Radius HOUSING

Environmental, Social & Governance Report 2025-26

Summary Edition

The Radius Sustainable Way

Improving lives and communities through our homes, care and support

Radius HOUSING

Together we make it happen!

At Radius we seek to improve lives and communities through the best possible homes, care and support. We want to build a better place for all in a socially responsible and more sustainable way, while lessening our impact on the environment. Tackling climate change is one of our greatest priorities, requiring true collaboration between our tenants, our staff, local government, business partners, community groups, suppliers and funders.

Martin Pitt, Chairperson

John McLean OBE, Chief Executive

Everyone has a place

ESG highlights of the year 2025-26

14,056 homes under management

Radius rents are **28.8% LOWER** than the market rate

£10m Housing for All funding for 11 Shared communities

100% Fire Risk Assessments completed on time

20,000 households supported by Radius Connect 24

100% decent homes

£86m Annual investment in new and existing homes

First NI Social Loan **£20m** with Ulster Bank

85% of Radius homes are EPC-C or above

89% of new homes started on site designed to EPC-A

Moody's **A2** STABLE Credit Rating

Radius facilitated **195** Community Events Across Northern Ireland

500 PV Panels sites creating **662,000 kWh**

CO_2 **0.7%** Reduction in Emissions

2.3% Reduction in energy usage

53,000 attendees at Radius community events delivered with 340 partners

CIH Housing 'Community Champion's Award' for 'School's Participatory Budgeting Project'

£59,000 Radius Community Chest supporting 48 projects

£3.3m Value for money for customers

1st **£83,000** worth of Starter Packs for 255 tenants setting up home for 1st time

Belfast Telegraph Property Developer of the Year

£1.57m Service Charge Subsidy in support of tenants

ISO 14001 Accredited Organisation

PLATINUM Tenant Participation Accreditation

Radius Foundation 1st NI Housing Assoc. Charity

ESG Report 2025-26

The Radius Sustainable Way

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Together - we make it happen, we make it count.

Community Chest Funding Event

New offices 0pening ceremony

Foreword by the Chairman and Chief Executive

Generating social value remains a core focus for Radius, as we aim to deliver projects and services through collaboration with supply chain partners for the benefit of our tenants and the communities we serve. As the world changes, we too must change with it, transforming how we work to ensure our homes are fit for the future and on a pathway towards carbon net-zero by 2050, as set out in our Radius Sustainable Way Strategy. While challenges lie ahead, we remain committed to our ESG vision which will ensure Radius remains economically and environmentally sustainable for the long term.

We are playing our part in protecting the environment, promoting social justice and empowering our staff to maximise their individual and combined social impact. We are pleased to present Radius's latest ESG Annual Report showcasing progress over 2025/26.

Our customers are taking more ownership of matters which will have a lasting and positive impact on future generations. Our Community Investment Team organised no less than 195 workshops and events with over 53,000 attendees, helping to build resilience across our neighbourhoods. We were delighted to be the first local NI based association to launch a charity specifically for supporting our most vulnerable customers, namely the Radius Foundation. We have plans to extend those services which have demonstrably transformed our 11 'Housing for All' (HFA) communities to all our neighbourhoods, starting with those most disadvantaged. Our Board is fully committed to bringing forward more new HFA housing developments where the tenants commit to living within shared and respectful communities.

Throughout 2025/26 Radius, our tenants and business partners faced very challenging financial and social circumstances highlighting the need and value of a balanced ESG Strategy. With many NI households exposed to severe fuel poverty, it is imperative that existing and new homes are made as fuel efficient as possible. Hence our focus on designing 89% of our 426 new homes started on site this year to EPC-A. We also launched our first 'energy cloud' trial at the Laurel Lodge housing project in Lisburn.

While energy and fuel price increases stabilised through the year, cost of living and food costs remained on an upward trajectory. This necessitated the continuation of our shielding of tenants from the full impact of heating, service and other charges through a £1.57m subsidy. We assisted our most vulnerable tenants through our Hardship and Community Chest Funds while those taking up tenancies for the first time were supported with starter packs worth £83,000. In total we channelled almost £3.3m of value-for-money services and support to help sustain tenancies across all settings. The gap between our social rents and private market rents continued to widen over the 12 months with Radius being on average 28.8% lower in all 11 council areas, up from 24.2% in 2024. In Belfast, the gap increased to 49.5%, emphasising the affordability of our offering.

Over 85% of our homes sit at EPC Level C or above. This compares with the NI average of 64%. We launched our latest Asset Management Strategy in 2025 with a plan for addressing the thermal performance of those 1,800 homes of less than EPC-C. We commenced a 100% survey of all our stock over an 18-month period through Savills and with an expanded questionnaire which will help us eliminate dampness and make more informed investment decisions.

Meanwhile over the 12 months our global energy usage was down 2.3% while our emissions dropped by 3.1%. Our investments in new housing management and tenant safety IT systems will enhance our customer offering and service assurance levels going forward.

Martin Pitt, MBE Chair

Radius has a Gold Tenant Participation (TP) Award which is due for reassessment in 2026. We are committed to being a diverse and inclusive employer, landlord and business partner and have signed up to Diversity Mark. Meanwhile our groundbreaking Participatory Budget Project involving several Ballymena based schools secured the CIH's Champions Community Award.

Meanwhile our Development Team were adjudged NI Developers of the Year at the Belfast Telegraph Developer Awards and our Ross Street Mews Project picked up three regeneration awards including Social Housing's UK Regeneration Project of the Year. We successfully completed Radius's new central offices, designed to 'BREEAM: Very Good standards' which will enable us to collaborate better and support our customers, colleagues and suppliers throughout Northern Ireland. Having secured NI's first Green Term Loan two years ago with Barclay's Plc, we went on to agree the first local Social Loan for £20m with Ulster Bank.

These achievements are a snapshot of the creative and collaborative approach being taken by our people in collaboration with our customers. Our Environmental, Social and Governance (ESG) Strategy, the Radius Sustainable Way charts our pathway to contributing to a better society through the golden threads of our Corporate Strategy for 2022-2027, namely Customer First, Great Places, Empowered People and Assured Business.

We report against the UK's Sustainability Reporting Standard (SRS) as well as the Sustainable Finance Framework. ESG considerations are at the heart of decision-making across Radius and we are a better organisation for it.

John McLean, OBE Chief Executive

The Sustainability Reporting Standard

1 SOCIAL

Theme	Description
1 Affordability and Security	We seek to assess the extent to which we provide homes that are affordable to those living on low incomes. We assess tenure mix, existing properties and security of tenure.
2 Building Safety and Quality	We assess how effective we are at meeting our legal responsibilities to protect tenants and keep buildings safe. The theme assesses gas safety checks, fire risk assessments and performance against Decent Homes.
3 Resident Voice	We assess how effective we are at listening to and empowering our tenants. The theme covers Board scrutiny, tenant engagement structures, complaint handling and resident satisfaction.
4 Resident Support	We assess the effectiveness of the initiatives Radius runs to support individual tenants and communities. The theme covers the support provided and how successful it is.
5 Placemaking	We seek to highlight the wider set of activities that Radius undertakes to create well-designed homes and places which meet local needs and provide great places for people to live and enjoy. We will include examples of our placemaking and place-shaping work.

2 ENVIRONMENTAL

Theme	Description
6 Climate Change	We assess how our activities are impacting on climate change. This theme considers current practice, as well as the changes being made to improve performance in the future. The criteria assessed includes the distribution of EPC ratings and heating sources, emissions data, our capacity for renewable energy production and our environmental strategy.
7 Ecology	We assess how Radius is protecting the local environment and ecology. The theme considers both our policies and results and covers the following criteria: sourcing materials, waste management, managing pollutants, water management and biodiversity.

3 GOVERNANCE

Theme	Description
8 Resource Management	We assess how Radius conserves and protects its resources and the environment.
9 Structure and Governance	We assess the quality, suitability and performance of the Radius Board of Management. The theme covers a range of criteria including demographics, ownership, experience and independence.
10 Board Trustees	We assess the make-up, governance and effectiveness of the Board together with how they manage risk and other internal controls.
11 Staff and Wellbeing	We assess the extent to which Radius as a good & inclusive employer supports its staff and manages their wellbeing.
12 Supply Chain Criteria	We assess the extent to which Radius uses its supply chain to achieve positive outcomes with respect to social value and the environmental impact in procurement.

The Global UN Sustainability Goals

Radius is committed to the aims and goals of the Global UN Sustainability Strategy as evidenced by our objects, code of governance, strategies, policies and targets.

These link across our enabling strategies covering all aspects of our operations such as Development, Procurement, Financial Inclusion, People & Culture and Older People etc.

As part of the Radius ESG Strategy, we sought to develop a holistic approach to sustainability through nine key sustainable development themes relevant to Radius, our customers and our partners.

- Housing
- Workplace and Communities
- Exceptional Customer Care
- Green Spaces and Wild Places
- Easy and Connected Transport
- Protecting Water Courses and Resources
- Energy Efficiency and Renewables
- Reuse and Recovery
- Buy Local and Sustainable

The Radius Sustainable Way

By placing customers at the core of what we do, we are not only a socially responsible purpose driven organisation, but one that recognises the role our natural world plays in shaping the world we want to create, where 'everyone has a place'.

Providing enhanced sustainable living for the benefit of our customers.

Create a sustainable ethos for the Association - The Radius Way.

Empower staff to deliver sustainable practices.

Encourage our staff to develop and innovate sustainable behaviours.

Shaping the world you deserve.

1

SOCIAL

Theme 1 **Affordability and Security**
Theme 2 **Building Safety**
Theme 3 **Resident Voice**
Theme 4 **Resident Support**
Theme 5 **Place Shaping**

Another tenant handover of their keys in one of our energy-efficient properties in Gasworks, Belfast.

THEME 1

Affordability and Security

Radius has a vision and duty to provide affordable and secure homes for all

C1. Housing provider specific 'Affordability Indicator':

The gap between Radius Social Rents and those of the Private Rented Sector (PRS) widened considerably in 2025, with the average gap across the 11 local authorities rising from 24.2% to 28.8% versus 12 months ago. Radius social rents are now behind the Local Housing Allowances (LHA's) in four areas, namely Belfast (-£158), Ards and North Down (-£55), Lisburn and Castlereagh (-£66) and Armagh, Banbridge and Craigavon (-£16). Our largest variance from private rent levels is in the Belfast Area with Radius rents on average 49.5% lower and the average monthly PRS charge hitting £1,162. The minimum variances occur in Fermanagh & Omagh and Mid Ulster at 11% and 18% respectively. Yet these both have surged over 12 months from 5% and 8% respectively.

C2 & C3: Number of Homes, the tenure types of these and customer tenancies:

With the exception of 22 tenants living in private rented accommodation and those licensees living in supported housing, all other tenants have lifetime security of tenure in Radius social rented homes. The number of new homes completed and taken into management over 2025/26 was 315 comprising 290 social rented and 25 affordable units.

At the same time, we commenced 426 new low-carbon homes, comprising 374 social-rented and 52 affordable and private units. This gave us a new-build programme of over 750 homes under construction on 22 sites across N.Ireland. Radius's total number of homes reached 14,056 at the end of 2025.

Local Council Area	Radius avg. monthly rent £	NI Private avg. Rented Sector £	Difference £	Difference %
Antrim and Newtownabbey	£598	£842	£244	29%
Ards and North Down	£612	£991	£379	38%
Armagh City, Banbridge and Craigavon	£567	£788	£221	28%
Belfast	£587	£1,162	£575	49.5%
Causeway Coast and Glens	£603	£811	£208	26%
Derry City and Strabane District Council	£618	£823	£205	25%
Fermanagh and Omagh	£638	£716	£78	11%
Lisburn and Castlereagh	£600	£1,009	£409	41%
Mid and East Antrim	£618	£788	£170	22%
Mid Ulster	£621	£760	£139	18%
Newry, Mourne and Down	£619	£868	£249	29%
Average Difference				**28.8%**

Our partnering initiative with Energy Cloud pilot scheme at Laurel Lodge, Lisburn.

Listening to tenant feedback helps us determine how we shape our business

C4 Actions taken to address Fuel Poverty:

We seek to help the most vulnerable of our tenants to reduce the impact of extreme fuel poverty. In our latest Asset Management Strategy we have committed to tackling over 2,011 of our oldest and least energy efficient properties currently below EPC Level C by 2034/35. And we are designing all our new properties to EPC Level A.

We are trialling new high-efficiency electric heating systems in some schemes, as in the case of our Energy Cloud pilot at Laurel Lodge, Lisburn and we have been engaging and consulting with tenants prior to major refurbishment works in order to tailor refurbishment solutions, more to their needs. We have PV solar panels fitted communally to 106 independent living schemes and individually to over 500 general needs homes where tenants benefit from electricity savings and contributions due to Renewable Obligation Certificates.

Our PV panels generated over 600,000kWh last year for the benefit of tenants while we shielded others living in sheltered housing from the full extent of price increases in electricity, gas and oil. We guide our tenants on energy conservation methods through our website and tenant handbook.

Our frontline staff are trained in energy and water conservation awareness and continue to identify incidents of waste while supporting and signposting our customers towards key agencies such as the NI Housing Executive's NI Energy Advice team.

Heating and electricity prices stabilised for the most part of 2025. However there remains a relatively high risk of fuel poverty for many of our tenants. We subsidised the heating charges for many of our older tenants living in Independent Living Accommodation, shielding them from costs of circa £350,000. When added to the costs of services which we did not pass on to our customers by way of the normal service charges, our total financial assistance rose to £1m+ for the full year. In this way we have helped many of our most vulnerable tenants to fend off extreme fuel poverty, and to sustain their tenancies.

C5 What % of rental homes have at least a 3-year fixed tenancy agreement:

All tenants living in social rented accommodation have security of tenure, well in excess of three years duration.

THEME 2

Building Safety

Fire safety is of paramount importance in all our schemes with education being a primary focus.

Radius staff and their partners take appropriate action to eliminate risks

The safety of our customers is of paramount importance, as is the high quality maintenance of our assets. We are rigorous in our pursuit of full compliance in regulation and risk management with regard to the buildings and living spaces which we own and manage.

We are also a 'learning and listening organisation' which reflects on safety incidents, near misses and any concerns raised by customers, staff or partners to then take appropriate and affirmative action to eliminate risks.

C6. What % of homes with a gas appliance have an in-date, accredited gas safety check?

At the end of March 2025, we had 99.99% of gas heated homes with an in-date accredited gas safety check. The outstanding access had been blocked by a tenant and was being managed by our inhouse legal team.

C7. What % of homes have an outstanding Fire Risk Assessment?

By year-end we had fire-risk assessed 100% of our homes and had run a number of fire safety campaigns for the benefit of tenants aimed at raising awareness of the most common causes of fire in the home. We are grateful for the assistance of the Northern Ireland Fire Service on such campaigns.

In 2025 we established a Fire Safety Action Group comprising staff representatives from across the association. They meet quarterly and have been progressing a number of workstreams aimed at raising awareness of fire safety among tenants while refining our internal procedures in line with industry best-practice.

C8. What percentage of homes meet the national housing quality standard?

100% of all occupied homes meet the Decent Homes Standard. Those not meeting the standard have been scheduled for major refurbishment works or possible disposal. A consultation on a revised Decent Homes Standard for social homes was launched by the NI Communities Minister in November 2025 with changes expected to emerge in late 2026. Radius directly and through our federation NIFHA will contribute practical proposals of how the standards can be enhanced.

In 2025 we appointed Savills to survey 100% of Radius properties within an 18month timeframe. This as opposed to the more conventional approach of 20% of stock per annum giving 100% coverage after five years. In addition, we more than trebled the size of the property questionnaire. We expect to complete the survey in December 2026 and the expanded stock database will be fed into our new NEC Housing Management System, enabling us to make more informed investment decisions while maximising our rate of return.

In the last year we successfully disposed of our Russell Court housing scheme in South Belfast, having successfully relocated tenants to alternative accommodation. We managed to put-back new energy efficient social homes nearby on Tates Avenue. Meanwhile the Russell Court site which had proven unviable to redevelop for social housing was instead acquired under the Belfast Regional City Deal Programme and will be the site for the new Regional Cancer Research Centre; a joint venture between Queen's University and the Belfast Health and Social Care Trust.

Our staff perform estate walkabouts on a regular basis

C9. What provisions are in place to hold management to account for provision of services?

Three years ago Radius became the first housing association in Northern Ireland to achieve the Tenant Participation Accreditation when we received their Silver Award. In 2023/24 we went one step further being awarded their Gold Quality Award, and in 2025/26 we advanced further to Platinum following re-evaluation. We have tenant representatives on the Radius Board of Management and our Radius Foundation Board. Tenants from the Tenant Executive are also members of our Customer Experience Committee.

Our very active Tenant Executive oversee the work of six service improvement groups which monitor and assess: major planned works; sustainability; the Radius website; contractor management procedures; repairs reporting and estate litter walkabouts. In recent years supply frameworks have been designed and procured in collaboration with tenants. In consultation with our tenants, we have incorporated new checks and controls which have delivered improved performance.

Since the award of our most recent measured term contracts for repairs, incorporating co-designed enhancements, we have seen significant improvements in response times, appointment keeping and overall quality improvements.

We were delighted to hold our latest Tenant Conference in 2025 with over 175 delegates attending in-person joined by more on-line. The main theme of the conference related to 'enhancing the repairs experience' with asset management staff joining tables of tenants for discussions and proposals. Collaborative approaches of this form, help to raise awareness of issues, to build trust and to ultimately improve experiences.

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One of our estate walkabouts in action.

THEME 3

Resident Voice

We provide numerous opportunities for our tenant voices to be heard

C10. Housing Provider specific 'Resident Satisfaction' indicator:

Every year we put forward our business for Customer Service Excellence (CSE) assessment by an external inspector. In 2025/26 Radius retained 29 CSE Compliance Plus ratings from previous assessments and managed to secure a further Compliance Plus Award for the extent of collaboration between Radius, its supply chain and local communities. The assessor following 25 interviews and focus groups highlighted the professionalism and expertise of staff, together with evidence of an excellent rapport with customers.

Radius works with over 175 statutory agencies and local community groups as well as other housing associations in the support of all our residents. Our 2025 Tenant Survey carried out by Service Insights Ltd, provided valued feedback on our homes, staff and services with:

- **72% being satisfied with the overall service from Radius Housing. (+0.4%)**
- **76% being satisfied with the overall repairs service. (+3.7%)**
- **82% being Radius provides a home that is safe to live in. (+5.1%)**
- **80% being Radius treats them fairly and with respect. (+3%)**
- **67% being satisfied with how Radius handles ASB (+9%)**
- **73% feeling Radius keeps them informed about things that matter. (+3%)**

When we compare Radius's survey results versus the average responses for housing associations across the UK received against the same questions, the ( ) value confirms by how many % the Radius score was higher.

In our Housing-with-Care schemes which provide residential care and support for those with early-stage dementia and learning disabilities and are home for frail older people, we noted very positive feedback from residents, their families and carers in our 2025 survey, again by Service Insights Ltd:

- **99.2% were satisfied with the general living environment**
- **99.2% were satisfied with the professionalism of staff**
- **97.5% were satisfied with the level of care and support provided by Radius**
- **96.5% were satisfied with the extent of communication from Radius**
- **96% were satisfied with the meals provided**
- **92.1% were content with the daily activities for residents**

We conduct monthly surveys of tenants following response repairs and planned works. In December 2025, tenants recorded satisfaction levels for response and planned works at 92%, marginally above the 90% target and very close to the 94% score achieved 12 months ago.

We carry out 'mystery shopping' surveys every six months to assess the customer communication experience across a range of channels including telephone, email and actual visits to sheltered and supported housing schemes. The November 2025 highlights included:

- **99% of staff came across as polite and courteous (95%)**
- **86% of calls were answered with a professional greeting (91%)**
- **95% of callers said staff were quick and efficient (91%)**
- **99% of callers were listened to, with staff understanding their query (92%)**
- **94% of customer emails were responded to within 2 working days (92%)**
- **84% of our emails were extremely easy to understand (88%)**
- **80% of website visitors said their experience was very positive (85%)**
- **80% of website visitors found 'Reporting Condensation & Mould' easy to access***

*New option recently added to website with no previous comparator.
Results in ( ) are those from April 2025.

Our tenants opinions shape our future service delivery

C11. Housing specific 'Complaint handling' indicator:

Radius manages 14,056 homes while supporting 20,000 households through our assistive technology offering: Connect24. Our total customer coverage extends to circa 33,000 households on the island of Ireland. In most instances we meet and often exceed expectations. However, on occasions we may fall below our intended service and quality standards.

Our staff have been trained to investigate these incidents of dis-satisfaction, put matters right and ensure we learn from our shortcomings. We have a Tenant Scrutiny Panel who have helped to shape our complaints process.

Our staff routinely reflect on learnings through management meetings while Board Members monitor complaints performance through the Customer Experience Committee and Board Meetings.

Over the last year our complaints reduced by 24% to 156 for our total customer base of 33,000 households. 30% of the complaints were upheld and 10% partially upheld. We responded to 80% within 20 days with 64 being fully upheld and 20 partially upheld.

Areas for improvement centred around repairs, anti-social behaviour and neighbourhood disputes. We have used the learnings from our complaints process to drive improvements in many areas of our business.

Right: Connect24 assistive technology.

Radius Floating Support Service.

Sharing pizza at Burnvale Cresecent

THEME 4

Resident Support

Supporting our tenants is integral to everything we do

C12. Radius support services for residents and communities:

Our Community Investment Team deliver a range of activities alongside our core housing, offering supporting our tenants and the communities that they live including:

Tenant engagement

- **Facilitation of community-building activities through TBUC 'Housing for All' funding**
- **Community empowerment activities**
- **Training and skills development**
- **Health and wellbeing development**
- **Welfare advice**
- **Radius Community Chest Grants**
- **Satisfaction surveys**
- **Resident scrutiny and advisory panels**

Our dedicated Tenant Engagement team administer Radius Community Chest grants, training to advisory panels. In 2025/26, the Board approved service charge abatements totalling £1.57m to financially support tenants and to help sustain tenancies amidst the cost of living increases. A further £89,000 was paid out via Radius Financial Hardship Fund to the most financially vulnerable tenants of the association. Individuals and communities made separate applications to the Community Chest Fund for £59,000.

In 2024 we established the Radius Foundation, Ireland's first housing association charity, to support vulnerable people and communities living across all our settings. We have been fortunate to receive generous legacies from personal estates in recent years. Our charity additionally engages in fundraising and makes applications to foundations for financial support of programmes and support for our tenants and residents, and our parent company Radius Housing Association annually gifts a percentage of surpluses to the Foundation.

This year we set up the Patterson Educational and Training Bursary Fund for tenants to apply for a grant of between £250-£1000 towards their education and development of skills. A total of 12 applications were received, seven of which have been successful.

Two years ago, we established the Radius Essentials Scheme, providing starter packs and vouchers for people establishing households for the first time. In 2025/26:

- **£83,000 of packs and vouchers supported 255 households through:**
- **89 households vouchers**
- **66 households starter packs, including 21 children's packs**

In 2026 the Radius Foundation will hold its first fundraising Gala Ball which will raise awareness of it's positive work while adding to the finances of the charity.

Tenant Engagement

a. Service & Quality Excellence

- **Service Improvement Groups:** Staff reviewed Tenant Satisfaction Survey data, focusing specifically on refining complaints, communication, and repairs. Additionally, a monitoring group oversaw grounds maintenance across three regions to ensure high, consistent standards.
- **Estate Walkabouts:** We conducted 48 walkabouts, uniting tenants, staff, and community leaders to identify and resolve hyper-local issues.
- **Green Flag Awards:** Our commitment to high-quality environments was recognized with 11 Community Green Flag Awards at our Independent Living Schemes.

Ballymena Schools Participatory Budgeting Programme voting session in full swing.

Providing support to our communities

b. Digital & Financial Inclusion

- **Digital Skills:** Through partnerships with Ability Net, Advice NI, Ulster Bank, and Barclays, 34 tenants completed digital inclusion programs to enhance their online confidence.
- **Community Funding:** We distributed £59,000 via the Radius Community Chest to support 48 local projects. An additional £8,000 funded 23 small-scale initiatives focusing on wellbeing and community relations through our two Community Empowerment Officers.

c. Voice & Representation

- **Annual Tenant Conference:** We hosted 200 delegates for a summit focused on home care, contractor accountability, and the modernization of repair processes.
- **Active Participation:** Tenants volunteered a total of 347.5 hours through our formal engagement structures, including the Tenant Executive Committee, local panels, and online consultations.
- **Empowerment:** We provided ongoing support to 12 fully constituted tenant groups, assisting them in maintaining strong governance while they lead local events and community-building activities.

Housing for All

Our 'Housing for All' projects are raising awareness, understanding and mutual respect across our shared developments and neighbourhoods. Over the past year we have invested over £840,000 across our 11 Shared Communities partner working via our Advisory Groups and Good Relations Plans delivering a wide range of projects from Education and training, Health and Wellbeing, Advice and Advocacy, Arts & Culture and Community Development.

During the year over 195 community events/ programmes were run out with 343 partner organisations and with over 53,000 attendees. Hi-lights included:

Ballymena Schools Participatory Budgeting Programme(PBP): A partnership with Hare's Corner Co-operative; this 18-month Participatory Budgeting/Democracy Programme was run across five schools, working with over 4000 pupils/ teachers. The programme gave decision making of Housing for All (HfA) money directly to the school pupils through workshops and study visits.

Community Wellbeing Kitchen in the Markets, Belfast: A partnership with Market Development Association and Queen's University aimed at improving health and building community connections. The programme offers hands on cooking classes using locally sourced ingredients. In addition there were expert led information sessions on mental and physical wellbeing.

RESPECT project Newry: The RESPECT project uses sport to engage young people. Local volunteers organise activities whilst youth leaders provide peer education and mentorship. Youth Champions League, Future Proof Programme and IGNITE programmes have all been supported by Radius.

Sustaining Tenancies Pilots in Ballymena & Portstewart: These pilot programmes are providing focused 1-1 help with identified tenants to address issues and build resilience which will in turn help to sustain their tenancy. We are partnering with Hummingbird Project, whose team have all lived experience of mental ill health to run out this pilot project in Portstewart and Turning Point NI in Ballymena.

Partnership with Autism NI: Tailored interventions for 100 families in the Newry area. Working in partnership with Autism NI and the Newry Family support Hub this service assists parents and caregivers in developing their understanding of autism and building skills to better support their child.

Programmes and partnerships in action

Ebrington Sleigh Pull for Children in Crossfire: Young people, in partnership with Shantallow Community Association, Teamworks, and the PSNI, helped Santa make his way to the Guildhall in a festive effort to support their community and raise funds for Children in Crossfire.

NI Peace Education Programme: The project provides the tools and resources to give peace education in schools focusing on the unique experiences of both local and newcomer children in Northern Ireland. It is hoped this pilot supported by Radius and four other Housing Associations will become part of the national curriculum.

Mid and East Antrim Age Well Partnership & Scam Awareness Outreach Programme: A 12-month community outreach initiative, through community group talks and 121 support. The programme impacted over 2,000 older people.

For Your Freedom and Ours and Learnings from the past OCN and International study visit to Poland: 20 participants from across Ballymena completed an OCN level 1 qualification. The OCN programme was followed by a study visit to Gdansk and Warsaw.

Bytes Cyber Quest OCN programme: 10 young people aged 16–25 participated in digital skills training, personal development, good relations and clear pathways into further education and employment.

Hate Crime and Anti Intimidation Toolkit: Development of an Anti-Intimidation toolkit in partnership with The Junction, Rural Community Network and BCRC. This toolkit covers all forms of intimidation. We plan to extend this training to Radius Housing Officers.

Burnvale Crescent – final event and launch of new artwork: A new artwork sculpture was designed with input from local residents. It was made by Metal Imagineers. The sculpture ties into the history of the original site which had been the Daintifyt factory.

HfA Team were shortlisted for five CIH awards and recognised on two occasions:

Ballymena Schools PB programme won CIH Community Champion award

RESPECT project were runners up in CRC Housing for All award.

PSNI and NIFRS helping Santa make his way to the Guildhall in a festive effort to support their community.

THEME 5

Place Shaping

Communities Minister Gordon Lyons MLA cuts the ribbon signifying the opening of St Patricks.

Building sustainable homes and communities for all

C13. Radius engaged in placemaking activities:

We believe homes and communities are about far more than just bricks and mortar. Our long-term commitment to the communities we work with drives us to create thoughtfully planned homes and neighbourhoods that respect their surroundings and foster inclusive, diverse and sustainable living environments.

In recent years, we have placed added emphasis on the regeneration of brownfield sites. 2025/26 Radius housing schemes progressed through design and planning, achieving on-site status on mainly brownfield sites including: Hannahstown Phase2 – Part A of 140units (a small proportion of which will be built on greenfield), and Foyer (33 units) for remodelling. At the same time Design & Build projects were progressed on brownfield sites including: Belvoir, Belfast (4); Antrim Rd, Belfast (34); Lakeside, Coleraine (14); Ballywillin, Portrush (8); Castle St. Comber (13); Ballyeaston, Ballyclare (45); Montague, Ballymena (30); and Drumgullion, Newry (21).

Place-shaping highlights in the last year included:

ST PATRICK'S, BALLYMENA

We completed our signature project at St Patrick's in Ballymena in October 2025. St Patrick's Barracks, Ballymena, is a flagship housing-led brownfield regeneration project delivering 135 high-quality homes with the first phase of a wider masterplan to transform a long-derelict military site. The £23.4m completed development comprises 125 social rented homes for families, single and older people and 10 affordable homes, creating a tenure-diverse, inclusive neighbourhood that directly addresses identified housing need in an area that had 1,499 applicant households on the social housing waiting list in 2024 alone.

This is the first stage of a £160m masterplan which will see the mixed-use regeneration of 15 hectares at the centre of Ballymena, ultimately delivering leisure, hotel, police and civic facilities. As well as building the homes, we delivered the enabling road infrastructure, paving the way for the delivery of the overall community facilities.

The houses in the completed Radius scheme have been designed to EPC A-rating, integrating biodiversity, sustainable drainage, active travel and Lifetime Homes standards within the masterplan. The apartments achieved a high EPC B-rating. The project has established a high-quality residential framework for future regeneration phases. It also demonstrates how planning leadership can align housing need, climate resilience and placemaking to create long-term environmental, social and economic value. The scheme was also designated as a 'Housing for All' project with added support for a whole range of cross-community initiatives promoting greater resilience, cultural awareness and respect.

TATES AVENUE, BELFAST COMPLETED IN SEPTEMBER 2025:

Tates Avenue is a high quality, sensitively designed infill residential development in South Belfast delivering 47 much needed social homes within this urban area. Located off Tates Avenue close to the Lisburn Road, one of Belfast's principal arterial routes, the scheme has regenerated a vacant and underused site which in turn is positively contributing to this historical community. Our intention was to offset the loss of nearby social housing units within the former Russell Court development.

The Radius development comprises two four-storey apartment blocks accommodating approximately 135 people from the local waiting list. Designed by McGirr Architects and delivered by Newpark Homes, the development consists of a mix of Category 1 and general needs apartments, ensuring a diverse and inclusive residential community. Four apartments are fully wheelchair accessible, and the scheme includes lift access to all floors in both blocks. The development achieved a high EPC-B rating.

Placemaking was central to the project. The buildings present a contemporary design with red and buff brick, black slate roof tiles and well-proportioned fenestration, reinforcing the character of the surrounding urban fabric while providing a distinct identity. The layout maximises natural surveillance and incorporates landscaped amenity space within the curtilage, promoting safe and attractive communal areas.

With over £9.3 million invested, the development demonstrates excellence in housing-led regeneration aligned with regional policy and sustainable development objectives.

The Mayor of Derry City and Strabane District Council Cllr Ruairí McHugh with residents and local schools at the opening of our Daisyfield scheme.*

Creating new homes to the highest EPC standards

DAISYFIELD COURT, FOYLE RD, COMPLETED IN FEB 2026:

Daisyfield Court is an £8.25million social housing scheme delivering 40 homes on a fully remediated brownfield site at the junction of Letterkenny Road and Foyle Road in Derry/ Londonderry.

Commissioned by Radius Housing, designed by The Boyd Partnership and constructed by GEDA, the development replaced a derelict petrol station with three contemporary four-storey blocks providing energy-efficient, accessible homes for up to 114 residents. Addressing identified housing need, the scheme strengthens a prominent urban gateway and reconnects to nearby sports pitches and the River Foyle walkway. A proactive social value programme, including engagement with local schools, charities and community groups, ensured lasting community benefit.

The development achieved an EPCA rating. Strong connectivity underpins the layout, with direct links to the Daisyfield sports pitches and the riverside walkway along the River Foyle. Forty parking spaces, covered cycle storage, communal landscaping and accessible pedestrian routes ensure the scheme functions effectively and supports everyday life.

Daisyfield Court is a catalyst for regeneration. It provides much-needed homes in a well-connected setting, strengthens the surrounding neighbourhood through active frontage and improved visibility, and transforms a neglected gateway site into a vibrant and welcoming community.

Right: Tates Avenue, Belfast for Family, Category1 Older People and Wheelchair users

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ENVIRONMENTAL

Theme 6 **Climate Change**
Theme 7 **Ecology**
Theme 8 **Resource Management**

PV panel installation at our Ross Street development, Belfast.

THEME 6

Climate Change

Right - We are proud to be the first housing association in Northern Ireland to hold the prestigious Green Flag Awards, receiving 11 flags for our independent living schemes in 2025.

Delivering modern homes for a modern world

C14 EPC ratings of current homes:

Our housing stock consists of 14,056 houses and apartments, with 2,011 or 14% having an average EPC rating below 'C'. The energy performance of our housing stock compares well with private residential properties in Northern Ireland, where the average energy rating is 'D'. 85% of our housing stock is rated at EPC Level C and above.

EPC Band	% Stock	No. of houses
A	1.6%	229
B	25.0%	3,508
C	59.1%	8,308
D	13.1%	1,849
E	1.1%	150
F	0.1%	12
Total	**100%**	**14,056**

C15 EPC ratings of new homes:

Radius delivered on its commitment to designing all new homes with higher SAP and EPC ratings in 2025/26. All new build units delivered achieved a minimum rating of 'high EPC-B', with all newbuild developments of which we had design responsibility and control, achieving an EPC-A rating.

The Energy Efficiency multiplier as a component of grant was withdrawn for social landlords in Northern Ireland from mid 2023. This in response to evolving Building Control Regulations, and the catching-up of new build standards with other UK jurisdictions. As many of our designs were in progress at that stage, additional grant was sought under the Energy Efficiency Pilot scheme, to deliver the Radius Business Plan target of achieving EPC-A.

Many grant applications for schemes which achieved an on-site start were submitted prior to December 2025. However, when the review of HAG & TCI came into effect on 1st December 2025, this saw the removal of additional grant funding pilots including the Energy Efficiency Pilot Scheme. Radius will undertake a review of the first two completed schemes (i.e. Foyle Road & Lagmore Phases 1C & 1D), as two of the seven Radius developments which have achieved additional funding through the Energy Efficiency pilot.

There is a requirement for the monitoring and evaluation of schemes with enhanced Energy Efficiency, funded under this pilot. This is due between 6 and 12 months after completion and will capture lessons learned. As part of the process we will capture feedback from tenants.

Delivering modern homes: The numbers

New Starts 25/26

Scheme	Units (Designed)	EPC Rating	
Belvoir PG	4	A	Brownfield
Antrim Rd, Belfast	34	A	Brownfield
Ballyeaston, Ballyclare	45	A	Brownfield
Lakeside Ph1, Coleraine	14	A	Brownfield
Ballywillan, Portrush PG	8	A	Brownfield
Foyer, Malone	33	-	Rehab
Drumgullion Ph1, Newry	21	A	Brownfield
Montague	30	A	Brownfield
Castle Street, Comber	13	A	Brownfield
Newhill	27	A	Greenfield
Hannahstown	140	A	Brownfiled (small greenfield section)
ESPs (15,1,17 &27 Abbey Court and 41 St Johns)	5	-	Rehabs
TOTAL Social	**374**		
Lakeside Ph1, Coleraine (non social)	22	A	Brownfield
Montague (non social)	30	A	Brownfield
TOTAL	**426**		

Completions 25/26

Scheme	Units	As Built EPC Rating	As Built Sample SAP (1 units)	As Built Sample FEE (1 unit)	
Greengage PG	6	B	83B	43.9	Brownfield
Belvoir PG	4	A	92A	53.9	Brownfield
Daisyfield Court	40	A	93A	24.7	Brownfield
Tates	47	B	84B	35.8	Brownfield
Lagmore 1C & 1D	23	A	101A	39.4	Greenfield
(final phase completion of 43unit development, which was the last developments delivering for this area)					
St Pats	62	A	94A	41.6	Brownfield
(completion of this signature project)					
ESPs (15,1,17 &27 Abbey Court)	4	N/A	N/A	N/A	-
Blacks Gate	56	B	83B	51.4	Brownfield
Gasworks	25	A (for all houses except 21 Rileys Place)			Brownfield
	267	**153**			
TOTAL	**279**				
St Pats Affordables	10				
Blacks Gate Affordables	26				
TOTAL	**315**				

All statistics correct at time of going to press.

St Patricks, Ballymena part of the M&EA Council's wider regeneration aspirations.

The following questions have been proposed, to inform monitoring and evaluation exercises:

- **Whether the agreed intended outcome of the project has been achieved;**
- **Whether there have been any unintended or unexpected consequences following the completed works;**
- **Whether the housing association is satisfied with the build quality;**
- **Whether the tenants are satisfied with the build quality;**
- **The identification of any elements of installation that are not working/performing as expected; and**
- **The identification of any elements of installation that have been particularly successful and impactful, including information on how they exceeded the applicable Building Regulation requirements.**

The outcome of the monitoring and evaluation will be provided to the NIHE's Development Programme Group and will also inform us on future business plan objectives with regard to Energy Efficiency design measures.

C16 Mitigating Climate Risk:

In terms of Radius's SECR obligations for the year the following energy usage and carbon emissions for our Group's corporate activities were reduced by 2.3% over the 12 months and a very creditable 5.6% over 24months.

We moved into Radius House in January 2026, the association's new central offices in Holywood. The offices designed to BREAAM Very Good Standards replace the former 2 office sites, reducing the combined footprint by around 40%. The new layout supports modern flexible working whilst the SMART technology will improve interdepartmental working and enhance communications and support for staff working throughout 60 towns across Northern Ireland.

For the year ended 31 March 2026, Radius Housing, including its wholly owned subsidiaries, reported the following energy usage and carbon emissions for the Group's corporate activities:

- **Underlying global energy use for the year ended 31 March 2026 of 49,599,381 kWh (2025 – 50,746,214 kWh).**
- **Annual GHG emissions for the year of 8,963.6 tCO2 (2025 - 9,024.9 tCO2).**
- **Emissions intensity ratio of 0.072 GHG emissions per £m revenue (2025 - 0.078).**

The above SECR disclosure presents our carbon footprint across Scopes 1, 2 and 3, together with the appropriate intensity metric and our total energy use of electricity, gas, kerosene, LPG and diesel vans. The usage is as follows:

Energy Source	2025 kWh	2026 kWh
Electric	7,329,293	6,656,335
Kerosene	13,678,457	13,803,050
LPG	1,526,374	2,242,951
Gas	28,065,925	26,615,254
Diesel	146,165	281,521
Total	50,746,214	49,599,381
Reduction	**-**	**(2.3%)1,146,833**

Our most recent Social Index Survey sought views from tenants on increased sustainability and how retrofit works might be funded.

- **83% of tenants want to see more sustainable homes on offer**
- **82% believe Radius should invest in decarbonisation while 6% thought it was unimportant**
- **45% were willing to pay additional monies for greater thermal efficiency**

When asked how much would they pay extra per week for improved heating costs?

- **20% would pay up to £2pw for a 20% improvement,**
- **13% would pay £2-£5pw for a 35% improvement and**
- **10% would pay £5-£10pw for a 45% improvement**

Given the competing pressures of rapidly rising cost-of-living, energy and heating prices, we were keen to see from the survey where tenants prioritised sustainability:

- **40% of tenants did not see Climate Change and protecting the environment as key issues for Radius and only**
- **23% placed it within their top three issues and only**
- **33% placed it in their top 10 issues.**

We believe we have work to do to help our tenants appreciate the benefits of investment in the form of lower energy bills, less damp and condensation in their homes, less litter, enhanced outside spaces and ultimately long-term benefits for their and future generations.

C17. Energy efficiency actions by Radius:

Our current focus is on improving those units within the EPC-D, -E & -F categories, up to an EPC-C Rating, with a priority being given to those in the E and F categories. As stated earlier we have a plan to initially tackle 300 of our least energy efficient homes over a three-year period. Through refurbishment and in some cases disposal of unviable homes, we are working to reduce the number of properties with EPC levels lower than an EPC-C Rating.

Where we have no choice but to dispose of unviable homes, we are putting back new energy efficient houses nearby, built to lifetime homes and modern space standards, much more appropriate for raising families. As an example, we are developing 28 new energy efficient homes in Phase2 of our Hopewell development on the Lower Shankhill Road in Belfast. When complete, this will offset the disposal of nearby pre-war and very energy-inefficient homes, which we have been unable to let. While this offsetting represents a significant capital investment now, it will help sustain the community into the future and provide a much more viable return on investment.

C18. How does Radius mitigate against the risk of flooding and the risk of homes overheating?

In areas of low-flood risk we incorporate appropriate civil engineering hydrological works in order to increase flood plain capacity. Regarding existing homes, our exposure to flooding is generally limited to incidents of flash floods where public and private drains have been poorly maintained. We have included a housing scheme flooding scenario within our Corporate Business Continuity Plan. At sign-up, through our Tenant Handbook and through circulars, we encourage tenants to take out and maintain suitable home contents insurance. Our contractors have access to humidifiers which can be quickly deployed to homes in times of flooding and severe water ingress. During the year we installed flood elevation systems in our central offices in Holywood and at our Riverside housing development in Antrim.

We now install water attenuation systems in most of our new housing schemes or when we need to upgrade and boost existing schemes to increase housing capacity, as in the case of the Gasworks, Hannahstown, Newhill and Whiterock sites across Belfast.

We manage the risk of overheating during the design stage, by incorporating passive design measures such as; solar glazing, high thermal mass, shading as well as carefully designed mechanical and purge ventilation strategies. We review each new development on a case-by-case basis and carry out CIBSE TM59 calculations on typically high-risk dwellings such as those occupied by vulnerable persons or single aspect apartments. This provides a detailed understanding of internal temperatures throughout the day and night, to allow us to introduce measures to mitigate the risk. All EPC-A rated schemes incorporate mechanical ventilation systems, as in the case of our Lagmore, St Patrick Barracks, Antrim Road and Bawnwall general needs family housing schemes. Within existing Independent Living or Sheltered Housing Stock it can be the case that temperatures become uncomfortably high for older vulnerable people. The communal boilers will be monitored and regulated by the Scheme Coordinators or visiting contractors. Apartments are fitted with windows which can be opened by residents. In extreme cases we are able to provide fans and other forms of mechanical ventilation.

C19. How Radius gives residents information on correct ventilation, heating and recycling:

Our Customer Service Centre is primed to pick up on cases of dampness, mould and condensation in the event these issues present within a Radius property. These are red flagged to the maintenance team who follow our Dampness Protocol for managing and resolving such cases. In parallel Radius's latest stock condition survey is red-flagging properties which present with dampness and / or high levels of condensation. The surveyor advises on the likely cause of the issue and the most appropriate form of remediation. In parallel we provide details to tenants on how to ventilate and air their homes and how to manage the build-up of condensation within their properties.

Guidance is also provided at sign-up. This is supplemented by advice within the tenant's section of the Radius website and Tenants Handbook. In addition, housing and assets officers together with members of the Customer Service Centre have been trained in reinforcing the same guidance and advice. Mould remediation and cleaning packs are available on request and we are planning to trial the use of damp and mould elimination devices within the homes of tenants in the period the causes of water ingress are being addressed through major works. We have expanded our SMT 'Tenant Safety and Compliance' Report to include details of damp properties and the remediation performance of our contractors. Radius plans to revisit its Dampness, Mould and Condensation Strategy and Action Plan in 2026, drawing in any best-in-class learnings from across the UK.

THEME 7
Ecology

C20. How Radius increases green space promoting biodiversity on or near our homes:

We continue to work with our communities on projects which create a positive environmental impact whilst building good relations and promoting sustainability. Green spaces are integral to the development of new housing schemes and neighbourhoods. We also actively seek out opportunities to develop amenities within existing developments such as in the cases of: the opening of the linear green space in Derry/Londonderry; and in our Independent Living Schemes for over 55's.

We are keen that projects and learning have a long lasting positive impact. In addition to the ecological benefits, the development of projects in partnership with community groups builds local resilience and respect for not only the environment but for one another. Examples of projects include:

CASE STUDIES

Community Chest Projects: Our Community Chest Programme funded 25 ecological initiatives. These grants empowered tenants to lead gardening projects and enhance urban habitats, encouraging everyone to enjoy the physical and mental benefits of being outdoors.

'Supporting Our Wild Neighbours' Programme: In partnership with Keep Northern Ireland Beautiful, we continued our intergenerational programme connecting our over-55 residents with local primary school students. During the year, three housing schemes and three schools worked together to help sustain local wildlife while building lasting cross-generational friendships.

Community Green Flag Awards 2025/26: We are proud to be the first housing association in Northern Ireland to hold the prestigious Green Flag Awards, receiving 11 flags for our independent living schemes in 2025. This national accreditation recognises excellence in the management and protection of public-facing green spaces.

Harryville Men's Shed – Queen of the South Project : Radius have supported the development of a cross-community beehive project in Harryville Community Garden. Support has paid for bee hives, fruit trees, a water bath, wildflowers, lawnmower and water butt. Workshops have started with local schools and community group around the importance of bees, gardening, how to care for our environment and the creatures within it, increasing the understanding of the environment, climate change etc.

The Big Spring Clean: To tackle local waste and promote pride of place, we supported tenants and community groups during the 'Big Spring Clean' month in May by providing litter-picking kits and funding skips, enabling residents to take direct action in their neighbourhoods.

Looking forward to 2026/27: In addition to supporting the above projects through the next financial year we have developed two exciting new partnerships.

Holywood CoFarm: We were delighted to commence our partnership with Holywood CoFarm. This provided the opportunity to connect, learn, and grow together as a community. Holywood Co Farm as a not-for-profit group aiming to develop a community run food growing project to promote health and wellbeing, grow resilience in the community, and support sustainable local food production. The partnership with Radius aims to raise awareness amongst Radius staff, tenants and their families. It will cover lunchtime cooking sessions, together with growing and teaching sessions on site in Kerr Park.

Ulster Wildlife Trust: This year we are sponsoring the Let Nature In Campaign. Our goal is to encourage our tenants to become involved in creating a network of wildlife friendly spaces to help nature thrive. One in nine native species are at risk of extinction in NI including once common visitors like hedgehogs and house sparrows, and our tenants can help. Every Radius garden and wild space, however small, can make a difference. So we will be encouraging our tenants to sign up for their free wildlife gardening starter packs.

Supported the development of a cross-community beehive project in Harryville Community Garden.

'Supporting Our Wild Neighbours' Programme: In partnership with Keep Northern Ireland Beautiful,

THEME 8
Resource Management

C21. How Radius manages and reduces pollutants:

We ensure legal compliance by our partners with pollution legislation at all times on new builds, asset management and landscaping activities. In 2025/26 there were no reportable incidents across our development sites and housing locations. We encourage staff to commute to work via public transport and have introduced a hybrid working policy, both of which are reducing work related pollutants.

By the end of 2026 Radius will have inspected 100% of our housing stock over a period of 18 months, documenting any signs of dampness and the existence of asbestos or any other hazardous materials. The surveys will inform programmes of remediation works which will be prioritised according to potential risk to tenants and the environment.

As explained earlier we have been focussing on the development of brownfield sites in recent years as part of our overall sustainability strategy. The regeneration of former industrial, MOD and residential sites has brought genuine community and environmental benefits. Examples of regeneration projects have included the former St Patricks Barracks MOD site in Ballymena, the Gas Works site in the Markets Area of Belfast and Tates Avenue, Belfast. Radius's Ross Street Mews project in West Belfast went on to win Inside Housing's Best UK Regeneration Project for 2025, the RTPI NI Planning 2025 Excellence Award and through the 2025 Brick Awards, was the Urban Regeneration category winner.

C22. Radius strategy for using or increasing the use of responsibly sourced materials and works:

Under the 'Radius Sustainable Way' we have nine sustainability themes including Procurement – buy local and sustainable. Through this theme our procurement staff, specifiers and design teams are committed to using sustainable materials, goods and services where we can. We seek to support local supply chains and SME's operating across Northern Ireland. We include social clauses in our key procurements of capital and framework projects and will actively seek low carbon options as a responsible housing

Inside Housing's Best UK Regeneration Project for 2025 - Ross Street Mews, West Belfast.

Opening of Radius House, Holywood in December 2025.

THEME 8
Resource Management

C23 & C24. Radius strategies for waste management including building materials and good water management:

We see responsible waste management as an integral part of our business and we operate a proactive Environmental Management System which ensures compliance with statutory requirements as well as drawing in best practice across our business. Our Environmental Management System is certified to ISO 14001. As part of our systematic approach to waste and water management we are committed to:

- **Complying with or exceeding regulatory and legislative requirements**
- **Conserving natural resources, reducing waste and carbon emission loads to air, land and water e.g. use of PV panels on homes and offices; recycling bins etc**
- **Continually improving process design and evaluating the options for eliminating, reducing, or mitigating environmental impact e.g. progress towards a paperless office; move to hybrid working with a 30% reduced office footprint**
- **Encouraging suppliers, contractors and other suppliers to minimise their environmental impact of their activities**
- **Ensuring our environmental policy statement reflects our ambitions and is aligned with statutory and regulatory requirements and best practice**
- **Training and monitoring of our staff in waste and water management activities**

We have staff and contracting partners engaged day-to-day in the cleaning of housing and care schemes. Only neutral cleaning chemicals are used in such cases and these have no detrimental impact on the environment. COSHH assessments and data sheets are completed in line with chemical usage in all settings and we do not retain chemicals of a hazardous nature. We took the opportunity to review and reinforce our requirements for 'bought-in' cleaning services in 2026/27 when we retendered these critical tenant support services.

In line with the Sewer's Adoption Code of 2020, we specify and install more water attenuation systems on projects to regulate surface water runoff and to prevent flooding and through our design partners we seek design solutions with minimal carbon footprint. We introduced Grey Water Recycling on a number of new build projects to cut down on the use of potable water by tenants. We are reviewing their effectiveness within a broad range of sustainability assets and features and seek to identify the best net zero return on certain sustainability investments.

We completed Radius's new Central Offices, namely Radius House, in Holywood in late 2025. Our investments in modern flexible workspace, communications and technology should not only enhance how we support customers and staff in the communities we serve, but also enable us to reduce our overall carbon footprint.

In the design and layout of our new offices we have sought to improve our resource-efficiency, bolster employee wellbeing and embrace as many ESG aspects as is practically possible. The offices have been designed to a BREEAM Verg Good Rating, in line with our vision of the Radius Sustainable Way and have been very well received by our staff and the local community.

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GOVERNANCE

Theme 9 **Structure and Governance**
Theme 10 **The Radius Board**
Theme 11 **Staff Wellbeing**
Theme 12 **Supply Chain**

THEME 9

Structure and Governance

A well-balanced organisation with a strong balance sheet and very low debt

C25. Radius registration with the national regulator of social housing:

Radius Housing Association is registered with the Department for Communities; the Regulatory Authority for Registered Housing Associations in Northern Ireland.

C26. Radius most recent regulatory judgement:

At the time of writing, it had been determined that Radius Housing Association has demonstrated that it meets the latest available regulatory judgement from the Department for Governance, Finance and Consumer.

C27. Radius Housing Code of Governance:

Radius Housing Association has adopted the latest 2020 Code of Governance of the National Federation of Housing.

C28. Radius not for profit status:

Radius is a not-for-profit voluntary housing association, registered with the Charities Commission for Northern Ireland. The Radius Foundation a subsidiary of Radius Housing Association established to support our vulnerable communities is separately registered with the Charities Commission and governed by an independent board.

C29. Radius management of risk:

The Radius Board has ultimate responsibility for establishing, overseeing and reviewing systems of control as well as an appropriate risk management framework. Responsibility for the identification of risks at Radius is clearly defined. Key risks facing Radius are considered by the Board of Management at each board and committee meeting. Each business unit updates its own risk register on a monthly basis with horizon scanning being undertaken for possible future risks. These in turn are elevated upwards to the Radius Corporate Risk Register. The Radius Audit and Risk Committee have delegated authority over the management of risk in Radius by way of our Risk Policy, the Corporate Risk Register and the monitoring of risk appetite and tolerance. The Committee manages the Internal and External Audit processes. We annually stress-test our business plan against a number of unfavourable financial variances and scenarios. In such cases our finances have been found to be robust with sizeable 'headroom' on all lending covenants.

The Board annually revisits the Radius risk appetite and tolerance. Training and awareness sessions on Risk and Management are provided annually for Board, Senior Management and Middle Management. Staff throughout the organisation are trained in the use of risk assessment techniques.

Radius continues to receive one of the most positive credit opinions by Moody's for a UK housing association. In their latest credit opinion for 2025/26, published in February 2026, Moody's confirmed the retention of Radius's credit profile at A2 – Stable, reflecting our strong balance sheet, our strategic focus, and the supportive regulatory environment in Northern Ireland.

C30. Adverse Regulatory Findings:

There were no adverse regulatory findings against Radius in 2025.

THEME 10
The Radius Board

C31. Radius Board Member and Senior Management demographics:

We are managed through a voluntary 12-person board, who operate in accordance with the 2020 NatFed Code of Practice. At the time of this report the number of female board members was three or 28%, with eight male (72%) members. A recruitment process is underway to fill the current vacancy. Of the 11 members, six (55%) were under 65yrs and five (45%) were above 65yrs. The Senior Management Team comprising the CEO and six directors, has three females (43%) and four males (59%). The Radius Board, whilst ensuring board member applicants have the requisite skills and expertise as determined through the Annual Board Group Appraisal process, welcome in every recruitment process application from diverse backgrounds across all the communities we serve.

C32. Board and management turnover:

In the 12-month period one board member reached their retirement stage. A new open recruitment process is underway based on the priorities identified through our succession planning process.

C33. Radius Board Member Tenure:

In accordance with the 2020 NatFed Code of Practice, the maximum board tenure is six years. However, in certain circumstances the maximum tenure can be extended to nine years with the agreement of the Board.

C34. Non-executive directors at Radius:

At Radius no staff or executives are directors or members of the Board. However, senior managers of the association sit on the subsidiary boards of the Radius Foundation and Radius Direct.

C35. Audit Committee Members:

Radius has four board members on the Radius Audit and Risk Committee. All except one were employed in senior financial roles.

C36. Remuneration Committee:

There are no employees on the Radius Remuneration Committee. This is solely made up of non-executive board members.

C37. Board Succession Plan:

Our Board reviews its succession plan every year as a key component of the Radius Board Group Appraisal process. The succession plan was reviewed in November 2025 as part of the Board Group Appraisal.

C38. External Audit Partner:

Our internal and external auditors are appointed through procurement processes on timelines in accordance with public procurement policy. Radius's latest external auditors Grant Thornton were appointed in 2021 and our internal auditors, RSM UK Consulting, were appointed in 2023.

C39. Board Effectiveness Review:

Radius engaged Internal Auditors RSM to perform a review of Board Governance and Effectiveness in 2025. This included a review of governance and board effectiveness, followed by an interactive workshop, 12 months later. The findings in the first phase were overall very positive with Radius performing very well in most areas versus our UK peers. Some areas for improvement were identified and these have or are being implemented. The final stage of the review will be completed in mid-2026.

Leadership, accountability and transparency

Each year the Departmental Regulator (DfC) observes a Radius board meeting where they assess the effectiveness of the meeting, the papers, the approvals and engagement between board members and the management of the association.

In our latest review in June 2025 the Departmental Regulator's findings as per the attending official were confirmed as 'Our findings following the observation were all very positive. It was noted that the meeting was well run and managed, and the papers were clear and comprehensive. There was also appropriate scrutiny and discussion amongst the members relating to the various topics'.

C40. Chairperson and CEO Roles:

The role of Chairperson at Radius is held by a non-executive board member, currently Martin Pitt. The role of Chief Executive is held by an executive staff member, currently John McLean. Both posts are by appointment through an open recruitment process.

C41. Managing Board conflicts of interest at Radius:

As part of the board application, appointment and induction process, applicants are made aware of the importance of managing perceived and material conflicts of interest. They all receive a copy of our Rules of the Association and our Code of Conduct. Board members are asked to declare any interests or perceived interests prior to joining the Board and thereafter on an annual basis.

At the commencement of committee and board meetings the Chairperson will invite members to confirm any interests they may have with the agenda and these are recorded. In such instances, members will be asked to withdraw from that part of the meeting and will not engage in any discussions or decisions associated with the matter. Radius carries out a governance training session for the Board every three to four years at which time conflicts of interest are discussed in great detail. For the wider organisation, all staff are bound under our Code of Conduct to report any interests and advised how to manage them should they arise. Any interests relating to staff and arising out of their working or living arrangements are reported via the HR and

Staff enjoying the new Café R3 at the new office opening event.

THEME 11

Staff Wellbeing

Empowering and valuing our people

C42. Living Wage at Radius:

Radius is committed to being an inclusive and diverse employer where we pay all our employees the Living Wage as a minimum. Among our valued employees are care, support and domestic staff whose pay is directly linked to the Northern Ireland Regional Care Rate and Supporting People. We continue to campaign and lobby for parity between these most valued members of staff and their counterparts within the Health Service so that their terms can be at least at the level of the Real NI Living Wage.

C43. & C44. Radius's Gender Pay Gap and CEO - worker pay ratios:

Radius has 864 employees (excluding bank staff) of which 696 (80.6%) are female and 168 (19.4%) are male. Radius has a relatively large workforce for a housing association with our level of housing stock of c.14,000 units.

This on account of Radius directly managing 12 residential care schemes and providing the Connect24 service for 19,000 households across all of Ireland. The Health and Social Care Sector has tended to be most popular among female employees.

As previously stated, Radius continues to lobby and campaign for a higher regional care rate and more substantive annual Supporting People funding, in keeping with the professionalism, efforts and complexity of the personal care support service being delivered by Radius care staff and their peers throughout Northern Ireland.

With a fairer and more appropriate level of funding for these vital services we would be able to close out the gender pay gap in our organisation.

Mean gender pay gap		Median gender pay gap		CEO pay gap	
Male	£18.90	Male	£18.41	CEO Pay	£84.57
Female	£15.56	Female	£13.94	Median Female Pay	£13.94
	£3.34		£4.47	CEO Pay is 6.07 times the median pay for staff	
Mean gender pay gap 17.7%		Median gender pay gap 24.3%			

We report that the median pay ratio between the pay of the CEO and staff reduced from 6.23 to 6.07 over the last year.

C45. Radius support for the physical and mental health of staff:

Radius operates a programme of services, interventions and activities to support staff in their mental and physical wellbeing, including:

- **Radius Staff and Leadership conferences**
- **23 Mental Health First Aiders**
- **My GP Anytime service**
- **A health cash back programme via Health Shield**
- **24/7 counselling via the Belfast Trust**
- **Occupational Health Nurse with cholesterol, blood pressure checks etc**
- **Free Flu vaccinations**
- **Free eye and eyesight tests**
- **General and maternity risk assessments**
- **Work life balance and family friendly policies**
- **Employee Voice, Change Champions and a union recognition agreement**
- **Hybrid working with work-life balance measures**
- **Coffee pot sessions with the CEO and senior management**
- **Radius 'Our Place' intranet site for staff with Employee Wellbeing support**
- **Our 24/7 counselling helpline offering support, guidance and counselling**
- **A range of salary sacrifice options for staff including: cycle-to-work. EV Car Discount, and Gym Membership schemes**
- **Radius Mental Health Strategy in support of all our people**

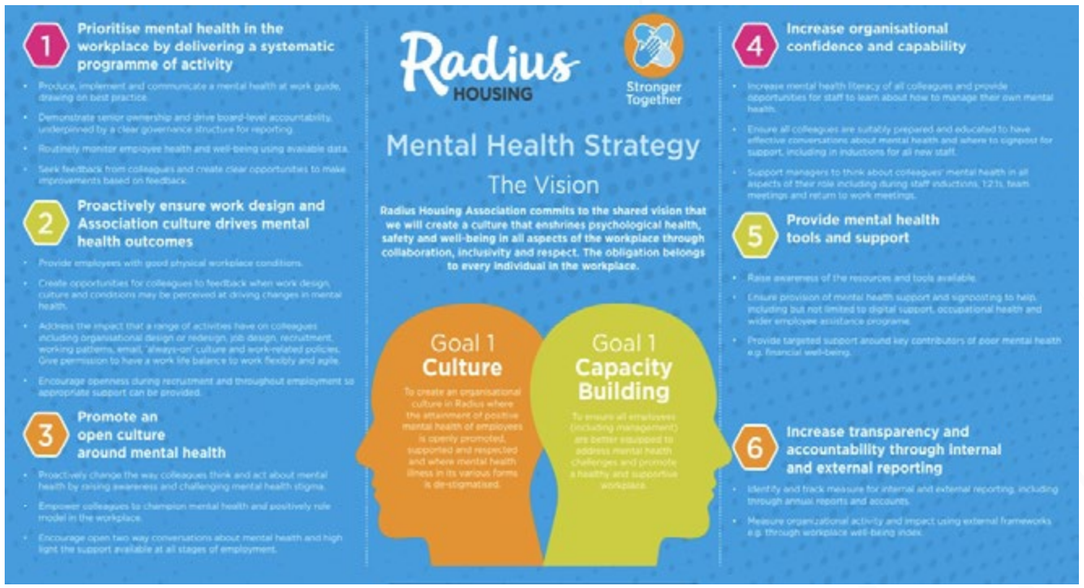
EMPLOYEE VOICE:

In 2025/26 we launched Phase 2 of our latest People and Culture Strategy. This followed staff consultations in the previous year. The consultations helped inform modifications and changes in areas such as sickness and absence management; our Staff Voice forum; the Radius induction process for new staff and our apprenticeship and learning & development strategies.

We also upgraded our staff internet site 'Our Place' with improved navigation for staff accessing information from a variety of digital devices. All staff have now been offered a SMART phone and email address which ensures they have equal access to organisational and personal information in real time.

We are close to eliminating almost all forms of paper-based communication with staff, marking a further milestone on our pathway to becoming a paperless organisation.

Aside from staff benefits, we include resources covering many aspects of work and wellbeing on our intranet site 'Our Place'. Our communications team present core-briefs and other key messaging to increase awareness of all the activities we undertake in pursuit of our purpose and how we perform as social enterprise.



Above: Our Mental Health Strategy Leaflet - available to all staff in printed and digital format on 'Our Place'

Achieving a supportive and healthy work-life balance

Highlights of our latest staff satisfaction survey from 2025/26 include:

Question	2025/26 (2024)	Benchmark Quartile*
I enjoy my job	92% (75)	Q1 – Stretch
What I do contributes to the success of Radius	94% (83)	Q1 – Stretch
I feel connected to my colleagues and part of the team	91% (68)	Q1 – Stretch
The culture of my organisation is supportive and inclusive	84% (60)	Q2 – Upper
Positive behaviours are encouraged within my department	91% (70)	Q1 – Stretch
I am proud to tell people I work for Radius	90% (70)	Q1 – Stretch
My manager encourages me to take initiative and find better ways of doing things	89% (78)	Q1 – Stretch
I know how to access support regarding health, safety and wellbeing at work	93% (80)	Q1 – Stretch
I feel positively challenged in my job	89% (66)	Q1 – Stretch

Agree + somewhat agree score (Agree score only)

*Benchmark is versus UK employers with Q1 highest quartile to Q4 lowest quartile of performance.

The results were found to be positive, with most responses within the uppermost quartile (stretch) of peers in our sector. The survey was shared with staff together with suggested improvements from the management team who reviewed them.

Radius carried out an independent review of its sickness and absence processes in 2024 and identified enhancements on support mechanisms and communications for staff which are expected to improve performance further in 2026/27, following implementation.

C46. Average sick days taken per employee:

Over the 12month period, Radius staff absence equated to 7,519 days, down from 8,363 days in 2024. Radius's days lost per employee equated to 8.5 days.

We remain committed to ensuring all reasonable support methods are used to manage periods of sickness absence across each part of our business, including use of our Occupational Health Service, the Employee Assistance Programme and referrals to our mental health support provider.

THEME 12

Supply Chain

Strength in partnership

C47. Radius Social Value creation through procuring goods and services:

We are very proud of the work of our staff, partners and suppliers who every day support the most vulnerable and marginalised in society and enable them to play an active part building more sustainable communities. We set out to build a supply chain of responsible partners who embrace fairness and ethical practices in their activities.

For nearly 20 years Radius has incorporated social value commitments in its contracts, commencing with apprenticeships in the construction of new homes. Since then, we have increased commitments of partners while extending the inclusion of same clauses in all aspects of our supply chain.

As per the Northern Ireland Centre for Procurement Guidance, we score a minimum of 10% on Social Value on major capital and framework contracts. Our supply chain partners are providing opportunities for apprentices, trainees, students and unemployed through:

- The Construction Industry Forum for Northern Ireland (CIFNI) guidance for promoting equality and sustainable development.
- Sustainability Action Plan as published by the Government Construction Clients Group.
- Achieving Excellence in Construction Procurement Guide 11: Sustainability.
- Guidance notes from the Sustainability Construction Group.

C48. Environmental impact considered when procuring goods and services:

We are committed to reducing our impact on the environment and through the 'Radius Sustainable Way' have plans to reduce emissions across our housing stock, improve our open spaces and enhance the wider environment and champion greater biodiversity. We seek a proactive environmental management system approach where the baseline is compliance against legislation and codes of practice but also:

- Measures which conserve natural resources, reduce waste and cut emissions
- Continually improving process design to reduce our and their impact on the environment
- Reductions in their own carbon footprint as they deliver services for our customers
- Training, auditing and monitoring of personnel in decarbonisation activities

In practical ways we set standards and reward best practice, where we:

Ask our contractors to commit to progressive practices such as:

B260: Considerate Contractors Scheme, aimed at performance beyond compliance

B265: Identification of workpeople, aimed at improved safety and accountability

B270: Removal of rubbish and debris, aimed at the efficient clearance of rubbish

Request that only PH neutral and environmentally friendly cleaning chemicals are used in our schemes

Seek demonstration of good supply chain management including a fair pay charter for subcontractors

BREAM (Building Research Establishment Environmental Assessment Method) to Very Good standard for our new offices Radius House, and our homes under construction

Purchase only EPC-A electrical white goods for installation in our new homes

Seek the Buildsafe NI standard from contractors and assurance they have an accredited Environmental Management System

Seek work-method statements on how partners dispose of cleaning chemicals and waste-water, reduce their waste to landfill and how they reduce their carbon footprint while travelling between sites

Seek commitment to continuous improvement and lifetime VFM

Perform and engaging in post-project reviews

The Radius Sustainable Way
EHA Group
www.ehagroup.co.uk
We're Building for the future
Hannahstow
/visit https://www.radiushousing.org/find-a-home/our-new

50 Years Radius HOUSING

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Everyone has a place