

The logo for ForHousing, featuring the company name in a sans-serif font with a stylized blue and orange triangle to the right.

ForHousing

**Environmental, Social and
Governance Report**

2024/25



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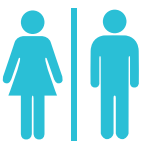

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ESG dashboard

 <p>18,283 homes owned</p>	 <p>99% of rents subject to the rent standard are below LHA rates</p>	 <p>73.5% of tenants were satisfied with the services they receive</p>	 <p>100% of our Homes meet the Decent Homes Standard</p>	 <p>100% of our homes have an up to date gas safety certificate</p>
 <p>100% of homes requiring a Fire Risk Assessment have one</p>	 <p>93.4% of existing homes are EPC band C or better</p>	 <p>703 homes have had insulation works as part of the Great British Insulation Scheme</p>	 <p>193 homes have been fitted with solar panels</p>	 <p>1,800 tonnes of CO₂ savings per year (the equivalent of electricity for 1,170 households for a year)</p>
 <p>140 new homes delivered, 97% of which were social rent</p>	 <p>100% of new homes are EPC band C or better (81% band B)</p>	 <p>£71m of social value creation</p>	 <p>£241,000 investment into community investment activities</p>	<p>Provided £185,000 to support 1,648 households with food, fuel, pest control, white goods and furnishings through our Live Well fund</p>
 <p>G2/V2 Governance and Viability rating</p>	<p>66% of our leadership team are either women, people from ethnic minorities, LGBTQ+, disabled or have personal experience of living in social housing</p>	 <p>7.4% median gender pay gap</p>	<p>58.3% of our Board are either women, people from ethnic minorities, LGBTQ+, disabled or have personal experience of living in social housing</p>	 <p>ForHousing pays the Real Living Wage</p>

Message from the Chair

It gives me great pleasure to introduce ForHousing's first Environmental, Social, and Governance (ESG) Report. This marks a significant milestone in our journey towards greater transparency, accountability, and purpose-driven leadership.

At ForHousing, we are committed to providing safe, well-maintained homes and delivering customer focused, equitable and efficient services. But we recognise that delivering on our mission means embedding responsible management of the environment, social responsibility, and strong governance practices into everything we do. ESG principles are not separate from our core business; they are essential to it.

I am pleased that in February 2025, the Regulator of Social Housing upgraded our Governance rating to G2, recognising the significant improvements we have worked hard in making over the past two years. This achievement reflects the dedication of our Board, leadership team and colleagues across the organisation to ensure we're in the strongest possible position to positively impact the lives of our tenants.

The ForHousing Strategy is driving us toward a greener future, as we invest in high quality, energy efficient homes that meet current and future housing need and work towards achieving net-zero carbon emissions by 2050.

Socially, we are focusing on a culture that places our tenants and their communities at the centre of everything we do, and continuously improving their satisfaction with our services by listening and learning from what they tell us. Good governance remains the foundation that supports everything we do, ensuring we act with integrity, manage risks effectively, and maintain the trust placed in us.

This is just the start. We know there is much more to do, and we are committed to setting clear goals, learning from best practice, and collaborating with our tenants, partners, and stakeholders as we move forward.

Our ESG journey will help ensure that ForHousing remains resilient, forward-looking, and truly aligned with the needs of our communities.

Thank you for taking the time to read our first ESG report, which offers a clear and honest view of where we are today — and where we aspire to go.

Donna Cezair

Donna Cezair

Chair of the Board



Our ESG approach

At ForHousing, we are committed to transparency and accountability in how we report our sustainability performance. Our first ESG Report is structured around the Sustainability Reporting Standard for Social Housing (SRS) — a sector-wide framework developed to help housing providers consistently report on Environmental, Social, and Governance (ESG) performance.

The SRS framework is closely aligned with the United Nations’ Sustainable Development Goals (UN SDGs) — the global blueprint for achieving a better and more sustainable future for all. In particular, the SRS encourages housing associations to demonstrate their contribution across areas such as:

- 1: No poverty** – providing affordable, secure housing options.
- 3: Good health and wellbeing** – delivering safe homes and supporting resident wellbeing.
- 7: Affordable and clean energy** – investing in energy efficiency and decarbonisation.
- 8: Decent work and economic growth** – promote inclusive sustainable economic growth and full and productive employment for all.
- 10: Reduced inequalities** – promoting equality, diversity, and inclusion.
- 11: Sustainable cities and communities** – building resilient, inclusive communities.
- 12: Responsible consumption and production** – ensure sustainable consumption and production patterns.
- 13: Climate action** – reducing emissions and mitigating climate risks.
- 15: Life on land** – protecting and restoring ecosystems.
- 16: Peace, justice, and strong institutions** – ensuring strong governance and ethical leadership.

By reporting in line with the SRS, we are not only meeting the expectations of our tenants, funders, and Regulator, but are also contributing towards achieving broader global sustainability ambitions.

ESG Area	Theme	Description	Aligned SDGs
Environmental	Climate Change	Prevents and mitigates the risk of climate change	13 7
	Ecology	Promotes ecological sustainability	15 13
	Resource Management	Sustainable management of natural resources	12 6
Social	Affordability and Security	Provides affordable and secure housing	11
	Building Safety and Quality	Tenant safety and building quality are well managed	10
	Tenant Voice	Listens to tenants’ voices	10 16
	Tenant Support	Supports tenants, and the local community	3 10
	Placemaking	Supports tenants and the wider local community through placemaking	3 11
Governance	Structure and Governance	Legal structure of the organisation and its approach to Governance	16
	Board and Trustees	High quality Board of trustees	16
	Colleague Wellbeing	Supports colleagues	3 8
	Supply Chain Management	Procures responsibly	12 8

Environmental

At ForHousing, our commitment to environmental sustainability is integral to our mission of delivering safe, well maintained homes. Recognising the significant impact housing has on the environment, we have developed a comprehensive Environmental Policy that sets a clear direction for reducing our carbon footprint and enhancing climate resilience across our operations. Our objectives include bringing all homes up to a minimum Standard Assessment Procedure (SAP) rating of Band C by 2030 and achieving net-zero greenhouse gas emissions by 2050, aligning with national targets. Through strategic investments in energy efficiency, renewable technologies, and sustainable practices, we aim to create homes and communities that are not only environmentally responsible but also reduce tenants' energy costs.

ForHousing's Homes Strategy and Environmental Policy aims to support the delivery of:

- The development of new high quality, energy efficient homes that meet current and future housing need
- Green initiatives that reduce carbon emissions associated with homes and reduce tenants' energy costs
- Effective asset management and investment activities that ensure homes are well maintained, good quality, energy efficient and fit for the future; and
- Excellent customer focused repairs and maintenance service.

The average SAP rating for homes is 74.8 which is upper quartile for the sector. Despite this, it is estimated that homes still generate more than 34,900 tonnes of CO₂ per year in relation to heating, lighting and hot water which presents significant opportunities for further improvement.

Decarbonisation

During 2024/25, ForHousing installed solar panels to its least energy efficient homes. 193 homes received solar panels which has supported tenants with energy costs, reducing their annual electricity cost by an average of £300 per home per year. This brings the total number of homes that have solar panels within our overall portfolio to 1,881.



Environmental

Carbon Community Panel Site Visit

The Carbon Community Panel was created in 2022 and brings together ForHousing colleagues and tenants who share a passion for sustainability and collaborate on projects that contribute to greener homes and communities.

The Panel meet every three months, and talk all things carbon related. Listening to the tenant voice is really important at ForHousing. By sharing lived experiences and working alongside professionals, we can find solutions that truly work for everyone.

Since launching the panel, ForHousing has installed over 500 solar panels and more than 1,500 cavity wall insulation measures across its neighbourhoods. While this is a great start to a more sustainable future, we want to keep looking at other ways to reduce our carbon footprint.

Our panel members took part in our first-ever off-site visit to the Green Skills Centre in Trafford Park.

Sharon Shimmans, Involved Tenant and Carbon Community Panel member gave her thoughts on the day;

“We were joined by members of ForHousing’s Asset and Energy Teams, and spent the day learning about new technologies and systems that will heat our homes in the future.

If the country is going to meet its targets around net zero, we have to find a way to cut down on pollution from things like heating and energy use – and that’s going to mean changes to our homes.

Seeing the latest heating technologies up close gave us real insight into what those changes might look like. It’s important that we all have a say in shaping these decisions, and we want to make sure these solutions are both practical and beneficial for everyone.

At the centre, we learned about the different energy-efficient heating systems and alternatives which are changing the way homes are powered – such as underfloor heating, solar panels, and smart systems.

One of the biggest talking points was air source heat pumps, which ForHousing already uses in newly built homes.

Our visit was more than just a learning experience – it was a chance to challenge ForHousing on its approach to sustainable housing.

We asked questions such as whether these technologies are affordable in the long term, and how easy it will be for people to adapt to them.

What kind of support will be available for those who will start using these new systems? How can we make sure these solutions truly benefit everyone, not just new-build homes?

As tenants, our voices matter in shaping future decisions. It’s great to see that ForHousing is investing in greener solutions, but it’s just as important to make sure these changes work for everyone.”



Social

As a social landlord, tenants and communities are at the heart of everything we do. We aim to provide affordable, quality, well maintained homes where tenants feel safe and secure. But our role does not end at the front door – it extends to supporting thriving, diverse communities where people can live well and reach their potential.

The ForHousing Strategy (2023–2028) emphasises delivering customer-focused, equitable services and making the most of our resources to positively impact the lives of our social housing tenants. We are committed to listening to, and learning from, tenant feedback, and investing in efficient services that matter to tenants and their communities. Through targeted programmes and partnerships, we aim to meet the diverse needs of tenants, enhance tenant satisfaction, and build resilient communities. This section outlines our social impact outcomes, highlighting how we are working collaboratively to create opportunities and improve outcomes for our tenants.

How we supported Shaun* with his mental health

We recently supported a tenant, Shaun, who was seen sleeping on the balcony of his flat. At first, we couldn't get in contact with him, but we managed to speak to his mum as his next of kin. She was worried about Shaun's mental health, as he hadn't let her visit for a year.

When we got in touch with Shaun, we reassured him that he wasn't in trouble and there would be no judgement from us.

We were able to visit the flat along with his mum and mental health support worker who Shaun knew and had worked with before. We found there were no useable rooms due to overcrowding. This was a serious breach of tenancy, as a high fire risk, and could have resulted in enforcement action. However, we knew that due to his mental health difficulties, Shaun was in a vulnerable place and needed extra support.

Shaun explained that his mental health was in a bad place, and on top of that he was overwhelmed and scared of what we would do. We were able to reassure him that we could help. Through the Live Well fund** we were able to arrange removal of unwanted items and get the flat completely decluttered and deep cleaned. We also supported him to get new white goods through Salford Assist.

Shaun was thankful for the support and felt like he has got his life back.

*Names changed to protect our tenants' identities

**The LiveWell fund was put in place to help tenants in the short term buy essential items and receive money advice and support. It has supported 1,648 tenants over the year and provided more than £185,000 worth of help in vouchers and payments.



Social

Tenancy Sustainment

Lauren, a Neighbourhood Officer, visited Ahmed* who was struggling to get a repair issue fixed as English wasn't his first language.

Lauren went to Ahmed's home with an interpreter, to fully understand the concerns with his repair so this could be raised and fixed. She said:

"We visited the tenant and noticed a lack of furniture and asked where the tenant slept, and how they cooked as he had no bed, cooker or fridge. He told us that he bought takeaway food and slept on a sofa as he could not afford more as his energy bill was very high and there was no money left over."

Lauren signposted Ahmed to Salford Assist and helped him to make an application for white goods and a bed, as well as providing him with a Mustard Tree voucher so he could access low cost furniture.

She also provided a food voucher for £150 using Live Well funding that had a 3-month time limit on it so that he could shop little and often - due to having nowhere to store food he wasn't able to do a "big shop".

Lauren also referred Ahmed to our Tenancy Sustainment Team for some additional intensive support, that included:

- Reviewing the Government benefits Ahmed was receiving so he could ensure he received all the benefits he was entitled to
- Looking at ESOL (English for Speakers of Other Languages) courses to help with English skills that could support him with finding training or employment opportunities and improve his communication with others
- A dedicated Tenancy Sustainment worker who supported him to change energy supplier and arrange a pre-payment method to help him budget better.



Placeshaping & Placemaking



“Home”

More than a hundred attendees gathered to celebrate the unveiling of a vibrant mural co-created by Stockbridge-born artist Cherie Grist. Located along the main road through Stockbridge, the artwork highlights the area’s recent positive transformation, including the redevelopment of the local play park—completed in collaboration with Knowsley Council and the community—and the community-driven Big Green Day event.

The mural (called “Home”) was developed through a series of workshops with more than 250 people. As well as being a space to get creative, each workshop offered a space for local people to share their stories and suggestions about what Stockbridge means to them.

Clifton Community Fun Day

The Fun Day saw 207 children and adults join in with flowerpot arranging, storytelling, sports workshops, face painting and a guided walk with litter picking.

In attendance at the Fun Day was Salford City Mayor, Paul Dennett, who praised the collaboration between partners to deliver the event.

He said: “ForHousing has been instrumental in financing this and bringing partners together. It’s wonderful to be here today to see everyone together here in the great weather and demonstrating the spirit of Salford.”



The Den

The Den is one of our most popular youth clubs with young people engaged in a wide range of productive workshops from costume making, planning and productions, filming, photography, and an offsite trip.

Here’s what some people said:

“I really enjoy coming to the youth club because I get to make lots of new friends and do lots of fun things.”

“The Den is fun, I look forward to coming all week.”

“I am so happy I have just got a job working with Salford Community Leisure which wouldn’t have been possible if I hadn’t been able to volunteer and help out at the youth club, it has helped me a lot and I enjoy coming to the sessions.”

Hallsworth Road

During the year ForHousing completed work on an £9 million net zero-carbon development of 48 much-needed homes on Hallsworth Road in Eccles, the former site of the Salford City Roosters clubhouse.

In response to the nationwide shortage of social housing, all of the homes were available for social rent. The development comprises of 30 apartments, 14 two and three-bedroom houses, and four bungalows that are accessible for wheelchair users.

The site was the first to be built as part of our net zero carbon approach to development schemes and saw tenants' running costs reduced and improved SAP ratings thanks to the use of air source heat pumps for heating and hot water, and individual EV car chargers for each home.

In addition to the benefit of the new homes, a new changing room for the Salford City Roosters Rugby League Club was completed; match funding was obtained from Salford City Council and the Rugby World Cup.

Nigel Sedman, Executive Director of Homes at ForHousing said:

“By collaborating closely with Salford City Council, Salford City Roosters Rugby Club, and the local community, we’ve ensured that these eco-friendly, high-quality homes will make a lasting positive impact on the community.

“We are on the right track to achieving our goal of reducing carbon output in our homes, and we look forward to continuing our work to provide affordable, environmentally responsible homes where tenants feel safe and secure.”



Governance

At ForHousing, we are committed to continuous improvement in how we serve our tenants and communities. In February 2025, the Regulator of Social Housing (RSH) upgraded our governance rating to G2, recognising the significant progress we've made. This upgrade reflects our strengthened ability to manage risk, deliver on our objectives with transparency and accountability, and ultimately provide safe, secure, and high-quality homes.

Robust governance remains the cornerstone of our approach. Our governance framework ensures transparency, accountability, and strategic oversight, enabling us to respond effectively to the evolving needs of our tenants and stakeholders. While we are encouraged by the progress made, we remain focused on further strengthening our governance practices to align with sector best practices and ensure long-term resilience.

Our work is driven by the dedication and contribution of our colleagues. We are committed to fostering a positive, inclusive, and supportive working environment where colleagues feel valued, empowered, and equipped to thrive. We actively listen, through regular feedback and wellbeing surveys, and we take meaningful action to support their mental health, work-life balance, and professional development. This helps us maintain a culture of care, collaboration, and continuous improvement.

We also understand the importance of working with suppliers who share our values and contribute to the delivery of safe, sustainable, and high-quality homes. We aim to build positive, collaborative relationships with our supply chain partners and encourage responsible practices across all areas of operation.



Our G3 to G2 Journey

ForHousing undertook a comprehensive governance review, which led to the appointment of a new Chair and Chief Executive Officer, signalling a fresh direction and commitment to high standards.

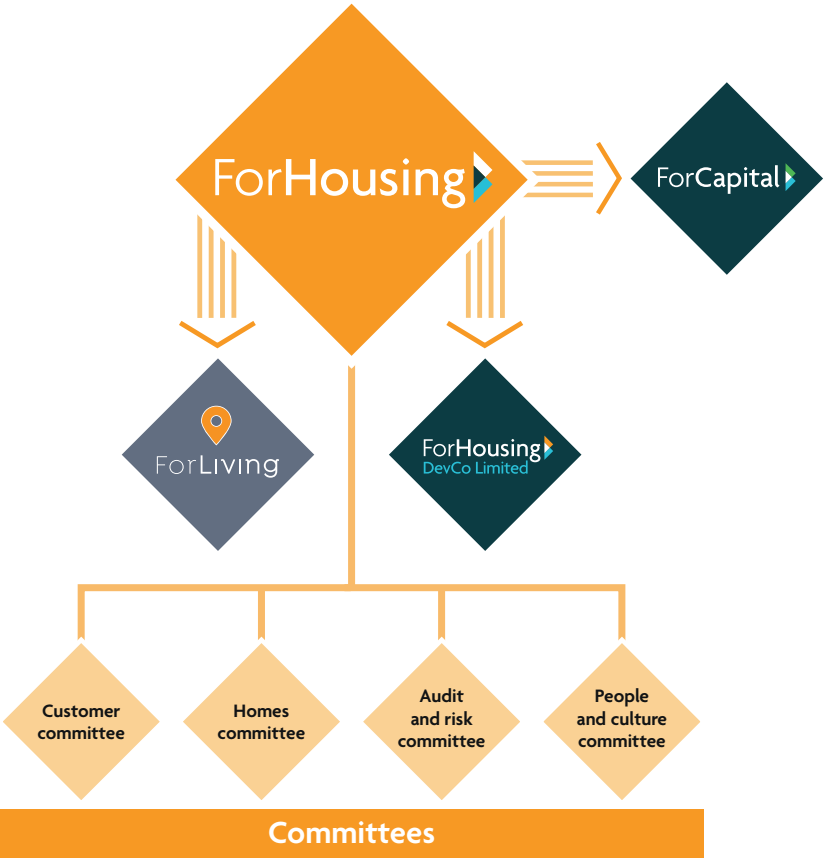
Boards and Committees were restructured to enhance skills, diversity and oversight and implement a clearer separation of strategic and operational responsibilities.

Following the sale of Liberty Group to Wates in October 2024, the ForViva Group was collapsed, making ForHousing the new Registered Group Parent.

A new strategic partnership

The sale of Liberty to Wates signalled the start of new strategic partnership, focused on our core mission of providing safe, well-maintained homes and delivering customer focused, equitable and efficient services. The partnership aligns with our long terms goals and embeds commercial strength and social purpose in the heart of the repairs and maintenance service.

Wates brings substantial experience, knowledge and understanding of social housing repairs services, helping us deliver an improved service for all tenants.



Equity, Diversity & Inclusion (EDI)

ForHousing aims to provide employment opportunities, housing and other services that challenge inequity, promote diversity and empower people and communities to improve their circumstances and fulfil their potential. Our EDI policy supports this ambition by aiming to increase equality of opportunity, address division and discrimination, and recognise ForHousing's responsibility in creating a diverse and inclusive environment in which everyone can thrive.

ForHousing is actively working to embed EDI in everything we do and to centre equality considerations at the heart of our decision-making. Our Inclusive Decision-Making Framework makes us more objective in our decision making, and ensures we are fully aware of the impact of our work on others and that all chances to advance equality of opportunity are maximised.

EDI is mainstreamed into the ForHousing Strategy and is integral to our mission to provide safe, well-maintained homes and deliver customer focused, equitable and efficient services. By embedding EDI and the colleague voice in our governance structures, colleagues directly influence the organisation and feedback structures enable transparency and accountability. Through these structures, EDI analysis, data and feedback is utilised as a core component of our decision-making and our aim to be an insight driven organisation.



Equity, Diversity & Inclusion (EDI)

The power of the colleague voice – ForHousing’s Inclusion Networks

Our Inclusion Networks have been created by colleagues, for colleagues, to bring people together and influence work in the organisation to advance equality of opportunity. We have Inclusion Networks in three areas: Race, LGBTQ+ and Access (Disability and Carers). We also have a group for colleagues who are tenants. All Networks have Executive Sponsors and feed into the Staff Forum and our formal structures.

The Race Inclusion Network has been running since 2023 and in this time has grown its reach and influence. Achievements include:

- **Awareness activities:** ‘Getting to know our colleagues’ cultural awareness campaign; communication awareness day plans including Black History Month and Race Equality Week amongst others; and an all colleague ‘Inclusion Day’ event.
- **Focus groups and other feedback:** Confidential focus groups following EDI analysis of ForHousing’s colleague survey results to deeper dive into specific areas and inform targeted interventions; workshops to develop actions for ForHousing’s Best Companies; Ethnicity Pay Gap organisational action plans.
- **Career development:** Members graduating from the Greater Manchester ‘disruptive mentoring’ scheme, BOOST; bringing about the annual ‘Pathways to Grow’ internal career development event as well as formalising shadowing opportunities in the organisation; ‘Career talk’ sessions with Board members.
- **Organisational influence:** Influencing and contributing to inclusive recruitment activity and training; bringing about changes to our Annual Leave Policies that improve colleague access to have paid time off for religious holidays.

“Being part of the network has given me a deeper sense of connection and belonging here. I’ve had the chance to learn about different cultures and backgrounds, which has broadened my perspective and strengthened my relationships with colleagues. The friendships, opportunities and encouragement I’ve gained have truly made me feel valued and empowered.”



Maximising Social Value

At ForHousing, maximising social value is fundamental to how we deliver positive, lasting change in the communities we serve. We are committed to creating safe, well-maintained homes and building thriving neighbourhoods where people feel respected, empowered and supported.

To ensure we maximise our impact, we use the HACT Social Value Model – a nationally recognised, evidence-based framework that allows us to quantify the difference we make in people’s lives. The HACT Value Creation Tool provides a robust and consistent methodology, drawing on the UK Social Value Bank and wellbeing valuation methodology developed by the Treasury and Office for National Statistics.

By applying the HACT model, we can assign a financial proxy value to the outcomes we deliver. This enables to capture the full breadth and depth of our activities and make better decisions about where and how we invest resources to have the greatest impact.

Delivering £71m in Social Value in 2024/25

In the 2024/25 financial year, we are proud to report that our work has generated £71 million in social value across the communities we serve.

This figure reflects the real and measurable difference we’ve made through a range of targeted initiatives, including;

- Supporting tenants into sustainable employment and training
- Enhancing wellbeing through mental health and tenancy support services
- Improving financial resilience through cost-of-living support and advice
- Reducing anti-social behaviour and creating safer neighbourhoods
- Investing in community-led projects and digital inclusion programmes


The **£71 million** valuation not only quantifies the social return on our investment but also demonstrates our commitment to creating long-term value far beyond the traditional remit of social housing.



Social Value Highlights




168 new tenants
supported in setting up
a new home



84 people
supported to secure
full or part time
employment



£92,414 worth of
fuel vouchers given out
in partnership with
Torus Foundation



80 tenants
supported by
Money Advisors

737 activities
delivered
at Extra Care and
Supported Housing
Schemes



£111,000
given out in
community grants



146 tenants
engaged in
community events

361 young people
supported through
youth clubs



**60 work
placements**
completed



1,648 supported
via the Live Well Fund
(£185,333)

30 tenants
received a qualification



Sustainability Reporting Standard for Social Housing

Whilst this is our first year of officially reporting against the Sustainability Reporting Standard for Social Housing (SRS), we have been sharing our ESG progress against the framework since 2022 as a lender of bLEND Funding Plc.

The SRS covers 12 themes across 46 criteria, which are summarised below;

ESG Area	Theme	Theme
Environmental	T1	Climate Change
	T2	Ecology
	T3	Resource Management
Social	T4	Affordability and Security
	T5	Building Safety and Quality
	T6	Tenant Voice
	T7	Tenant Support
	T8	Placemaking
Governance	T9	Structure and Governance
	T10	Board and Trustees
	T11	Colleague Wellbeing
	T12	Supply Chain Management

The criteria are a mix of qualitative and quantitative questions which help providers demonstrate their ESG performance, identify ESG risks and pursue opportunities to create positive social and environmental outcomes.

More than 155 organisations have signed up to SRS. Of these, 37 are lenders or investors with the others being housing providers. This equates to the collective responsibility for the management of more than 2.4 million homes and the vast majority of the sector's £140bn of private finance.

The launch of SRS 2.0 in October 2023 saw a greater focus placed on sector priorities, aimed at improving transparency around net zero commitments, the management of damp and mould, and equity, diversity and inclusion (EDI).

Environmental

Theme	Criteria	Our Response																								
Climate Change	C1: Distribution of EPC ratings of ForHousing's existing homes (those completed before the last financial year).	<p>Our average SAP score is 74.8</p> <table border="1"> <thead> <tr> <th>EPC Band</th> <th>Number of units</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>139</td> <td>0.76</td> </tr> <tr> <td>B</td> <td>2,564</td> <td>13.97</td> </tr> <tr> <td>C</td> <td>14,442</td> <td>78.63</td> </tr> <tr> <td>D</td> <td>1,211</td> <td>6.59</td> </tr> <tr> <td>E</td> <td>8</td> <td>0.04</td> </tr> <tr> <td>F</td> <td>2</td> <td>0.01</td> </tr> <tr> <td>Total</td> <td>18,366</td> <td>100.00</td> </tr> </tbody> </table>	EPC Band	Number of units	%	A	139	0.76	B	2,564	13.97	C	14,442	78.63	D	1,211	6.59	E	8	0.04	F	2	0.01	Total	18,366	100.00
	EPC Band	Number of units	%																							
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C	14,442	78.63																								
D	1,211	6.59																								
E	8	0.04																								
F	2	0.01																								
Total	18,366	100.00																								
C2: Distribution of EPC ratings of ForHousing's new homes (those completed in the last financial year).	<p>Our average SAP score is 83.1</p> <table border="1"> <thead> <tr> <th>EPC Band</th> <th>Number of units</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>B</td> <td>122</td> <td>81.33</td> </tr> <tr> <td>C</td> <td>28</td> <td>18.67</td> </tr> <tr> <td>Total</td> <td>150</td> <td>100.00</td> </tr> </tbody> </table>	EPC Band	Number of units	%	B	122	81.33	C	28	18.67	Total	150	100.00													
EPC Band	Number of units	%																								
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C	28	18.67																								
Total	150	100.00																								
C3: What is ForHousing's Net Zero target and strategy?	<p>ForHousing has an ambition for 100% minimum Band C rated homes by 2030. Subject to reinvestment of the grid and a reduction in electric tariffs, it is our current intention to have moved completely away from fossil fuels by 2050. Any new home built since 2023 no longer has a gas supply. A programme of insulation and solar PV is currently underway ahead of future plans to install battery storage and air source heat pumps to homes.</p>																									
C4: What retrofit activities has ForHousing undertaken in the last 12 months in relation to its homes?	<p>ForHousing installed 193 solar systems during 2024/25. 703 homes also received insulation measures through The Great British Insulation Scheme (GBIS), which is fully funded and managed by Domna (previously Warmfront). The insulation project will continue throughout 2025/26 with the anticipated end date for the scheme being December 2025.</p>																									

Environmental

Theme	Criteria	Our Response												
Climate Change	C5: Scope 1, 2 and 3 Green House Gas emissions	<table border="1"> <thead> <tr> <th>Scope</th> <th>2024/25 Kg CO²</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>638,000</td> </tr> <tr> <td>2</td> <td>1,826,000</td> </tr> <tr> <td>3</td> <td>45,059,000</td> </tr> <tr> <td>1,2 &3 Total</td> <td>47,552,000</td> </tr> <tr> <td>1,2 &3 per home</td> <td>2,721</td> </tr> </tbody> </table>	Scope	2024/25 Kg CO ²	1	638,000	2	1,826,000	3	45,059,000	1,2 &3 Total	47,552,000	1,2 &3 per home	2,721
	Scope	2024/25 Kg CO ²												
1	638,000													
2	1,826,000													
3	45,059,000													
1,2 &3 Total	47,552,000													
1,2 &3 per home	2,721													
	C6: How has ForHousing mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?	<p>ForHousing’s Asset Management team has undertaken a flood risk analysis on existing stock to understand location of stock in relation to existing watercourses and flood plains. The risk is currently low.</p> <p>The Development Team ensures that the appropriate due diligence is undertaken prior to the development of any new homes and does on occasion specify flood attention measures where required. Whilst our homes do not sit within flood risk areas, stock geographies continue to be overlaid with the local authority’s flood risk plans and reviewed accordingly.</p> <p>Overheating is now considered as part of any new development, particularly in flatted type properties where passive through ventilation may be an issue.</p>												

Environmental

Theme	Criteria	Our Response
Ecology	C7: Does ForHousing have a strategy to enhance green space and promote biodiversity on or near homes?	<p>ForHousing manages over 7.5 acres of shared green space through its ground maintenance programme. During 2024/25 the grounds maintenance team have been rewilding many of these areas where it is practicable.</p> <p>Work has also begun with the Carbon Community Panel on low cost tips and tricks for tenants to promote biodiversity within their own gardens. There are around 15,000 acres of garden space within ForHousing homes.</p>
	C8: Does ForHousing have a strategy to identify, manage and reduce pollutants that could cause material harm?	<p>To demonstrate our commitment to minimise environmental impact, we have a strategy in place to track, manage, and reduce pollutants. Our primary pollutants come from CO₂ associated with the energy performance of our homes.</p> <p>Compared to the sector average energy performance of homes, ForHousing made savings of 1,800 tonnes of CO₂ during the year, primarily due to the targeted investment to our lower performing homes. SAP ratings and associated carbon tonnage from our homes is monitored through a bespoke asset management system called 'Intelligent Energy'.</p>

Theme	Criteria	Our Response
Resource	C9: Does ForHousing have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?	While we currently do not have a strategy in place to increase the use of responsibly sourced materials in our building works, we recognise that having such a strategy is an important mechanism to ensure our commitment to minimise the impact that our activities have on the planet. Therefore, there is a plan to develop such a strategy during 2025-26.
	C10: Does ForHousing have a strategy for waste management incorporating building materials?	We currently do not have a strategy in place for waste management incorporating building materials.
	C11: Does ForHousing have a strategy for water management?	We currently do not have a strategy in place for good water management.

Social

Theme	Criteria	Our Response																																																											
Affordability and Security	C12: For properties that are subject to the rent regulation regime, what is the rent compared to Local Housing Allowance (LHA)?	<p>99% of our homes that are subject to the rent standard, have rents set below the Local Housing Allowance for the respective area, with the average rent being 69% of the LHA rate.</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">2024/25</th> <th colspan="2">2023/24</th> </tr> <tr> <th>Number of existing homes</th> <th>Share of existing homes</th> <th>Number of existing homes</th> <th>Share of existing homes</th> </tr> </thead> <tbody> <tr> <td>General Needs</td> <td>19,782</td> <td>79.16%</td> <td>19,828</td> <td>79.79%</td> </tr> <tr> <td>Intermediate Rent</td> <td>166</td> <td>0.66%</td> <td>147</td> <td>0.59%</td> </tr> <tr> <td>Affordable Rent</td> <td>1,412</td> <td>5.65%</td> <td>1,413</td> <td>5.69%</td> </tr> <tr> <td>Supported Housing</td> <td>1,931</td> <td>7.73%</td> <td>1,787</td> <td>7.19%</td> </tr> <tr> <td>Housing for older people</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Low-cost home ownership</td> <td>155</td> <td>0.62%</td> <td>157</td> <td>0.63%</td> </tr> <tr> <td>Care homes</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Private rented sector</td> <td>610</td> <td>2.44%</td> <td>609</td> <td>2.45%</td> </tr> <tr> <td>Other</td> <td>933</td> <td>3.73%</td> <td>910</td> <td>3.66%</td> </tr> <tr> <td>Total</td> <td>24,989</td> <td>100%</td> <td>24,851</td> <td>100%</td> </tr> </tbody> </table>		2024/25		2023/24		Number of existing homes	Share of existing homes	Number of existing homes	Share of existing homes	General Needs	19,782	79.16%	19,828	79.79%	Intermediate Rent	166	0.66%	147	0.59%	Affordable Rent	1,412	5.65%	1,413	5.69%	Supported Housing	1,931	7.73%	1,787	7.19%	Housing for older people	-	-	-	-	Low-cost home ownership	155	0.62%	157	0.63%	Care homes	-	-	-	-	Private rented sector	610	2.44%	609	2.45%	Other	933	3.73%	910	3.66%	Total	24,989	100%	24,851	100%
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Social

Theme	Criteria	Our Response
Affordability and Security	C15: How is ForHousing trying to reduce the effect of fuel poverty on its tenants?	<p>ForHousing prioritises investment in homes with the lowest energy efficiency ratings. The decarbonisation budget is used to install solar panels, helping to lower tenants' energy bills. Additionally:</p> <ul style="list-style-type: none"> • Energy Advisers work directly with tenants, offering guidance on energy-saving measures. • Fuel Poverty Support: Advisers can issue vouchers to tenants facing financial hardship due to high energy costs.
	C16: How does ForHousing provide security of tenure for tenants?	<p>ForHousing has a clear tenure policy, which details the tenancies it will grant. ForHousing offers tenancies or terms of occupation which are compatible with the purpose of the accommodation. We meet all applicable statutory and legal requirements in relation to the form and use of tenancy agreements in terms of occupation. Furthermore, ForHousing only grants fixed term tenancies for specific purposes or schemes as detailed in ForHousing's fixed term tenancy policy.</p>

Social

Theme	Criteria	Our Response																												
Building Safety and Quality	C17: Describe the condition of ForHousing's portfolio	<table border="1"> <thead> <tr> <th>Completed</th> <th>2024/25</th> <th>2023/24</th> <th>% change</th> </tr> </thead> <tbody> <tr> <td>Gas safety checks</td> <td>100.00%</td> <td>100.00%</td> <td>0.00%</td> </tr> <tr> <td>Fire risk assessments</td> <td>100.00%</td> <td>100.00%</td> <td>0.00%</td> </tr> <tr> <td>Electrical safety checks</td> <td>99.87%</td> <td>98.60%</td> <td>1.27%</td> </tr> <tr> <td>Asbestos management surveys or re-inspections</td> <td>100.00%</td> <td>100%</td> <td>0.00%</td> </tr> <tr> <td>Legionella risk assessments</td> <td>100.00%</td> <td>100%</td> <td>0.00%</td> </tr> <tr> <td>Communal lift safety checks</td> <td>100.00%</td> <td>100%</td> <td>0.00%</td> </tr> </tbody> </table>	Completed	2024/25	2023/24	% change	Gas safety checks	100.00%	100.00%	0.00%	Fire risk assessments	100.00%	100.00%	0.00%	Electrical safety checks	99.87%	98.60%	1.27%	Asbestos management surveys or re-inspections	100.00%	100%	0.00%	Legionella risk assessments	100.00%	100%	0.00%	Communal lift safety checks	100.00%	100%	0.00%
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C18: What % of homes meet the national housing quality standard?	100.00%																													
C19: How do you manage and mitigate the risk of damp and mould for your tenants?	<p>ForHousing has a dedicated damp and mould policy which sets out our approach to all reports of damp and mould. We carry out a visual damp and mould check on all annual compliance visits and referrals are made to our dedicated damp team if concerns are identified. Additionally, we carry out a thorough damp inspection following all reports of damp and mould and raise remedial works accordingly.</p> <p>Our service standards are published on our website and performance monitored via our Homes and Customer Committees. We adopt a zero-tolerance approach to damp and mould. This means we inspect and address all reported cases of damp. When diagnosing damp and mould we accept full responsibility for resolving the underlying issues, as quickly and as realistically possible.</p>																													

Social

Theme	Criteria	Our Response
Tenant Voice	<p>C20: What are the results of ForHousing's most recent tenant satisfaction survey? How has ForHousing acted on these results?</p>	<p>The most recent tenant satisfaction survey shows a rate 73.50%, a 3.50% increase on last year. ForHousing has recontacted any tenant who expresses that they are not satisfied with the overall service they have received. The bulk of these follow up calls (82%) are relating to R&M issues which are reviewed by our Customer Connect Hub to ensure jobs are raised correctly and chased or progressed as necessary. We now also follow a similar process for anyone expressing any 'safe homes' concerns to ensure these issues are captured and dealt with promptly.</p>
	<p>C21: What arrangements are in place to enable residents to hold management to account for the provision of services?</p>	<p>ForHousing offers a range of opportunities for tenants to shape services and provide feedback. Key engagement channels include the Customer Committee, Scrutiny and Complaints Group, Repairs Service Excellence Group, and Community Voice. These platforms have led to meaningful reviews and improvements across the organisation.</p> <p>Key Outcomes:</p> <p>Scrutiny Reviews:</p> <ul style="list-style-type: none"> • Two major reviews focused on Noise Nuisance and Neighbourhood Management • Resulted in 16 recommendations, including improved communication about walkabouts, enhanced staff training, tenant involvement in ASB policy reviews, and reintroducing property inspections by tenant reviewers. <p>Service Testing:</p> <ul style="list-style-type: none"> • Five mystery shops of front-of-house services confirmed that service standards are being met. <p>Repairs & Maintenance Oversight:</p> <ul style="list-style-type: none"> • A new service excellence group was formed to monitor R&M and Gas services. • Tenants have access to performance dashboards and have initiated deep dives into Out of Hours and Gas Servicing due to satisfaction dips. <p>Local Community Action:</p> <ul style="list-style-type: none"> • In Stockbridge Village, Community Voice coordinated a multi-agency response to ASB around Halloween and Bonfire Night. • In Oldham, they raised traffic and highway concerns in the Fitton Hill neighbourhood. • In Salford, they highlighted pest control issues and tenant repair responsibilities, prompting two scrutiny exercises for 2025/26.

Social

Theme	Criteria	Our Response
<p style="text-align: center;">Tenant Voice</p>	<p>C22: In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within ForHousing?</p>	<p>There was a total of 52 maladministration cases. This includes severe maladministration, maladministration and service failures. Each month, ForHousing reviews insights from the Housing Ombudsman Service (HOS) on severe maladministration cases, covering themes such as windows, leaks, temporary relocations, anti-social behaviour, hazards, and damp and mould.</p> <p>Key actions include:</p> <ul style="list-style-type: none"> • Learning Workshops: Held with internal teams and our Repairs & Maintenance contractor to explore lessons from each HOS report. • Policy Self-Assessment: We evaluate our policies and procedures against HOS recommendations. • Action Planning: Tailored action plans are created, with clear ownership assigned to individuals or teams. • Progress Monitoring: Review sessions every 6–8 weeks track implementation of actions. • Ongoing Learning: The Complaints team runs regular workshops to identify trends, address recurring issues, and improve service quality based on HOS determinations.

Social

Theme	Criteria	Our Response
Tenant Support	<p>C23: What are the key support services that ForHousing offers to its tenants? How successful are these services in improving outcomes?</p>	<p>ForHousing recognises that tenants may need extra support at different stages of their tenancy and offers tailored services across all areas:</p> <p>Dedicated Support Services</p> <ul style="list-style-type: none"> • New Tenancy Support Service (NTSS): Helps customers identified at the pre-tenancy stage as potentially needing support to sustain their tenancy. • Mid-Tenancy Support Service (TSS): Supports existing tenants who may be at risk and require help to maintain their tenancy. • Tenancy Resilience Service (TRS): Supports tenants to gain qualifications or take part in a work placement. • LiveWell Fund: Supports tenants in the short term to buy essential items and receive money advice and support • Care Leavers: Provides secure accommodation and enhanced support to young people coming out of care. <p>Impact Over the Last Year</p> <p>NTSS</p> <ul style="list-style-type: none"> • 168 cases opened. • 7,453 support interventions delivered, including help with benefits, utilities, referrals, and access to essential items. <p>TSS</p> <ul style="list-style-type: none"> • 266 referrals, with 204 customers accepting support. • Assistance included financial advice, health improvement, and help with home conditions. • 9,024 successful interventions completed. • £624,500 in financial gains achieved through benefits, debt support, and essential provisions. • 97.78% tenancy sustainment rate among supported cases (176 out of 180). • £92,414 of fuel vouchers secured through funding from the Torus Foundation.

Social

Theme	Criteria	Our Response
Tenant Support	<p>C23: What are the key support services that ForHousing offers to its tenants? How successful are these services in improving outcomes?</p>	<p>TRS</p> <ul style="list-style-type: none"> • 231 tenants were supported throughout the year, increasing their income by over £1,200,000. • 30 qualifications achieved. • 30 internal work experience placements, as well as work experience and volunteering opportunities with our sub-contractors, stakeholder organisations and within the local community, with 6 placements gaining employment. • Developed a work programme in partnership with Wates offering 20 opportunities for tenants to gain experience. • Delivered careers in housing and construction training projects, working with partners including Salford Futures, Salford Employment & Supported Employment, and Not in Education, Employment or Training (NEETS). <p>LiveWell Fund</p> <ul style="list-style-type: none"> • 1,648 households were supported with food, fuel, pest control, white good and furniture purchases totalling £185,333 payments. • £92,414 of fuel vouchers secured through funding from the Torus Foundation. <p>Care Leavers</p> <ul style="list-style-type: none"> • Supported 41 care leavers, with 40 sustaining their tenancy. • Introduced a young persons Champion Scheme, working alongside the Salford Council Care Leaver Team (Next Steps) to match ForHousing employees with young people who feel they would benefit from having a champion as additional support.

Social

Theme	Criteria	Our Response
<p style="text-align: center;">Placemaking</p>	<p>C24: Describe ForHousing’s community investment activities, and how ForHousing is contributing to positive neighbourhood outcomes for the communities in which its homes are located.</p> <p>Provide examples or case studies of where ForHousing has been engaged in placemaking or placeshaping activities. Social Value calculations (including monetisations) of placemaking activities.</p>	<p>ForHousing is committed to strengthening communities through dedicated investment and support. A team of six community officers manage a budget of over £241,000 to deliver impactful initiatives.</p> <p>Key Highlights:</p> <p>Community Grants:</p> <ul style="list-style-type: none"> • Three grant schemes delivered. • 182 groups supported with over £111,000 in grants <p>Youth Engagement:</p> <ul style="list-style-type: none"> • Five youth clubs supported, benefiting 361 young people. • 146 school holiday programmes delivered in partnership with local groups, offering activities like sports, arts, and animal handling, along with free lunches, supporting 1,302 young people. <p>Extra Care Tenants:</p> <ul style="list-style-type: none"> • 333 extra care tenants participated in 497 social activities, designed to combat social isolation and loneliness. • 209 supported housing tenants attended 240 social activities, crucial in reducing social isolation and promoting wellbeing. <p>Recognition and Celebration:</p> <ul style="list-style-type: none"> • Annual Be Proud Awards celebrated community volunteers. • 15 winners received £40 vouchers, with hundreds of nominations received. <p>Local Partnerships and Projects:</p> <ul style="list-style-type: none"> • Supported initiatives like the Big Eccles Clean Up, Keeping Clifton Clean, and Big Green Day. • Played a key role in building the new CommUNITY Little Hulton pavilion using innovative ‘wiki’ tech. • Helped secure donations for a new kitchen and toilet installation. • Partnered with the Arts Council and a local artist to create the ‘Home’ mural in Stockbridge Village.

Social

Theme	Criteria	Our Response
Structure and Governance	C25: Is ForHousing registered with the national regulator of social housing?	Yes
	C26: What is the most recent regulatory grading/status?	G2:V2 We were upgraded to G2 rating in February 2025, after addressing issues with historic governance arrangements that have been addressed over the last year giving the regulator adequate assurance. The Regulator of Social Housing regraded the viability ratings of several housing associations over the last few years, including ForHousing, from V1 to V2 as the housing sector faces a very challenging economic environment. A rating of V2 is compliant and the Regulator's statement says that ForHousing's "financial plans are consistent with, and support, its financial strategy." and that ForHousing has an "adequately funded business plan, sufficient security and is forecast to continue to meet its financial covenants."
	C27: Which Code of Governance does the housing provider follow, if any?	National Housing Federation Code of Governance 2020
	C28: Is ForHousing Not-For-Profit?	Yes
	C29: Explain how ForHousing's Board manages ESG risks. Are ESG risks incorporated into ForHousing's risk register?	Environmental, Social, and Governance (ESG) risks are embedded within our strategic risk register and are reviewed regularly. Key elements of our approach include: <ul style="list-style-type: none"> • Quarterly Risk Reviews: Strategic risks, including ESG-related ones, are assessed every quarter. Controls and assurances are evaluated, with exceptions reported to the Audit and Risk Committee and the Board. • Internal Audit Testing: Business-critical risk controls are independently tested each quarter by our internal auditors. • External Assurance: We maintain ISO 14001 certification for environmental management, providing external validation of our practices. • Enhanced Risk Framework: In the last financial year, we introduced an Enterprise Risk Management Framework, strengthening our ESG risk reporting and oversight.
	C30: Has ForHousing been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc) - that resulted in enforcement or other equivalent action?	No

Governance

Theme	Criteria	Our Response																					
Board and Trustees	<p>C31:</p> <p>1. How does ForHousing ensure it gets input from a diverse range of people into the governance processes?</p> <p>2. Does ForHousing consider tenant voice at the Board and senior management level?</p> <p>3. Does ForHousing have policies that incorporate Equity, Diversity and Inclusion (EDI) into the recruitment and selection of Board members and senior management?</p>	<p>The table below shows the demographic of ForHousing’s board, demonstrating input from a diverse range of people, including tenants.</p> <table border="1"> <thead> <tr> <th></th> <th>2024/25</th> <th>2023/24</th> </tr> </thead> <tbody> <tr> <td>What % of the Board are women?</td> <td>33.00</td> <td>30.00</td> </tr> <tr> <td>What % of the Board are from an ethnically minoritised community?</td> <td>25.00</td> <td>20.00</td> </tr> <tr> <td>What % of the Board are residents?</td> <td>17.00</td> <td>20.00</td> </tr> <tr> <td>What % of the Board are disabled?</td> <td>8.00</td> <td>10.00</td> </tr> <tr> <td>Average age of the Board</td> <td>57.30</td> <td>54.50</td> </tr> <tr> <td>Average tenure of the Board</td> <td>3.20</td> <td>2.70</td> </tr> </tbody> </table> <p>In addition to ForHousing’s established inclusive recruitment practices, ForHousing is signed up to the National Housing Federations (NHF) ‘Chair Challenge’, which commits us to creating a vision for our Board to become more equal, diverse and inclusive. Activities include using the NHF’s EDI Data Tool to understand the current make-up of our workforce, including all colleagues, executives and Board members, and to measure future success. As well as prioritising diversity in our succession planning, in line with the NHF’s Inclusive Recruitment Toolkit and Succession Planning for Inclusion report.</p>		2024/25	2023/24	What % of the Board are women?	33.00	30.00	What % of the Board are from an ethnically minoritised community?	25.00	20.00	What % of the Board are residents?	17.00	20.00	What % of the Board are disabled?	8.00	10.00	Average age of the Board	57.30	54.50	Average tenure of the Board	3.20	2.70
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<p>C33: Number of Board members on ForHousing’s Audit Committee with recent and relevant financial experience.</p>	<p>Two members of the Audit Committee have recent and relevant financial experience. Both are qualified accountants, one of whom is an MBA holder with extensive experience as a Finance Director of a substantial public transport and tourism organisation.</p>																						
<p>C34: What % of ForHousing’s Board are non-executive directors?</p>	<p>100.00%</p>																						

Governance

Theme	Criteria	Our Response
Board and Trustees	C35: Has a succession plan been provided to ForHousing's Board in the last 12 months?	Yes
	C36: For how many years has ForHousing's current external audit partner been responsible for auditing the accounts?	RSM have been our external auditors for seven years, with a change in lead partner two years ago.
	C37: When was the last independently-run, Board-effectiveness review?	2023
	C38: How does ForHousing handle conflicts of interest at the Board?	A Declaration of Interests Register is maintained and any specific declarations associated with items on Board agendas are noted at the beginning of every meeting. Additionally, individuals vacate the meeting for any items where there is any direct conflict. Members are reminded at each meeting of how to manage multiple Board/Committee roles across the Group to ensure all remain cognisant of their fiduciary duties.

Governance

Theme	Criteria	Our Response
Colleague Wellbeing	C39: Does ForHousing pay the Real Living Wage?	Yes
	C40: What is ForHousing's median gender pay gap?	7.40%
	C41: What is the CEO: median-worker pay ratio?	7.8:1
	C42: How is equity, diversity and inclusion (EDI) promoted across colleagues?	<p>ForHousing has a well-defined approach to promoting equity, diversity, and inclusion across the organisation. Key initiatives include:</p> <ul style="list-style-type: none"> • Mandatory EDI Training: All staff must complete tailored EDI e-learning, with refresher sessions every two years. Bespoke training is provided for specific teams, as well as senior and executive leadership and the Board. • Ongoing Learning Opportunities: The Learning and Development Team manages a yearly schedule of training sessions on topics such as anti-racism, trans awareness, cultural diversity, disability awareness, men's health, menopause, British Sign Language, and mental health (via the 'My Mind Matters' programme). • Inclusion Networks: Three employee-led networks focus on Race, Disability, and LGBTQ+ inclusion. These groups are supported by Executive Sponsors and contribute to decision-making through the EDI Excellence Group and Staff Forum, as well as delivering on their own awareness and capacity building activities and events. • Staff Feedback and Reflection: EDI insights from the annual Best Companies survey are used to guide team discussions and workshops, encouraging reflection and improvement, including targeted intervention such as the 'Not Under Our Roof' programme which aims to build confidence and assurance that no form of bullying, harassment or discrimination is tolerated at ForHousing. As part of this Allyship training is being rolled out to all colleagues. • Inclusive Recruitment Practices: Led by the Talent and Resource Manager, this includes mandatory inclusive recruitment training, standardised interview formats, diverse interview panels, and targeted interview schemes for underrepresented groups such as disabled people, veterans, tenants, and ethnically minoritised candidates applying for senior roles. • Communications and Engagement Plans: Our comprehensive annual EDI communications plan and diversity calendar guide strategic EDI communications, while our internal chat boards – through Viva Engage – are utilised by our Inclusion Networks and colleagues to generate conversation during key periods, such as Race Equality Week and LGBTQ+ History Month.

Governance

Theme	Criteria	Our Response
Colleague Wellbeing	C43: How does ForHousing support the physical and mental health of its colleagues?	ForHousing provides a comprehensive wellbeing package to support employees' physical and mental health, including: <ul style="list-style-type: none"> • 24/7 Employee Assistance Programme and a Health Care Cash Plan for everyday health needs. • Trained Mental Health First Aiders available across the organisation. • Access to a Critical Incident Strategy Management Team for support during challenging events. • The STAR Reward & Recognition platform, which serves as a central hub for all wellbeing resources and benefits. It includes curated content and tools across four key areas: physical, mental, nutritional, and functional wellbeing <ul style="list-style-type: none"> – Membership in the Healthshield Cash Plan, which also includes: – Access to the THRIVE mental health app. – The ability to book GP appointments 24/7.
	C44: How does ForHousing support the professional development of its colleagues? What % of colleagues have received a qualification that are relevant for their professional development, within the last year?	ForHousing fosters a strong learning culture by aligning development with performance management through regular check-ins and objective setting. Colleagues are supported with: <ul style="list-style-type: none"> • Accredited Training and Qualifications: Including apprenticeships and formal education opportunities. • Extensive Learning Resources: Access to over 10,000 learning materials via Cornerstone, including 8,500+ LinkedIn Learning courses. • Holistic Development: Resources provided by Cornerstone cover professional skills, personal growth, and wellbeing.

Governance

Theme	Criteria	Our Response
Supply Chain	<p>C45: How is Social Value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?</p>	<p>ForHousing requests as part of tenders that social value makes up a 10% weighting of the quality evaluation as well as requesting job opportunities on development schemes over £1million.</p> <p>69% of expenditure (£92m) is procured locally (i.e. with suppliers in areas where stock is based or within a Greater Manchester postcode).</p> <p>We currently use Fusion 21 and internal monitoring of our Social Value activity. We are also about to embark on a strategic relationship with 'Match My Project' which allows for improved delivery, curation and reporting of community based social value.</p>
	<p>C46: How is environmental impact considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?</p>	<p>We request where appropriate that environmental management detail is provided as a pass/fail within our selection questionnaire.</p>

Conclusion

In summary, this ESG report reflects our continued commitment to delivering social impact, environmental responsibility and strong governance across all areas. Over the past year, we have made meaningful progress in improving the quality and sustainability of our homes, deepening our engagement with tenants and strengthening our governance structures to ensure transparency and accountability. Our strategic partnerships and data-led approach have helped us drive positive outcomes, reduce carbon emissions and support thriving communities.

As we look ahead, we remain focused on embedding ESG principles at the core of our strategy – ensuring we deliver safe, sustainable homes and real social value for the people and places we serve.



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