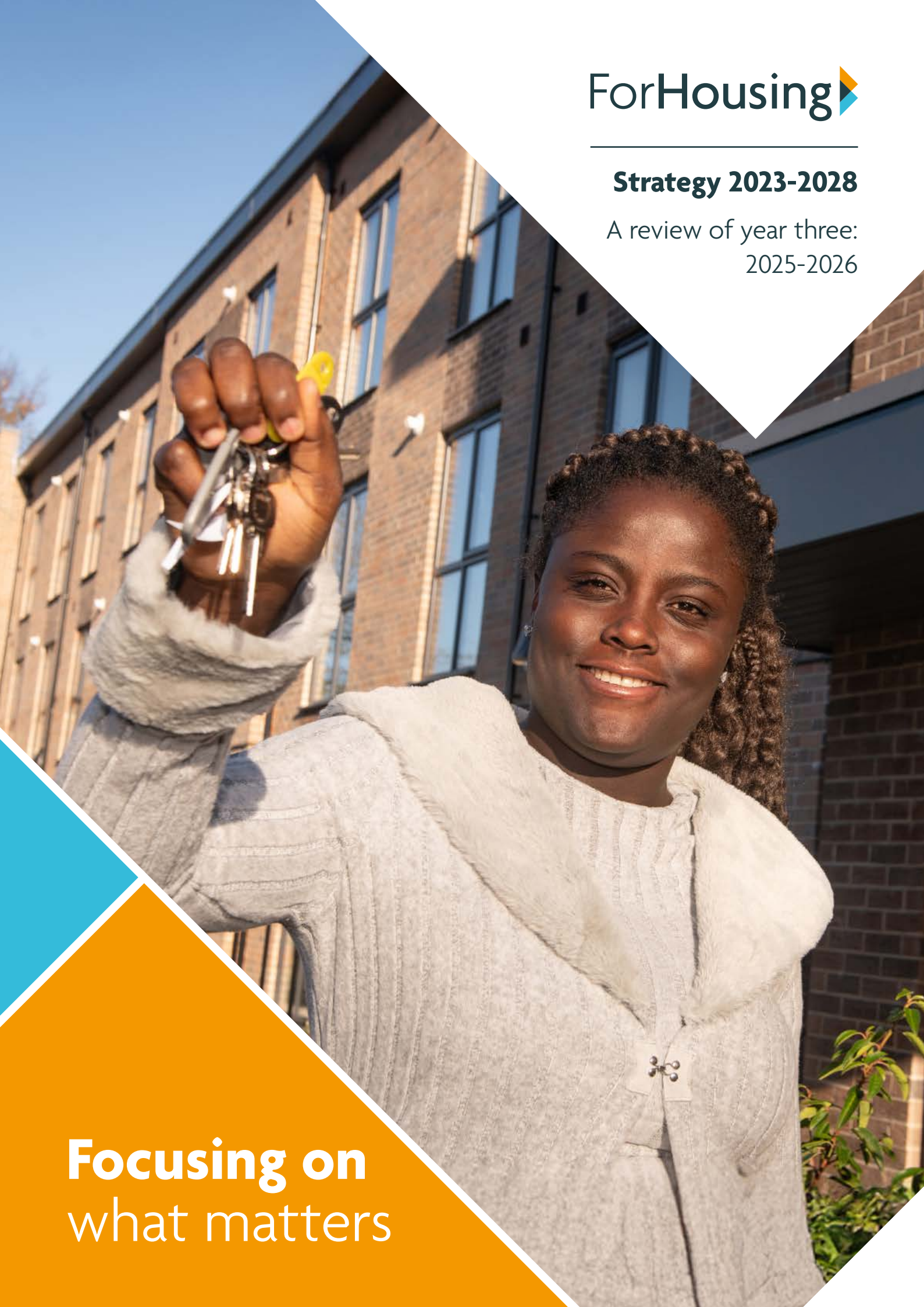
ForHousing

Strategy 2023-2028

A review of year three:
2025-2026



Focusing on what matters

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The ForHousing **Strategy**

Everything we do aims to positively impact the lives of our social housing tenants. During 2025/26 we've continued to build on the foundations laid in the second year of the ForHousing Strategy, keeping tenants at the heart of all we do. At the same time, we've been open about the areas where tenants are telling us we must improve most – particularly repairs and maintenance.

Our focus remains on increasing satisfaction with our services and delivering what matters to our tenants - listening to, and acting on, what they tell us and using our resources to improve their experience. While we've delivered the planned milestones in year three, performance and satisfaction have not improved consistently, and wider sector pressures and rising demand have meant we've needed to make careful choices about where we invest to achieve the greatest impact.

This review of progress through year three of the strategy outlines key activity that supports our aims, alongside the challenges we've faced and the action we're taking to improve. You'll also see what's ahead in year four, along with the targets we've set that will enable us to track and measure our progress.

Customer focused and equitable services

This outcome will be delivered through the Customer Strategy which encompasses:

- A culture that places the tenant at the centre of everything we do
- Listening and acting upon the tenant voice
- Improving customer experience through better use of resources, systems, and processes.

Customer Strategy year three progress

Tenant Satisfaction (TSM)	Our target was: 75%	Our achievement is: 71.7%
Satisfaction that the landlord listens to tenant views and acts upon them (TSM)	Our target was: 73%	Our achievement is: 70.3%

TSM is short for Tenant Satisfaction Measures. TSMs are designed to assess how effectively landlords maintain properties, ensure building safety, engage with tenants in a respectful and helpful way, handle complaints, and manage neighbourhoods responsibly. We use four of the TSM measures within our ForHousing Strategic Outcome Measures.

We continue to listen, learn and act on tenant feedback to make sure we are focused on the things that matter.

Whilst all milestones within our Customer Strategy were delivered in year three, we recognise there is more to do to ensure improvements are consistently felt by tenants, particularly in repairs and maintenance, which remains a priority area for us.

During the year we experienced service disruption linked to the introduction of our new repairs system, which affected some appointments and job completions.

In response, we are introducing two new measures for year four which will allow us to review changes in satisfaction in a more timely way at the point of service delivery.

Alongside this, we will continue to use tenant feedback and insight, including Equity, Diversity and Inclusion analysis, to target improvements to drive tenant satisfaction.

In our third year we have:

- Evaluated and reviewed a new delivery model for customer-focused operational services
- Completed the Tenant Voice Delivery Plan, strengthening relationships, accountability and how tenant insight is listened to and acted on
- Put tenants at the heart of decision-making through scrutiny of key services such as Complaints, Damp and Mould and Gas, and by establishing a Repairs and Maintenance Service Excellence Group and a Tenant and Customer Reviewer group to use lived experience to improve service quality and satisfaction
- Launched co-regulation events to build collaboration between tenants, Board, Committees and the Executive team
- Enabled digital self service for repairs appointments at the point of order, with full rollout in the year ahead.

Looking ahead – in year four we will:

- Co-produce a new operational services delivery model with tenants
- Deliver and evaluate tenant and leaseholder consultation to shape a fair service charge framework, strengthening oversight, transparency and involvement
- Launch and embed a new tenancy support service in Knowsley, providing early, person-centred support to help new tenants settle and sustain their tenancies
- Introduce a new tenancy model for the ForFutures portfolio to reduce homelessness and support tenants to live independently
- Complete TPAS re-accreditation to validate our strong approach to tenant involvement
- Develop and implement a framework to engage lesser heard groups, and widen the range of voices and perspectives we listen to and learn from
- Launch a robust programme of annual tenancy visits and enhance ongoing customer data collection to improve service quality and better understand individual needs
- Co-produce a renewed *Together with Tenants Charter* for 2026 - 29, shaped by what matters most to tenants.

Customer Strategy year four targets

Tenant Satisfaction (TSM)	Our target is: 75%	**Satisfaction that the landlord listens to tenant views and acts upon them (TSM)**	Our target is: 73%
Overall transactional satisfaction * (transactional survey) NEW	Our target is: 85%	**Overall transactional fairness and respect satisfaction * (transactional survey)** NEW	Our target is: 95%

* New measure for year four

Safe, well maintained, sustainable and affordable homes

This outcome will be delivered through the Homes Strategy which encompasses:

- The development of new high quality, energy efficient homes that meet current and future housing need
- Implementation of green initiatives that reduce carbon emissions associated with homes and reduce tenants' energy costs
- Delivery of effective compliance activities that ensure tenants are safe within their homes
- Operating effective asset management and investment activities that ensure homes are well maintained, good quality and fit for the future
- Delivery of excellent customer focused repairs and maintenance services.

Homes Strategy year three progress

New homes built	Our target was: 66	Our achievement is: 68
Tenants are satisfied their home is safe (TSM)	Our target was: 80%	Our achievement is: 78.8%
Tenants are satisfied their home is well maintained (TSM)	Our target was: 78%	Our achievement is: 73.3%
Existing homes meet EPC Band C	Our target was: 94.5%	Our achievement is: 94.8%

TSM is short for Tenant Satisfaction Measures. TSMs are designed to assess how effectively landlords maintain properties, ensure building safety, engage with tenants in a respectful and helpful way, handle complaints, and manage neighbourhoods responsibly.

Year three delivery has progressed well across a number of priority areas, and we have met or exceeded key outcomes such as new homes built and existing homes meeting EPC Band C.

Whilst we saw early signs of improvement following the mobilisation of our repairs and maintenance contract with Wates, service disruption linked to the introduction of our new repairs system impacted tenant satisfaction, particularly around the TSM for tenants being satisfied their home is well-maintained. Since the completion of a stabilisation action plan at the end of year three, we have begun to see performance recover with tenant satisfaction improving. We continue to work in partnership with Wates, whilst robustly managing their performance.

Our focus going into year four will include improving "right first time" resolution and shortening the time to complete repairs. We are also strengthening how we proactively identify damp and mould issues, continuing to build on our compliance oversight, and completing surveys for a small number of homes where access has been a barrier to ensure our investment decisions are based on thorough, up to date information.

We will also continue to use tenant feedback and insight, including Equity, Diversity and Inclusion analysis, to target improvements to drive tenant satisfaction.

In our third year we have:

- Strengthened compliance reporting to help keep tenants safe in their homes
- Procured and mobilised a cladding programme for high-rise blocks in Eccles, to further improve safety for tenants
- Used repair data to spot patterns and deliver more preventative cyclical maintenance, improving safety and reducing disruption for tenants
- Completed the Wates mobilisation and stabilisation activity, working in partnership to resolve early issues and strengthen contract controls
- Taken a proactive approach to damp, using predictive analytics and AI to identify homes at higher risk
- Secured a delivery pipeline to meet our year three new homes commitments, to provide new homes that meet current and future housing need
- Increased surveys to all homes and communal spaces to broaden insight and better target investment in existing homes
- Reviewed the ForHousing investment standard in response to the emerging new Decent Homes Standard, ensuring homes are well maintained, good quality and fit for the future
- Used Modern Methods of Construction (MMC) to build new homes faster and to a higher quality
- Embedded an outsourced procurement function and completed supply chain reviews to reduce costs, improve quality and strengthen delivery, with a Supply Chain Maximisation programme in development for year four.

Looking ahead – in year four we will:

- Improve our technology to strengthen compliance oversight and work more efficiently
- Plan an assurance survey approach for Large Panel System blocks in Stockbridge Village
- Continue the cladding programme at our Eccles blocks to further improve tenant safety
- Proactively install damp and mould sensors in higher risk homes, and explore a cyclical approach for homes with recurring issues
- Enhance the Wates stability plan and capture lessons learned
- Complete surveys for homes with previous no access or refusals and embed the 20% Stock Condition Survey approach
- Review reporting and analysis against the investment standard in line with new Decent Homes requirements, including satisfaction and void performance.

Homes Strategy year four targets

New homes built	Our target is: 82	**Tenants are satisfied their home is safe (TSM)**	Our target is: 80%
Tenants are satisfied their home is well maintained (TSM)	Our target is: 78%	**Existing homes meet EPC Band C**	Our target is: 96%

Making the most of our resources

This outcome will be delivered through the Resources Strategy which encompasses:

- Effective people and organisational development including investment in recruitment, training, retention and engagement to optimise talent, productivity and a high performing customer focused culture
- Implementing new, and maximising existing technology solutions to increase productivity, drive efficiency, and improve our data quality and governance processes
- Strong financial management, setting robust budgets and business plans which support the delivery of high-quality homes and services, demonstrate on-going viability, whilst also evidencing continued Value for Money through effective cost control and procurement.

Resources Strategy year three progress

	Our target was:	Our achievement is:
ForHousing Best Companies score	696.5	720.9
% Expenditure on customer facing services	84%	85.1%
Operating margin	11.8%	5.4%

We have made progress this year in enhancing ForHousing's customer focus, productivity and financial capacity, underpinned by improved use of data, technology and governance.

Our Best Companies score and level of colleague engagement made us a 2-star outstanding organisation to work for. The co-creation of our improvement plan through team workshops and our Inclusion Networks has strengthened colleague voice and ownership, increasing engagement which ultimately has a positive impact on customer experience.

Higher repairs and maintenance spend, driven by our focus on damp and mould, void works and meeting updated legal requirements, alongside disrepair costs, has placed pressure on our operating margin, resulting in performance below the original budget.

We have strengthened our financial position through Board approval of an updated Business Plan and Funding Strategy, completion of refinancing in November 2025. We also ended our housing management contract with Cheshire West & Chester Council.

Looking ahead to year four, a key priority is progressing the use of AI and the procurement of a new integrated housing and asset management system, which will modernise our core systems and improve the experience for both tenants and colleagues.

While most year three milestones have been delivered, some activity will carry forward and be brought together through a refreshed Resources Strategy to ensure we stay focused and have the capacity to deliver what matters most.

In our third year we have:

- Maintained system delivery through cloud technologies and embedded data quality tools to improve governance and insight
- Achieved Cyber Essentials+ against updated standards and strengthened cyber security through zero trust technology, creating a safer environment for colleagues and tenants
- Began work on a new integrated housing and asset management system to improve productivity and efficiency
- Improved tenant data and increased KPI automation to support smarter, more efficient and tenant focused decision-making
- Enhanced systems for colleagues and managers, expanding self-service capability
- Updated and secured Board approval for the Business Plan and Funding Strategy, including refinancing to support investment in new and existing homes
- Ended our contract with Cheshire West & Chester Council.

Looking ahead – in year four we will:

- Work with the ForHousing Board to remodel the Resources Strategy to respond to key challenges and opportunities.

By September 2026 we will have:

- Launched the succession planning framework
- Rolled out a competency skills matrix, aligned to professional standards and regulations
- Upgraded the Netcall omnichannel system, introducing AI functionality and video
- Implemented the findings of the Board's pension strategy review
- Re-based the 30-year business plan and capital programme
- Embedded stress testing and recovery planning
- Launched a supply chain maximisation programme
- Launched a refreshed Value for Money (VFM) Strategy

A new Resources Strategy will be in place from September 2026, covering the second half of year four.

Resources Strategy year four targets*

Best Companies score	Our target is: 696.5
Percentage expenditure on customer facing services	Our target is: 83.5%
Operating margin	Our target is: 9.4%

* up until new targets are agreed in September

Moving forward

We're building on the progress we've made, but we know there's still more to do to improve tenant satisfaction and performance.

We're listening closely to tenant feedback to help us make the changes that improve tenant satisfaction, and we recognise there are areas where our delivery has not consistently translated into improved outcomes for tenants.

We have reset the year four targets to keep them credible and achievable as we embed stability and control. We've also added two new strategic performance measures for the rest of the strategy to sit alongside the existing, perception-based measures. These will give us more actionable insight from tenants' experiences of our services.

Our priority is to keep listening and learning so we can make meaningful improvements that support our vision of positively impacting the lives of our social housing tenants. Thank you to all tenants who have provided feedback and supported us in improving the services we deliver. We'll continue working closely with our tenants and welcome any feedback on how we're doing.

If you'd like to get involved and make a difference just visit **www.forhousing.co.uk/getinvolved**

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