

Annual Review 2025/26



Moments that matter

Delivering for the East Midlands



Welcome

Building on what matters	2
Key performance highlights	6
Life isn't a straight line	8
It starts with listening	10
When money worries hit home	14
Keeping the cold out	18
Room to start again	22
Support to live well	26
Shaped around every person	30
The people behind every moment	34
Firm foundations	38
Awards & Accreditations	40
Contact us	42

Building on what matters

This year has been a remarkable one for emh, marked by both continuity and change. It was, of course, defined in no small part by the retirement of Chan Kataria after twenty-one exceptional years as Chief Executive, alongside David Russell, who also stepped down as Chair of the Group Board. Their leadership has shaped who we are today: an organisation rooted in purpose, confident in its strengths, and clear about the difference we exist to make. As we look to the future, we remain committed to building on their legacy and staying true to our mission: providing housing and care that improves opportunities for people.

Today, we stand strong and united behind that purpose. We manage 22,000 homes across the East Midlands, with a uniquely diverse stock profile that allows us to know our customers and communities in a way that is personal and grounded. Our group structure, spanning a major housing association, a specialist rural housing provider, a care and support charity, and a house building developer committed to growth, gives us both depth and versatility.

Our 2023-2026 Business Plan set out a clear ambition, to focus on doing the basics brilliantly. Over the past year, that focus has delivered meaningful progress. Resident satisfaction has risen, demonstrating the impact of our efforts to improve the customer experience.



Our care and support operation has stabilised and has growth potential. We have built 425 new homes in the last twelve months, contributing to the supply of affordable homes at a time when demand continues to rise. We have taken important steps toward becoming a more equal, diverse and inclusive organisation. And we have done all this while maintaining strong financial performance and increasing investment in our homes.

Central to this progress has been our renewed focus on the customer. This year we rolled out the *What Matters Framework*, co-designed with residents to ensure our services genuinely reflect their priorities. It commits us to four simple, powerful principles: **we listen, we act, we acknowledge** and **we resolve**.

Alongside this, we took a hard look at operational delivery, because our customers told us it wasn't where it needed to be. The improvements have been real and visible: stronger call centre performance, better complaint handling, positive results from care inspections, rising repairs satisfaction, excellent new-build satisfaction and consistently high results for our Midlands Rural residents.



Our Tenant Satisfaction Measures show a clear upward trend but we have more work to do and further improvements to make. Taken together, these improvements were reflected in our upgrade to a C1 grading under the Regulatory Consumer Standards. We are proud of that progress and thank all colleagues, customers and board members who supported us on that journey.

We would like to particularly thank our engaged customer groups for their ongoing work with us. Our engagement sessions are always filled with energy, insight and constructive challenge.

Our customers push us to be bolder, quicker and more ambitious. Through this partnership, we have advanced a wide range of initiatives: improving the use of technology and automation in our services; strengthening customer wellbeing support; enhancing accessibility and translation; deepening our approach to safeguarding; improving support for neurodiverse customers; launching WhatsApp and Facebook channels; expanding video triage for repairs; introducing customer call-back systems. Each of these changes make a difference.

As we move into our 80th year, since founded in 1946 by Peter Elderfield to provide homes for those returning from the forces, we turn our focus to the next 80 years and our new Corporate Plan. In the year ahead, we will stay focused on delivering quality homes, improving the customer experience and working to create strong and vibrant communities. We have a proud legacy behind us, but an even greater future ahead, and together, we will continue to make a lasting difference for the people in the communities we serve.

We hope you enjoy reading this report. We are proud to share examples of the progress we have made and the positive impact of working together with our residents and partners to deliver housing and care services across the East Midlands.

Daniell

Danielle Oum, Chair, Group Board
(Appointed April 2026)

C.P. Gibbons

Charley Gibbons, Group Chief Executive
(Appointed November 2025)

Key performance highlights



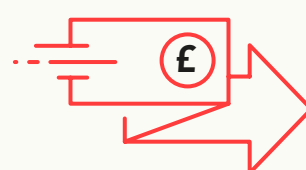
Turnover:

£158.1m



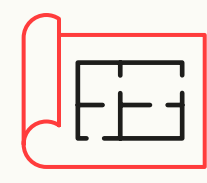
Operating surplus:

£39.6m



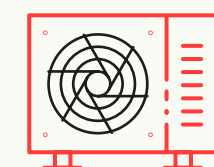
New homes built:

425



Invested in existing homes:

£54m



Customer satisfaction:

73% (+5%)

Emh Housing & Regeneration

90% (+7%)

Midlands Rural Housing

97% (+6%)

Care & Support

95%

New Homes



Regulatory gradings:

G1

Governance

C1

Consumer

V2

Financial Viability





Life isn't a straight line

No one's life follows a straight path.

There are good years and hard ones, changes that arrive with no warning and curveballs that are hard to catch alone.

Our role at emh is to ensure support is on hand, and a home that stays steady.

The stories that follow are points this year when a resident has needed something, and we – with our partners – were there.

This is a day in the life, and a lifetime of impact.

It starts with listening

Everything begins with listening. We learn what matters by asking, and by giving residents genuine ways to challenge us and shape the services they want to receive. **When they speak, we listen.**



A moment that mattered:

Improving services by listening

What mattered:

The Resident Influence Committee (RIC) and Scrutiny Panel played an important part in emh's journey to C1. They helped make sure residents' voices were heard, that feedback was acted on, and that improvements were clearly linked to what mattered most to them. Their contribution helped show that residents are not just consulted, but can influence decisions and help shape better services.

What we did:

- ▶ **Give residents a stronger voice:** RIC gave customers a clear route to influence decisions about landlord services.
- ▶ **Helped the Board understand customer priorities:** RIC helped bring resident views into discussions at a senior level.
- ▶ **Supported a culture of listening:** RIC encouraged emh to move from simply asking for views to showing how those views change decisions.
- ▶ **Showed the difference residents make:** RIC helped evidence how feedback is captured, shared, acted on and reported back.



- ▶ **Resident-led challenge:** Scrutiny gave customers a way to look closely at services and ask whether they were working well enough.
- ▶ **Checked progress:** The panel helped test whether improvements were making a real difference for customers.
- ▶ **Focussed on practical improvements:** Scrutiny helped turn feedback into recommendations, actions and follow-up.
- ▶ **Reached more voices:** Scrutiny supported the aim of hearing from a wider range of residents, including people who do not usually get involved.

What changed:

What customers influenced	How RIC and Scrutiny helped	Why this matters
Decisions about services	Created stronger links between residents, RIC, Scrutiny and senior decision makers.	Residents can see that their views are considered when important decisions are made.
Service improvements	Provided feedback and challenge on services that affect residents every day.	Improvements are more likely to focus on what customers actually experience.
Ways to get involved	Supported a more flexible approach, so residents can be aware, chip in or take a leading role.	More residents can get involved in a way that works for them.
Complaints and customer contact	Added resident challenge around responsiveness, accountability and customer experience.	Learning from customer experience can lead to better communication and service recovery.

When money worries hit home

Money worries are often linked to life change; a bereavement or a sudden change in health.

At those moments, the right support at the right time is an intervention that avoids further escalation, brings a decrease in worry and an increase in likelihood of retaining a home and their sense of control.

**We act with consideration,
so residents can find their feet.**



A moment that mattered:

Bereavement and benefit support

What mattered:

The resident was struggling financially following the recent death of her husband. She was surviving on her State Pension and a small private pension and had been led to believe that she was not entitled to Housing Benefit or Council Tax Support because she did not receive Pension Credit. The ongoing financial pressure was having a negative impact on her mental health, and she had been prioritising her rent payments, leaving very little money for other essential living costs.

What we did:

Took the time to understand the resident's circumstances and identify opportunities to increase her income.

Provided advice on claiming Housing Benefit and Council Tax Support.

Discussed the option of a home visit, although the resident chose to contact the council directly to make her claims.

Supported her throughout the application process and checked in regularly to see how things were progressing.

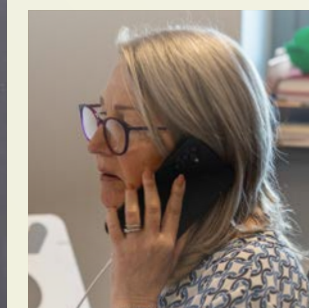
Followed up with her a week later to check on progress and ensure all necessary evidence had been submitted.

What changed

Awarded **Housing Benefit of £88.41 per week.**

Awarded **Council Tax Support of £59.00 per month.**

Housing Benefit payments were arranged directly to emh, helping the resident maintain her tenancy, keep her rent account on track and enjoy greater peace of mind.



The additional income significantly improved the resident's financial situation, reducing the pressure of meeting housing costs and leaving more money available for essential living expenses.

With the right support in place, the resident now has greater financial stability following a difficult period of bereavement. The support provided demonstrated emh's commitment to helping residents access the financial assistance they are entitled to and sustain their tenancy.

Delivering more support

As part of emh group, Midlands Rural Housing provides housing management services to four small, specialist rural housing associations.

Three of these, Northamptonshire, Peak District and Warwickshire Rural Housing Associations, have dedicated Customer Support Funds for residents facing financial hardship or to cover an essential cost they cannot meet.

The funds cover three categories: emergency hardship, help with essential items when starting a new tenancy, and assistance with costs linked to employment or training opportunities.

During 2025/26, the three associations provided more than £22,500 in financial assistance through the funds, helping over 100 households. For associations of their size, this represents a substantial commitment, made possible by the unwavering backing of their Boards.

Keeping the cold out

A warm home protects health and eases the pressure of rising bills. In the rural areas where that is hardest to achieve, we are investing so that residents do not have to choose between heating their home and meeting other essential costs.

We listen to learn, knowing that different communities need different solutions.



A moment that mattered:

Making warmth affordable

What mattered:

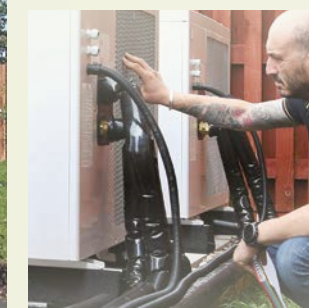
Many of these homes are off the gas network, leaving residents reliant on electricity for heating and hot water. In rural locations, where running costs can be higher and access to services more limited, improving energy efficiency is an important part of creating warmer, more affordable homes.

Having no access to a gas main means that a large amount of our residents rely upon electricity for all of their heating and hot water provision, and while choosing the right tariffs can help lower some of these costs a little, there is no substitute for modern equipment and technology making this burden lighter for our residents.

What we did:

Over the last 12 months, Midlands Rural Housing has been delivering the Warm Homes Social Housing Fund project across rural communities where fuel poverty is a significant challenge for many residents.

By targeting the properties in our portfolio with the lowest EPC scores first, we have been able to improve homes from an EPC rating of E to C, and in some cases B. Residents have also reported a significant reduction in electricity use following the installation of air source heat pumps alongside solar PV panels and battery storage, with daily usage falling below ten pence during sunny periods in some cases.



What changed

One example of the project's impact can be seen in Flash, the highest village in England. Four properties built in 1996 were designed to fit sensitively within the surrounding Peak District landscape, but they also faced significant practical challenges: no access to mains gas, limited local amenities and exposure to severe weather conditions. Through the Warm Homes Social Housing Fund project, these homes have been retrofitted with air source heat pumps, solar PV, improved air extraction and increased loft insulation, helping to make them more efficient to run and more comfortable to live in.

For residents who may otherwise have had to rely on inefficient storage or panel heaters, or supplement their heating with expensive solid fuel, the benefits are clear. This project is helping to provide warmer, more efficient homes powered by modern renewable technology, improving the quality of our homes and the everyday comfort of the people who live in it.

Room to start again

Sometimes what someone needs most is a door of their own: a safe and settled place to begin again. Every home we build is designed around the people who will live in it, so that a new tenancy can be a genuine fresh start.

We act with consideration, to meet the growing housing need in the East Midlands.



A moment that mattered:

Supporting mums and children out of homelessness

What mattered:

Homelessness rose by 37% in the East Midlands, in 2024, including approximately 5,440 children. There is a shortage of temporary, affordable housing in general, and this is more acute for women who are pregnant or have young children and are homeless or at risk of becoming homeless. We resolve with care, to open doors to a better housing future.

What we did

During the year we built 425 new homes for our communities; places where individuals and families feel safe, secure and thrive.

As an example of how we meet multiple housing needs in one development, our Standard Hill mixed tenure development in Coalville – delivered in conjunction with North West Leicestershire Council – includes a dedicated care and support block, providing self contained homes for mothers and children coming through the homelessness pathway.

A key focus of our approach was to turn delivery plans into real social impact by working closely with our care and support colleagues.



What changed

Previously families in need had outdated accommodation, with communal bathrooms and kitchens. The new development has since seen nine families move from that shared facility into new safe, warm, dignified accommodation, designed to support independence and wellbeing.

The new Veronica House, which opened in February, offers nine self-contained flats and on site support for families. It provides high quality temporary accommodation, reducing the need for children to be placed in bed and breakfast settings, and also includes a staff office where the services project worker is based, and a communal space designed for group work, along with a dedicated wellbeing support room.

This provides families with the comfort and privacy of living in their own flat while still benefiting from on-site support.

The wider development provides homes for 85 additional families to take a step on the property ladder through shared ownership. Our sales office and show homes at Orchard View (Standard Hill) has become a hub for connecting with residents. The welcoming space allows us to clearly explain our homes and the support we offer at every stage of the journey of the shared ownership process.

Support to live well

For many of our residents, the right support at the right time is what makes independence possible, allowing them to live well on their own terms.

We act with consideration, so someone's journey matches where they are, and what they want to happen next.



A moment that mattered:

From foster care to a life of her own

What mattered:

Our resident moved into our supported living service from a long-term foster placement. She had never lived independently and relied heavily on carers for most of daily life, arriving shy, anxious and unsure of what she was capable of. Beyond travelling to college, she had rarely spent time in the community on her own. Our aim was to give her a stable, supportive base from which to build confidence, practical skills and a sense of autonomy.

What we did:

We took a person-centred, strengths-based approach, moving at a pace that felt safe to her and building consistent relationships with staff she could turn to. Step by step, we worked with her on the everyday skills of independent life: learning local bus routes, finding her way around shops and essential services, and managing her own money. As her confidence grew, she began making informed choices, exploring her local area independently and taking greater control of her daily life.

What changed:

She now gets out into her community independently, manages her money with minimal support and organises her own social life. She has made friends locally, obtained the identification she needed to access age-restricted venues, and has planned and taken holidays and overnight stays with friends, something she had never done before. Her anxiety has noticeably reduced, and she actively seeks out new experiences.

Her progress continues, with a growing focus on managing her home and her medication. Her journey shows how a patient, person-centred approach can help a young adult leaving foster care reach a level of independence and self-belief she had not thought possible.



Shaped around every person

We build support around each person and the things that matter to them, and it works best when residents help to create it alongside us.

We acknowledge difference with respect, so our services reflect the diversity of the people we are here for.



A moment that mattered:

Happy Days Disco

What mattered:

For the adults we support, having a social life of their own matters as much as any other kind of support: somewhere to see friends, be celebrated and simply have fun without feeling out of place, which mainstream nightlife rarely offers. Our approach in care and support is built on co-production, which treats the people we support, support staff and managers as equal partners, each with talents and ideas worth celebrating.

What we did:

Our Inclusion and Engagement Facilitator, Vicky Vale, leads a programme of co-produced activities in care and support, from a service user influence group and an accessible newsletter to seasonal celebrations. Among them is the monthly Happy Days Disco, a night for the people we support and other adults with learning disabilities that is theirs to shape. Residents suggest the music and help decide how the evening runs.

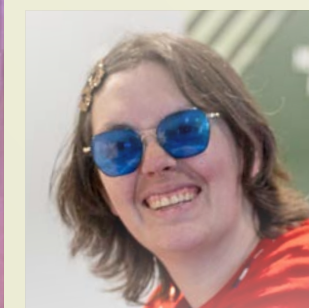
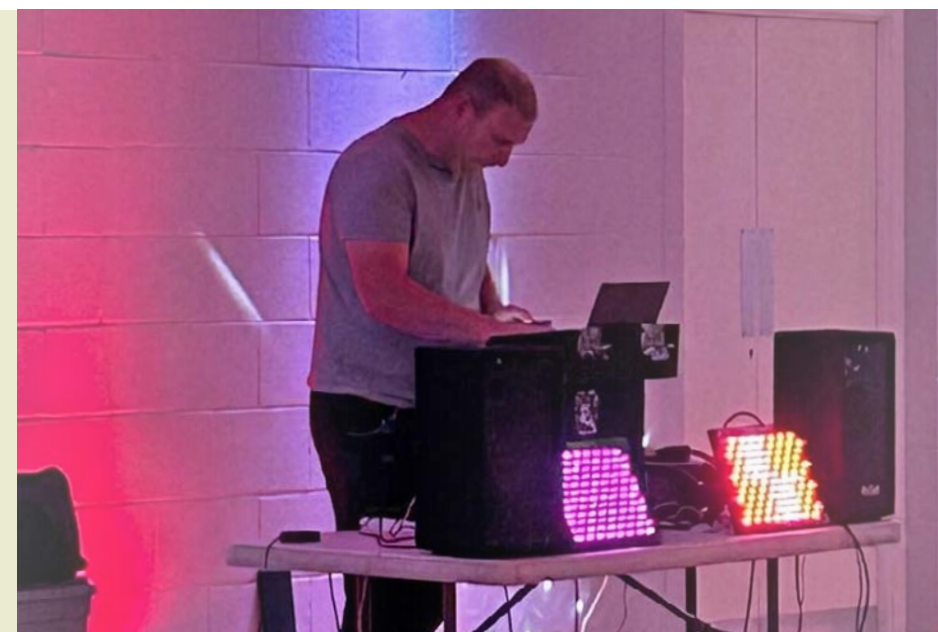
What changed:

The most recent disco drew more than forty people, with DJ Steve on the decks and a dance floor that barely emptied all evening. Nearly fifty song suggestions were gathered for an "ultimate Happy Days playlist," stretching from *Dancing Queen* to *Country Roads*, *Livin' on a Prayer* and *Cotton Eye Joe*. An art competition drew many entries also, with a prize awarded on the night.

Nights like this show equality in practice: everyone included, and the people we support helping to shape how their time together looks and feels. They offer a place for interaction and linked benefits of participants' self-esteem and life enjoyment.

"Co-production positions service users, support staff and managers as equal partners. If someone has a story to share or an idea to get off the ground, we help make it happen."

Vicky Vale



The people behind every moment

Every story in this report has a colleague behind it: someone who took the time to understand what was needed and owned what needed to happen next. Our role is to provide the technology, data, training, support and time to allow them to be at their best.

We have five Networks, each a group of colleagues who come together to connect, inspire, drive change and raise awareness. Whether it's our *Disability Network* championing accessibility, our *Power of Women* and *Roots of Change* Networks driving equality, or our *Pride@Work* and *Neuro* Networks allowing people to celebrate who they are, our culture looks to protect and provide for those who create the moments that matter.



A moment that mattered:

One year of the Neuro Network

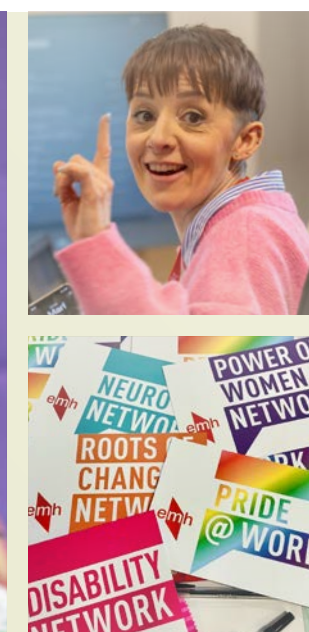
What mattered:

Neurodivergent colleagues don't always find a workplace that has been built with them in mind. We want emh to be a place where people with any kind of neurodiversity feel understood and supported, and where they, their allies and those who care for neurodivergent people could come together to make that happen. In June 2025 we launched the Neuro Network, open to everyone and with no formal diagnosis needed to join.

What we did:

Across our first year the network turned that aim into practical change:

- ▶ Advised the People Team on making Cascade, our intranet, more inclusive for neurodivergent colleagues, which led to a new inclusion details screen.
- ▶ Joined the other network groups for Black History Month, sharing information through the week on the full spectrum of neurodiversity, ADHD Awareness Month and Dyslexia Awareness Week.
- ▶ Ran our first Let's Talk event, on neurodiversity and wellbeing, with a focus on stress awareness.



- ▶ Worked with the Facilities team to make our head office more neurodiversity-friendly, introducing two sensory hampers and noise-cancelling ear defenders for staff.
- ▶ Supported a popular Autism Awareness Month walk, offering information about autism alongside wellbeing activities.
- ▶ Hosted a second Let's Talk event, on neurodiversity and hormones, led by Dr Helen Wall, with the recording shared to all colleagues.

What changed:

In twelve months the network has changed both systems and spaces: the inclusion details screen now built into our intranet, and sensory kit available for colleagues at our head office. Its Let's Talk events have drawn support from across emh and opened up honest conversation about stress, wellbeing and neurodiversity.

Most of all, it has built a warm and committed community. The thing we're proudest of is the people who turn up again and again, bring brilliant ideas and help keep every session a friendly, safe space to talk about whatever is on someone's mind. Helping them be their best, and at their best for others. Thank you to everyone who has been part of our first year. We can't wait to see what comes next!

Every one of these moments rests on firm foundations. Good governance, a commitment to fairness and the financial strength to keep investing are what allow us to be there, year after year for some 80 years, and for whatever the future holds.

Firm foundations

As the largest housing and care provider that is based in the East Midlands, emh supports the region’s economic growth through sustained investment in homes, services, people and communities, creating jobs, supporting local supply chains and providing stable foundations for residents.

Over the last year we increased investment in our Customer Services Teams to provide a more customer-focused service and respond more effectively to residents’ housing needs. This strengthens support for tenants facing financial pressure, vulnerability or changing circumstances, including help with rent accounts, benefits, budgeting, tenancy sustainment and access to wider specialist support.

We also invested £91m in new homes across the East Midlands. This supports construction activity, local contractors, professional services and supply chains, while sustaining jobs and wages that are spent across the regional economy. Once occupied, the homes continue to support local shops, services and communities through resident spending, council tax contributions and the long-term value of good quality, affordable homes.

This is further supported by the £45m paid in salaries to colleagues last year, all of whom live in the East Midlands. These salaries are largely spent locally, helping to strengthen household financial resilience and support the wider communities where our colleagues live and work.



	2025/26	2024/25
Turnover	£158.1m	£152.5m
Operating surplus	£39.6m	£35.6m
Operating margin	21%	20.3%
Net surplus	£17m	£15.1m
Management cost per home	£4,612	£4,573
Rent arrears as % of total rent collectable	3.12%	3.08%
Rent collected as % of total receivable	97.8%	99.79%

The table shows a £17m surplus after interest and tax, which will be reinvested in the homes and services we provide.

We invested £54m in existing homes last year, including improvements to energy efficiency that help residents manage cost-of-living pressures. Better insulation and heating systems can reduce bills, make costs more predictable and ease pressure on household budgets, while also cutting carbon emissions and future-proofing our homes.

Our strong financial performance is supported by positive third-party assurance, with Standard & Poor’s (S&P) rating emh as A with a stable outlook and the Regulator for Social Housing confirming our V2 viability rating, providing a solid platform for continued investment in homes, services and communities.

Awards & accreditations

Recognition is always welcome, but what matters most is what sits behind it: the difference we make to people's lives.

This year's achievements reflect the care, commitment and teamwork of colleagues across emh and our determination to put customers first, listen to what matters to them and keep making a positive difference.



1. Energy Efficiency Awards, Regional Housing Association of the Year
2. National Energy Efficiency Awards, Champion of the Year (Adam Boam)
3. Our GEMs win the David Covey Award
4. Energy Efficiency Awards, Vulnerable Customer Support Organisation of the Year (Northamptonshire Rural Housing)



emh group
Memorial House
Whitwick Business Park
Stenson Road
Coalville
Leicestershire
LE67 4JP

01530 276000
enquiries@emh.co.uk
www.emh.co.uk

