ForHousing

Environmental, Social and Governance Report

2025/26

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ForHousing

ESG dashboard

19,147
social and PRS homes owned

68 new homes
delivered or acquired for social rent

94.8% of existing social homes are EPC band C or better (aim is 100% by 2030)

100% of newly built or acquired homes are EPC band B

51,000 bags of excess waste removed (saving £375k in contractor costs) through our waste compactor service

£11m borrowed from Natwest's Social Loan Fund at a discounted interest rate (ForHousing's first loan with specific environmental KPIs)

Over £250k projected annual savings through the launch of a fly-tipping and bulky waste service

100% of our homes have an up to date gas safety certificate

71.7% of tenants were satisfied with the services they receive

Provided **£159,273** to support households with food, fuel, pest control, white goods and furnishings through our LiveWell fund

97.1% of our homes meet the Decent Homes Standard (98.3% meet the National Housing Quality Standard)

99% of rents subject to the rent standard are below LHA rates

£66.3m
of social value creation

£119,614 grant investment into community investment activities

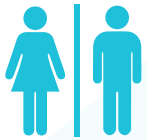
G2/V2 Governance and Viability rating

100% of homes requiring a Fire Risk Assessment have one

67% of our Board are either women, people from ethnic minorities, LGBTQ+, disabled or have personal experience of living in social housing

71% of our leadership team are either women, people from ethnic minorities, LGBTQ+, disabled or have personal experience of living in social housing

ForHousing pays the **Real Living Wage**



5.9%
median gender pay gap

Message from the Chair

I'm very pleased to introduce ForHousing's second Environmental, Social and Governance (ESG) Report.

Building on the strong foundations set in our first report, this year marks another important step forward. We're continuing to make ESG part of how we think, plan and deliver services every day - not just an ambition, but something that shapes how we support our tenants and communities.

Our mission remains clear: providing safe, well-maintained homes and delivering services that are fair, efficient and customer-focused. Over the past year, we've made further progress in how we balance environmental responsibility, social impact and strong governance in everything we do.

Looking ahead, our strategy sets a clear direction. Over the next five years, we will invest £13.6 million in our homes to improve quality, make homes more energy efficient and reduce environmental impact. It also supports our long-term goal of reaching net zero carbon emissions by 2050, while making sure our homes continue to meet the changing needs of the people who live in them.

We have also continued to build a strong, customer-focused culture and know that trust is built through action. That's why we've worked hard to listen to our tenants and act on their feedback. This includes putting tenants at the heart of decision-making by strengthening scrutiny of key services such as Complaints, Damp and Mould, and Gas, and by creating dedicated groups - including a Repairs and Maintenance Service Excellence Group and a Tenant and Customer Reviewer Group - to ensure lived experience directly informs service improvements.

Strong governance underpins all of this work. We are continuing to improve our processes and oversight to support clear decision-making, transparency and long-term resilience – and we remain ambitious and focused on continually improving our governance arrangements.

This report shares both the progress we've made and where we know we can do more. Our aim is to be open and honest about the journey ahead. Together, we are building an organisation that is responsible, resilient and ready to support our communities now and in the future.

Thank you for taking the time to read our ESG report.

Donna Cezair

Donna Cezair
Chair of the Board

Our ESG approach

At ForHousing, we are committed to openness and accountability in how we assess and communicate our sustainability performance. Our ESG reporting aligns with the Sustainability Reporting Standard for Social Housing (SRS), a sector-wide framework that supports clear, consistent, and meaningful disclosure of Environmental, Social and Governance (ESG) performance across housing providers. We are proud to be an adopter of this standard.

The SRS framework is closely aligned with the United Nations Sustainable Development Goals (UN SDGs), which serve as a global blueprint for creating a more sustainable and inclusive future. Through this approach, we demonstrate our contribution to key priority areas, including:

1: **No poverty –** providing affordable, secure housing options. Stable housing is often the foundation for escaping poverty

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 –** promoting inclusive sustainable economic growth and full and productive employment for all

10: **Reduced inequalities –** promoting equity, diversity, and inclusion

11: **Sustainable cities and communities –** building resilient, inclusive communities

12: **Responsible consumption and production –** ensuring 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 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, our Environmental Policy 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 aim 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
- Excellent customer focused repairs and maintenance services.

To support this, ForHousing has committed £13.6 million within our business plan, over the next five years. This commitment demonstrates that the organisation is taking a proactive approach to asset management and sustainability.

Additionally, an £11m social loan from NatWest – the first of its kind for ForHousing – was agreed to support the delivery of much-needed social housing. By directing funding towards new homes, ForHousing has the opportunity to embed high environmental standards from the outset, including enhanced energy efficiency, reduced carbon emissions, and more sustainable construction methods.

The average SAP rating for homes is 74.9 which is upper quartile for the sector. Despite this, it is estimated that homes still generate more than 34,470 tonnes of CO2 per year in relation to heating, lighting and hot water which presents significant opportunities for further improvement.

Decarbonisation

During 2025/26, ForHousing installed solar panels focussing on our least energy efficient homes. 175 homes received solar panels during the year 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 2,056. ForHousing has also completed 141 cavity wall installations during 2025/26 and will continue to improve the thermal comfort of homes by increasing energy efficiency with insulation measures.

During 2025/26 we engaged with Pineapple Partnerships as part of the Greater Manchester Housing Providers Group to explore options for improving the energy efficiency of our communal heating systems. We also continue to explore alternative funding models to support our ongoing delivery of renewable technology to individual homes.

Environmental

Solar PV Scheme 2025/26 – Winster Green Case Study

During the 2025/26 financial year, ForHousing installed 175 solar photovoltaic (PV) systems across homes where they would make the biggest difference.

These homes were carefully chosen based on their lower energy efficiency ratings, so we could focus investment where it would have the greatest impact for tenants and the environment. The programme was delivered in partnership with Rothwell Group, supported on site by ForHousing's internal delivery team.

Supporting tenants and our net zero ambition

This work supports our commitment to improving the energy efficiency of our homes, with the aim of bringing all homes up to SAP Band C by 2030. It also forms part of our wider "no regrets" approach to achieving net zero carbon by 2050, by making changes now that deliver immediate reductions in emissions.

Because the installations are fully funded by ForHousing, tenants benefit directly. The electricity generated is used within the home, helping to reduce energy bills and ease cost-of-living pressures.

A clear and supportive delivery approach

We took a structured approach to make sure the process was safe, straightforward and well communicated.

- Homes were first assessed for suitability through desktop checks carried out by Rothwell Group
- Where appropriate, a home visit followed, including a full asbestos survey
- During the visit, tenants were talked through what to expect, including how many panels would be installed, how long the work would take, and what savings they might see.

Environmental

Tenant experience at Winster Green

Following installation, a member of the Energy Team visited a home at Winster Green in Eccles to review the outcome and gather feedback.

The tenant described the experience as very positive. They told us the installation team were polite, respectful and kept them informed throughout. The home was left clean and tidy each day, and time was taken at the end of the job to explain how the system works and how to get the most out of it.

They were also supported to understand how using appliances during the day, when solar generation is highest, can help maximise savings.

Despite being a low energy user, the tenant reported saving around £20 a month on their energy bills – around a 25% reduction over the year. This shows that even for households using less energy, the benefits can still be significant.

Environmental impact

The installation has also delivered clear environmental improvements.

- Carbon emissions reduced from around 1.9 tonnes to 1.3 tonnes per year
- Primary energy use reduced from 286 kWh/m^2 to 218 kWh/m^2
- These changes represent a meaningful improvement in the home's energy performance and contribute to wider carbon reduction goals.

Social

As a social housing landlord, we recognise that everyone is different and may need additional support at times during their tenancy. ForHousing offers a range of enhanced and dedicated tenancy support services in all geographical areas.

The ForHousing Strategy (2023–2028) focuses on delivering customer-focused, equitable and efficient services. It prioritises the effective use of resources to achieve meaningful improvements in the lives of social housing tenants. Through targeted initiatives and strategic partnerships, the organisation seeks to address the diverse needs of its residents, increase satisfaction, and strengthen community resilience. This section sets out the social impact outcomes achieved, demonstrating how collaborative working is creating opportunities and driving better outcomes for tenants.

How we supported Mary* to move into her new tenancy

When Mary relocated from Bolton to Salford, she lost access to the structured support previously provided by the Learning Disability Team. Mary has a mild learning difficulty, PTSD, and a history of domestic abuse. This transition left her vulnerable and without access to essential services. ForHousing's New Tenancy Support Service (NTSS) intervened early, with her Housing Support Officer (HSO) liaising with the Learning Disability Team to secure a Mental Health Care Coordinator; this ensured continuity of care despite the change in borough.

From the outset of her tenancy, Mary faced several significant challenges. Her flat was sparsely furnished, she was on a low income, and she struggled with budgeting. Harassment from a neighbour further impacted her wellbeing and sense of safety.

NTSS provided practical assistance to help Mary settle in and maintain her home. Support encompassed providing help with utilities, Housing Benefit and Council Tax reduction. Furniture and household essentials were sourced through Mustard Tree vouchers, Live Well funding as well as a donated washing machine. Additional items such as bedding, a kitchen starter pack, and food/gas/electric vouchers were secured via referrals to Salford Assist, the Household Support Fund, and Welfare Rights.

Financial and benefits support was coordinated by NTSS so Mary could benefit from budgeting advice, help with managing debts, and referrals to specialist services.

To address care and wellbeing needs, NTSS requested a care needs assessment. This led to a support package providing four hours per week of assistance with household tasks, shopping and appointments. Mental health support was also arranged, including GP access, antidepressant management, and CBT pathways.

Safety and anti-social behaviour (ASB) support remained a priority. NTSS helped Mary to report incidents to the police and Community Safety team and supported her in submitting a formal complaint to the Council. A doorbell camera was installed to enhance her sense of security and provide evidence.

Throughout, NTSS maintained consistent involvement and coordinated multiple agencies to ensure Mary's tenancy was sustained. Her home became safer and more comfortable, and she was supported to access the care, financial help, and advocacy she needed. This case highlights NTSS's ability to bridge service gaps and deliver tailored, person-centred support across borough boundaries.

Social

Tenant's journey with ForHousing: A story of resilience, support, and success

Sally* was referred to the Tenancy Support Service (TSS) for assistance with financial and emotional challenges. Following an initial assessment, the TSS team identified key areas of need and provided person-centred support. This included applying for vouchers, signposting to Wood Street Mission for family support, referring to the Salford Survivors Project, and working closely with the Income Team to reduce rent arrears. She also received Live Well** and Torus vouchers totalling £198.

However, after securing full-time employment, Sally felt unable to continue engaging with the service, and the case was closed.

As part of the TSS closure process, a satisfaction survey questionnaire was completed whereby Sally expressed further concerns and difficulties. In response, the TSS Team Leader contacted her to discuss her concerns. During this conversation, it became clear that Sally was still facing significant financial stress and uncertainty about her employment.

Recognising the ongoing need, the TSS case was reopened. The tenant was referred to the Tenancy Resilience Service (TRS) for employment support, and communication with the Rents Team was re-established. Unfortunately, Sally was made redundant. Distressed and unsure of where to turn, she received emotional support from TLC (Talk Listen Change) and was referred to Live Well for financial assistance.

Since re-engaging with TSS, Sally has made significant progress:

- Discretionary Housing Payment (DHP): Application submitted
- Household Support Fund: Application submitted
- Council tax reduction (CTR): £189.24 awarded
- Torus/Live Well vouchers: £198 received
- Repairs: Reported and being addressed
- Welfare rights referral: Support in place for debt management
- Ongoing support: Fortnightly home visits and phone calls maintained

As a result of engaging with the TRS service, Sally has now gained secure employment.

This journey highlights the importance of listening to the tenant's voice, acting on feedback, and providing timely, compassionate support. The outcome is a testament to Sally's resilience and the collaborative efforts of ForHousing's support services.

When asked about her experience, Sally shared:

"Amazing, I can't stop praising this service. Every individual has helped; I can't thank you enough."

Social

Working in partnership to sustain tenancies

David* was referred to ForHousing's Delayed Transfer of Care (DTOC) project which is a contract delivered in partnership with Greater Manchester Mental Health NHS Foundation Trust. The project supports people to move from an acute hospital setting into their own home. David experienced obsessive compulsive behaviours from a young age and was first detained under the Mental Health Act in 2005, aged 21. Since then, he has been detained on 25 occasions and has spent many years in hospital and in a range of supported accommodation placements. These placements repeatedly broke down during periods of mental health deterioration due to poor engagement, the intensity of the placement, or incompatibility with other residents, despite David's long-term aspiration to live independently.

In 2024, David was referred to the ForHousing DTOC project while a long-term inpatient at an acute Mental Health Hospital, with the referral viewed as a final option. Through the joint assessment process, a quiet bungalow in Salford was identified as a suitable option.

David completed a phased discharge and moved into the property in March 2025. Thirteen months later, this remains the longest placement he has ever sustained. From the point of discharge onwards, the Housing Support Officer has worked closely with statutory partners and provided ongoing tenancy support which David himself has identified as a key factor in his success. The support has focused on helping David to develop confidence, stability, and familiarity with both his home and the wider community.

A Housing Support Officer has provided regular practical support to help David to manage day-to-day responsibilities associated with independent living. This has included supporting him to walk to the local shop so that he became familiar with the route and location, accompanying him to the bank, reading letters with him, helping him to make phone calls, and liaising with family members when needed for further help or reassurance.

An important part of the Housing Support Officer's role has been building and maintaining a positive working relationship with David so that support can be delivered in a way he is willing to accept. This has focussed on spending time talking with David about his interests, his past experiences, and places he has travelled, which has helped to strengthen rapport and maintain engagement.

David continues to live independently with a robust domiciliary care package in place, alongside ongoing tenancy support from ForHousing. His family visit monthly and have reported that they are pleased with his home and the progress he has made in managing it independently.

This demonstrates how the right home, consistent tenancy support, relationship-based practice, and effective multi-agency working can enable someone with complex mental health needs to sustain independent living successfully.

*Names changed to protect our tenants' identities

**The Live Well fund was put in place to help tenants in the short term buy essential items and receive money advice and support. In 25/26 it supported 1,279 tenants and provided more than £159,273 worth of help in vouchers and payments.

Social

Investing in new homes

During the year, ForHousing successfully completed three new apartment developments in Salford at Allotment Road, Mayfield Avenue, and The White Lion, delivering a total of 56 one and two bedroom homes.

In response to the nationwide shortage of social housing, all homes have been made available for social rent. Each development has been designed in line with our Road to Net Zero strategy, adopting a fabric-first approach to construction. This includes high-performance building envelopes, all-electric heating and hot water systems, and the use of heat pumps - eliminating the need for gas. In addition, all schemes incorporate electric vehicle (EV) charging infrastructure and secure parcel delivery facilities.

All three developments achieved a minimum Energy Performance Certificate (EPC) rating of Band B, with Standard Assessment Procedure (SAP) scores ranging between 81 and 88. Two of the schemes were constructed using timber frame Modern Methods of Construction (MMC), enabling faster delivery while supporting the fabric-first approach and reducing long-term running costs for residents.

Clare Tostevin, Executive Director of Investment & Growth at ForHousing said:

"By working closely with Salford City Council, our design and construction partners, and local people, we've created high-quality, energy-efficient homes that will make a lasting difference to the communities they're part of.

Working in partnership with the Council, we've made sure homes are allocated in a way that supports local need while also helping us to plan ahead for future regeneration. This has allowed us to move faster in developing proposals that will bring even more new homes to the city in the years ahead."

Governance

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

We have since continued with the same momentum and desire to maintain our compliant grading, whilst also striving for continuous improvement.

The journey we are on in order to achieve a G1 rating includes the following:

- strengthening governance effectiveness through enhanced Board oversight
- improved risk and assurance frameworks
- stronger data quality
- increased regulatory compliance assurance
- greater tenant influence
- a culture of continuous improvement.

These actions are designed to demonstrate to the RSH that governance arrangements are fully effective, embedded and capable of supporting sustained compliance at G1 level.

We are measuring progress by tracking the extent to which governance improvements are not only delivered but embedded and operating effectively across the organisation. This includes monitoring Board and Committee effectiveness, completion of governance improvement actions, the strength of our risk management and assurance framework, internal audit outcomes, data quality, and compliance with statutory and regulatory requirements. These measures help demonstrate that the Board has effective oversight of strategy, risk, performance and customer outcomes, which are key characteristics of a G1 provider.

We also assess progress through customer and regulatory outcomes, including performance against consumer standards, Tenant Satisfaction Measures, complaint handling, health and safety compliance, and evidence that tenant feedback drives service improvement. Alongside these measures, regular G1 readiness assessments provide an overall view of whether governance arrangements are fully effective, embedded and sustainable. The ultimate measure of success is our ability to demonstrate strong organisational control, robust assurance and a culture of continuous improvement that supports ongoing compliance with the RSH's requirements.

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.

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're also proud to be a 2 Star "Outstanding" organisation, as measured by Best Companies.

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.

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). All Networks have Executive Sponsors and feed into the Staff Forum and our formal structures.

The Access Network has been running since 2024 and works closely with teams across the organisation, as well as on support initiatives for colleagues. Achievements include:

- **Awareness activities:** Led an annual calendar of communications and awareness activities on disability, health and wellbeing topics, including stress and mental health, rare diseases, dementia, neurodiversity and on being a carer for others with long-term health conditions
- **Reasonable Adjustments:** Worked with EDI and HR colleagues to develop guidance for managers and colleagues on making adjustments in the workplace to enable all colleagues to thrive. Oversaw updates to our personnel system to ensure that reasonable adjustments can be appropriately recorded, monitored and amended, based on colleague need
- **Manager training and guidance:** Worked with HR colleagues to feed into manager guidance on topics such as managing short and long-term sickness absence, to ensure the needs and lived experience of disabled colleagues were appropriately reflected
- **Colleague support groups:** Established three, successful sub-groups in areas where colleagues required specific, additional support. These sub-groups are on menopause, men's health and wellbeing and baby loss.

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 £66.3m in Social Value in 2025/26

In the 2025/26 financial year, we are proud to report that our work has generated £66.3 million in social value across the communities we serve.

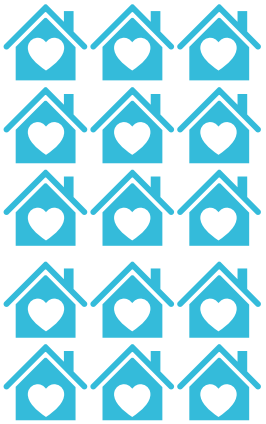
This figure reflects the real and measurable difference we've made through a range of targeted initiatives, including;

- 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
- Supporting young people through initiative including youth clubs
- Retrofit and decarbonisation works to improve the energy efficiency and living conditions of homes
- New affordable homes built
- Repairs and maintenance work to improve safety and maintenance of homes

The £66.3 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.

ForHousing

Social Value Highlights



130 new tenants
supported in setting up a new home

86 people
supported to secure full or part time employment

191 tenants
supported by Money Advisors

584 activities delivered at Extra Care and Supported Housing Schemes

£116,115
given out in community grants

339 tenants
engaged in community events

438 young people
supported through youth clubs

56 new
affordable homes built

31 work placements
completed

197
community projects supported through grants

76 tenants
received vocational and job related training

Sustainability Reporting Standard for Social Housing

This is our second year of formally reporting against the Sustainability Reporting Standard for Social Housing (SRS). As a lender of bLEND Funding Plc, we have been reporting our ESG performance against the framework since 2022, demonstrating our ongoing commitment to transparency and continuous improvement.

For this reporting cycle, we have aligned our disclosures with SRS 2.1, released in Spring 2026. This latest version of the standard simplifies and strengthens the framework, consolidating themes to improve clarity, comparability and focus on the sector's most material ESG priorities.

The SRS framework now comprises eight themes across a streamlined set of criteria, designed to support organisations in assessing and communicating their environmental, social and governance (ESG) performance. These themes are outlined below:

ESG Area	Theme	Theme
Environmental	T1	Climate Change
	T2	Nature
	T3	Resource Management
Social	T4	Affordability
	T5	Building Safety and Quality
	T6	Residents and Community
Governance	T7	Structure and Board
	T8	Employees

The SRS criteria combine both qualitative and quantitative measures, enabling organisations to demonstrate ESG performance, identify risks, and capitalise on opportunities to deliver positive environmental and social outcomes.

Environmental

<table>
<tr><th>Theme</th><th>Criteria</th><th>Our Response</th></tr>
<tr><td rowspan="3">Climate Change</td><td>C1: Distribution of EPC ratings of ForHousing's existing homes (those completed before the last financial year).
Homes listed as 'Unknown' include those for which an EPC is not usually carried out by ForHousing, such as leasehold properties, market rent homes, and bedsits that are still categorised as 'owned' as per the Regulator for Social Housing's statistical data return</td><td>Our average SAP score is 74.9
<table><tr><th>EPC Band</th><th>Number of units</th><th>%</th></tr><tr><td>A</td><td>134</td><td>0.70</td></tr><tr><td>B</td><td>2,678</td><td>14.04</td></tr><tr><td>C</td><td>14,509</td><td>76.05</td></tr><tr><td>D</td><td>944</td><td>4.95</td></tr><tr><td>E</td><td>11</td><td>0.06</td></tr><tr><td>F</td><td>2</td><td>0.01</td></tr><tr><td>Unknown</td><td>801</td><td>4.20</td></tr><tr><td>Total</td><td>19,079*</td><td>100.00</td></tr></table>*Includes market rent, shared ownership and leaseholders.</td></tr>
<tr><td>C2: Distribution of EPC ratings of ForHousing's new homes (those completed in the last financial year).
This includes newly built homes (56) as well as properties repurchased through the Right to Buy buy-back programme (12)</td><td>Our average SAP score is 83.1
<table><tr><th>EPC Band</th><th>Number of units</th><th>%</th></tr><tr><td>B</td><td>56</td><td>81.33</td></tr><tr><td>C</td><td>8</td><td>18.67</td></tr><tr><td>D</td><td>1</td><td>1.50</td></tr><tr><td>Unknown</td><td>3</td><td>1.50</td></tr><tr><td>Total</td><td>68</td><td>100.00</td></tr></table></td></tr>
<tr><td>C3: What is ForHousing's Net Zero target and strategy?</td><td>ForHousing has set an ambition for all homes to achieve a minimum EPC Band C rating by 2030, subject to investment in grid infrastructure and a reduction in electricity tariffs. It is currently our intention to transition fully away from fossil fuels by 2050. All new homes built since 2023 have been delivered without a gas supply. A programme of insulation upgrades and solar PV installation is currently underway, with future plans to incorporate battery storage and air source heat pumps across our homes.</td></tr>
</table>

Environmental

Theme	Criteria	Our Response
Climate Change	C4: What retrofit activities has ForHousing undertaken in the last 12 months in relation to its homes?	In the last 12 months, ForHousing has undertaken a range of retrofit activities aimed at improving the energy efficiency and sustainability of its homes. Specifically, 175 solar photovoltaic (PV) systems were installed during 2025/26, contributing to increased on-site renewable energy generation. In addition, 125 homes received insulation upgrades delivered through the Great British Insulation Scheme (GBIS), which was fully funded and managed by Domna. These measures were delivered alongside ECO4-funded works, with both GBIS and ECO4 funding programmes concluding on 31 March 2026.
	C5: Scope 1, 2 and 3 Green House Gas emissions	We have committed to developing reporting via a collaborative approach as part of the Greater Manchester Housing Providers (GMHP) Decarbonisation Taskforce. This was the approach we took in 2024/25 and the existing tool still relies on this data. A revised approach is being developed with support from Turner and Townsend which will mean we can use a carbon calculator to dynamically report emissions data in future. This is expected to be available from 2027.
	C6: How has ForHousing mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?	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. 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. Overheating is now considered as part of any new development, particularly in flatted type properties where passive through ventilation may be an issue.

Environmental

Theme	Criteria	Our Response
Ecology	C7: Does ForHousing have a strategy to enhance green space and promote biodiversity on or near homes?	ForHousing manages over 7.5 acres of shared green space through its grounds maintenance programme. During 2025/26, the grounds maintenance team has been actively rewilding many of these areas where practicable, enhancing biodiversity and supporting local ecosystems. In addition, approximately 15,000 acres of garden space exists across ForHousing's homes, with tenants encouraged to adopt wildlife-friendly gardening practices to further promote biodiversity.
	C8: Does ForHousing have a strategy to identify, manage and reduce pollutants that could cause material harm?	To demonstrate our commitment to minimising environmental impact, we have established a structured approach to tracking, managing, and reducing pollutants across our operations. Our principal source of emissions is CO2 arising from the energy performance of our homes. ForHousing consistently outperforms the sector average in energy efficiency and has achieved year-on-year reductions in CO2 emissions. This progress is primarily driven by targeted investment in lower-performing homes, improving their energy efficiency and reducing associated carbon outputs. We monitor SAP ratings and the corresponding carbon tonnage of our housing stock through a bespoke asset management system, 'Intelligent Energy'. This system enables robust performance tracking, supports data-driven decision making, and helps identify further opportunities to enhance energy efficiency and reduce emissions across our portfolio.

Theme	Criteria	Our Response
Resource Management	C9: Does ForHousing have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?	While ForHousing does not currently have a formal strategy in place to increase the use of responsibly sourced materials within our building works, we recognise the importance of developing such an approach. Establishing a clear strategy will play a key role in strengthening our commitment to minimising the environmental impact of our activities and supporting more sustainable construction practices.
	C10: Does ForHousing have a strategy for waste management incorporating building materials?	We currently do not have a defined strategy for managing waste related to building materials.
	C11: Does ForHousing have a strategy for water management?	There is currently no formal strategy in place for effective water management.

Social

<table>
<tr><th>Theme</th><th>Criteria</th><th>Our Response</th></tr>
<tr><td rowspan="3">Affordability and Security</td><td>C12: For properties that are subject to the rent regulation regime, what is the rent compared to Local Housing Allowance (LHA)?</td><td>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 54.3% of the LHA rate.</td></tr>
<tr><td>C13: Share, and number of existing homes (owned and/or managed) completed before the last financial year</td><td>
<table>
<tr><th></th><th colspan="2">2025/26</th><th colspan="2">2024/25</th></tr>
<tr><th></th><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>
<tr><td>General Needs</td><td>19,710</td><td>79.05%</td><td>19,782</td><td>79.16%</td></tr>
<tr><td>Intermediate Rent</td><td>200</td><td>0.80%</td><td>166</td><td>0.66%</td></tr>
<tr><td>Affordable Rent</td><td>1,406</td><td>5.64%</td><td>1,412</td><td>5.65%</td></tr>
<tr><td>Supported Housing</td><td>1,915</td><td>7.68%</td><td>1,931</td><td>7.73%</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>1,068</td><td>4.28%</td><td>155</td><td>0.62%</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>610</td><td>2.44%</td></tr>
<tr><td>Other</td><td>25</td><td>0.11%</td><td>933</td><td>3.74%</td></tr>
<tr><td>Total</td><td>24,934</td><td>100%</td><td>24,989</td><td>100%</td></tr>
</table>
</td></tr>
<tr><td>C14: Share, and number of new homes (owned and/or managed) that were completed in the last financial year</td><td>
<table>
<tr><th></th><th colspan="2">2025/26</th><th colspan="2">2024/25</th></tr>
<tr><th></th><th>Number of new homes</th><th>Share of new homes</th><th>Number of new homes</th><th>Share of new homes</th></tr>
<tr><td>General Needs</td><td>68</td><td>100%</td><td>136</td><td>97.14%</td></tr>
<tr><td>Intermediate Rent</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Affordable Rent</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Supported Housing</td><td>-</td><td>-</td><td>-</td><td>-</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>-</td><td>-</td><td>4</td><td>2.86%</td></tr>
<tr><td>Care homes</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Private rented sector</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Total</td><td>68</td><td>100%</td><td>140</td><td>100%</td></tr>
</table>
</td></tr>
</table>

Social

Theme	Criteria	Our Response
Affordability and Security	C15: How is ForHousing trying to reduce the effect of high energy costs on its tenants?	ForHousing prioritises investment in homes with the lowest energy efficiency ratings. Through the decarbonisation budget, solar panels are being installed to help reduce tenants' energy costs and improve overall sustainability. In addition, ForHousing has secured grant funding to deliver cavity wall insulation to eligible properties, further enhancing energy efficiency and reducing heat loss. To support tenants directly, dedicated energy advisers engage with residents to provide tailored guidance on energy-saving measures. They also have access to financial support mechanisms, including vouchers, which can be provided to tenants experiencing fuel poverty to help alleviate the impact of rising energy costs.
	C16: How does ForHousing provide security of tenure for tenants?	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. ForHousing only grants fixed term tenancies for specific purposes or schemes as detailed in ForHousing's fixed term tenancy policy.

Social

<table>
<tr><th>Theme</th><th>Criteria</th><th>Our Response</th></tr>
<tr><td rowspan="3">Building Safety and Quality</td><td>C17: Describe the condition of ForHousing's portfolio</td><td>
<table>
<tr><th>Completed</th><th>2025/26</th><th>2024/25</th><th>% change</th></tr>
<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>99.89%</td><td>99.87%</td><td>0.02%</td></tr>
</table>
</td></tr>
<tr><td>C18: What % of homes meet the national housing quality standard?</td><td>98.3%</td></tr>
<tr><td>C19: How do you manage and mitigate the risk of damp and mould for your tenants?</td><td>ForHousing operates a dedicated Damp and Mould Policy, setting out a structured and proactive approach to managing all reports of damp and mould. We carry out visual damp and mould checks during all annual compliance visits. Where concerns are identified, referrals are made directly to our specialist damp team. In addition, every report triggers a thorough inspection, and any required remedial works are raised promptly.

Our service standards, aligned with Awaab's Law, are published on our website. Performance is monitored through our Homes and Customer Committees to ensure accountability and continuous improvement. We take a zero-tolerance approach to damp and mould, meaning that every reported case is investigated and addressed. When diagnosing issues, we take full responsibility for identifying and resolving underlying causes wherever reasonably practicable, taking into account the nature of the property. All customer-facing staff receive training to ensure a customer-focused approach. This includes actively listening to tenants to fully understand their concerns and the impact of damp and mould on their household.

We have established clear and transparent service standards for inspection and resolution, which are publicly available. Throughout the process, we keep tenants informed with regular updates on progress, including details of required works, expected timescales, and any preparation or disruption involved. Where mould identified during an inspection poses a potential health risk, we will carry out a mould clean in advance of remedial works to minimise risks to tenants.</td></tr>
</table>

Social

Theme	Criteria	Our Response
Tenant Voice	C20: What are the results of ForHousing's most recent tenant satisfaction survey? How has ForHousing acted on these results?	The most recent tenant satisfaction survey reports an overall satisfaction rate of 71.7%. ForHousing has proactively recontacted all tenants who indicated dissatisfaction with the service received or raised concerns regarding the safety of their home. Many of these follow-up calls (86.5%) relate to repairs and maintenance (R&M) issues (68.4%) and overall service concerns (18.1%). These cases are reviewed by the Customer Connect Hub to ensure that repair requests are logged correctly and actively monitored. Actions are taken to chase or progress outstanding jobs, ensuring that issues are resolved as quickly as possible and service standards are improved.
	C21: What arrangements are in place to enable residents to hold management to account for the provision of services?	ForHousing offers a range of opportunities for tenants to shape services and provide feedback. Key engagement channels include the Customer Committee, Scrutiny, the Complaints and Feedback Panel, the Colleague Tenant Working Group, Repairs & Maintenance Service Excellence Group, Tenant Reviewers and Inspectors, and Community Voice. These platforms have supported meaningful tenant involvement and driven improvements across the organisation. **Key Outcomes** **Tenant Reviewers and Inspectors:** • The Tenant Reviewer programme was successfully relaunched, introducing new roles such as Ground Maintenance Inspectors and Document and Website Reviewers • Tenants reviewed key documents including the tenancy agreement, rent review leaflet, and disrepair information, as well as auditing the website • Inspectors worked alongside service leads to ensure grounds maintenance contracts are delivered to a high standard, completing 10 inspections and making improvement recommendations

Social

Theme	Criteria	Our Response
Tenant Voice	C21: What arrangements are in place to enable residents to hold management to account for the provision of services?	**Scrutiny Reviews:** • Three major reviews focused on Tenant Repairs Responsibility, Pest Control, and the Annual Strategy • Resulted in improved communications and clearer, more consistent processes across services • Supported two internal audits (Neighbourhoods and Repairs) and began a major review into Gas Repairs and Servicing • Delivered four scrutiny exercises overall, with 20 recommendations implemented **Governance and Collaboration:** • Tenants worked alongside the Board through two co-regulatory events, improving relationships and increasing influence on decision-making • An annual involved tenant away day strengthened communication and collaboration **Complaints and Service Assurance:** • The Complaints and Feedback Panel audited closed cases, reviewed tenant letters, and considered an Ombudsman appeal ruling • This work provided independent assurance on service quality and performance **Service Accountability:** • The Colleague Tenant Working Group held services accountable for the delivery of operational plans • Identified and raised actions for ongoing service improvement

Social

Theme	Criteria	Our Response
Tenant Voice	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?	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. **Key actions include:** **Monthly reviews of Ombudsman findings:** Monthly reviews of severe maladministration cases have been embedded to systematically identify learning, highlight recurring service issues, and inform continuous service improvements. **Established themed cross-functional workshops:** Workshops with ForHousing teams and our contractor (Wates) to examine key areas such as complaints handling, damp and mould, and repairs, enabling teams to identify gaps, review processes, and agree targeted improvements. **Post-determination case reviews:** Following individual Ombudsman determinations, further workshops are held to review specific cases, understand how issues occurred, and recognise recurring patterns – supporting early identification, prevention, and improved customer experience. **Weekly multidisciplinary complaint reviews:** Weekly meetings between Complaints, R&M, and Wates review recently closed complaints (especially upheld cases) to identify trends, hotspots, and root causes. **Structured action planning:** All identified learning feeds into clear action plans with defined ownership, ensuring service improvements are implemented and tracked effectively. **Established regular progress monitoring:** Actions are reviewed every 4–6 weeks to ensure changes are progressing, embedded, and sustained over time. **Enabled more proactive interventions:** Insights from complaint analysis are used to drive quicker corrective action and prevent repeat issues. **Improved coordination with contractors:** Strengthened collaboration between ForHousing and Wates to ensure consistent service delivery and joint accountability for improvements. **Enhanced transparency through public reporting:** Service improvements are shared via the "You Said, We Listened" webpage, demonstrating how tenant feedback drives tangible change.

Social

Theme	Criteria	Our Response
Tenant Support	C23: What are the key support services that ForHousing offers to its tenants? How successful are these services in improving outcomes?	Key support services offered by ForHousing: • **New Tenancy Support Service (NTSS):** Provides early, preventative support for new tenants at higher risk, including care leavers, survivors of domestic abuse, individuals with mental health needs, and those with a history of homelessness: support includes help with benefits, utilities, budgeting, household items, and linking to external services. • **Mid-Tenancy Support Service (TSS):** Offers case management support for existing tenants at risk of eviction: support includes financial advice, debt management, assistance with property issues such as hoarding and repairs, and wellbeing support. • **Additional Support Services:** A range of internal teams provide further assistance to sustain tenancies and address complex needs: includes Supported Housing Teams, Tenancy Resilience Service (TRS), Neighbourhood Officers, and Money Advice Officers. • **Specialist and Targeted Support:** Provides focused interventions for specific tenant needs: includes care leaver support with grants and tailored help, mental health pathway support through the Delayed Transfer of Care partnership with the NHS, hardship funding such as the Live Well Fund, vouchers, furniture, food and fuel support, and employment support via TRS including training, work placements, and job access. **NTSS** • 222 referrals (170 engaged) • 11,794 interventions delivered • £131,700 financial gains achieved • 88% progressed in ≥1 outcome area **TSS** • 250 cases opened • 9,095 interventions delivered • £255,200 financial gains achieved • 100% tenancy sustainment (closed cases completing support)

Social

Theme	Criteria	Our Response
Tenant Support	C23: What are the key support services that ForHousing offers to its tenants? How successful are these services in improving outcomes?	**Care Leavers** • 50 young people supported • 100% tenancy sustainment • 212 interventions delivered • £1,350 set-up grant per tenant **Live Well & Financial Support** • 1,279 households supported • £159,273 hardship funding distributed • £61,473 additional fuel support secured • £70,000 partner funding leveraged (Mustard Tree) **Employment Support (TRS)** • 283 tenants supported (135 new) • 98 job outcomes (87.5% sustained >12 weeks) • £1.68m increase in tenant income • 74 qualifications + 31 placements delivered

Social

Theme	Criteria	Our Response
Placemaking	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.	ForHousing is committed to strengthening communities through dedicated investment and support. A team of six community officers manage a budget of over £318,000 to deliver impactful initiatives. **Key Highlights:** **Community Grants:** • Three grant schemes delivered • 174 groups supported with over £119,000 in grants **Youth Engagement:** • Six youth clubs supported, benefiting 438 young people • 552 activities for the school holiday programmes delivered in partnership with local groups, offering activities like sports, arts, and animal handling, along with free lunches, supporting 1,636 young people **Extra Care Tenants;** • Support delivered through wider tenancy and community services, including: • Access to support services, grants, and community programmes • Improved wellbeing, independence, and connection to local activities **Recognition and Celebration:** • Investment in activities that foster community pride and engagement • Youth programmes and community events provide opportunities to celebrate achievements and participation • Positive feedback and outcomes highlight tenant and community success stories **Local Partnerships and Projects:** • Collaboration with community groups, contractors, and partners to deliver impact • 63 staff volunteers who supported 11 local projects such as the Meadow Park Orchard clean-up and polytunnel installation for school/community use • 24 contractor-led social value projects delivering £30,887.50 in funding such as the refurbishment of Wildbrook Allotments, enabling expanded community use

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
	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?	ESG risks are embedded within the organisation's strategic risk register and managed alongside broader business risks. Quarterly risk meetings are held to review controls, assess the effectiveness of assurance activities, and identify any exceptions. Key findings and exceptions are escalated to the Audit and Risk Committee and the Board. In addition, business-critical controls are independently tested on a quarterly basis by internal audit. External assurance is also obtained through ISO 14001 Environmental Management certification. During the last financial year, the organisation developed and implemented an Enterprise Risk Management (ERM) framework, strengthening the identification, monitoring, and reporting of ESG-related risks.
	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

<table>
<tr><th>Theme</th><th>Criteria</th><th>Our Response</th></tr>
<tr><td rowspan="4">Board and Trustees</td><td>C31:

1. How does ForHousing ensure it gets input from a diverse range of people into the governance processes?

2. Does ForHousing consider tenant voice at the Board and senior management level?

3. Does ForHousing have policies that incorporate Equity, Diversity and Inclusion (EDI) into the recruitment and selection of Board members and senior management?</td><td>The table below shows the demographic of ForHousing's board, demonstrating input from a diverse range of people, including tenants.

<table><tr><th></th><th>2025/26</th><th>2024/25</th></tr><tr><td>What % of the Board are women?</td><td>33.00</td><td>33.00</td></tr><tr><td>What % of the Board are from an ethnically minoritised community?</td><td>33.00</td><td>25.00</td></tr><tr><td>What % of the Board are tenants?</td><td>17.00</td><td>17.00</td></tr><tr><td>What % of the Board are disabled?</td><td>8.00</td><td>8.00</td></tr><tr><td>Average age of the Board</td><td>55.80</td><td>57.30</td></tr><tr><td>Average tenure of the Board</td><td>3.20</td><td>3.20</td></tr></table>
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.</td></tr>
<tr><td>C32: What % of the Board and management team have turned over in the last two years?</td><td><table><tr><th></th><th>2025/26</th><th>2024/25</th></tr><tr><td>% of Board</td><td>25.00</td><td>17.80</td></tr><tr><td>% of Management team</td><td>39.56</td><td>27.40</td></tr></table></td></tr>
<tr><td>C33: Number of Board members on ForHousing's Audit Committee with recent and relevant financial experience.</td><td>Three members of the Audit Committee bring recent and relevant financial experience, gained through their membership of Finance and/or Audit Committees across the housing sector and within NHS Trusts.</td></tr>
<tr><td>C34: What % of ForHousing's Board are non-executive directors?</td><td>100.00%</td></tr>
</table>

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?	Eight Years
	C37: When was the last independently-run, Board-effectiveness review?	January 2026
	C38: How does ForHousing handle conflicts of interest at the Board?	Declaration of Interests Register is maintained, and any specific declarations relating to items on Board agendas are recorded at the start of each meeting. Individuals withdraw from discussions where a direct conflict of interest exists. Members are also reminded at each meeting of the appropriate management of multiple Board and Committee roles across the Group, ensuring continued awareness of their fiduciary responsibilities.

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?	5.90%.
	C41: What is the CEO: median worker pay ratio?	7.6:1
	C42: How is equity, diversity and inclusion (EDI) promoted across colleagues?	ForHousing has a well-defined approach to promoting equity, diversity, and inclusion across the organisation. Key initiatives include: • **Mandatory EDI Training:** All colleagues and contractors must complete tailored EDI e-learning, including legal obligations and practical case studies, with refresher training required every two years. Additional bespoke training is delivered for senior leaders, the Executive Team and the Board. • **Learning and Development:** An annual programme of EDI training is available to all colleagues, covering topics such as anti-racism, trans awareness, disability, cultural diversity and mental health. This is supported by curated digital learning resources and leadership-focused EDI skills development. • **Inclusion Networks:** Colleague-led networks for Race, Disability and LGBTQ+ are supported by Executive Sponsors and embedded into governance structures. These groups inform organisational action plans, promote engagement and provide peer support. • **Colleague Engagement:** EDI is reinforced through an annual communications plan, awareness campaigns and cultural events, alongside informal engagement via internal platforms and forums. • **Data and Accountability:** EDI performance is monitored through regular analysis of organisational metrics and staff survey data, with findings reported to senior leadership and the Board and shared with colleagues to drive continuous improvement. • **Inclusive Culture:** Programmes such as "Not Under Our Roof" and ongoing allyship training promote a zero-tolerance approach to discrimination, bullying and harassment. • **Inclusive Recruitment and Leadership:** Inclusive recruitment practices include mandatory training, standardised processes and diverse interview panels. Leadership development includes dedicated inclusive leadership training for senior colleagues. • **Governance and Decision-Making:** The EDI Excellence Group and Inclusive Decision-Making Framework ensure EDI considerations are embedded into policies, projects and organisational decision-making. • **Inclusive Service Delivery:** Guidance on reasonable adjustments and practical training ensures services are accessible and responsive to the diverse needs of tenants and colleagues.

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: • 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. • 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: • **Accredited Training and Qualifications:** Including apprenticeships and formal education opportunities across the organisation. • **Extensive Learning Resources:** Access to over 10,000 learning materials through Cornerstone, including more than 8,500 LinkedIn Learning courses. • **Holistic Development:** Resources in Cornerstone support professional skills, personal growth, and wellbeing through a mix of online and instructor-led training. • **Mentoring Opportunities:** A formal mentoring programme via the PushFar platform enables mentor–mentee relationships to support career development and knowledge sharing.

Governance

Theme	Criteria	Our Response
Supply Chain	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?	ForHousing embeds Social Value as a core component of its procurement processes by incorporating standardised Social Value questions into all tenders above £50,000. These are supported by a structured scoring and credit model, ensuring that supplier commitments are assessed consistently, transparently, and in line with organisational priorities. To further strengthen delivery, ForHousing has introduced the Match My Project (MMP) platform. This innovative tool connects suppliers with local VCSE (Voluntary, Community and Social Enterprise) organisations, enabling targeted Social Value activity that directly responds to community needs. MMP forms part of a broader programme of procurement reform designed to enhance the quality, coordination, and overall impact of Social Value commitments. A pilot phase is currently underway, involving trained staff and engaged suppliers. Early results demonstrate strong adoption, improved visibility of opportunities, and more effective matching between supplier contributions and community priorities. The platform also enables centralised monitoring, tracking, and reporting of Social Value delivery. Future plans to mandate its use will further strengthen accountability and maximise measurable community impact. In 2025/26, Social Value delivered through procurement has already generated significant outcomes, including over £45,000 of support to VCSE organisations and 166 weeks of apprenticeship training. Additional benefits include a wide range of community initiatives, such as youth engagement activities, funding for local events, renewable energy installations, and employment opportunities for individuals facing long-term unemployment.
	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?	We request where appropriate that environmental management detail is provided as a pass/fail within our selection questionnaire.

Governance

Theme	Criteria	Our Response
Supply Chain	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?	ForHousing considers environmental impact throughout the product or service lifecycle rather than focusing solely on initial cost. • **Sustainable Procurement Policy:** From 2026/27, our policy will mandate that all tenders over a defined threshold (aligned with the Procurement Act 2023) include a minimum weighting for environmental impact as part of the evaluation process. • **Supplier Selection and Pre-Qualification (PQQ):** Suppliers must demonstrate their environmental credentials, such as having a carbon reduction plan, ISO 14001 certification, or equivalent recognised standards. • **Tender Evaluation Criteria:** We evaluate suppliers based on: • **Low Embodied Carbon:** Prioritising materials and products with reduced carbon emissions across manufacturing and supply chains. • **Waste Reduction:** Assessing how suppliers minimise waste, incorporate recycled materials, and reduce or eliminate single-use plastics. • **Whole Life Costing:** Considering total cost of ownership, including energy use, maintenance, and end-of-life disposal, rather than just initial purchase price. • **Sustainable Sourcing:** Ensuring timber is FSC/PEFC certified and materials meet the BES 6001 standard for responsible sourcing. • **Supplier Development and Engagement:** To educate and develop our supplier base, ForHousing is a partner member of The Sustainability School and encourages organisations to join to access its training resources.

Conclusion

ForHousing's second ESG report demonstrates continued progress in strengthening the sustainability, quality, and affordability of its homes, while maintaining a clear focus on supporting tenants and communities. Over the past year, we have built on firm foundations, with strong performance in energy efficiency across our existing and new homes, high levels of regulatory compliance, and meaningful investment in retrofit activity. Our commitment to achieving a minimum EPC Band C across all homes by 2030, alongside our longer-term ambition to transition away from fossil fuels, reflects a clear and credible pathway towards decarbonisation.

Equally important is the impact we have delivered for our tenants. Through targeted support services, financial assistance, and community investment, we have helped households to navigate the ongoing cost of living challenges, sustain tenancies, and improve overall wellbeing. While tenant satisfaction remains an area for further improvement, we have strengthened our approach to listening and responding to feedback, embedding learning from complaints and Ombudsman outcomes to drive tangible service improvements.

We also recognise that our ESG journey is ongoing. During the year, we have identified areas where our approach can be further enhanced, including the development of formal strategies for resource management, improved emissions reporting, and continued progress on customer experience. These gaps present clear opportunities to strengthen our environmental performance and transparency in the future.

Looking ahead, ForHousing remains committed to delivering safe, sustainable, and affordable homes, while creating positive outcomes for tenants and communities. By continuing to embed ESG principles across our operations and decision-making, we will build on the progress made to date and ensure we are well positioned to meet the evolving expectations of our stakeholders.

ForHousing

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