



Investor Presentation

30th January 2025

Chan Kataria – Chief Executive

Geoff Clarke – Executive Director of Finance

Charley Gibbons – Executive Director of Housing

Jonathan Dwyer – Head of Treasury



emh Our Presenters



Chan Kataria OBE, Group Chief Executive

- Chan is emh's third CEO, taking up the post in 2004. Since then, emh has thrived through partnerships - its focus has been to provide quality housing and care services, invest in existing homes, help tackle homelessness and develop much needed new homes across the region
- Chan is currently Board member, vice-chair and chair of the Audit Committee at the Chartered Institute of Housing professional body and has over the years represented other trade bodies in the sector, including the NHF and PlaceShapers
- He is Board member of the CBI Regional Council, Boards of Hospice and FE College and an Honorary Associate at De Montfort University
- Chan was awarded an OBE in 2017 for his services to housing in the East Midlands



Charley Gibbons, Executive Director – Housing

- Charley is passionate about delivering a great customer experience by listening to residents and using their experiences to shape plans for the future
- He joined emh group from Orbit Housing in September 2024, where he led the development and execution of the customer service strategy, ensuring that resident voices shaped the organisation's operations. Prior to Orbit, he served as Chief Executive of Citizens Advice Coventry
- Charley is dedicated to transforming operational and cultural practices to improve customer relationships, neighbourhoods and the quality of homes
- He is committed to improving social equality and he has led national campaigns to tackle child poverty and improve energy efficiency in social housing in the UK



Geoff Clarke, Executive Director – Finance

- Geoff brings over 30 years of experience in the Social Housing sector, leveraging his expertise to drive emh's continued financial growth and stability
- Geoff is dedicated to nurturing strong, collaborative relationships with investors, lenders, and regulators, all of which are essential to the organisation's ongoing success
- A key focus for Geoff is Data Governance, ensuring that the data we hold on our homes and customers is both accurate and reliable
- Geoff also leads a diverse directorate encompassing ICT, Procurement, Treasury, Facilities, and Finance



Jonathan Dwyer, Head of Treasury, Financial Planning and Insurance

- Jonathan has worked in the social housing sector for 29 years including the Social Housing Regulator as Lead Regulator then Head of Private Finance and Chair of Audit and Risk for a housing association
- At emh he ensures a managed debt structure and risk management framework which provides both controls and the opportunity for growth
- A key focus is cash flow management across businesses to maximise cash generation from operational flows and capital transactions
- Jonathan leads an experienced team which also includes a Treasury apprentice. He is working with ACT to develop a Treasury apprentice programme



Agenda

1. Introduction & Overview
2. Sustainability
3. Operational Performance
4. Development
5. Financial & Treasury
6. Appendix





Introduction & Overview





Key Credit Strengths

Low Risk Social Housing Focused Model

- 73% of turnover from social housing lettings
- No outright sales in the current year and committed development pipeline
- Low level homes with no high-rise buildings (above 18m) and only 18 above 11m - no material fire risk issues

Deep Regional Focus

- One of the largest Housing Associations in the East Midlands with over 21,000 homes under management
- Operating in five key local authorities on a partnership basis
- Strong understanding of local demand dynamics and areas of operation

External Endorsement

- G1 / V2 regulatory grading affirmed in November 24
- C2 awarded at same time which reflects the journey we are on to improve
- A (Stable Outlook) affirmed by S&P January 2025

Strong Operational & Financial Strength

- Year on Year improvement in key financial metrics (operating surplus & turnover) despite challenging environment
- Social Housing lettings margin more than 25%
- Significant headroom against banking covenants with stable EBITDA Interest Cover over 100% and Gearing c.50%

Sustainability

- 64.4% of homes are EPC C or above with all existing homes to achieve EPC C by 2030
- Strong focus on sustainability across core business operations, the target is for all heating to come from clean sources by 2050 in line with Net Zero targets

Experienced Board and Executive Team

- Strong leadership team with diverse experience across sectors and a clear understanding of emh and the areas of operation
- Focus on regulator and credit rating metrics

>21,000 Homes
Owned /
Managed

A (Stable)
S&P
(Affirmed Jan-
2025)

G1 / V2 / C2
Regulator of
Social Housing

+71% Headroom
interest cover
banking
covenants Mar-24

26.4% Social
Housing Lettings
Margin
(23/24)

£147.5m
Turnover
(23/24)

Reinvestment
11.9%
(23/24)

404 New Units
Developed in
2024
(23/24)

61,425
Number of repairs
completed
(23/24)

£14.2m
Surplus for the
Year
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Our Purpose, Values and Business Strategy

Our mission is to provide homes and care that improve opportunities for people...

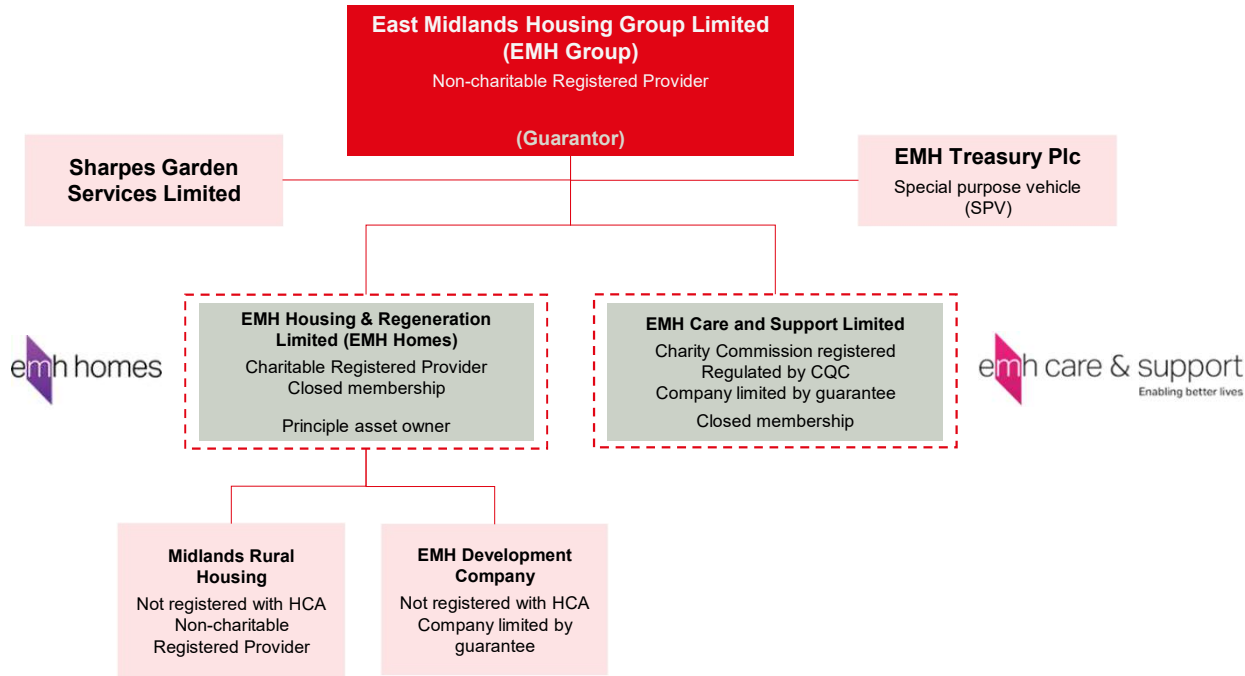
...supported by our business values of integrity, diversity, openness, accountability, clarity and excellence...

...drive progress against our ten **Core Strategic Priorities**





Simple Corporate Structure



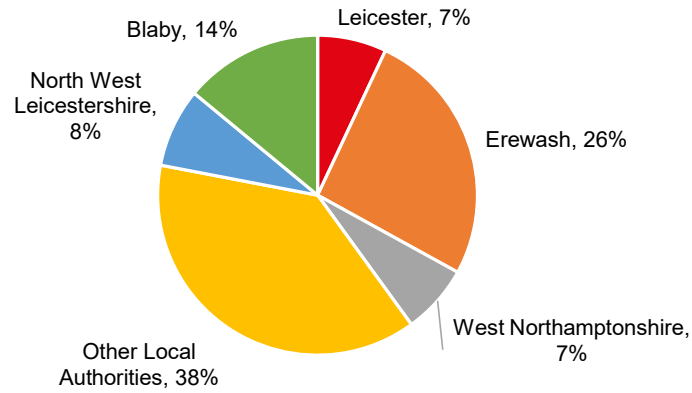
- Key**
- Group parent
 - Main operating entities
 - Specialist entities

Entity Name	Role
East Midlands Housing Group Ltd.	Sets the strategic direction for the Group and provides a range of support and development services
emh Housing & Regeneration Ltd.	Owns social housing assets
emh Care & Support Ltd.	Provides landlord and day care services to adults with learning disabilities and other vulnerable people.
Sharpes Garden Services Ltd.	Provides garden maintenance and landscaping services within the Group
Midlands Rural Housing & Village Development Association Ltd.	Provides specialist management services to four independent rural housing associations
emh Development Company Ltd.	Provides Design and Build Services to the Group
emh Treasury PLC	A special purpose vehicle set up primarily to raise funds through the Debt Capital Markets

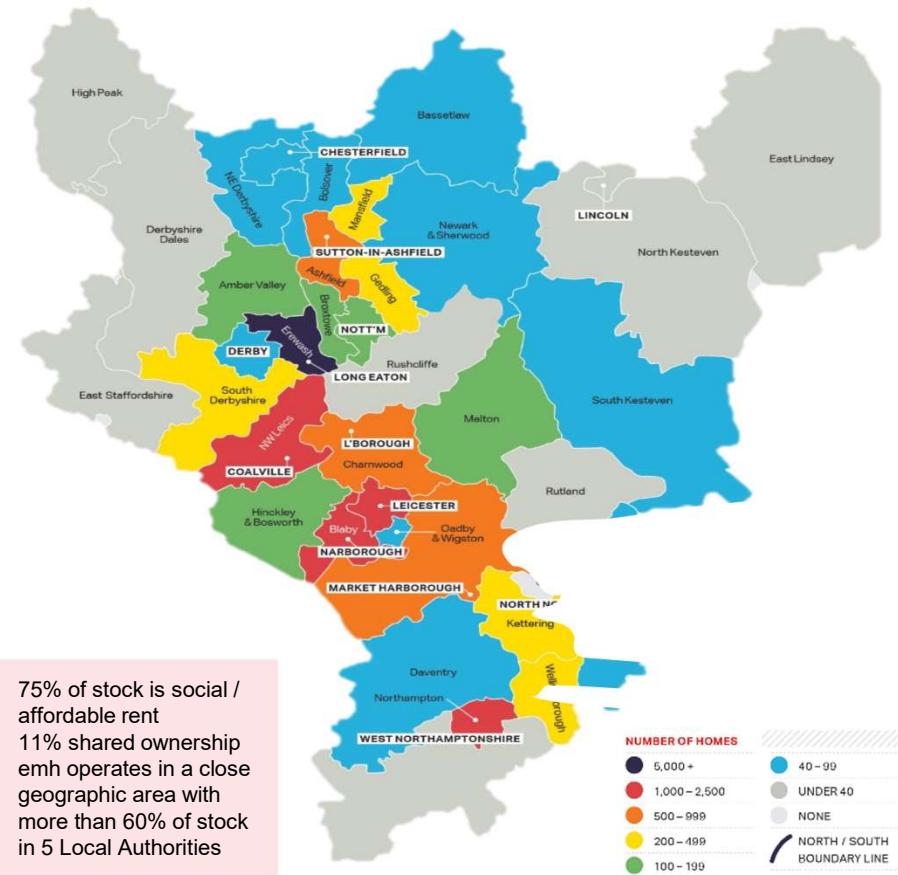


Knowing Our Communities

Customer Distribution

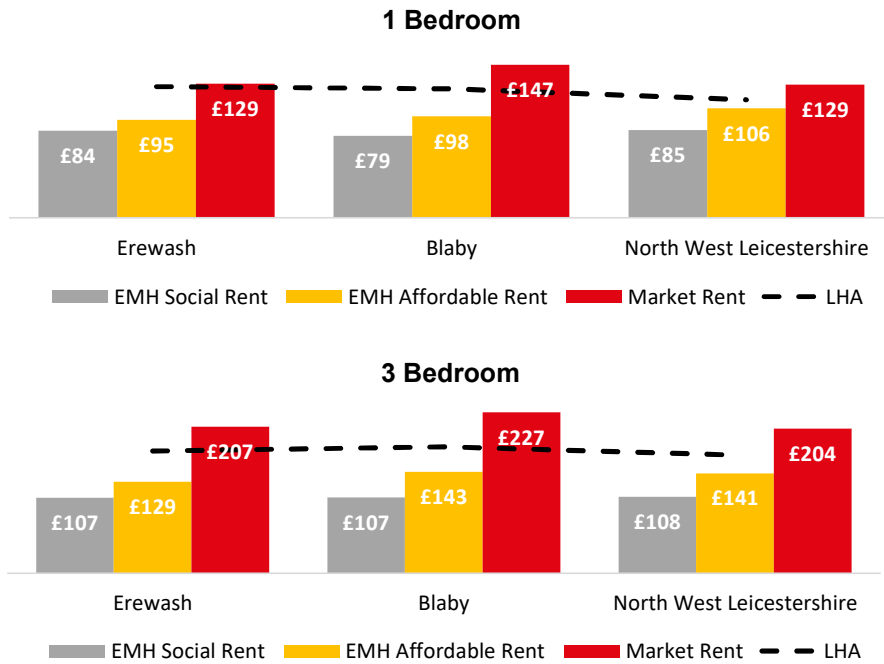


Local authority	Waiting list 2024	Total households	as % total households	emh housing stock
Blaby	831	41,871	2.0%	3,160
Erewash	1,877	50,334	3.7%	6,245
Leicester	5,687	127,839	4.4%	1,571
Northwest Leicestershire	1,158	44,973	2.6%	1,780
West Northamptonshire	4,832	174,260	2.8%	1,887



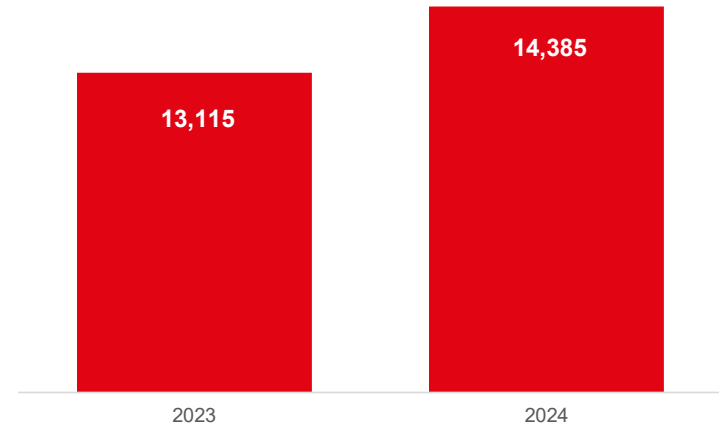
emh Demand dynamics in the areas emh operates

Average rents charged by emh are less than two thirds of the market rent & universal credit claimants make up 54% of the rent roll



...whilst waiting lists have increased

Housing waiting lists – 5 largest local authority areas

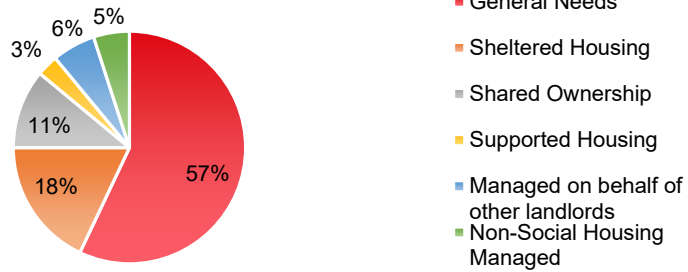


- Waiting lists increase with increasing homelessness issues
- The waiting lists represent up to 4% of the total households in Leicester city



Stock and Tenancy Profile

Tenure mix



Core business is general needs, sheltered and shared ownership

Stock by type



97% of portfolio is houses, low rise flats and bungalows

Average Age of Stock



Almost half of portfolio is under 40 years old

Size of dwelling

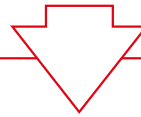


Balance of property sizes to meet social housing need

Meeting our customer's requirements

Drivers for improvement

Closer connection with customers
Improved customer satisfaction
Reduced Ombudsman activity
Regulatory grading



Customer Voice

- Connected model
- Improved insight analysis
- Group Board oversight



Customer Voice at 100%
of board meetings



Complaints

- Compliance with timeframes
- Root Cause analysis
- Continuous improvement



Reduce complaints from
40 to 25 per week



Call Centre

- Leadership roles
- Full resourcing
- Improved functionality



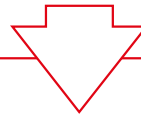
Call wait time reduction
from 14 to 5 minutes



Knowing and improving our homes

Drivers for improvement

Improved Customer Satisfaction
Decent Homes Standard
Reduced failure demand
Resident safety



Asset Management

- Stock Condition surveys
- £22m annual capital investment
- EPC improvement



99.3% to 100% Decent Homes



Repairs and Maintenance

- Value for Money Review
- New Internal Maintenance Service Business Plan
- Assistant Director



50% to 80% in house delivery



Landlord Health and Safety

- Focus on Big Six
- Awaab's Law
- Internal Audit regime



Maintain 100% Landlord Health and Safety compliance



Sustainability



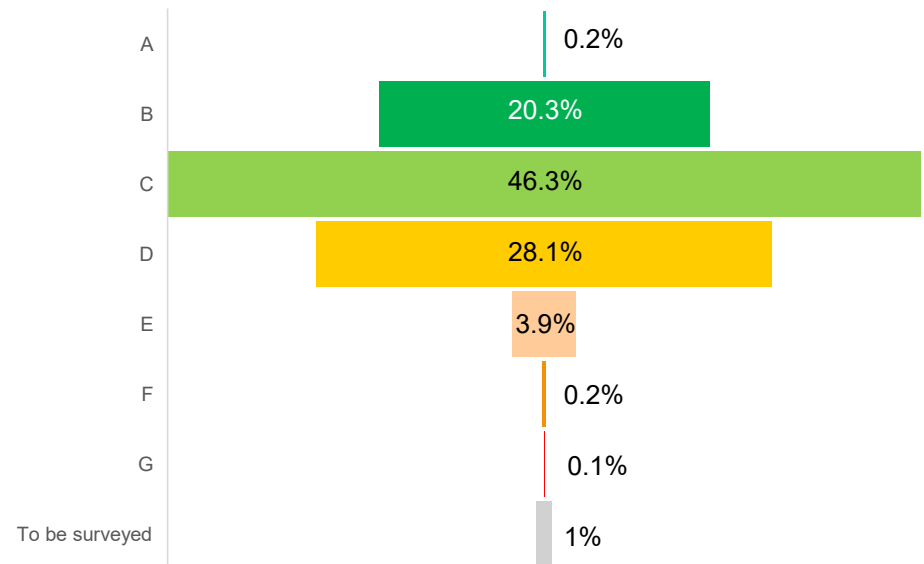


Sustainability - Environmental

- We are committed to raising all our homes to at least an EPC rating of C by 2030
- Initial provision for Net Zero Carbon by 2050 included in financial plan
- External wall insulation of 400 units cost £7m equally funded by emh and Warm Homes
- Wave 3 will spend £25m to improve 1,215 homes with £11m grant
- Focus on fabric first with installation of clean heat in Wave 3
- All new built homes have an EPC rating of B and to adopt Future Homes Standard
- Construction waste recycled 97.85%
- Move to dynamic scheduling of maintenance team to reduce carbon impact with less miles
- Replacement of petrol-powered estates equipment with battery



Homes by Energy Rating October 2024



- 99% homes EPCs surveyed and rolling programme to update within 10-year cycle



Case Study - Warmer and More Energy Efficient Homes

- Over 400 homes have benefited from improved insulation
- Total investment of £7m with 50% match funded by government
- Customers saving up to £315 per year in energy bills
- 73 homes in Blaby have had external wall insulation, resulting in lower heating bills with properties retaining heat for longer

“My house looks warmer, and I can 100% tell the difference inside the property. I couldn’t be happier.” – Mr Hardy, emh resident.



- 16 sheltered housing bungalows in Enderby have had external wall insulation, loft insulation and improved ventilation systems resulting in warmer homes that are more comfortable and reduced energy bills.

Mr Bradshaw, a resident of the scheme said: “My home definitely feels a lot warmer, and it looks lovely from the outside.”





Sustainability – Social

- 404 new homes built to increase provision of affordable housing in the east midlands
- £22m invested in existing homes to meet decent homes standard
- 600 home patches per housing officer to connect closely with our communities
- emh rents are less than two thirds of market rent
- 2,045 residents supported through cost-of-living increases
- £1,800 average increase in customer income through benefits uptake
- £70k hardship fund to support customer with heating, furnishings and living costs
- 250 apprentices onboarded since 2018
- Full housing journey provision to meet different life stages
- Specialist rural housing arm to support development and housing management



Mr D an ex-Navy veteran came to our attention due to neighbours reporting hoarding.

He, and his son were both dealing with health issues whilst coping with the loss of their wife and mother.

Each step of the process was approached with empathy, understanding, some gentle persuasion and the clear understanding from staff that every step would be taken with the resident's permission and at their pace.

The starting point was the back garden. Another week, the lounge dining table was cleared, for the first time in years, they could have a home meal together at the same table. From these little victories this led to further engagement and confidence with bigger tasks.



Sustainability – Knowing our customers

- Resident Influence Committee and Scrutiny Group working closely with leadership and Boards
- Feedback through Tenant Satisfaction measures, complaints analysis and bespoke surveys
- Moving to quarterly customer satisfaction surveys
- Community based housing management team
- Support in place to meet cost-of-living challenges and hardship
- New business plan for repairs service to improve customer experience
- Call centre delivering significant improvements
- Full compliance with Housing Ombudsman code

Customer Scrutiny Group

- Diverse customer in age, ethnicity, gender, tenure and geography
- Meet fortnightly to review services and drive improvement
- 3x in-depth investigations into complaints, damp and mould and website experience
- Over 30 recommendations implemented
- Took part in Board planning day





Sustainability - Governance

Regulator confirmed G1 governance rating Nov 24

45.5% female board representation vs 50% target and 58.5% are leader's vs 50% target

13.6% colleagues from ethnic minorities vs target 10%

2020 Race Code – accredited until 2025

Gender pay gap metrics reflect Care and Support

Ethnicity pay gap

Golden Investors in people

Sector & Regional Influence





Operational Performance





Key Performance Metrics

Outcomes delivered	2022	2023	2024
Reinvestment	8.20%	10.50%	11.90%
Rent Collected	99.80%	99.53%	99.75%
Tenant arrears	3.26%	3.25%	3.65%
Void loss %	1.74%	1.63%	1.53%

Effective asset management	2022	2023	2024
Return on capital employed	3.20%	3.00%	3.00%
Occupancy	98.50%	98.55%	98.72%
Ratio of responsive repairs to planned repairs	1.16	1.08	0.76
Major repairs cost per unit £'s	664	734	1,113

Development performance	2022	2023	2024
Social Housing Units Developed	343	407	395
Social housing units developed as % of units owned	1.60%	2.14%	1.83%

Rent collection has remained steady despite cost-of-living crisis

Void loss reduced as properties turned around quicker

Increased capital component replacement spend to circa £22m including energy performance improvement works

Target is to develop between 400-500 units a year

Building Compliance and Asset Management

- We continue to invest significantly in our homes and communities through a wide-ranging scope of works and building safety priorities. The safety of our homes and our residents who live there continues to be of paramount importance to us

Building Safety

- New stock appraisal model - effective asset management, reinvestment, redevelopment and some void disposals
- Fire risk actions – limited and all completed within required timescales
- EPC Surveys – ongoing programme to ensure 10-year cycle
- Housing Health and Safety Rating System - work completed as stock condition surveys identify issues
- 100% up-to-date with assessments fire, legionella and lift safety
- 97.4% asbestos* and GasSafe 99.7%*

*Legal action underway to gain access



Damp & Mould / Disrepair

- Damp and mould – key focus of Resident Scrutiny Panel
- Investment in existing homes - £22m capital spend in 2023/24
- Stock Condition Survey – All are less than 5 years old, actual surveys not cloned





Development





Development: Programme Highlights

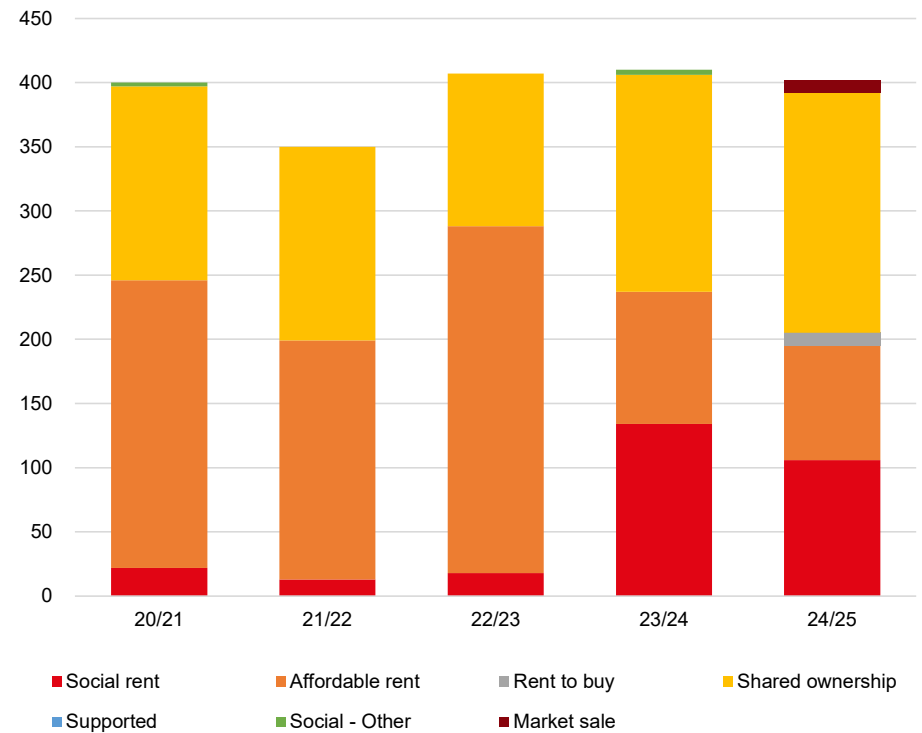
- **Key provider for Homes England** - Strategic Partnership renegotiated programme until 2028 with higher grant
- **Strategic Partnership 2** – all rent = social rent, shared ownership and supported up to 500 units a year. Focused on key stock holding areas
- **Support development** for Rural housing associations
- **Partners** – Midland Heart, Futures, Greatwell, Broxtowe
- **Acquisition** - packaged deals, land lead and limited Section 106
- **Reduced risks** – all market sale product sold and none in pipeline
- **Strong partnerships** - key local authorities giving access to land
- **Continued strong demand** for emh Shared Ownership



The Villers is an affordable housing development, providing a range of high-quality family housing, dementia-friendly bungalows, and supported living for people with a variety of complex needs. In 2024 we handed over 77 homes in Blaby.

The shared ownership homes were extremely popular, with 562 people registering their interest in the 39 homes. Shares purchased range from 25% to 50%, and ages of new residents range from 23 to 73 years. All residents come from the Leicestershire area.

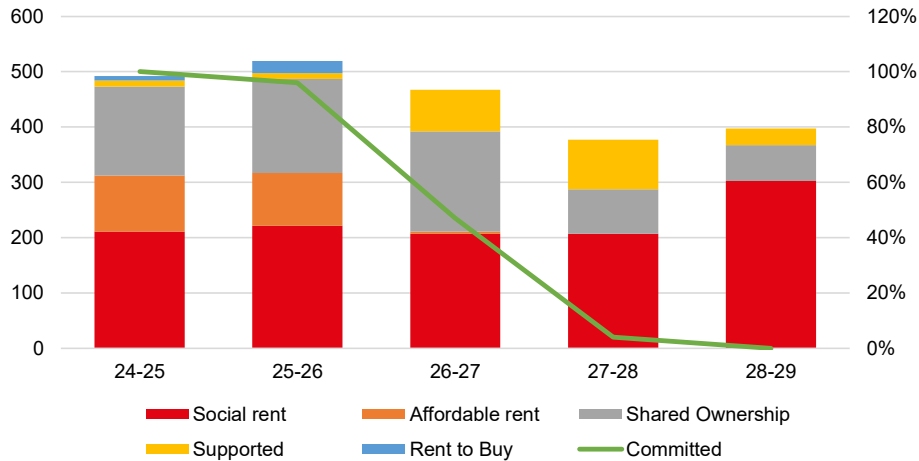
Development delivery over the past 5 years





Development Programme

Development Pipeline – Next 5 Years



- emh continue to have strong development ambitions to deliver high quality affordable housing
- Strong pipeline with Strategic Partnership units all due to start on site by mid 2026
- Focus on social rent with one third shared ownership
- Programme committed for next 18 months but there remains a high degree of flexibility from mid-2026 onwards

Shared Ownership Sales

- Sales in December were strong, but delayed handovers and selling all stock last year lowered this year's sales target
- Sales to December 2023 benefited from more completions
- % share purchased marginally lower at 32% versus 34% 2023/24

First tranche Sales 9 months	Dec-23	Dec-24
Sale completions	156	96
Sale proceeds	£15.3m	£8.2m

- Limited unsold and reservations remain strong

Unsold position as at Dec-24	Unsold	Reserved	Available
Total Unsold	26	22	4
Unsold less than 6 months	24	22	2
Unsold more than 6 months	2	0	2



Development Risk Management



Development Governance



- Development Monitoring Group review risks and programme quarterly
- Senior independent director
- Proactive risk management – Managing exposure limiting investment in land lead development
- Limit planning risk – land purchase subject to planning consent
- Abortive schemes - minimise spend prior to contract exchange



Outright Market Sales



- All market sales sold or switched to shared ownership
- None in future programme



Shared Ownership



- Strong demand – low risk
- Knowledge of market / customers
- Switch from Rent to Buy to meet demand
- Focused marketing programme – Christmas challenge to sell newly completed stock
- Risk has been to not have enough units to sell



Contractor Risk



- Range of contractors SME and large scale
- Modular Homes – managed insolvency and none in pipeline
- Monitor contractor financial & Health & Safety due diligence
- Retention and performance bonds

Mitigant



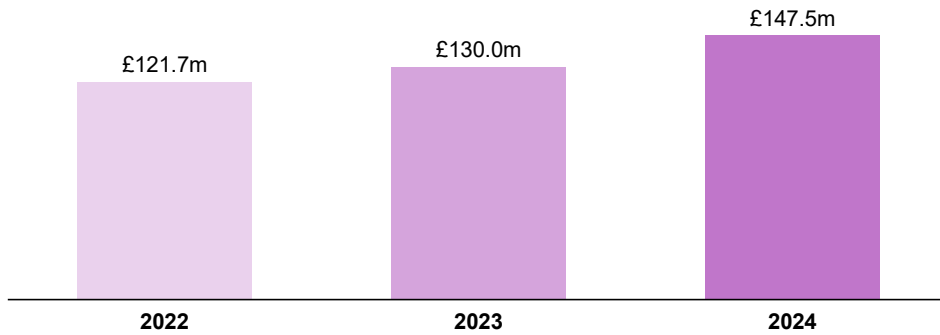
Financial and Treasury Update



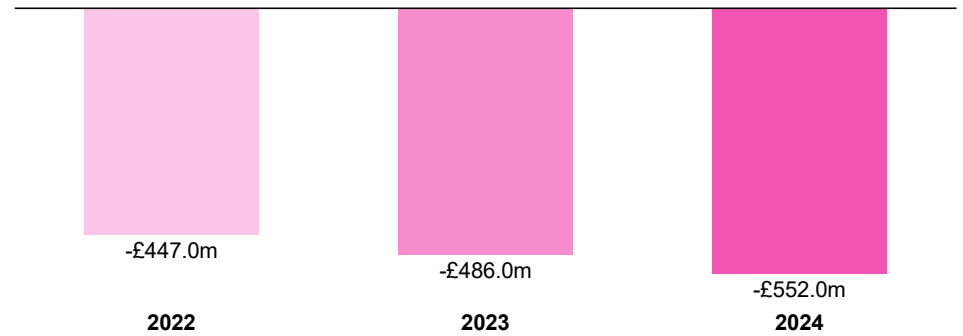


Key Financial Metrics (1/2)

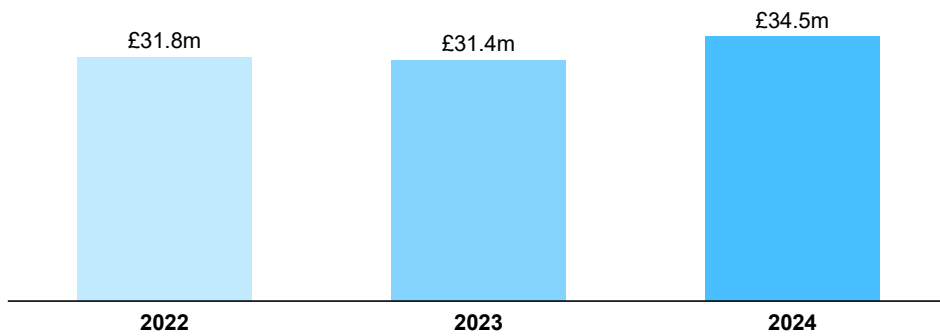
Turnover



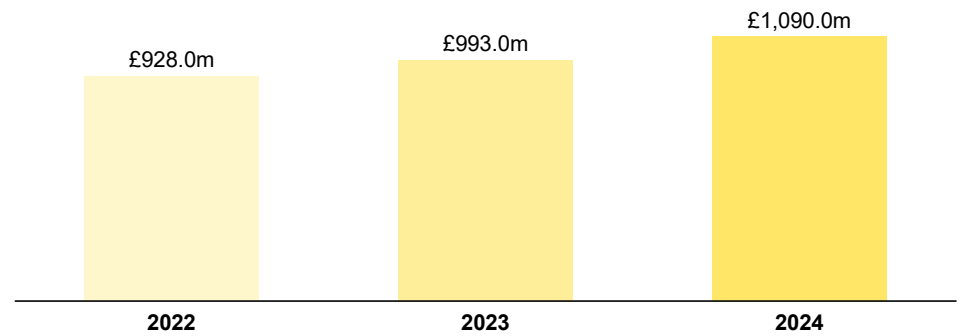
Net Debt



Operating Surplus



Housing Properties at Cost





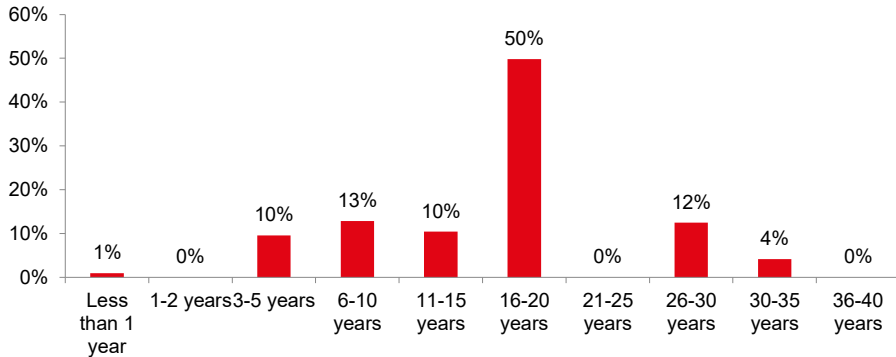
Key Financial Metrics (2/2)

Key Financial Metrics	2022	2023	2024	Commentary
Turnover (£m)	121.7	130.0	147.5	• Reflects growth in rents and new homes
Operating expenditure (£m)	(94.8)	(103.8)	(117.8)	
Surplus on disposal of fixed assets (£m)	4.9	5.2	4.8	
Operating Surplus (£m)	31.8	31.4	34.5	• Increase in rents and new homes outpaced increase in revenue costs
Interest receivable (£m)	0.0	0.1	1.5	• Interest in 2023 included £3.4m of interest break costs as part of debt restructure
Interest payable (£m)	(20.3)	(24.8)	(21.8)	
Surplus for the year (£m)	11.1	6.5	14.2	
Headline social housing unit cost (£)	3,193	3,596	4,173	• Increased spending on capital components, EPC spend and revenue maintenance
Operating Margin	26.0%	24.0%	23.0%	• Growth in revenue maintenance and lower margin on Care and Support
Social Housing Lettings Margin	41.5%	34.6%	38.9%	
Social Housing Lettings as a % turnover	74.5%	74.3%	72.5%	• Social housing remains the majority of the business with no diversification beyond Care and Support
Housing Properties at Cost (£m)	928	993	1,090	
Net Debt (£m)	(447)	(486)	(552)	• Growth in debt as all grant received for Strategic Partnership 1 programme and start of SP2 with grant receivable in following year
Gearing	48.0%	49.0%	50.7%	
Interest Cover - banking covenant min.	100%	140%*	120%*	• Debt restructure provides significant headroom against banking covenants
Interest Cover - banking covenant ratio	218%	182%	191%	
EBITDA MRI Interest Cover ratio	127.0%	101.3%	101.7%	• Impact of increased capital component replacement and EPC spend

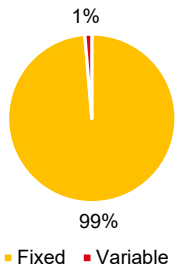


Robust Treasury Position

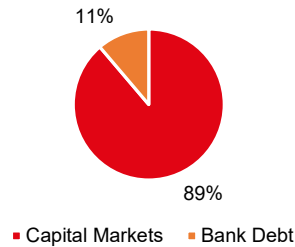
EMH Loans Repayable by Percentage



Fixed / Variable



Debt source



Cash & Liquidity
 Cash **£21m Group**
 Available facilities **£252m**
 Total **£273m**



Interest rate 99% fixed rate and **19 years** average term



Drawn debt £602m with assets over **£1bn** at cost



Unencumbered assets/headroom asset cover £500m value provide **£330m** extra debt



Working Capital managed on daily basis **c.£15m**
 Minimum **A1/P1** credit rating available same day



Retained bonds: £50m fully secured



Weighted average cost of debt: 4.63% last year
4.80% 31 Dec 2023



Debt restructure focused borrowing from capital markets and liquidity from core UK relationship banks

All data above as of 31 December 2024

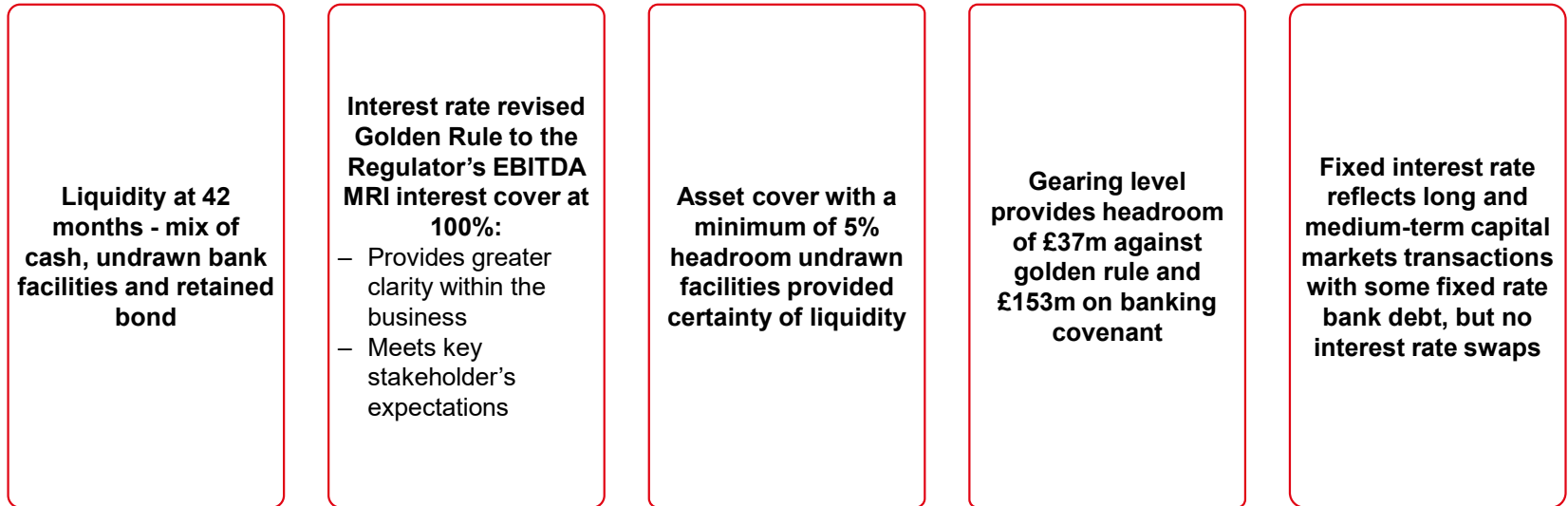


Treasury Golden Rules

emh sets five Treasury Golden Rules to benchmark performance against...



...and demonstrates strong positions against each metric





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Surplus for the
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Appendix





Development Case Study – Henson Park

emh land led opportunity – redevelopment of ex-industrial brownfield site.

Scheme provides a range of family housing, bungalows, and supported housing living for people with learning disabilities. The development meets critical local housing needs for Blaby and Leicestershire County Council.

Variety of house types to meets needs of different tenants and ensure that scheme is not just another run-of-the-mill affordable housing estate. Mix of apartments, bungalows and houses provides wealth of choice for occupants.

Tried two dementia-friendly bungalows. Key features include simple and easy to navigate, open plan living, adaptable structure for future mobility aids, tonal contrast in surfaces for better visibility and spatial recognition, and larger windows for increased surveillance of the outside world.





EMH Group Board

David Russell - Chair	Professor of Corporate Social Responsibility. He is an accountant by profession, member of the British Accounting & Finance Association, and the Institute for Fiscal Studies. David's research encompasses sustainability paradigms, carbon emissions, taxation and valuation. He has led change programmes introducing commercial principles into not-for-profit organisations, and the transition of public services to commercial activities. David was appointed Chair in June 2017
Patricia McCabe – Vice Chair and Chair Group Remunerations & Governance Committee	Experienced Non-Executive with 16 years' experience serving on boards in housing and the wider third sector. Group board member of emh group, Chair of Birmingham and Solihull Women's Aid, and a board member of Homecome Ltd. Independent Chair of the Birmingham Ageing Better Strategic Partnership. Patricia's career was primarily in Organisational Development, working in Housing, Social Services, the NHS, charities and the private sector. She was previously Managing Director of Central Consultancy & Training, specialising in governance and Board development.
Margaret Coward	30 years' experience in housing and regeneration having covered senior roles in public and voluntary sectors delivering housing management, supported accommodation, new build social housing, redevelopment and regeneration at Nottingham, Derby, Surrey, Hampshire, Belfast, Sheffield and Leeds. Her volunteer experience includes Chair of an almshouse charity providing accommodation for older people, Trustee of charity providing support services around domestic abuse and previous Board Member roles at Citizen (then WM Housing). Independent Member of the Care & Support Board and Audit Committee since 2018.
Gail Puttock - Resident board member and Complaints Champion	Gail is a highly experienced HR and employment law consultant with over 20 years' experience within consultancy firms and the health sector. She now works as a self-employed HR consultant providing advice for SMEs on HR and employment relations. She also currently works for the Citizens Advice Bureau within the foodbanks in the Hinckley area. Gail has in the past, worked in the voluntary and education sectors, and was a parish councillor for two years, helping to improve services in the local community.
Chan Kataria	See page 2.
Roger Merchant – Chair Group Audit Committee	Roger is a Chartered Accountant and a Charity Specialist Partner for UHY Hacker Young, a national accountancy and business advisory firm. After graduating from Bristol University in Economics and Statistics, Roger worked in London and Warsaw as a partner with PwC, before moving to the East Midlands 25 years ago. He is a former Chair of Charnwood Neighbourhood Housing, and his additional not-for-profit experience includes roles as trustee/audit committee member at Warwick Care, Derby Museums, Leicester College, Chartered Accountants' Benevolent Fund and Leicester Business Voice.
Shabir Ismail	Deputy Principal and CEO of Leicester College. Worked in the education sector for 26 years in colleges, private firms and a government agency. A qualified accountant and has previously worked as a consultant supporting a range of organisations in governance, risk and financial matters. He has a strategic role at the college and is responsible for Student Services including safeguarding, Marketing, Estates, IT, Finance and Funding. Shabir is an experienced Executive and Non-Executive Director who has worked with several boards, committees and senior posts including George Eliot NHS Trust and the Leicestershire Local Enterprise Partnership Executive team.
Paul Casey	Paul has more than 40 years' experience in the social housing sector particularly in asset management and development functions. Currently a Director of an affordable housing consultancy providing development and asset management services to small contractors and developers and several social housing providers. He is also Property and Asset Director of Horizon Infrastructure Ltd an Institutional Investment Management Company
Ann Chapman	Having extensive governance, strategic and legal experience, Anne's the corporate lead for governance, risk and compliance matters and the Company Secretary for the Golding Homes group. Having been a solicitor for more than 20 years, including seven years with city firm Norton Rose, Anne's role encompasses strategic risk management, regulatory and legal compliance including data protection and health and safety. Anne's wide-ranging stakeholder engagement and governance experience includes non-executive positions within the health, social housing, education and charity sectors. As well as being a Group Board member of emh, Anne is the vice chair of Eldon Housing Association, vice chair of the homelessness and mental health charity Porchlight and an independent member of the Audit and Risk Committee at the Chartered Institute of Housing. Anne holds a passionate commitment to collaborative partnerships across all sectors supporting people to live better lives.



Executive Management Team



Chan Kataria OBE, Group Chief Executive

Chan is all about improving opportunities for people. Established in 1946, Chan is emh's third CEO, taking up the post in 2004. Since then, emh has thrived through partnerships. Its focus has been to provide quality housing and care services, invest in existing homes, help tackle homelessness and develop much needed new homes across the region. Chan is currently Board member, vice-chair and chair of the Audit Committee at the Chartered Institute of Housing professional body and has over the years represented other trade bodies in the sector, including the NHF and PlaceShapers. He is Board member of the CBI Regional Council and an Honorary Associate at De Montfort University. In his spare time, as well as practicing Karate, he is on the Boards of a Hospice and FE College. Chan was awarded an OBE in 2017 for his services to housing in the East Midlands.



Charley Gibbons, Executive Director – Housing

Charley is passionate about delivering a great customer experience by listening to residents and using their experiences to shape plans for the future. He joined emh group from Orbit Housing in September 2024, where he led the development and execution of the customer service strategy, ensuring that resident voices shaped the organisation's operations. Prior to Orbit, he served as Chief Executive of Citizens Advice Coventry. Charley is dedicated to transforming operational and cultural practices to improve customer relationships, neighbourhoods and the quality of homes. He is committed to improving social equality and he has led national campaigns to tackle child poverty and improve energy efficiency in social housing in the UK.



Joanne Tilley, Executive Director – Corporate Services

Jo's commitment to promoting social inclusion and affordable housing dates back to her mid-teens. She started her career as a Local Government graduate housing management trainee, and now oversees governance, strategy & research, people, learning & development, health & safety and communications services. Jo is proud to co-chair the National Housing Federation's Governance Forum. She is a Board Member for Midlands Rural Housing, an independent member of an Audit Committee and has eight years' experience as a Trustee of a regional charity. Jo is a Chartered Member of the CIH and has an MBA from Birmingham Business School



Chris Jones, Executive Director of Development

Chris is committed to delivering quality homes and experiences while creating thriving communities by engaging with residents. With over 20 years of expertise in residential development, Chris brings extensive knowledge to emh group. Since joining in 2018, Chris has managed the Strategic Partnership with Homes England, focusing on delivering multi-tenure homes people are proud to live in. His goal is to make a lasting impact on the landscape with well-built homes. As a lead member of the Quantum Development Partnership, Chris advocates for greater housing investment in the East Midlands. He believes in deep-rooted partnerships between organisations and customers to make great things happen, enriching neighbourhoods and giving residents the homes they need to thrive.



Geoff Clarke, Executive Director – Finance

Geoff brings over 30 years of experience in the Social Housing sector, leveraging his expertise to drive emh's continued financial growth and stability. Recognising the vital role emh plays in the East Midlands, Geoff is dedicated to nurturing strong, collaborative relationships with investors, lenders, and regulators, all of which are essential to the organisation's ongoing success. His commitment to maintaining a robust financial foundation is central to securing a prosperous future for emh. A key focus for Geoff is Data Governance, ensuring that the data we hold on our homes and customers is both accurate and reliable. This enables data-driven, strategic decision-making and provides valuable insights to enhance service delivery. Geoff also leads a diverse directorate encompassing ICT, Procurement, Treasury, Facilities, and Finance. He views his team's role as one of empowerment.



Ruth Jennings, Executive Director – Care

Ruth has worked in Social Housing for over 30 years, predominantly within Care and Support services. Her wealth of experience includes the management of registered services as well as leading the development of strategy. She has delivered a variety of commissioned and non-commissioned services ranging from registered personal care for older people, and those with complex physical disabilities, to housing related support for people experiencing domestic violence and homelessness, including asylum seekers and people experiencing mental ill health.



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