Sage Homes

Value for Money strategy

2026

We're Sage Homes

Our purpose
Why we come to work

The constant pursuit of homes people love

Our mission
What we do

We strive to provide the best affordable homes with the best customer support

Our ethos and behaviours
How we work

A unique mix of ambition and empathy

At Sage, ambition drives us to aim high – to challenge the norms, to go the extra mile, to deliver our best. We balance this with empathy: truly listening to, and caring about, our customers and colleagues. Because when ambition and empathy come together, we are truly at our best.

Our people work to the 'Three Rs': Responsive, Responsible and Respectful. By using the three Rs, we provide our customers with first-class service, treating everyone with fairness and respect.

Responsible Respectful Responsive

You can find out more about Sage Homes, our vision and mission, ethos and behaviours, aims, objectives and plans for the future in our **Corporate Plan:** www.sagehomes.co.uk/corporate-plan

Introduction

To achieve our purpose in line with our ethos, we set clear objectives across our whole business. We have four strategic pillars which underpin our focus on delivering for customers and continuing to build a sustainable business for the long term.

This Value for Money strategy sits within the Sage Homes Business strategic pillar.

OUR BUSINESS: STRATEGIC GOAL

Drive value for money to ensure a sustainable business that can deliver for customers and investors for the long term.

Sage Homes remains committed to delivering value for money 'VFM' through efficient, effective service delivery that maximises the impact of its income. As part of our compliance with the Value for Money Standard set by the Regulator of Social Housing, we focus on achieving economy, efficiency and effectiveness across all areas of activity. We're committed to increasing the number of high-quality affordable homes in England and to providing the highest level of service to our customers, and this is central to our application of value for money strategies.

Value for money (VFM) is defined by measures of operational efficiency, the ability to invest in new homes, a sustainable source and cost of funds and the creation of margin to protect the business from future risks.

Operational efficiency is delivered through strong systems that support colleagues to meet customer needs. Management use reporting systems to track team performance, evidence delivery and provide assurance to the Sage Boards that services are being delivered well for our customers.

VFM is measured within each of Sage's registered providers as they all operate in fundamentally different ways and therefore have different VFM targets relevant to their operations.

THE WAY WE DELIVER VALUE FOR MONEY

Measuring and reporting Value for Money

The Regulator of Social Housing defines the seven VFM metrics that Sage as a Registered Provider (RP) are required to disclose to meet the Value for Money Standard. In addition to these, the Sage Homes Boards have set key performance indicators to measure specific areas of strategic and operational performance to give a more rounded view of the Company's performance.

The Value for Money Standard requires all private registered providers to annually report on their performance against a suite of measures defined by the regulator along with their own VFM measures and targets, with which to measure economy, efficiency, and effectiveness. One of the key objectives in defining a set of standard VFM metrics is to support transparency and allow providers to analyse their performance alongside that of their peers on a comparable basis. To support this objective, the regulator publishes providers' performance on the range of VFM metrics to help organisations benchmark their performance more easily and allow interested stakeholders to understand how providers perform when compared to the rest of sector.

The VFM metrics have been selected on the basis that they work for the majority of the sector. However, the regulator acknowledges that these metrics are more appropriate for some providers than others. There may be a minority of cases where reporting on a particular basis is difficult, or inappropriate, given the unusual nature of a given organisation's business or differences in accounting practice. Sage's business varies significantly from the rest of the sector due to the scale and speed of acquiring and delivering new homes and the sources of capital employed. However, Sage reports against the Regulator of Social Housing's metrics based on plans for the year ahead.

In addition to the core VFM metrics, the Boards have set further targets to measure specific areas of strategic and operational performance to give a more rounded view of the Company's performance. These metrics are the key drivers of our business which represent both the growth of the Company's portfolio through acquisition and delivery, sales and letting as well as the delivery of quality services to all customers. The Boards have also included a measure of employee satisfaction to ensure that the Company develops a lasting and robust high-performance culture.

THE WAY WE DELIVER VALUE FOR MONEY

The Value for Money Standard

Metrics 1 to 3 focus on investment and reflect our investment in new affordable homes, while ensuring our borrowing is kept at prudent levels. These help to show our levels of efficiency and effectiveness.

Metrics 4 to 7 focus on our operational efficiency in managing our portfolio as expressed through our financial performance, the return on the capital we utilise and our liquidity and investment capacity.

Where available, Sage has provided peer benchmarking, with the figures included below representing 2023/24 results. Comparable peer benchmarks are based on Registered Provider portfolio size: Sage Group being benchmarked against providers with portfolios greater than 10,000 homes; Sage Rented Limited (SRL) and Sage Homes RP Limited (SHRPL) are compared with providers managing between 5,000–10,000 homes; and Sage Shared Ownership Limited (SSOL) is benchmarked against providers with portfolios under 5,000 homes.

METRIC 1 – REINVESTMENT (%)

Captures investment in new and existing homes as a proportion of total housing assets, excluding transfers from other Registered Providers within the Sage Homes Group. While this is a required regulatory target, Sage's RPs are more volatile than the rest of the sector as large scale acquisitions and portfolio movements from one RP to another can create very variable results.

2026 Projection

Sage Homes RP is the development RP within the Sage Group, taking delivery of new homes to rent or sell as shared ownership. In 2026, Sage's acquisition pace is expected to increase, reaching 1,500 exchanges. However, we will deliver a decreased number of 614 homes. This is as a result of our pipeline reducing following lower acquisition activity across 2024 and 2025.

Metric 1: Reinvestment %	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Homes RP Ltd (SHRPL)	20.0%	12.9%	9.1%	10.9%

METRIC 2 – NEW SUPPLY DELIVERED (%)

Considers the number of new homes developed in the year as a proportion of total units owned at year end and excludes transfers from other Registered Providers within the Sage Group. This metric applies to Sage Homes RP Limited as it is the development RP, taking delivery of new homes and letting or selling them to customers.

2026 Projection

In 2026, we expect 614 homes will be delivered, extending Sage's portfolio to 18,071. While this is lower than in previous years, it still exceeds the sector benchmarks for new home delivery. Our numbers are significantly higher than our peers as our growth is uniquely substantial, evidenced by our larger pipeline than our competitors.

Metric 2: New supply delivered (%)	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Homes RP Ltd (SHRPL)	21.7%	19.7%	1.5%	5.4%

METRIC 3 – GEARING (%)

Indicates the level of debt relative to the value of housing assets and provides insight into financial leverage and borrowing capacity. Sage Homes constantly works to optimise the availability of funding to ensure it can provide homes for the long term. The Company ensures that debt and gearing levels remain appropriate to safeguard financial viability while balancing the benefits of debt in reducing the overall cost of capital and supporting investment in affordable housing. We also manage interest costs and covenant compliance carefully to avoid exposing the business to undue financial risk.

2026 Projection

Sage Rented Limited: We expect gearing to increase from the previous year, owing to anticipated refinancing of our AR5 Commercial Mortgage-Backed Securities (CMBS). We'll achieve this through both CMBS bonds and gaining loans from institutions (bilateral financing). We expect to raise between £245m and £249m, leveraged at a loan to cost of 92% and 81%, with SRL purchasing 975 homes from SHRPL.

Sage Homes RP Limited: We expect gearing to be driven by SHRPL having ownership of revolving credit facility funding, at a loan to cost of 71.5%. SHRPL also has the majority of the Sarl loan parent debt.

Sage Shared Ownership Limited: We expect gearing to be driven by the purchase of 3,205 shared ownership homes from SHRPL. This will be managed through bilateral financing at a loan to cost of 70%.

Sage Group: We anticipate gearing percentages to be broadly in line with 2025's activities.

Metric 3: Gearing (%)	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	89.8%	82.9%	49.3%	86.5%
Sage Homes RP Ltd (SHRPL)	112.3%	134.5%	49.3%	131.3%
Sage Shared Ownership Ltd (SSOL)	-	-	40.2%	124.5%
Sage Group	**110.2%**	**110.4%**	**46.9%**	**108.5%**

METRIC 4 – EBITDA MRI – INTEREST COVER (%)

Assesses Sage's ability to cover interest payments from operating earnings, offering a view of liquidity. Targets are set based on expected transfers within each year between the Sage Registered Providers as the earnings for the RP comes with the transfer of any assets.

2026 Projection

Sage Rented Limited: We expect this to rise to 74.6% in 2026, driven by an increased number of tenants in home alongside statutory rent increases (tenant rent rolls). We will also see the addition of 975 rental homes through the AR5 Commercial Mortgage-Backed Securities refinancing.

Sage Homes RP Limited: We expect a decrease from 2025 with a projected margin of 53%. This is owing to a 54% decline in shared ownership sales impacting our overall earnings (EBITDA). .

Sage Shared Ownership Limited: We anticipate 25.7% increase, generated from buying 3,205 shared ownership homes from SHRPL in 2026. This therefore creates income from rent.

Sage Group: We expect a slight drop from 2025 with 61.9%, owing to a 54% decrease in shared ownership sales. This decline is largely offset by an increase in rental income.

Across our Registered Providers, we see a difference to the peer benchmark, largely owing to the high interest from our financing activities. We borrow more than our peers in order to continuing providing new homes at pace.

Metric 4: EBITDA MRI = Interest cover (%)	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	67.2%	68.7%	131.9%	74.6%
Sage Homes RP Ltd (SHRPL)	55.7%	60.3%	131.9%	53.0%
Sage Shared Ownership Ltd (SSOL)	-	-	131.9%	39.7%
Sage Group	**58.3%**	**62.7%**	**113.3%**	**61.9%**

METRIC 5 – HEADLINE SOCIAL HOUSING COST PER UNIT (£)

Reflects the average cost of managing and maintaining social housing properties, as defined by the Regulator of Social Housing. Given Sage's sharp growth and substantial changes in portfolios this number can be very variable due to the amount and tenure of homes present in a Sage Group RP at any time.

2026 Projection

Sage Rented Limited: The 2026 cost per unit is projected to be consistent with 2025 levels, with a net operating income of approximately 75% and minimal anticipated growth in portfolio size or associated resource costs.

Sage Homes RP Limited: The projected cost per unit has increased compared to 2025's forecast. This is because the portfolio is expected to consist of around 60% affordable and social rent homes, a rise of 15% from 2025. The cost per unit in rental homes is higher, owing to more costs around managing community safety and antisocial behaviour.

Sage Shared Ownership Limited: The cost per unit for shared ownership homes is £2,555, or £1,742 after rechargeable costs have been recovered from customers.

Sage Group: The 2026 cost per unit is marginally lower, and generally consistent with 2025.

Across all Registered Providers, these costs are lower than our peers owing to the newness of our homes. We continue to pay less on repairs and maintenance, although we anticipate these costs growing as our homes age.

Metric 5: Headline Social Housing cost per unit (CPU)	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	£3,447	£4,668	£5,112	£4,452
Sage Homes RP Ltd (SHRPL)	£3,262	£3,576	£5,112	£4,266
Sage Shared Ownership Ltd (SSOL)	-	-	£5,768	£2,555
Sage Group	**£3,216**	**£4,080**	**£4,700**	**£4,030**

METRIC 6A – OPERATING MARGIN – SOCIAL HOUSING LETTINGS (%) AND METRIC 6B – OPERATING MARGIN – OVERALL (%)

Assesses how effectively the organisation manages its costs relative to income, highlighting financial sustainability and value for money. Metric 6A focuses on social housing lettings, while Metric 6B reflects performance across all activities. Sage's metrics in this category are again volatile based on the nature of the trading within any given year. Sage's sales of shared ownership homes can have a strong influence on the overall operating margin data.

2026 Projection

Sage Rented Limited: The operating margin is projected to exceed 2025's targets, with an increased tenant rent toll leading to better margins than our peer benchmarks.

Sage Homes RP Limited: A 42.6% margin reflects our higher rental portfolio, risen from 45% to 60% in 2026. The associated costs results in a lower margin than the previous year.

Sage Shared Ownership Limited: We expect to achieve a 49.5% revenue following the purchase of 3,205 shared ownership homes from Sage Homes RP Limited in 2026..

Sage Group: We expect to achieve a 45.7% margin in 2026, with rental income rising by 12.1% year after year. This is despite the sales to Vico Homes. Our management costs are anticipated to increase by only 7.1%.

Across our Registered Providers, our operating margin is higher than our peers owing to a better cost per unit with less need for major works and a better net operating income.

Metric 6A: Operating margin - Lettings	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	58.4%	41.2%	21.6%	47.4%
Sage Homes RP Ltd (SHRPL)	40.2%	43.4%	21.6%	42.6%
Sage Shared Ownership Ltd (SSOL)	-	-	18.8%	49.5%
Sage Group	**45.0%**	**41.5%**	**22.8%**	**45.7%**

Sage Rented Limited: We anticipate performance improvements from 2025, driven by an expanded tenant rent roll and a margin enhancement that exceeds industry benchmarks, given the aging of Sage homes and investments driving efficiencies and quality of service operations.

Sage Homes RP Limited: A projected 20.9% margin reflects a lower margin percentage than Sage's other Registered Providers, owing to it absorbing all delivery and first-time occupancy costs. However we expect a positive improvement on the previous year due to margin mix change, with lower in-year Shared Ownership sales activity, which has associated lower margins.

Sage Shared Ownership Limited: We anticipate a 39.9% margin, with profit generated by the purchase of 3,205 shared ownership homes from Sage Homes RP Limited in 2026.

Sage Group: We project a 28.9% margin, improving on the 2025 forecast. This is primarily due to changes in the margin mix, including a decline in shared ownership sales activity with associated lower margins. We also forecast rental income (from both shared ownership and rental) to increase by 12.1% year on year. This will be supported by growth of our portfolio and a higher rent roll. Management costs are expected to rise by 4.9% year on year.

Our margins remain higher than our peers, except in Sage Homes RP Limited where we are carrying out more expensive activities which require our specialist teams to be more involved.

Metric 6B: Operating margin - Overall	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	53.0%	34.2%	21.9%	37.9%
Sage Homes RP Ltd (SHRPL)	18.7%	20.2%	21.9%	20.9%
Sage Shared Ownership Ltd (SSOL)	-	-	17.0%	39.9%
Sage Group	**24.9%**	**23.0%**	**18.0%**	**28.9%**

METRIC 7 – RETURN ON CAPITAL EMPLOYED (ROCE%)

Compares the operating surplus to total assets less current liabilities and is a common measure used in the commercial sector to assess the efficient investment of capital resources.

2026 Projection

Sage Rented Limited: We expect an increase to 2.5% ROCE, owing to our higher tenant rent roll and additional homes purchased from Sage Homes RP Limited.

Sage Homes RP Limited: We anticipate a lower ROCE of 2.2% owing to an increase of homes being purchased and reinvestment at 10.9%. The total assets will reach around £1.2bn.

Sage Shared Ownership Limited: The new figure of 1.7% ROCE reflects the purchase of 3,205 homes from Sage Homes RP Limited in 2026, valued at £0.3bn.

Sage Group: A slightly lower ROCE of 2.4% is due to lower shared ownership activity impacting the operating profit.

Metric 7: Return on capital employed (%)	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	4.8%	2.2%	2.9%	2.5%
Sage Homes RP Ltd (SHRPL)	3.4%	3.0%	2.9%	2.2%
Sage Shared Ownership Ltd (SSOL)	-	-	2.6%	1.7%
Sage Group	**3.1%**	**2.7%**	**2.8%**	**2.4%**

Board key performance indicators

In addition to the core VFM metrics, the Boards have set additional targets to measure specific areas of strategic and operational performance to give a more rounded view of Sage's performance. These metrics are the key drivers of our business which represent both the growth of the Company's portfolio through acquisition and delivery, sales and letting as well as the delivery of quality services to customers. The Boards have also included a measure of employee satisfaction to ensure that the company develops a lasting and robust culture to ensure the longevity of the provider.

THE WAY WE DELIVER VALUE FOR MONEY

Customer experience

Customer satisfaction is a key measure of Sage's performance. While the regulated VFM metrics are important, the views of the very people who live in our homes and experience our services, are critical to understanding the success of the company. The Customer Service Strategy and Customer Charter explain the company's approach to customer service in more detail. In the VFM strategy, customer satisfaction with our service reflects the proportion of residents who report being fairly or very satisfied with their experience of the services that Sage provides. We report this separately for our Shared Ownership and Rental customers and for each of our RPs.

It is the stated aim of the Sage Boards to provide services which drive customer satisfaction that is in the top quartile for the sector. This satisfaction level will be measured through an annual perception survey, in line with all Registered Providers in England, as part of the Tenant Satisfaction Measures (TSM) required by the Regulator of Social Housing. Sage's annual perception survey will continue to be conducted by an independent research agency, who contact a random, representative sample of customers by telephone (or another accessible method, subject to the customer's requirements) to ask them set questions as set out in the TSM. Sage Homes aims to be in the top quartile amongst Registered Providers, for both customer groups each year, compared to the most recent sector benchmark data provided by the Regulator of Social Housing.

The Boards also want to track the company's ability to respond to customers promptly when things go wrong, so they have set a target for complaints responses to customers. Sage Homes sets response times for complaints in line with those set out in the Housing Ombudsman Service's Complaints Handling Code.

2026 Projection

Metric 8A: Customer satisfaction (SO)	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Homes RP Ltd (SHRPL)	58.4%	60.0%	58.4%	Top Quartile
Sage Shared Ownership Ltd (SSOL)	-	-	58.4%	Top Quartile

Metric 8B: Customer satisfaction (Rental)	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	78.9%	72.0%	78.9%	Top Quartile
Sage Homes RP Ltd (SHRPL)	78.9%	81.0%	78.9%	Top Quartile

Metric 9: Complaints responded within target time	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	90.0%	97.5%	96.8%	96.0%
Sage Homes RP Ltd (SHRPL)	90.0%	98.6%	95.8%	96.0%
Sage Shared Ownership Ltd (SSOL)	-	-	94.5%	96.0%

THE WAY WE DELIVER VALUE FOR MONEY

Delivering new affordable homes

The delivery of new affordable homes has been central to the Sage Homes corporate strategy and these metrics focus on the efficiency with which these homes are delivered relative to targets set at the start of the year. Sage Homes has been the largest provider of new affordable homes for five consecutive years to the financial year 2024/25. These metrics only apply to Sage Homes RP Limited as that is the only provider that brings new homes forward to rent or buy. The metrics chosen do not just focus on the number of new affordable homes provided but the efficiency with which they are rented and sold.

2026 Projection

The 2026 target is set at 1,500 new homes to be delivered in 2026. All of these homes are expected to be delivered through Section 106 and grant funding, alongside strategic partnership acquisitions. Sage remains dedicated to finding alternative acquisition opportunities in this challenging market environment.

Metric A: New Homes acquired	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Homes RP Ltd (SHRPL)	1,500	66	n/a	1,500

614 units to be delivered in 2026 extending Sage's portfolio to 18,071.

Metric B: New Homes delivered	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Homes RP Ltd (SHRPL)	2,417	2,143	n/a	614

THE WAY WE DELIVER VALUE FOR MONEY

Operational efficiency

The Regulator's VFM Standard focuses on many operational metrics to show efficiency, but the Sage Boards also wanted to evaluate the company's performance at collecting rent from customers and the management of arrears. The oversight of these metrics are key to the ongoing viability of the Sage Registered Providers.

2026 Projection

Our 2026 target remains in line with our 2025 target, as Sage continues to demonstate strong management of our homes.

Metric C: Rental homes let in more than 15 days	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Homes RP Ltd (SHRPL)	99.0%	99.0%	n/a	99.0%

Sage Rented Limited: Our target of 99.4% remains aligned with industry benchmarks, as Sage recognises potential challenges in rent collection, owing to the ongoing pressure on cost of living.

Sage Homes RP Limited: Our target of 99.6% is consistent with the 2025 target and exceeds industry benchmarks. It is higher than Sage Rented Limited's target to reflect the higher collection rate from shared ownership customers.

Sage Shared Ownership Limited: Our target of 99.8% reflects the higher collection rates from shared ownership customers and is maintained in accordance with industry benchmark standards, reflecting our approach across all our shared ownership homes.

Sage Group: Our 99.5% target matches the previous year, and remains positioned ahead of industry benchmarks.

Metric D: Rent collected (%)	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Rented Ltd (SRL)	99.6%	100.2%	99.4%	99.4%
Sage Homes RP Ltd (SHRPL)	99.5%	100.6%	99.4%	99.6%
Sage Shared Ownership Ltd (SSOL)	-	-	99.8%	99.8%
Sage Group	**99.5%**	**100.1%**	**99.4%**	**99.5%**

Each RP is structured according to a combination of the following Rental and Shared Ownership (SO) targets:

- Affordable and Social Rent arrears are projected to remain below 4.1%, reflecting the anticipated rent collection challenges driven by an ongoing cost of living pressure. These challenges are expected to be partially mitigated through a refined collection process and further investment in efficient systems. The number is higher than our peer benchmark as we have historically taken on challenging customers who need more assistance, and many of our customers are supported by benefits
- Shared Ownership arrears are targeted to remain at, or below, 0.5%, consistent with our current performance levels from 2025.

Metric E: Current tenant arrears (%)	**2025 Target**	**R3 2025**	**Peer Benchmark**	**2026 Budget**
Sage Rented Ltd (SRL)	< 4.7%	4.2%	2.9%	< 4.1%
Sage Homes RP Ltd (SHRPL)	< 2.6%	1.8%	2.9%	< 2.1%
Sage Shared Ownership Ltd (SSOL)	-	-	2.5%	< 0.5%
Sage Group	**< 3.5%**	**2.7%**	**3.8%**	**< 2.9%**

The 2026 Shared Ownership sales target aligns with the target set for 2025, recognising that performance in 2025 was affected by challenges at a number of sites in London and elsewhere. Both of these areas will be a major focus moving into 2026.

Metric F: Shared Ownership homes sold in more than 8 weeks	**2025 Target**	**R3 2025**	**Peer Benchmark**	**2026 Budget**
Sage Homes RP Ltd (SHRPL)	96.0%	91.7%	n/a	96.0%

We anticipate our 2026 margin to be in line with 2025. While we will see a higher margin, owing to no further sales through Home Stepper where developers received the first tranche sale, this will be mitigated by a lower margin for new homes as they come from our deal with Vistry Homes rather than through Section 106 agreements.

Metric G: SO initial tranche margin (%)	**2025 Target**	**R3 2025**	**Peer Benchmark**	**2026 Budget**
Sage Homes RP Ltd (SHRPL)	19.9%	20.7%	n/a	20.6%

THE WAY WE DELIVER VALUE FOR MONEY

Sage Homes' people

The Sage Boards place our people at the heart of the organisation. They want to ensure that Sage maintains a strong focus on creating an inclusive, supportive culture where colleagues feel valued and heard. Feedback gathered through employee engagement activities has helped shape improvements in communications, collaboration, and supporting wellbeing across the business. Looking ahead, we are prioritising stronger leadership visibility, clearer communication, and continued investment in our people, to build a strong consistent culture across Sage. These areas will be key to ensuring our teams remain connected, motivated, and equipped to support the business as it grows.

2026 Projection

A summary of the 2025 annual employee survey (Nov'25) and the 2026 target proposal will be presented for Board review and approval at the February 2026 Renumeration and Nomination Board meeting.

Metric H: Employee Satisfaction	2025 Target	R3 2025	Peer Benchmark	2026 Budget
Sage Group	72.0%	77.0%	80.6%	77.0%

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