

COASTLINE

ESG REPORT 2025-26



Coastline



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Message from CEO/ Committee Chair

This year has been one of continued progress and growing maturity in how we embed sustainability, resilience and social value across our organisation.

We remain firmly committed to our purpose, which includes providing safe, affordable homes while supporting thriving communities and responding proactively to the climate challenge. Our approach to Environmental Social Governance (ESG) is fully integrated into our governance, risk management and long-term planning, ensuring that sustainability is not a standalone ambition, but a core part of how we operate and make decisions.

Progress towards Net Zero and environmental performance

During the year, we strengthened our pathway to Net Zero 2050, aligned with Science Based Targets. A key milestone has been the development of a comprehensive 20-year Carbon Reduction Plan focusing on Scope 1 and 2 emissions, with work on Scope 3 progressing toward completion during 2027. Our homes continue to perform strongly, with 85% of our existing properties achieving an EPC rating of C or above, compared with the sector average of 75.6%. Alongside this, we have invested in improved data, partnerships and planning to ensure our transition is both robust and evidence led. We retrofitted

315 homes in the year, representing meaningful progress in improving energy efficiency across our stock.

Supporting customers and communities

At the heart of our ESG strategy is our commitment to customers. We remain focused on affordability, with rents significantly below both private market levels and Local Housing Allowance benchmarks. Alongside this, we provide targeted support through our Tenancy Sustainment Team, including financial advice, crisis funding and access to energy support.

Our Tenant Satisfaction score of 85% reflects the strength of our customer focus, while complaints insight continues to drive service improvements, particularly in communication and repairs. We are also committed to increasing the supply of social housing for communities across Cornwall. Last year we completed 209 new homes and started construction on a further 276, making us the sixth fastest-growing housing association in England.

Beyond housing, we invest in community resilience through employment initiatives, wellbeing support, and place-based community programmes that strengthen neighbourhoods and improve quality of life.



Safety, quality and governance

We maintain the highest standards of safety and compliance, with at or near 100% compliance with landlord health and safety across all areas, including gas, lift, fire and water safety. All homes meet national housing quality standards, reflecting our continued investment in the condition of our homes.

Our governance arrangements remain strong, with ESG fully embedded within our risk framework and Board oversight processes. Independent assurance continues to confirm the effectiveness of our approach, and we remain committed to transparency, accountability and continuous improvement.

Looking ahead

While we are proud of the progress made this year, we recognise that challenges remain. The transition to a low-carbon future, increasing climate risks, and ongoing pressures on affordability require sustained focus and innovation.

We will continue to strengthen our data, deepen our partnerships, and invest in our homes, services and communities. Above all, we remain committed to delivering long-term value for our customers, ensuring that sustainability and social impact remain at the core of Coastline Housing's future.

On behalf of the Executive Team & Property Investment Committee, we would like to thank our colleagues, customers and partners for their continued commitment and contribution over the past year.

Allister Young

Chief Executive Officer

David Barlow

Vice Chair of the Board, Chair of the Property
Investment Committee

About Coastline

As part of our Coastline Plan, we demonstrate our aims through the three key areas of our mission statement:



Great homes



Great services



Great people

Embedded within our work are our values, which guide our operations in all areas, from our customer and community engagement to our planning and decision making:

**Customer
Focused**



**Put our
Customers first**

Trustworthy



**Be open, honest
and accountable**

Learning



**Strive to be
the best**

Caring



**Value each
other**

Our goal is clear: we want to end the housing crisis in Cornwall.

It is the reason we exist and the purpose that drives our work every day.

It is imperative that affordable, high-quality homes are available to everyone in Cornwall and across the country. Without a stable and reasonably priced place to live, people are unable to prosper both professionally and personally, affecting all areas of society. Good housing provides a foundation for health, wellbeing, opportunity, and security, enabling individuals, families, and communities to thrive.



Despite its importance, the lack of affordable, well-maintained housing has not been adequately addressed for many years. This has contributed to a national housing crisis that is felt particularly strongly in Cornwall, where local challenges have placed increasing pressure on housing availability and affordability.

However, the crisis extends beyond a shortage of homes. The quality of housing also remains a significant issue, with many people continuing to live in homes that do not meet expected standards. Addressing both the availability and quality of housing is therefore essential to creating long-term positive outcomes for the people and communities we serve.

Corporate Strategy – The Coastline Plan 2025-2030



Our ongoing corporate strategy is set out in our 2025-2030 The Coastline Plan, which reinforces our principal aim and commitment to end the housing crisis in Cornwall and ensure there is a sufficient supply of quality homes.

Our main objectives are to;

- Create safe, high-quality, energy efficient homes by investing in existing properties, building affordable homes, and working in partnership to produce sustainable communities' people are proud to live in.
- Deliver fair and respectful services by providing responsive, high-quality repairs, listening and acting on customer feedback, and investing in modern systems and data so we can tailor support and help customers sustain their tenancies.
- Build a fair, inclusive and skilled organisation where customers help to shape decisions, colleagues thrive in a supportive culture, and our communication is clear and accessible.
- Operate as a strong, values driven and financially sustainable organisation, with robust governance, efficient systems, and a clear path to Net Zero so we can maximise long-term value for customers.

The Coastline Plan 2025-2030 is comprised of six further strategies, including the Environmental Strategy.

Our environmental strategy continues to evolve the way we approach sustainability at Coastline. The strategy covers all areas of our organisation, including customer engagement, transport, data management, and procurement, ensuring that we embed environmental action and awareness across all departments. It adopts a highly collaborative approach by engaging customers, stakeholders, and our own colleagues. This enables us to maximise our environmental impact, strengthen stakeholder engagement, and instil a sense of collective responsibility.

The strategy also focuses on delivering practical environmental improvements that benefit both customers and communities. Through investment in energy-efficient homes, low-carbon technologies, and enhanced natural spaces, we aim to reduce emissions, improve resilience, and create lasting environmental value across our neighbourhoods.

Our Approach to Sustainability

At Coastline, we take sustainability seriously. It is an important part of all our operations and, as a social housing provider, we have an enhanced responsibility to ensure that we operate in a manner that conserves our environment, strengthens our communities, and secures long-term economic stability.

The 2025/26 Sustainability Reporting Standard (SRS) Report helps us measure, report on, and improve our ESG performance in a transparent, consistent, and comparable way. Coastline is now in its second year of officially adopting this reporting model, and we remain dedicated to achieving our targets and staying accountable for our work. This reporting framework allows us to track our performance against national benchmarks and peer organisations, helping us make more informed and purposeful decisions that balance the needs of our customers with our environmental impact. It has also encouraged us to adopt more ambitious goals, including supporting the UK's commitment to achieving Net Zero by 2050.

The SRS Report showcases the actions we are taking to achieve our Net Zero targets, mitigate the risks associated with climate change, and support our customers and local communities. It reminds us that sustainability is not a standalone initiative, but a collective effort to protect our planet and promote prosperity.



Environmental

- Decarbonisation
- Renewables and Monitoring
- Energy-efficient Housing Delivery
- Tenant Engagement



Social

- Affordability and Accessibility
- Sustainable Living Environment
- Tenant Wellbeing and Support
- Staff Wellbeing



Governance

- Sustainability Leadership
- Compliance
- Non-Discriminatory Working Conditions
- Tenant Information & Representation

Certified Sustainable Housing

Our ESG reporting and data management practices enable us to review our performance, identify key areas for improvement, and drive positive change. They also increase the amount of information available to our customers, helping them understand the changes being made and the benefits these initiatives deliver. These practices allow us to benchmark our performance against other organisations within the housing sector, providing insights into both our absolute and relative performance.

The reporting standard is divided into eight themes, comprising 44 individual criteria, alongside additional opportunities for enhanced reporting. These enhancements help demonstrate best practice and provide a deeper understanding of how our activities influence wider organisational performance. These targets align with the Sustainable Development Goals (SDGs) and the Government's environmental objectives.

2025/26 At a Glance



209

New homes built



85%

of our homes are
rated EPC C or above



100%

Decent home
standard



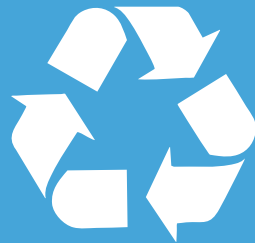
100%

Gas Compliance



58%

of supplier materials
were responsibly sourced



92.78%

of material waste was
diverted from landfill



85%

Overall satisfaction



2029

People helped by our
Homeless Service

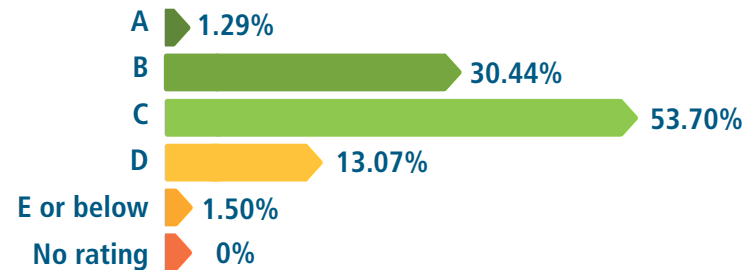


Environmental



Theme 1 – Climate

C1 – Distribution of EPC ratings of the housing provider's existing homes (those completed before the last financial year).



Enhanced Reporting

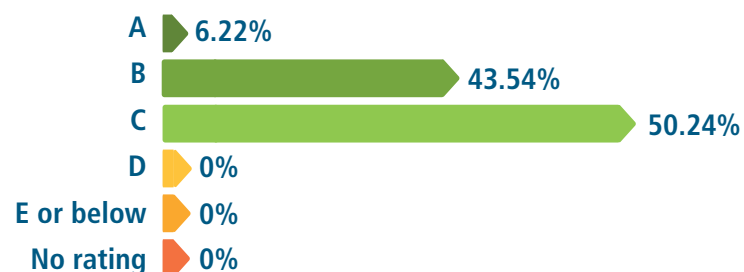
Average SAP rating of existing homes (those completed before the last financial year).

75

Energy use intensity of existing homes (those completed before the last financial year).

116.16 kWh/m²/yr

C2 – Distribution of EPC ratings of the housing provider's new homes (those completed in the last financial year).



Enhanced Reporting

Average SAP rating of new homes (those completed in the last financial year).

81

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?

Coastline aims to be Net Zero by 2050, in line with national targets and the targets outlined within the Coastline Plan 2025-2030.

Enhanced Reporting

Is the housing provider's Net Zero commitment in line with the Science Based Target (SBT) initiative?

Yes, we have aligned our 20-Year Carbon Reduction plan with SBTis to ensure we are held to account for Net Zero targets, including milestone targets.

Does the housing provider have a costed Net Zero transition plan?

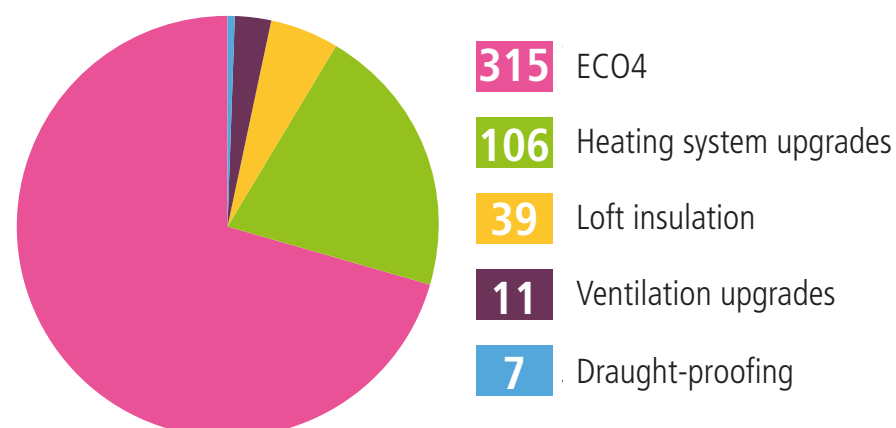
Yes, Coastline has a costed Net Zero plan, first tackling the properties below EPC C to bring them up to the national target by 2030.

C4 – What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy?

What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?

In the last 12 months we have created a 20-Year Carbon Reduction Plan, focusing first on Scope 1 and 2 emissions, aligning with SBTi frameworks. We partnered with Inspired PLC and ran a series of internal workshops and review sessions with senior managers to gain insight into a range of business areas and ensure that the plan accounted for any actions already completed but not accurately recorded. The Scope 3 plan is ongoing, with a focus on data cleansing to ensure accuracy before continuing with setting targets. The Scope 3 plan is due to complete in 2027.

During 2025/26, we completed;



Enhanced Reporting

Number of homes that have been retrofitted in the last financial year

315 homes have been retrofitted within the last financial year.

Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing provider needs to retrofit to meet its Net Zero commitments.

34.7% of homes that were EPC D or below have been retrofitted within the last year. 842 homes were below EPC C as at 31st March 2025, and 315 have been brought up to C and above.



Case Study -ECO4 Retrofit Works

Throughout 2025/26, Coastline partnered with LMF Energy Services Ltd to complete energy efficiency retrofit works to 315 homes as part of its ongoing commitment to reducing carbon emissions and customers’ household energy costs. The scheme was fully funded through the Energy Company Obligation (ECO4) and included the installation of solar photovoltaic (PV) panels to every property, alongside additional measures such as heating system upgrades, loft insulation top-ups and ventilation improvements where required. The programme has already greatly improved the energy performance of homes across the portfolio, helping us on our mission to meet the government’s targets for Housing Associations. By generating renewable electricity on-site, the solar PV systems are expected to reduce household energy bills while supporting Coastline’s wider sustainability and decarbonisation objectives. The ECO4 scheme will save Coastline an estimated £3.2million and will allow us to reinvest these savings into future projects and services, enabling further improvements to homes, communities and customer wellbeing. This project demonstrates how retrofit programmes can deliver meaningful environmental, social and financial benefits to both customers and organisations. By combining renewable energy technologies with targeted energy efficiency measures, Coastline is helping to reduce carbon emissions, improve the quality and efficiency of its homes, and support customers through the transition to a more sustainable future.

C5 – Scope 1, Scope 2 and Scope 3 Green House Gas emissions.

Scope 1 covers direct emissions from sources that Coastline owns or controls directly e.g., burning fuel in our fleet of vehicles.

Scope 2 are emissions that Coastline causes indirectly and come from where the energy is purchased e.g., the emissions caused when generating the electricity that we use in our offices.

Scope 3 encompasses emissions that are not produced by Coastline and are not the result of activities controlled by us but by those that we are indirectly responsible for e.g., the carbon emissions produced by our suppliers.

We follow the Government’s Streamlined Energy and Carbon Reporting (SECR) methodology in calculating our emissions. The 2025/26 SECR can be found on our website. Our emissions over the past two financial years are presented below:

Scope	FY2025 (tCO2e)	Increase/Decrease on emissions for previous year	FY2024 (tCO2e)
Scope 1	507.15	-9.78%	562.14
Scope 2	188.17	+3.67%	181.51
Scope 3	6674.80	+14.00%	5855.15
Total emissions	7370.12	+11.69%	6598.79

Enhanced Reporting

Does the housing provider qualify for SECR reporting?

Yes, Coastline completes SECR reporting annually in partnership with SHIFT.

SECR Intensity Ratio for Total Emissions (Scope 1-3)

1.42 tonnes CO2 equivalent per home managed, compared to 1.54 tonnes per home managed in 2024/25.

C6 – Has the housing provider mapped and assessed the increased flood risks to its homes caused by climate change in the last 2 years?

How is the housing provider mitigating these risks?

Within the last two years, Coastline Housing has strengthened how it maps and assesses climate related flood risk across its homes. We have implemented a real-time flood risk monitoring and assessment system in partnership with Previsico, a specialist provider of pluvial (surface water) flood forecasting. This system uses live weather data and advanced modelling to continuously assess flood risk at property and neighbourhood level, enabling dynamic rather than static risk mapping. We analyse our flood risk on an annual basis and are provided a data export from Previsico which highlights low, medium and high-risk properties for both fluvial and pluvial flooding.

As a result of this assessment, 10.13% of Coastline homes are identified as being at some level of flood risk, providing a clear evidence base to prioritise mitigation and response planning.

Flood risk is mitigated through a combination of early warning, targeted interventions, and strategic planning:

- 24/7 real-time alerts and mapping allow Coastline to identify emerging flood risks in advance of events, improving preparedness and response times.
- Operational response protocols are triggered by Previsico alerts.
- Support for vulnerable customers, including early contact, welfare checks, and tailored assistance where properties or occupants are identified as higher risk.
- Integration into Coastline's wider flood risk strategy, informing asset management decisions, planned investment, and emergency preparedness.
- Improved insurance and financial planning, using enhanced risk visibility to better understand exposure and reduce uncertainty.
- Cost avoidance, by reducing the likelihood and impact of flood damage, unplanned repairs, asset replacement, and temporary rehousing.

Although Coastline has not experienced major flood events to date, this approach recognises the increasing frequency and intensity of extreme rainfall linked to climate change. The focus is on anticipation, preparedness, and resilience, ensuring flood risk is continually assessed and actively managed across the housing portfolio.

Enhanced Reporting

Has the housing provider mapped and assessed any other additional climate risks, such as wildfire or storms, to its homes in the last 2 years?

As Coastline has not recently undertaken specific mapping or assessment of additional climate risks such as wildfire or storms, there are currently no targeted mitigation measures in place for these hazards. However, broader asset management and maintenance processes help to reduce exposure to potential risks. These may include routine property inspections, responsive repairs, compliance with building regulations, and ensuring homes are maintained to a safe and resilient standard. We recognise the importance of understanding emerging climate risks and will consider incorporating more detailed climate risk assessments into future asset management and resilience planning activities.



C7 - Has the housing provider mapped and assessed the increased water stress risks to its homes caused by climate change in the last 2 years?

How is the housing provider mitigating these risks?

Coastline Housing has not yet completed a formal mapping and assessment of increased water stress risks to its homes arising from climate change within the last two years. The organisation recognises, however, that water stress is an emerging and material climate-related risk, particularly in the South-West of England, and acknowledges the need to develop a more robust understanding of how this may affect its housing stock over time.

National and regional evidence highlights the increasing importance of this issue. The UK Climate Change Risk Assessment identifies water scarcity as a growing risk requiring further action, particularly in southern England where pressures on water resources are expected to intensify. Climate projections indicate that the UK will experience hotter, drier summers and more variable rainfall patterns, increasing the likelihood of drought conditions and reduced water availability.

ukclimaterisk.org

gov.uk

metoffice.gov.uk

Regionally, the South-West is already experiencing the impacts of climate change, including recent drought events and increasing pressure on water supply systems. Water sector reporting highlights that hotter, drier summers and extreme weather events are becoming more frequent, placing additional strain on water resources and infrastructure resilience. In addition, parts of southern England, including areas of the South-West, are projected to face severe water stress by 2030 without significant improvements in water efficiency and resilience measures.

southwestwater.co.uk

committees.parliament.uk

watermagazine.co.uk



At present, Coastline Housing's approach to mitigating water-related risks is embedded within broader asset management, development, and sustainability practices rather than through a dedicated water stress strategy. Current measures include:

- Incorporation of water efficiency standards in new developments, in line with building regulations and planning requirements.
- Specification of water-saving fixtures and fittings to reduce consumption in customers' homes.
- Responsive and planned maintenance programmes to identify and address leaks and inefficiencies.
- Consideration of sustainability principles within design and retrofit projects where feasible.

Coastline Housing is in the early stages of strengthening its climate resilience approach and intends to undertake more comprehensive climate risk assessments in the future. This will include explicit consideration of physical risks such as water stress and will inform the development of targeted mitigation and adaptation actions to improve resilience across its portfolio, in line with emerging best practice and sector expectations.

Enhanced Reporting

Has the housing provider assessed its climate-related transition risks?

How is the housing provider mitigating these risks?

Coastline Housing recognises that climate related transition risks, arising from changes in policy, regulation, technology, markets, and stakeholder expectations as the UK moves towards Net Zero, have the potential to impact asset value, operating costs, compliance, and tenant affordability. These risks are being actively managed through the following measures:

Strategic planning and governance

- Climate transition considerations are embedded within Coastline's wider sustainability and risk management frameworks, ensuring that emerging policy and regulatory changes (such as minimum energy efficiency standards and decarbonisation requirements) are identified early and factored into business planning.
- The organisation monitors national and sector specific policy developments, including changes to building standards, retrofit expectations, and funding mechanisms, to reduce the risk of non-compliance or stranded assets.

Asset management and retrofit planning

- Coastline has undertaken a 30-year business plan, which includes stock level assessments to understand energy performance, lifespan, future compliance risk, enabling prioritisation of homes most exposed to tightening energy efficiency standards.
- Planned retrofit programmes increasingly incorporate measures such as insulation upgrades, low carbon heating readiness, and fabric first improvements, helping future proof homes against regulatory and market shifts.
- This proactive approach reduces the risk of sudden, high cost retrofit requirements and protects long term asset value.

Financial and affordability risk management

- Transition risks are considered in financial planning to mitigate exposure to rising energy costs, carbon related pricing changes, and shifts in insurance or lending conditions.
- By improving energy efficiency, Coastline reduces fuel costs for customers, lowering the risk of fuel poverty and supporting rent affordability during the energy transition.
- Improved asset resilience also supports more stable insurance and financing arrangements over time.

Data led decision making

- Coastline is strengthening its use of asset, energy, and climate data to support evidence-based decisions on investment, risk prioritisation, and performance tracking.
- This improves visibility of transition risk across the portfolio and ensures decisions remain responsive as policy and market conditions evolve.

Skills, partnerships, and supply chains

- The organisation works with specialist partners and contractors to ensure access to evolving low carbon technologies and retrofit expertise.
- This reduces technology risk and helps Coastline adapt to changes in construction practices, supply chains, and skills availability associated with the low carbon transition.
- Coastline have also been involved in Cornwall Council's Climate Risk Adaptation Strategy working group. This examines issues such as flooding, overheating in homes and climate resilience.

Through these actions, Coastline Housing is mitigating climate related transition risks by anticipating regulatory change, managing financial exposure, future proofing its homes, and supporting customers through a fair and affordable transition to a low carbon housing system.

C8 - Has the housing provider mapped and assessed the increased overheating risks to its homes caused by climate change in the last 2 years?

How is the housing provider mitigating these risks?

Coastline Housing has not yet completed a formal mapping and assessment of increased overheating risks to its homes arising from climate change within the last two years. The organisation recognises, however, that overheating is an emerging and material climate-related risk, particularly in Cornwall and the wider South-West, where climate patterns are already shifting.

Regional evidence highlights the growing importance of this issue. Cornwall Council's Climate Risk Assessment identifies that the region is already experiencing more frequent extreme weather events, including heatwaves and unusually warm periods, with projections indicating an increase in both the frequency and severity of heat events over time.

National climate projections (UKCP18) further indicate that the UK will experience hotter, drier summers, with an increased likelihood of prolonged heatwaves and higher average temperatures, raising the risk of overheating in residential buildings.

letstalk.cornwall.gov.uk

metoffice.gov.uk

Recent observed trends reinforce this trajectory. The UK recorded its warmest summer on record in 2025, with multiple heatwaves occurring across the country, and climate scientists have found that such extreme heat events are now significantly more likely due to climate change.

Heatwaves are also becoming more frequent across the UK, with South-West England already experiencing threshold temperatures for heatwave conditions at relatively moderate levels, increasing exposure risk for customers.

metoffice.gov.uk

euronews.com

commonslibrary.parliament.uk

At present, Coastline Housing's approach to managing overheating risk is embedded within broader development, asset management, and sustainability practices rather than through a dedicated overheating strategy. Current mitigation measures include:

- Designing new homes in line with building regulations (including Part O where applicable), considering ventilation, shading, orientation, and solar gain.
- Specification of glazing, ventilation, and shading features to help limit internal heat build-up.
- Consideration of overheating risk within design and retrofit projects on a case-by-case basis.
- Responsive maintenance and customer support to address issues relating to indoor comfort.

Coastline Housing is in the early stages of strengthening its overall climate resilience approach and intends to undertake more comprehensive climate risk assessments in the future. This will include explicit consideration of overheating risks and will support the development of targeted mitigation and adaptation measures to improve the resilience, health, and comfort of homes, in line with emerging best practice and regulatory expectations.



Theme 2 – Nature

C9 – Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

If yes, please describe, with reference to targets in this area.

If no, is the housing provider planning on producing one in the next 12 months?

In 2025/26, Coastline Housing has continued to work in partnership with customers, Cornwall Wildlife Trust, Cornwall Council, and a broad range of local stakeholders, to understand how we can deliver future biodiversity led projects that benefit not only Coastline customers, but our wider communities. Our Community Investment team remains central to encouraging and supporting customer participation. During the year, customers (including customers living in supported and temporary accommodation settings) have been actively involved in designing and maintaining flower beds and food growing areas, helping to create attractive green spaces that promote wellbeing, community connection, and ecological value.

The Homeless Service have provided a range of biodiversity related activities to our customers, including nature days, fishing trips and assisting with the vegetable gardens on site. At the Customer at the Heart Awards in October 2025, one of our Homeless Service volunteers won the Green Fingers Award for his dedication towards maintaining the planted areas in the communal spaces, ensuring this is a peaceful space for other customers.

To improve the quality of shared outdoor environments, we have continued to run Neighbourhood Action Days in local communities during 2025/26, contributing to reductions in fly tipping and supporting cleaner, safer neighbourhoods.

As part of our ongoing commitment to sustainable development, Coastline has aligned new build schemes with Cornwall Council's requirement to deliver a minimum of 10% Biodiversity Net Gain (BNG). This ensures that new developments not only avoid biodiversity loss but actively enhance local

habitats, embedding long term environmental benefits and leaving a positive legacy for future generations. An example of this is our scheme at Charter Way, Penzance, where we have taken on the surrounding woodland areas and have planted additional Cornish hedgerows.

Enhanced Reporting

Average Biodiversity Net Gain (BNG) per development, of developments that have gained planning permission in the past year

10%

Does the housing provider have a Biodiversity Net Gain target for new homes?

Does this exceed minimum requirements?

We do not currently have a BNG target for new homes, however further considerations are being made within our Employers Requirements for our Design & Build contracts to ensure we meet the minimum standard of 10%. We are also exploring opportunities for BNG credits to look at alternative ways we can meet targets where 10% is challenging.

C10 – Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?

If so, how does the housing provider target and measure performance?

If planning to develop one, when does the housing provider expect it to be established?

The management of pollutants is outlined and monitored through the Safety, Health and Environmental Policy (SHE) and the associated appendices. This policy is reviewed on an annual basis and is owned by the Director of Development, Partnership & Growth, with the Safety, Health and Environmental Committee approving the amended policy and appendices.

All site activities will be carried out in accordance with statutory pollution

prevention requirements and recognised best practice. Site plant and equipment will be properly maintained to minimise environmental risk, with appropriate control measures in place at all times.

Where works are planned in or near watercourses or environmentally sensitive locations, Coastline will engage proactively with Environment Agency Enforcement Officers, drawing on their local knowledge and expertise to inform planning and delivery.

Prior to the commencement of works, Coastline will identify site drainage arrangements, pollution pathways, watercourses, and groundwater source protection zones. This information, alongside site specific pollution prevention measures, such as suitable arrangements for the wash out of equipment, will be incorporated into site specific risk assessments and environmental emergency response plans. These plans will include clear actions to be taken in the event of incidents involving silt, cement, concrete, fuels, oils, or other chemicals, where relevant risks are present.

All operatives will receive training in the use of spill kits. Where there is a risk of significant environmental impact, a spill response mock exercise will be undertaken within two weeks of site start up. Spill kits will be appropriate to the level of risk and the volume of fuels, oils, or hazardous substances held on site, with due consideration given to the provision of suitable personal protective equipment (PPE), such as impermeable gloves. Spill kits will be appropriately maintained and strategically located to ensure rapid access.

Pollution prevention measures, including drip trays and absorbent mats, will be deployed beneath attachments, static plant, or other equipment where there is a risk of leaks or spillages.

All on site plant with hydraulic systems operating in, over, or within 10 metres of watercourses, groundwater protection zones, or environmentally sensitive areas such as Sites of Special Scientific Interest (SSSIs) will use biodegradable hydraulic oil.

Plant and hydraulic hoses will be regularly inspected for signs of damage or wear that could result in fuel or hydraulic fluid leakage. Any defective hoses or components will be replaced immediately to prevent environmental harm.



Theme 3 – Resource Management

C11 – Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?

If so, how does the housing provider target and measure performance?

If planning to develop one, when does the housing provider expect it to be established?

In 2025/26, 58% of Coastline Housing's supplier materials were responsibly sourced. Building on this position, Coastline is committed to further reducing the environmental impact of purchased products through a robust sustainable procurement approach.

This approach prioritises the procurement of materials that are responsibly sourced, have a low carbon footprint, and, where practicable, incorporate recycled or reused content. Products with a high Global Warming Potential (GWP) or Ozone Depleting Potential (ODP) are actively avoided.

All new suppliers are pre-qualified against sustainable procurement criteria, aligned with Cornwall Council strategies, to ensure environmental, social, and governance standards are met.



Key principles include:

- Preference for local suppliers and contractor wherever possible, reducing transport related emissions while supporting the local economy.
- Full compliance with Health and Safety and environmental legislation by all suppliers, manufacturers, and contractors.
- Active supplier engagement, supporting collaboration to minimise adverse environmental impacts across the supply chain.
- Continuous improvement of products, including reductions in packaging and material intensity, achieved through ongoing liaison with suppliers and manufacturers.
- Responsible material management, with procurement practices reviewed to minimise over ordering, reduce waste, and improve resource efficiency.

Through these measures, Coastline Housing is strengthening the sustainability of its supply chain, reducing environmental impacts, and supporting the transition to lower carbon, more resource efficient construction and maintenance activities.

C12 – Does the housing provider have a strategy for waste management incorporating building materials?

If so, how does the housing provider target and measure performance?

If planning to develop one, when does the housing provider expect it to be established?

Waste management and hazardous waste management remain integral elements of our Safety, Health and Environment Policy, which is reviewed and approved by the Board and signed by the CEO on an annual basis.

In 2025/26, 65.11% of office waste was diverted from landfill, while 92.78% of building-related waste generated by our suppliers was diverted from landfill through reuse, recycling and recovery routes. We continue to work closely with our waste management contractors and suppliers to improve the quality, consistency and granularity of waste data reporting. This will provide greater visibility of the total waste arising from our operations and support the identification of further waste reduction and resource efficiency opportunities.

Through ongoing engagement with our supply chain, we are seeking to strengthen waste data collection and reporting processes to enhance performance monitoring and inform future waste management initiatives.

Enhanced Reporting

% of materials that are recycled, reused and/or diverted from landfill

92.78%

C13 – Does the housing provider have a strategy for water management?

If so, how does the housing provider target and measure performance?

If planning to develop one, when does the housing provider expect it to be established?

Coastline's total annual water consumption was 665.36m³ in 2025/26.

Coastline's water consumption performance exceeds SHIFT's Platinum benchmark.

	Intensity	SHIFT Platinum target
Water – homes	134.17 lpd*	138.20lpd
Water - Offices	6.26m3/employee/year	7.10m3/employee/year

*lpd = litres per day

Our Safety, Health and Environment Policy sets out how water is managed effectively and includes the following commitments:

- A Responsible Person and deputy are appointed to identify and assess risks, and to implement a management plan for each water system. This includes a written scheme for the prevention and control of risks in line with relevant legislation and Approved Code of Practice L8: The Control of Legionella Bacteria in Water Systems.
- Appropriate control measures are identified for each premises through legionella risk assessments.
- Call-out arrangements are in place for automatic water systems.
- Annual audits are undertaken to review arrangements for controlling legionella in water systems.

Performance in this area is monitored quarterly as a Key Performance Indicator under building safety regulations.



C14 - How is sustainability considered when procuring goods and services?

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

Sustainability is fully embedded within Coastline's approach to procuring goods and services through its newly approved Group Procurement Framework and associated policies and operational documentation, which require environmental considerations to be assessed at all appropriate stages of the procurement lifecycle. Sustainability is supported operationally through regular staff training and continuing professional development to ensure that up-to-date and innovative solutions are considered, particularly in relation to development activity. This approach is strengthened by the establishment of an internal Environmental and Sustainability function, comprising the Sustainable Procurement Manager, Carbon Analyst and Built Environment Project Manager, who operate collaboratively across the business. Supply chain sustainability is monitored through robust contract management and onboarding processes,



including a requirement for external contractors to hold ISO 14001 certification or equivalent environmental management standards. Coastline works closely with key suppliers to understand and monitor carbon impacts and has an established partnership with an energy consultancy to support energy efficiency, carbon reduction and wider sustainability initiatives. In addition, a Scope 3 emissions reduction plan is in development, with clear support from the Senior Leadership Team to deliver identified actions. The organisation also places emphasis on buying local where feasible, seeking opportunities for aggregation, regularly reviewing contracts to mitigate risk and prevent leakage, and maximising the value of existing contractual arrangements. For development activity, an extensive review of the Future Homes Standard ensures that new homes are designed and delivered to high sustainability standards, supporting long-term environmental performance and value for customers.

What is the relative weighting of environmental impact considerations in procurement policies?

A 10% weighting for environmental impact.

How does the housing provider monitor supply chain risks, and what initiatives has the housing provider taken to drive higher sustainability performance across its supply chain?

Coastline monitors supply chain risk through a combination of robust procurement governance, active contract management and organisation wide risk management arrangements. The Group Procurement Framework requires procurement risks to be identified, assessed and managed in line with the Group's overarching risk management strategy, supported by structured contract onboarding, regular performance reviews, and ongoing financial and compliance monitoring of suppliers. This is reinforced through frequent staff training and continuing professional development to ensure emerging risks, market pressures and regulatory changes are understood and addressed in practice. In addition, Coastline maintains a sizeable Direct Labour Organisation, deliberately reducing reliance on external contractors and mitigating the operational and financial risks associated with supply chain failure, particularly in critical service areas. To drive higher sustainability performance across its supply chain, Coastline is actively investing in skills and capability, with a strong organisational focus on low carbon heating and renewable technologies. Through major development projects such as the Quintrell Downs heat network and wider heat pump programmes, Coastline has encouraged upskilling within the local supply chain, supporting apprenticeships, specialist training and knowledge transfer around renewable systems and district heating. These initiatives are complemented by collaborative working through procurement consortia and cross sector groups, which provide access to shared learning, training and sustainability focused best practice, supporting continuous improvement in environmental, social and commercial outcomes across the supply chain.



Social



Theme 4 – Affordability

C15 - For properties that are subject to the rent regulation regime, report against ONE OR BOTH of the following Affordability metrics:

- Rent compared to average private rental sector (PRS) rent across the relevant Local Authority
- Rent compared to the relevant Local Housing Allowance (LHA)

One of Coastline’s key commitments is to provide truly affordable housing for those people in our community that are unable to afford a home in the private rented sector.

The below table shows Coastline’s rents compared to private market rent and Local Housing Allowance (LHA) in Cornwall based on our Statistical Data Return (SDR) 2025/26.

Number of bedrooms	Average monthly private market rent £	Average Monthly LHA £	Average Coastline Monthly Rent £	% Rent compared to private market rent	% Rent compared to LHA
1	627.67	552.73	444.14	70.76	80.35%
2	806.58	698.45	552.23	68.47	79.07%
3	990.33	819.01	602.16	60.8	73.52%
4+	1404.17	1105.38	664.84	72.11	60.15%

Coastline offer Assured Tenancies as standard, ensuring customers have a home for life, provided there are no serious breaches of the terms of the tenancy. Coastline also has various dedicated housing teams to support customers with a range of issues where they may be struggling with their finances and ability to pay their rent, remedying any breaches of tenancy, or support with the running and maintenance of their home. Where customers circumstances change and their property is no longer suitable for their needs, customers will also be supported to move to another more suitable property, such as downsizing if their home becomes too large for their needs.

C16 - Number of existing homes (owned and/or managed) completed before the last financial year allocated to:

	Number of Homes	% of Homes	Previous year %
General Needs (Social Rent, Almshouse)	2207	41.69	42.04
Intermediate Rent	115	2.17	2.21
Affordable Rent	1364	25.77	25.57
Supported Housing	159	3.00	3.14
Housing for Older People	803	15.17	15.41
Low-cost Home Ownership	645	12.19	11.61
Care Home	0	0	0
Private Rented Sector	0	0	0.02
Other	0	0	0
Total	5293	100	100

C17 - Number of new homes (owned and/or managed) completed before the last financial year allocated to:

	Number of Homes	% of Homes	Previous year %
General Needs (Social Rent, Almshouse)	129	61.72	57.24
Intermediate Rent	0	0	0
Affordable Rent	13	6.22	6.58
Supported Housing	0	0	0
Housing for Older People	0	0	0
Low-cost Home Ownership	67	32.06	36.18
Care Home	0	0	0
Private Rented Sector	0	0	0
Other	0	0	0
Total	209	100	100

Enhanced Reporting

Number homes disposed of in the last 12 months, by tenure type

38 (23 general needs, 1 affordable rent, 4 supported homeless, 1 HfOP social rent, 9 shared ownership).

Number of homes acquired in the last 12 months, by tenure type

216 - 209 new build homes, 7 acquired (1 intermediate rent, 6 affordable rent).



C18 - How is the housing provider trying to reduce the effect of high energy costs on its residents?

Coastline has a dedicated Tenancy Sustainment Team that, amongst other things, works with customers to improve their financial situation by supporting them to access benefits and reduce debts and expenditure. Coastline also have their own Crisis Support Fund and can provide customers with emergency energy vouchers, as well as assistance with other household essentials on a case-by-case basis. The Tenancy Sustainment Team also links in and refers to other specialist support agencies such as Community Energy Plus, HEAT and Cornwall Council's Crisis and Resilience Fund, the latter of which is currently providing funding to customers struggling with the cost of heating oil.

The most sustainable way to help people with their energy bills is by improving the energy efficiency of our homes and reducing reliance on volatile and expensive fossil fuels. Coastline will continue to deliver retrofit programmes that improve the energy performance of homes, helping customers to live in warm, healthy and affordable homes while reducing their energy costs over the long term.

Coastline has also worked with the University of Exeter and Community Energy Plus on a project to improve understanding of how heat pumps are used and experienced by both customers and colleagues. The project helped identify opportunities to improve guidance and support for customers, enabling them to get the best performance and value from their heating systems. As a result, Coastline has developed a dedicated heat pump information page on its [website](#), providing advice and resources to help customers operate their heat pumps efficiently to reduce unnecessary energy usage and lower heating costs while maintaining a comfortable home environment.



Theme 5 – Building Safety and Quality

C19 - Describe the condition of the housing provider's portfolio, with reference to:

Building Safety Measure	% of Homes
% of homes (with gas safety checks)	100.0%
% of homes (meeting fire safety regulations)	100.0%
% of homes (with electrical safety checks)	100.0%
% of homes (with asbestos checks)	100.0%
% of homes (with legionella assessments)	100.0%
% of homes (with lift safety checks)	100.0%

C20 - What % of homes meet the national housing quality standard?

Of those which fail, what is the housing provider doing to address these failings?

100% of stock met the Decent Homes Standard.

When a property fails, we take immediate action to address the issues raised by our Stock Condition Surveyors or customers.

C21 - How do you manage and mitigate the risk of emergency hazards, including damp and mould?

How do you reduce the likelihood of damp and mould hazards occurring?

When damp and mould is reported or discovered, we take immediate remedial action to address the issues within 24 hours. In 2025/26, 1355 cases of damp & mould were reported, accounting for 27.9% of our housing stock. We collect customer data relating to vulnerabilities, including respiratory conditions, to enable us to identify customers who may be more at risk. We install sensors to homes which have experienced damp & mould to monitor any future issues and allow us to act quickly if reoccurrences arise.

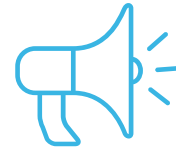
Enhanced Reporting

Average time to 'make safe' Emergency hazards

3 days.

Average time to 'make safe' Significant hazards

10 days.



Theme 6 – Residents & Community

C22 - What are the results of the housing provider's most recent tenant satisfaction survey?

How has the housing provider acted on these results?

Our most recent Tenant Satisfaction survey result was 85% satisfaction.

There is an active improvement plan in place, which is monitored regularly and updated to Customer Experience Committee each quarter as part of governance arrangements, and to give assurance to Board.

C23 - What arrangements are in place to enable residents to hold management to account for the provision of services?

There is a Coastline Conversation - the involvement and engagement framework which is part of the Tenant Involvement and Empowerment Standard. This is monitored regularly and updated to Customer Experience Committee each quarter as part of governance arrangements, and to give assurance to Board. There is an annual Impact Assessment document to review all elements of the Coastline Conversation.

C24 - Report ONE OR BOTH of the following quantitative metrics:

- % of Stage 1 and Stage 2 complaints responded to within target timeframes (varies by nation).
- Average time in working days to respond to Stage 1 and Stage 2 complaints

How have reported complaints resulted in change of practice within the housing provider?

93.9% of complaints were responded to within the target timeframes.

The average number of working days to respond to a complaint was 14 days.

Investigating Managers identify commitments and service improvements following service requests and complaints, with a focus on communicating these clearly to customers and following up on completion.

From April 2025 to March 2026:

- 217 actions identified.
- 162 completed, 53 ongoing, 2 overdue.

Key improvement themes:

- Communication: More frequent updates, clearer letters, single points of contact, better customer guidance.
- Repairs & Contractors: Stronger checks before and after works, improved contractor monitoring, independent inspections, and better quality assurance.
- ASB Case Management: Updated policies, clearer processes, mandatory risk assessments, and earlier engagement with affected customers.
- Training & Staff Development: Enhanced complaint handling, specialist training, and reinforced customer service standards.
- Customer Support: Better identification of vulnerable customers and improved handling of contact preferences.

Overall, complaint insights have driven meaningful service improvements, particularly in communication, repairs, and consistency of processes.

Ongoing improvements (2026/27):

- Strengthening complaint analysis and learning.
- Business-partner support model for teams.
- Regular reviews of progress on actions.
- Improving how customers are informed when commitments are completed.

C25 - In the last 12 months, what additional support have you provided to your tenants?

Please include support across any of the following areas, as well as any other relevant services:

- Employment & skills
- Wellbeing & mental health
- Vulnerable tenants

As part of our placeshaping role, Coastline invests in initiatives that support customers into employment and training. This includes apprenticeship opportunities, work experience placements, construction and retrofit skills development linked to housing investment programmes, and partnerships with local employers and colleges.

By aligning employment initiatives with development and regeneration activity, Coastline ensures that local people benefit directly from investment in their neighbourhoods.

Coastline's Tenancy Sustainment Team supports customers with a range of issues including financial wellbeing and will also link in with other services to support with mental and physical wellbeing. The Team also supports customers with hoarded properties and those who are struggling to maintain the condition of their property.



C26 - In the last 12 months, what interventions has the housing provider made to foster stronger communities and places, considering both:

- **Physical changes to shared spaces or public realm**
- **Events, activities, and signposting**

Coastline takes a proactive, place-based approach to community investment, focusing on strengthening neighbourhoods, improving opportunities, and supporting customers wellbeing across the communities in which its homes are located. Community investment is embedded within Coastline's wider social value, environmental sustainability, and tenant engagement strategies, ensuring that activity is targeted, impactful, and aligned with local need.

Coastline's approach prioritises prevention, empowerment and partnership, working alongside customers, voluntary and community sector organisations, local authorities and statutory partners. Investment activity is shaped through ongoing customer engagement, neighbourhood insight, and local data, enabling Coastline to respond flexibly to emerging challenges such as financial hardship, social isolation, community safety, and access to employment and training.

Key areas of community investment include:

- Customer empowerment and engagement.
- Employment, skills and digital inclusion.
- Health, wellbeing and tackling isolation.
- Community safety and neighbourhood pride.
- Environmental improvement and climate resilience.

Through this work, Coastline contributes to more resilient communities, improved perceptions of neighbourhoods, and stronger relationships between customers and services.

Neighbourhood-Based Engagement and Co-Design

We actively involve customers in shaping their neighbourhoods through structured engagement approaches, including surveys, focus groups, estate walkabouts, and customer panels. Feedback is used to influence local investment decisions, service design, and environmental improvements, ensuring that neighbourhood change reflects what matters most to customers.

Community Safety and Neighbourhood Pride

Working closely with customers and partner agencies, Coastline takes a preventative approach to community safety. This includes targeted investment in estates experiencing antisocial behaviour, collaborative problem solving with local services, and initiatives that build neighbourly connection and informal support.

Activities such as community clean ups, local events, and customer led projects help foster a shared sense of ownership and pride in neighbourhoods.

Through sustained community investment and placemaking activity, Coastline contributes to:

- Stronger and more connected communities.
- Improved customer wellbeing and resilience.
- Increased tenant influence over local decision making.
- Enhanced neighbourhood environments.
- Positive social value outcomes alongside housing provision.

C27 - How is social value creation considered when procuring goods and services?

What measures are in place to monitor the delivery of this Social Value?

Social value creation is embedded within Coastline's approach to procuring goods and services through its recently approved Group Procurement Framework, associated policies and operational toolkits, ensuring that social value considerations are integrated consistently at both tender and contract management stages.

Where appropriate, Coastline uses the Housing Associations' Charitable Trust (HACT) Social Value Framework, including its application within specific contracts such as Heatcare, and intends to make greater use of the HACT procurement module in future tenders to support structured measurement and comparison of social value commitments. The appointment of a dedicated Sustainable Procurement Manager has strengthened this approach, bringing specialist expertise in public-sector social value and full capability in applying HACT methodologies.

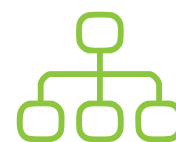


Delivery of social value is monitored through procurement and contract management processes, supported by established internal reporting, and supplemented by Coastline's long-standing monitoring and reporting of social value outcomes generated outside of tendering, particularly through its extensive volunteering programme. With an increased focus on procurement led social value, Coastline is well positioned to evidence and report social value delivery across a broader range of corporate and operational activity.

Enhanced Reporting

What is the relative weighting of Social Value considerations in procurement policies?

10%



Governance

Theme 7 – Structure & Board

C28 - What is the housing provider's most recent regulatory grading/status?

G1, V2, C1

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 included within Coastline's risk register and environmental sustainability is an identified strategic risk theme. The Board reviews the strategic risk themes, including risk appetite, at quarterly Board meetings, alongside the Significant Risk Register. The responsibility for providing assurance to the Board on the effectiveness of the risk management framework as a whole is the remit of Audit, Risk and Assurance Committee. The last internal audit for risk management (March 2026) returned substantial assurance.

C30 - Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) that resulted in enforcement or other equivalent action?

No.

C31 - How does the housing provider ensure it gets input from a diverse range of people into the governance processes?

The Board undertakes an annual skills assessment to ensure diverse experiences, and appropriate skills, are represented. Board has a strong customer governance framework, including Customer Members on Customer Experience Committee, and a Customer Voice Group which support scrutiny of specific areas identified by customers. The Board is mindful of ensuring diversity in backgrounds and cognitive perspectives. All Board members undertake an Insights Profile to identify cognitive and behavioural preferences and periodically review the outcomes for the whole Board.

C32 - Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

How do they do this?

We actively recruit for under-represented groups, for example we found several of the last Board members via Women in Social Housing which balanced our gender pay split at Board level. We use targeted recruitment sites for this and where appropriate, use positive discrimination on our shortlisting to ensure we see an increased number of those under-represented. We aim to have neurodivergent employees at all levels of management structure; something we have recently written into our Neuroinclusion Commitment which is awaiting executive level approval.



C33 - What % of the housing provider's Board have turned over in the last two years?

What % of the housing provider's Senior Management Team have turned over in the last two years?

Board – 30%

Management team – 30.8%

C34 - Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.

2 - Chartered qualified accountants with previous experience in senior director roles.

C35 - What % of the housing provider's board are non-executive directors?

90%



C36 - For how many years has the housing provider's current external audit firm partner been responsible for auditing the accounts?

4 years.

C37 - When was the housing provider's last independently-run board-effectiveness review?

10/01/2024

C38 - How does the housing provider handle conflicts of interest at the board?

Conflicts of Interest declared as and when they arise and at Board meetings - standing item on Agenda's to request conflicts of interest. Register of Directors Interest retained and published.



Theme 8 - Employees

C39 - Does the housing provider pay the Real Living Wage?

Yes.

C40 - What is the housing provider's median gender pay gap?

5.3%

Enhanced Reporting

Explanation of Response

The 2025/26 gender pay gap figure has been influenced by a combination of structural and short-term factors, which have collectively made the gap appear more pronounced than in a typical year.

Firstly, there was an unusually high level of turnover among senior staff, including a number of retirements within a relatively short period. This created a temporary imbalance at senior levels, which has had a notable impact on the overall pay distribution.

Secondly, the organisation undertook a targeted pay benchmarking exercise, focusing on roles with higher turnover. In 2025/26, this particularly affected

operative roles, where salaries were uplifted to align with market median rates. As these roles are traditionally male-dominated, this resulted in a disproportionate increase in male average earnings, widening the gender pay gap.

Additional factors have also contributed. Female pay levels have shown greater fluctuation due to changes in working patterns, including maternity leave and transitions between full-time and part-time hours. While this is common across many organisations, it can create more visible variation in reported pay data. In addition, Coastline employs a higher proportion of part-time female staff compared to male staff, which also influences average earnings.

Progression-related increases have been another factor. Apprentices moving into permanent roles or completing their first year have seen significant salary increases, and as these roles are predominantly within trade areas, they are statistically more likely to be held by men.

At the lower end of the pay scale, many employees on Living Wage salaries are based in Supported Housing, where roles are traditionally occupied by women. This concentration further contributes to the overall gap.

Taken together, these factors have compounded to create a wider gender pay gap in 2025/26. However, we have already taken steps to address this. Recent appointments have strengthened female representation at senior leadership level, including the appointment of two new female directors, meaning that the Executive Team is 60% female (as at 1st May 2026). Additionally, future benchmarking efforts will focus on key worker roles and supported and extra care services, where there is a higher proportion of female employees.

As a result of these actions, a significant improvement in the gender pay gap is anticipated in 2026/27, as pay distribution becomes more balanced across the organisation.

C41 – What is the housing provider's CEO: median-worker pay ratio?

5.41:1

Enhanced Reporting

Explanation of response

A key measure for Coastline reflecting the outputs from the Hutton review is the ratio of highest paid to the median salary level (excluding the highest paid). The ratio based on April data in line with the gender reporting above (i.e., excluding pension contributions) showed that the ratio for Coastline was 5.41:1 (2024/25, 5.43:1). Figures from the Inside Housing CEO Survey shows that the CEO pay in 2024/25 was 3.4% up against the sector average of 3.5% and pay per home was £29.86 compared to the top five most expensive (max £53.29 per home).

C42 - How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

Coastline Housing promotes Equality, Diversity, and Inclusion (EDI) across its staff through a structured approach involving dedicated leadership, mandatory training, and an annually reviewed action plan. The organisation is a Disability Confident Leader (Level 3) and is committed to fostering an inclusive culture where staff feel supported and differences are valued. Coastline are committed to equal opportunities, actively encouraging applications for employment from all groups in society. We recognise the importance of a culturally inclusive environment and demonstrate our commitment to this across all business areas and decisions. We have a dedicated EDI Steering Group, as well as EDI Champions, to help drive not only legal compliance requirements but also lead on, develop and demonstrate the practical adaptations across our workforce. We have a robust corporate EDI policy and regularly review and adjust for colleagues and candidates' bespoke needs. We continue to publish our Gender Pay results in the Annual Statutory Accounts in addition to the Government Gender Pay Gap reporting service.



C43 - What activity has the housing provider undertaken over the last 12 months to support the physical and mental health of its staff?

What impact has this had on staff and the wider organisation?

Over the past 12 months, Coastline has delivered a comprehensive programme of activities to support both the physical and mental health of its staff. This has included the promotion and celebration of key awareness events such as Mental Health Awareness Week, Time to Talk Day, Men's Mental Health, Suicide and Stress Awareness initiatives, and Neurodiversity Awareness Month, alongside other relevant dates throughout the year. These campaigns have helped to normalise conversations around wellbeing and create an open, supportive culture.

In addition, Coastline has actively encouraged peer-to-peer engagement by facilitating informal check-ins and conversations between colleagues. This has been complemented by more structured support, including inviting guest speakers, delivering workshops, and training Mental Health First Aiders (MHFAs). Ongoing development has been supported through quarterly CPD opportunities, ensuring MHFAs and staff remain well-equipped to recognise and respond to wellbeing needs. Staff also have access to funded external counselling through

three different provision routes, offering flexibility and confidentiality in accessing professional support.

The impact of these initiatives has been positive both for individuals and the wider organisation. Anecdotal feedback gathered through staff forums and the MHFA network indicates that employees feel well supported and genuinely value the range of activities and resources available to them. This is reinforced by data from the organisation's anonymous monthly staff survey, which shows improved levels of engagement and wellbeing over the past year.

From an organisational perspective, sickness absence levels remain low overall, typically ranging between 4–5% across all teams, with a further reduction of approximately 1% in absence rates observed from August 2025 to the present. This suggests that the organisation's proactive and holistic approach to staff wellbeing is contributing to a healthier, more engaged workforce.

C44 - What activity has the housing provider undertaken over the last 12 months to support the professional development of its staff?

What impact has this had on staff and the wider organisation?

Over the past 12 months, Coastline has taken a structured and well-resourced approach to supporting the professional development of our staff. A comprehensive Training Request process has been implemented across the organisation, enabling all colleagues to identify and put forward individual development needs. These requests are reviewed by managers and the Executive Team, and prioritised against clear criteria, including legal and regulatory requirements, industry-mandated training, best practice, team-specific needs, succession planning, and personal development goals.

This approach is underpinned by a substantial annual training budget of approximately £290,000, demonstrating a strong organisational commitment to continuous learning and development. In addition to formal training, Coastline provides a wide range of internally delivered and externally sourced development opportunities. These include both funded and free sessions on key topics, as well as on-demand learning, all of which are accessible to colleagues across the organisation.

We also offer free First Aid and Suicide First Aid training to all staff, recognising the importance of equipping employees with practical, potentially life-saving skills that are valuable both within and beyond the workplace.

A significant development during the year has been the introduction of a new Learning Management System (LMS), rolled out to all staff in April. This system provides a tailored learning library specifically designed for employees, making development opportunities more accessible and enabling individuals to take greater ownership of their learning.

The impact of these initiatives has been positive for both staff and the wider organisation. Training and development opportunities were



previously highlighted as a recurring theme in exit interviews during 2023/24. However, feedback across 2025/26 indicates a clear improvement, with employees reporting that they feel more developed, supported, and invested in. While some staff may still choose to leave where there are limited opportunities for internal promotion, overall employee turnover stands at around 3% for 2025/26.

Collectively, these outcomes suggest that the organisation's focused investment in professional development is enhancing employee engagement, building capability across the workforce, and contributing to improved retention and organisational stability.

Enhanced Reporting

What % of employees have received a qualification that is relevant to their professional development within the last year?

2.2%

ESG table of goals and targets

The below table summarises the reporting themes and categories of the SRS assessment and links these to the wider United Nations Sustainable Development Goals (SDGs).

ESG Area	Theme #	Theme Name	Description	SDG Goal	SDG Target
Environmental	T1	Climate Change	Prevents and mitigates the risk of climate change	13 Climate Action	13.2 13.2 Integrate climate change measures into national policies, strategies and planning
	T2	Ecology	Promotes ecological sustainability	15 Life on Land	15.5 15.5 Take urgent and significant action to reduce the degradation of natural habitats, halt the loss of biodiversity and by 2020, protect and prevent the extinction of threatened species. 15.9 15.9 By 2020, integrate ecosystem and biodiversity values into national and local planning, development processes, poverty reduction strategies and accounts
	T3	Resource Management	Sustainable management of natural resources	12 Responsible Consumption and Production	12.5 12.5 By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse 12.6 12.6 Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle
Social	T4	Affordability and Security	Provides affordable and secure housing	11 Sustainable Cities and Communities	11.1 11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums
				10 Reduce Inequality	10.1 10.1 By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average 10.2 10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status
	T5	Building Safety and Quality	Resident safety and building quality are well managed	11 Sustainable Cities and Communities	11.1 11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums
	T6	Resident Voice	Listens to residents' voices	11 Sustainable Cities and Communities	11.3 11.3 By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries
	T7	Resident Support	Supports residents, and the local community		
	T8	Placemaking	Supports residents and the wider local community through placemaking		
Governance	T9	Structure and Governance	Legal structure of the organisation and its approach to Governance	16 Peace, Justice and Strong Institutions	16.6 16.6 Develop effective, accountable and transparent institutions at all levels
	T10	Board of Trustees	High Quality board of trustees		
	T11	Staff Wellbeing	Supports Employees	8 Decent Work and Economic Growth	8.5 8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value
	T12	Supply Chain Management	Procures responsibly	Responsible Consumption and Production	12.7 12.7 Promote public procurement practices that are sustainable, in accordance with national policies and priorities



Coastline

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