Run-offs 3. Light Pollution 4. Noise Pollution The design of our new build developments therefore consider the impact on surrounding areas and ensures mitigation measures are incorporated into the fabric of the building and also the build process to reduce levels of pollution.

T3. Resource Management

Criteria		Response
C9	Does AHC have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does AHC target and measure performance?	For all construction works, AHC is committed to comply with BREEAM certification which ensures buildings are compliant when it comes to sustainable construction, operation, design and are fit to be used to assess both refurbishment schemes and new developments. As part of the BREEAM assessment, AHC is required to ensure the following: • Production of a sustainable procurement plan. Confirmation that all materials are to be sourced in accordance with BES6001 (framework for sustainable sourcing) and the certificate provided. • that 80% of the assessed materials in the building elements are responsibly sourced. Additionally, 100% of any timber must be sourced in accordance with the UK Governments Timber Procurement policy. • All timber is legally harvested and traded Targets and performance are measured by defining clear strategic goals and translating these into KPIs, monitored through Asana dashboards. This sits alongside benchmarking and biannual performance comparisons. Regular review of performance to drive continuous improvement is a key focus of the Head of Construction, with findings reported back to the Board.
C10	Does AHC have a strategy for waste management incorporating building materials? If so, how does AHC target and measure performance?	AHC is a member of the Considerate Contractors scheme, which requires us to adopt a Waste Management Plan (WMP). This assists us with the requirements of the waste management legislation and can be used to allocate responsibilities for waste management on construction sites. It also assists us in complying with waste management legislation and allows AHC to monitor our costs and environmental performance in relation to management of construction waste. The WMP can be used to document waste carriers and disposal facilities, as well as provide a record of wastes generated, re-used, recycled and disposed, giving final quantities of wastes and the percentage diverted from landfill. We also employ a Waste Champion on our new build sites and when disposing of materials we will only add acceptable waste to skips (materials which are not hazardous to the environment). We will ensure controlled waste is managed appropriately - products that can be collected but should not be mixed with standard waste.
C11	Does AHC have a strategy for water management? If so, how does AHC target and measure performance?	AHC, as part of the Considerate Contractors Scheme, has appointed an Energy Champion on their construction sites. Part of their role is to implement the following; • Include the use of motion sensitive or push taps. • Use hippo bags in toilet cisterns. • Collect rainwater in water butts and use for damping down etc. Furthermore, all new developments are equipped with a BMS utility and monitoring system to enable remote monitoring of water meters. Bathrooms, showrooms and kitchens area all designed to minimise water usage. Rain water harvesting is implemented where possible.

T4. Affordability and Security

Criteria		Response
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 Local Authority. 2) Rent compared to Local Housing Allowance (LHA)	We do not own or manage any properties which are subject to the rent regulation regime.
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	No additional units completed in 2025.
C14	Share, and number, of existing 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	No additional units completed in 2025.
C15	How is AHC trying to reduce the effect of high energy costs on its residents?	We are introducing a number of solutions to reduce the reliance on traditional fossil fuels and increasing energy prices. This primarily involves moving towards more sustainable energy sources. These measures include: • Installation of solar panels on individual homes and apartment blocks • Air source or ground source (where feasible) heat pumps instead of traditional gas boilers • Heat Interface units to allow boilers to run at lower temperatures when not in use • Increasing level of insulation in walls and roofs to ensure homes are more efficient • Futureproofing to allow for clean supply of alternative energy with dual-fuel boilers to accommodate hydrogen gas The changes to our new build programme have been supported by guidance from our team of external consultants who are experts in their field who offer advice on how to manage the energy use within a home effectively. We have also outsourced our property management to achieve efficiencies of scale to energy purchases and all communal contracts have been switched to group rates with FirstPort our chosen provider.
C16	How does the housing provider provide security of tenure for residents?	We follow the confides of the lease and the law to ensure security of tenure for residents.

T5. Building Safety and Quality

	Criteria	Response
C17	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 for which all required fire risk assessments have been carried out. • % of homes for which all required electrical safety checks have been carried out.	None of our apartments have a gas supply which results in a naked flame. Most of our homes are part of a heating network, rather than having gas delivered directly to them. • 100% of homes and communal areas with gas appliances have an in-date accredited gas safety check. • 100% of our communal areas have in-date and compliant fire risk assessments which are carried out annually. • 100% of our homes and communal areas have 5 yearly electrical safety checks completed. • 100% all communal lifts have had safety checks carried out. • 100% of our homes have had Legionella Risk Assessments completed for all communal areas only. Asbestos management surveys have not been carried out as this is not required on new builds.
C18	What % of homes meet the national housing quality standard?	100% of our homes meet the Decent Homes Standard. Our homes have all been built since 2017.
C19	How do you manage and mitigate the risk of damp and mould for your residents?	At AHC, we: Develop warm, dry, well-ventilated homes for our residents which reduces the risk of damp and mould. Provide homes that are adequately protected from potential damage or deterioration to ensure damp does not transgress into the structure or fabric of the building. React quickly to any reports of damp and mould within any of our properties, provide advise to our residents on the potential causes of the problems, and a course of action to resolve. Over 2025 we have received 1 case of damp/mould resulting from water leak. All cases have been treated and repaired. No ongoing cases to report.

T6. Resident Voice

Criteria		Response
C20	What are the results of AHC's most recent tenant satisfaction survey? How has AHC acted on these results?	The Board has undertaken to conduct an annual resident satisfaction survey. This is due to be conducted again in February 2026. We are delighted that the 2023 survey had responses from 236 households, which is significantly up on 2022 (2021 - 106 responses). This builds confidence in a robust survey that represents the views from a wide range of homeowners. **A summary of key findings has been detailed below:** • 97% of our homeowners have made a friend at their Platinum Skies community. • 83% of our homeowners have taken part in an event or activity in the last year. • 93% of our homeowners felt welcomed into their community upon moving in. • 88% of our homeowners would recommend Platinum Skies to a friend. • 71% Overall satisfaction score **On-site Teams** We are extremely proud of the satisfaction scores received about our on-site teams. These include Community Managers, Property Managers, Bistro team and Housekeeping with scores ranging from 4.2 to 4.4. **Summary** Overall, we are extremely pleased to see that the actions generated from 2023 survey have resulted in demonstrable improvements in satisfaction for our homeowners. Quarterly operations meetings are in place with all 6 of our Residents' association committees.
C21	What arrangements are in place to enable the residents to hold management to account for provision of services?	We hold regular resident meetings with management. Opportunities to raise concerns, ask questions, and review service performance are available 5 days a week with our on site community managers. Each development also has an elected and recognised resident associations. We publish a clear and accessible complaints procedure with defined timescales for responses and escalation routes. This also sits alongside resident satisfaction surveys and annual service charge budget meetings. AHC ensure compliance with housing regulators and standards and Ombudsman services are available if complaints remain unresolved.
C22	In the last 12 months, how many complaints have been upheld by the Ombudsman?	Two complaints received in the last 12 months with the Housing Ombudsman - both cases are resolved and closed. Training was provided to staff on how to recognise what is a complaint and what is an enquiry.

T7. Resident Support

Criteria		Response
C23	What are the key support services that AHC offers to its residents? How successful are these services in improving outcomes?	AHC employs a dedicated Communities Director, who is on site regularly directly engaging with residents. Additionally within our various schemes we employ community managers and estate managers who are available every day to discuss any issues that residents may raise with the provision of services. They also arrange social and wellbeing activities which, from the feedback, are very well received. Each development focuses on mental and physical health for our residents, activities include; • Health & wellbeing seminars • Nutrition and healthy eating seminars • Resident support groups • Friday supper club • Puzzle nights • Reading corners • Zoom / outdoor and indoor (when permitted) yoga and pilates- (especially adapted for lock down) • Arts & crafts packs • Afternoon teas • Cheese & wine tasting • Coffee mornings • Summer BBQ's • Christmas dinner • Secret Santa • Take away service from our bistro • Music events • VE day celebrations Our KPIs monitor satisfaction with the provision of our homes and services.

T8. Placemaking

Criteria		Response
C24	Describe AHC's community investment activities, and how AHC is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where AHC has been engaged in placemaking or place shaping activities.	We design communities rather than 'units', each being unique to its setting. **Case studies in where we have implemented place making.** • Community engagement- involving the community in the design. Speaking with conservation groups about their concerns and how this influences the design ahead of build. • 3-4 community engagement days are held so all stakeholders can feedback and participate in the design **Examples of place making** 1. Activity rooms for exercise activities such as yoga 2. Health & wellbeing talks 3. Hosting of charitable activities 4. Providing support networks through CM services 5. Communal facilities provided 6. Age appropriate housing, which improves wellbeing and reduces impact on local healthcare services 7. Intergenerational activity 8. Local employment gain 9. Reduced demand on local public services and health resources as assisted living residents are able to live independent, healthy lives in a safe community environment 10. Provision of extra care accommodation within the community 11. Create character and identity 12. Well-designed, high quality and attractive buildings 13. Respond to existing local character and identity 14. An integrated network of routes for all modes of transport 15. Well-considered parking, servicing and utilities infrastructure for all users 16. Provide high quality, green open spaces with a variety of landscapes and activities, including play 17. Support rich and varied biodiversity 18. Create well-located, high quality and attractive public spaces 19. Provide well-designed spaces that are safe 20. Make sure public spaces support social interaction 21. Healthy, comfortable and safe internal and external environment 22. Well-related to external amenity and public spaces 23. Communal facilities provided on site 24. Landscaped central spaces that allow people to meet each other for social interaction, helping to tackle loneliness and isolation

T9. Structure and Governance

Criteria		Response
C25	Is the housing provider registered with the regulator of social housing?	Affordable Housing Communities is registered with the Regulator of Social Housing (4836).
C26	What is the most recent viability and governance regulatory grading?	We have not yet received a governance and viability regulatory grading. However, we comply with the Regulator of Social Housing's Regulatory Standards.
C27	Which Code of Governance does AHC follow, if any?	The AHC Board has approved the adoption of the National Housing Federation's 2020 Code of Governance and an action plan is in place to fully comply with its requirements for a smaller provider.
C28	Is the housing provider Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	AHC is a for profit provider. The largest shareholder is Julian Shaffer with 41.64% ownership and voting rights.
C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	ESG risks are incorporated into the housing providers risk register. This is reviewed quarterly with the CEO to ensure accurate and up-to-date risks and controls are considered and identified and where possible mitigated.
C30	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) - that resulted in enforcement or other equivalent action?	No.

T10. Board and Trustees

Criteria		Response
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?	AHC directors and non execs regularly meet residents and wider stakeholders specifically to inform themselves of need, and impact of our developments. Apart form the resident surveys and Resident Associations, there is very regular resident engagement through the on site staff and ongoing property management. Accordingly a massive amount of resident voice is both heard and acted upon on a regular basis. Yes, the housing provider has policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management.
C32	What % of the board and management team 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?	38%. The AHC Board and management team comprise a small number, with only the NEDs being directly contracted by AHC. All staff are employed by the parent. Three managers and one non exec director have left the organisation in the last two years. Reducing the board from 8 to 4.
C33	Number of board members on AHC's Audit Committee with recent and relevant financial experience.	We have 2 independent board members on the audit committee who have relevant financial experience and we have 2 executive board members on the audit committee along with one financial expert who is an independent committee member.
C34	What % of the board are non-executive directors?	60% of the board are non-executive directors. 3 members out of 5.
C35	Has a succession plan been provided to the board in the last 12 months?	A succession plan has been prepared for the board which will be presented to the board in April 2026. This will inform the Board's recruitment strategy.
C36	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	Our current external auditors, Saffreys, have been responsible for auditing our accounts for the last four years.
C37	When was the last independently-run, board-effectiveness review?	The board effectiveness review is due June 2026. The latest assessment was carried out in April 2025.
C38	How does the housing provider handle conflicts of interest at the board?	We have a conflicts of interest policy and a board specific code of conduct which provides guidance as to how conflicts of interest are managed. Our non executive directors are not shareholders and are therefore independent of the organisation.

T11 Staff Wellbeing

Criteria		Response
C39	Does AHC pay the Real Living Wage?	Yes.
C40	What is the median gender pay gap?	Within AHC the parent company , we employed 22 males / 16 females. The average male salary was median £66,000 / mean £94,614 (lowest £27,000 highest £250,000). The average female salary was median £52,500 / mean £60,594 (lowest £24,000 highest £150,000).
C41	What is the CEO-worker pay ratio?	4.35:1
C42	How is AHC ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	AHC has complied and issued an equality policy and training has been conducted with staff on identifying and preventing unconscious biases. We promote an inclusive culture for all staff members and encourage and support staff in development and learning across all sectors of the business. All existing policies have also been reviewed to ensure that policies and procedures do not discriminate in any way.
C43	How does AHC support the physical and mental health of their staff?	**Mental health initiatives** The group works in partnership with 'Live Well Dorset' which offers free and low cost access to mental health wellbeing activities. The group also provides occupational health services to help keep employees healthy and safe whilst in work and manage any risks in the workplace. HR also provides a function called 'regular check in's with those suffering with mental health and actively support our staff with their line managers to improve their metal health. The group is continually widening and exploring its mental health services to staff , we look to implement an EAP system which provides free online counselling , wellbeing, financial support. **Physical health initiatives:** The group encourages a healthy active lifestyle, we do this by offering the cycling to work scheme, which has proved very popular also free fruit baskets situated around the offices.
C44	How does AHC support the professional development of its staff?	AHC strongly supports the training and development of its staff. The Company recognise the importance of formal qualifications for our employees and employees will be given the opportunity to undertake formal qualifications relevant to the employee's job role. The Company encourage employees to take professional qualifications and where appropriate support will be provided. Employees may also make a request for appropriate learning activities which may be eligible for funding support. Most training and development needs are identified at the appraisal and objective setting meetings normally held at the beginning of the year or at the start of one's employment. AHC Group will pay up to £500 per annum per employee for relevant training courses.

T12 Supply Chain

Criteria		Response
C45	How is Social Value creation considered when procuring goods and services?	We consider social value in everything that we do and our strategy is to stimulate growth of the economy and energise local communities in partnership with NHS Trusts, Local Authorities and SMEs. • Boost local businesses with affordable rents and flexible operating environment • Provide aspirational, affordable homes for people who provide vital roles for society • Solve the challenge of government bodies in recruiting and retaining key workers • Help younger people to save for retirement through investment in home ownership • Enable the elderly to release equity and live independently within supported communities • Relieve loneliness and improve older peoples' long-term health and wellbeing • Reduce the burden on NHS and Local Authority health and social services • Restore faith in public administration and foster a sense of hope in local communities
C46	How is Environmental impact considered when procuring goods and services?	AHC has a goal to reach Operationally Net Zero by 2030 and we have appointed a number of external consultants to assist with the design of all new build developments to reach that goal. Our environmental procurement policy forms part of this strategy and considers the impact of our procurement choices on the environment. Where possible, this influences tender specifications for procuring goods and services.

Community | Happy, Healthy Homeowners

Research shows that a quarter of all people aged 65 and above are socially isolated.

Loneliness amongst older people is not only associated with longer hospital admissions and a higher rate of hospital readmission, but also with a higher absolute mortality rate.

Laura Warwick, our Community Director tackles this challenge face-on and works closely with our community teams to make our Platinum Skies retirement villages a positive and supportive place to live. Laura and her team have initiated a range of resident-led activities, clubs and events that not only eliminate loneliness but also support local charities and businesses.

"One way we help our homeowners to create communities is to work with local organisations, charities and businesses which means we support the local football team, get golf club discounts and even invite the local policeman in for tea regularly."

At AHC, we know that creating a sense of community isn't just a tick-box exercise; it's something that needs to be nourished and celebrated over time, and our Community teams are always looking for new ways to engage and excite our homeowners.

In fact, our Community Managers undertake formal training with the Asset-Based Community Development Institute to understand the science behind successful compassionate communities. From this, our teams have an even deeper knowledge and insight into how to help our homeowners feel comfortable, supported, and happy!

Health Benefits for Homeowners

- **Alleviate the harmful effects that loneliness and isolation can have on older people**
- **Increase the happiness, mobility and well-being of residents**
- **Reduce the risks of dementia, stroke and heart disease**
- **Reduced risk of hospital admission**
- **Reduce the absolute mortality rate**

The Benefits to Health Services

- **50% less likely to require A&E**
- **46% reduction of GP visits**
- **38% reduction of NHS costs**
- **18% reduction in social care costs**

Community is a place where you have the freedom to join in as much or as little as you want, a place where there's always a friendly face to offer help or enjoy a spot of lunch, plus the chance to party and dance the night away when you're in the mood!

Policy | Environmental

At the core of our strategy and operations lies a commitment to reducing our environmental impact and enhancing our environmental performance.

It is vital that we prioritize sustainability and energy usage for the assets we create. This is not only beneficial to our homeowners, but also aligns with our long-term interest to ensure the longevity of our assets and maintain their value over time.

We focus on inspiring our stakeholders, suppliers, and customers to follow suit, for not only is it prudent over the long term, but it also demonstrates our concern for future generations.

We acknowledge that our actions affect the environment, and it is our responsibility to take measures to minimize any adverse effects where possible. In this regard, we scrupulously adhere to pertinent environmental regulations when planning and constructing new projects, in addition to adhering to local building codes.

We provide training appropriate to our employees' particular environmental responsibilities to ensure that they are aware of our environmental impacts and their role in managing them.

Our Environmental Principles

1. **Ensure the homes we design and construct are inherently efficient without the need to use additional technologies to improve energy efficiency.**
2. **Procure and use materials efficiently during the house building process, including the use of local sourced materials, existing materials on site and recycled materials when appropriate.**
3. **Minimise the amount of waste we produce through effective design and on-site management.**
4. **Make the most efficient use of land, including regeneration of redundant or contaminated land.**
5. **Protect and enhance the natural habitat and local surroundings throughout the development process and prevent pollution from occurring at our sites.**

Policy | Equality, Diversity and Inclusion

Fostering an inclusive work environment for our staff and acknowledging the diversity of our residents and communities is imperative in achieving our goals.

We are aware of the various impediments that hinder true equal opportunities, ranging from intentional prejudice to inadvertent ignorance of different lifestyles and requirements. Regardless of the form, discrimination is never acceptable or tolerable.

We are dedicated to ensuring that every individual or group has equal chances in areas such as employment, remuneration, advancement, and other services such as housing, maintenance and lifestyle.

Our EDI principles guide us to be a better employer and service provider. To further eliminate inequalities and maximise employee potential, we provide training packages that cater to each person's development needs.

Our EDI policy hinges on our employees' feedback, which we obtain through regular forums, offering a direct line to our Executive Team. We provide department representatives with a chance to address concerns and suggest improvements, creating an environment that values open communication.

Our EDI Principles

1. **Everyone has a right to be treated with dignity, fairness and respect.**
2. **Valuing the diversity and talents of all individuals.**
3. **Supporting, developing and empowering people to succeed.**
4. **Understanding the diverse needs of our residents and communities.**
5. **Promoting equality of opportunity in employment and service provision.**
6. **Delivering appropriate, accessible and flexible services.**
7. **Creating a diverse workforce and inclusive workplaces.**
8. **Being tolerant, understanding and not judging others or their lifestyle choices.**
9. **Challenging prejudice, discrimination and harassment.**
10. **Promoting equality, diversity and inclusion with our residents, communities, partners, stakeholders and our supply chain.**

Reference Sources

1. The Sustainability Reporting Standard for Social Housing (SRS), 2020. The ESG Social Housing Work Group, The Good Economy [online]. London. Available from: https://esgsocialhousing.co.uk [Accessed 1 Feb 2022].

2. Homes for Later Living, 2019. Healthier and Happier: An analysis of the fiscal and wellbeing benefits of building more homes for the later living [online]. 1st ed. PDF Report. London: Homes for Later Living. Available from: https://www.hbf.co.uk/documents/8931/Healthier-and-Happier-Final-Report-.pdf [Accessed 1 Feb 2022].

3. Homes for Later Living, 2021. Silver Saviours of the High Street [online]. 1st ed. PDF Report. London: Homes for Later Living. Available from: https://homesforlaterliving.org/wp-content/uploads/2021/02/Homes-For-Later-Living-Silversaviours-for-the-high-street-.pdf [Accessed 1 Feb 2022].

4. The ExtraCare Charitable Trust., 2016. Birmingham Project Infographic 2016 A4 v7 2016 [online] The ExtraCare Charitable Trust and Birmingham City Council. [Accessed 2 Feb 2022].

5. The Kings Fund. Bottery, S. and Cooper, E., 2020. Evaluating the Care and Specialised Housing (CASSH) programme: results of a scoping exercise [online]. PDF Report. London: The Kings Fund. Available from: https://www.york.ac.uk/media/healthsciences/images/research/prepare/reportsandtheircoverimages/CASSH%20report%20formatted.pdf [Accessed 1 Feb 2022].

6. IVG Inspired, n.d. Why Retirement Living Works [online]. PDF Report. Leicestershire: IVG Inspired. Available from: https://documentcloud.adobe.com/link/review?uri=urn:aaid:scds:US:5bf6b73fd33f-32d9-a392-c982c96d7077 [Accessed 1 Feb 2022].

9. All Party Parliamentary Group on Housing and Care for Older People, n.d. The Affordability of Retirement Housing [online]. All Party Parliamentary Group on Housing and Care for Older People. Available from: https://www.demos.co.uk/files/Demos_APPG_REPORT.pdf?1415895320 [Accessed 8 Jan 2022].

17. The Health Foundation, 2021. Over a million more health and care staff needed in the next decade to meet growing demand for care [online]. The Health Foundation. Available from: https://www.health.org.uk/news-and-comment/news/over-a-million-more-health-and-care-staff-needed-inthe-next-decade [Accessed 4 Jan 2022].

21. Centre for Ageing Better, 2020. The State of Ageing in 2020 [online]. PDF White Paper. London: Centre for Ageing Better. Available from: https://ageing-better.org.uk/sites/default/files/2021-12/State-of-Ageing-in-2020.pdf [Accessed 2 Feb 2022].

22. Independent Age, 2022. Two in five older people spent at least one year in poverty over the last decade, as cost of living crisis threatens to push more people into hardship [online]. Independent Age. Available from: https://www.independentage.org/news-media/press-releases/two-five-olderpeople-spent-at-least-one-year-poverty-over-last-decade-0 [Accessed 2 Feb 2022].

23. NHS, 2021. Loneliness in older people [online]. nhs.uk. Available from: https://www.nhs.uk/mentalhealth/feelings-symptoms-behaviours/feelings-and-symptoms/loneliness-in-older-people/ [Accessed 2 Feb 2022].

24. Holt-Lunstad, J., Smith, T. and Layton, J., 2010. Social Relationships and Mortality Risk: A Meta-analytic Review. PLoS Medicine [online], 7 (7). Available from: https://journals.plos.org/plosmedicine/article?id=10.1371/journal.pmed.1000316 [Accessed 1 Feb 2022].

25. House of Commons Education Committee, 2021. A plan for an adult skills and lifelong learning revolution [online]. ebook. London: House of Commons Education Committee. Available from: https://committees.parliament.uk/publications/4090/documents/40532/default/ [Accessed 4 Feb 2022].

26. Hubble, S., Bolton, P. and Powell, A., 2021. Skills for Jobs Lifelong Learning for Opportunity and Growth [online]. PDF Report. London: House of Commons. Available from: https://researchbriefings.files.parliament.uk/documents/CBP-9120/CBP-9120.pdf [Accessed 4 Feb 2022].

27. Home Builders Federation, 2018. The Economic Footprint of House Building in England and Wales [online]. Home Builders Federation. Available from: https://www.hbf.co.uk/documents/7876/The_Economic_Footprint_of_UK_House_Building_July_2018LR.pdf [Accessed 6 Jan 2022].

28. The Guardian, 2021. British high street lost 11,000 shops in 2020, study shows [online]. The Guardian. Available from: https://www.theguardian.com/business/2021/mar/24/british-high-streetlost-11000-shops-in-2020-study-shows [Accessed 2 Feb 2022].

29. Zoopla, 2021. Supply of family homes for sale falls to five-year low - Zoopla [online]. Zoopla.co.uk. Available from: https://www.zoopla.co.uk/discover/property-news/number-of-family-homes-forsale-falls/ [Accessed 2 Feb 2022].

30. Age UK, 2019. Lack of social care has led to 2.5 million lost bed days in the NHS between the last Election and this one, 2019 [online]. Age UK. Available from: https://www.ageuk.org.uk/latest-press/articles/2019/december/lack-of-social-care-has-led-to-2.5-million-lost-bed-days-in-the-nhs-between-the-last-election-and-this-one/ [Accessed 4 Jan 2022].

AHC

AHC.org.uk · Affordable Housing Communities Ltd · Telephone 01202 531635

Tringham House, 3rd Floor, 580 Deansleigh Road, Bournemouth BH7 7DT

For more information contact Grace Robinson T 07587 977657 E gl@AHC.org.uk