



Making The Onward Difference.

Our environmental and social impact across 2024/25.

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Introduction:

In our latest Environmental, Social and Governance (ESG) report we set out how we continue to deliver our Corporate Plan, The Onward Difference, by enabling people to be their best, in homes they love and places they are proud of.

As long-term stewards of the communities we serve, social impact is the thread that runs through absolutely everything that we do. Whether that is creating the conditions for customers to sustain their tenancies, tackling the cost of living, or investing in regeneration, we remain relentlessly focused on supporting our communities to fulfil their aspirations and potential.

This will always mean providing customers with warm, safe, and comfortable homes to live in. In 2024/25 we built 434 homes, our highest annual total yet, helping even more people across our communities to put down permanent roots. Our development programme is not just about bricks and mortar; it is about creating strong communities with access to opportunities.

As well as building new homes, we are delivering targeted investment through our retrofit programme, which in this financial year has delivered improvements to a further 290 homes. We know that there is more work to be done as we continue on our sustainability journey, and we will utilise our carbon emissions data to drive action plans towards achieving net zero targets and our ambition to become a leading environmentally friendly landlord.

Our A1 credit rating and governance ratings demonstrate that we have the solid foundations in place to navigate the challenges facing our sector and deliver our Corporate Plan. Achieving this will not be possible without our colleagues and, as we outline in this report, we will continue to invest in training and development programmes so that colleagues are inspired to make The Onward Difference.

Framed around the themes of the Sustainability Reporting Standard, this report showcases the progress we have made throughout the 2024/25 financial year to support our customers and empower our colleagues. Please read on to learn more about our impact behind the numbers.



Bronwen Rapley, Chief Executive of Onward.

In the 2024/25 financial year we have:



ENVIRONMENTAL

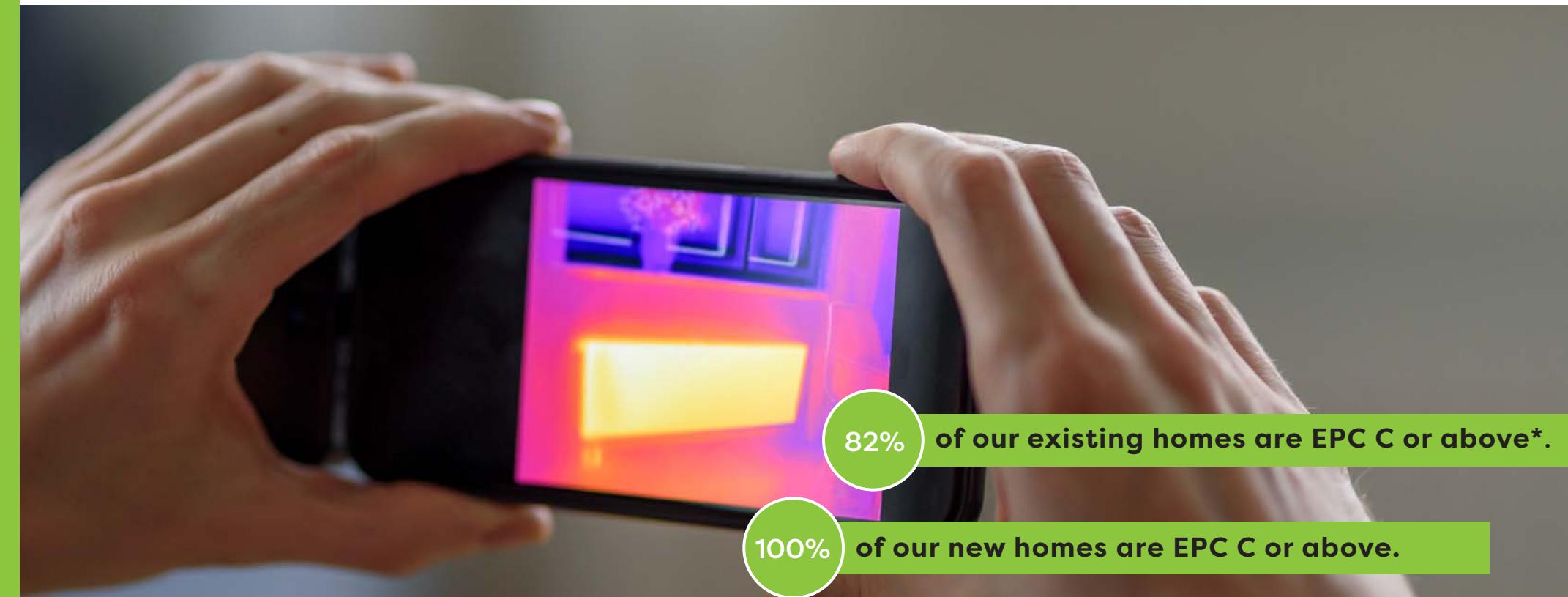
T1: CLIMATE CHANGE

This theme seeks to assess how our activities are impacting on climate change, and how we are mitigating the physical risks of climate change. This theme also considers current practice, as well as the changes being made to improve performance in the future.

C1 – C3 WORKING TOWARDS A MORE SUSTAINABLE FUTURE

Our Corporate Plan sets out our commitment to become a leading environmentally-friendly landlord, providing warm and affordable homes in green places that our customers can be proud of.

Our internal Sustainability Strategy sets a target to hit net zero carbon by 2050. We now report to the Energy Savings Opportunity Scheme (ESOS) and have submitted an action plan that details the emission reduction projects we hope to deliver over the next three years.



*Existing homes that have had an EPC assessment

C4 – C5 IMPROVING OUR EXISTING HOMES

One of the ways that we will tread carefully on the environment is through our ambitious retrofit programme, which is delivering targeted improvements to improve the energy efficiency of our customers' homes and ultimately make these warmer, more comfortable, and easier to run.

We are also working with Altair to develop a roadmap for carbon emissions reduction. We are progressing with the collection of our latest carbon emissions data and anticipate that this will be available in early 2026. We will report on this in our next ESG report.

ENERGY EFFICIENT, WARMER HOMES

Under the Social Housing Decarbonisation Fund Wave 2.1, we have started works on 376 homes in this financial year. Over this period, we have completed improvements to 290 homes across Greater Manchester, Merseyside and Lancashire, bringing these up to an EPC C. This equates to 14% of the total number of properties we aim to retrofit. Once complete this programme of work will have delivered improvements to 564 homes across the North West.

We have also progressed with ad hoc retrofit via the Great British Insulation Scheme (GBIS) and ECO4 funding streams focused on cavity wall insulation (CWI) and photovoltaic (PV) installations, with a total of 139 homes being retrofitted. Alongside improvements to existing homes, we are also looking at how we can maximise the positive impact of this work for the local communities. For example, in Oldham we have provided resources to local schools and community facilities as part of the social value commitments delivered by our contractors.

In March 2025, Onward was successful in securing further funding via the Warm Homes: Housing Fund Wave 3 which will be used to retrofit a further 343 homes by 2028.

O CASE STUDY



C6 MANAGING CLIMATE RISKS

We collect data on all our homes to assess climate risks. Flood risk assessments have been undertaken on all schemes with the majority of the developments falling in flood zone one. Where developments are in higher risk areas, mitigation measures have been incorporated into the design.

T2: ECOLOGY

This theme seeks to understand how we are enhancing green spaces and promoting biodiversity near our homes and our strategy for managing and reducing pollutants.



C7 IMPROVING GREEN SPACES

We are committed to improving local green spaces and enhancing biodiversity across our neighbourhoods. Whilst we do not currently have a biodiversity strategy, a working group has been established to review the potential to deliver enhancements on our land as part of new developments. Since the last ESG report, we have engaged with external consultants to develop baseline assessments to inform next steps. To inform this we await the outputs of the Government's recent consultation on improving the implementation of biodiversity for brownfield development.

In many cases where developments are brought to us by contractors and developers, these partners are already in discussions to deliver the local authority's minimum 10% net gain requirements.



CASE STUDY

NEIGHBOURHOODS ROOTED IN NATURE

In early 2025, we brought new life to a forgotten green space in Clayton-le-Moors, planting over 1,500 native trees using the fast-growing Miyawaki method. Supported by Lancashire County Council (LCC) and the Forestry Commission, this vibrant woodland will become a thriving, biodiverse habitat in just 30 years, boosting local ecology and climate resilience.

The planting day united our customers, colleagues, and partners from LCC and Kokoro Tree Contracting, turning environmental action into a community celebration with shared pride and passion for creating a more environmentally friendly future. This project is a powerful example of how green infrastructure can deliver lasting environmental impact while enriching lives and strengthening communities with neighbourhoods rooted in nature.

C8 MANAGING POLLUTANTS

Although not full coverage yet, our baseline carbon footprint calculations have measured the impact of some pollutants caused by our operations. Reducing emissions and pollutants will be a key part of the emissions reductions plans that we are currently working on with our energy broker.

T3: RESOURCE MANAGEMENT

This theme seeks to identify the extent to which we have a sustainable approach to materials in both the construction and management of properties.



C9 – C11 A CAREFUL APPROACH TO RESOURCE MANAGEMENT

We adopt a careful approach to resource management to minimise our environmental impact and work with contractors that share this commitment. Through our Strategic Partnership with Homes England we have committed to deliver half of our new builds through modern methods of construction. We continue to exceed this target. To support this we are requesting timber frame as a primary construction form.

Furthermore, we request copies of waste reports from contractors on all our new build developments which provide a detailed breakdown of the type and quantity of waste materials and how these are being recycled. Similarly, we monitor water usage and management as part of our new build schemes and will continue to embed this process to enable us to identify action plans. Waste will continue to be monitored and input into our carbon emissions reporting.

Our technical specification is being reviewed against the backdrop of the Future Homes Standard. Modern methods of construction will be a focus of this.



CASE STUDY



MODERN METHODS OF CONSTRUCTION

Pavilion Park is one of Onward's largest developments to date, delivering 215 high-quality, energy-efficient homes in Helsby, Cheshire West, through a partnership with national housebuilder Vistry Group.

With a 14-month delivery programme for all 215 homes, traditional masonry was not deemed a viable technique especially given current labour shortages. Timber frame offered the speed, precision, and reliability needed to meet the ambitious timeline whilst delivering up to four homes per week with consistent quality. Off-site manufacturing through Vistry Works' Warrington factory, just 18 miles from the Pavilion Park site, has allowed for:

- Reduced transport emissions and fuel use
- Optimised delivery logistics, maximising load efficiency
- Lower embodied carbon, aligning with Onward's sustainability goals

Using an open panel timber system has reduced build times by an average of 10 weeks compared to traditional masonry techniques. Manufacturing these key structural elements offsite in a controlled factory environment also provides greater long-term quality assurance. Timber frame has become Onward's preferred construction method across all new developments, providing a high-performance, low-carbon solution that exceeds traditional methods on almost every front by speed, cost-efficiency, and environmental impact.

SOCIAL

T4: AFFORDABILITY AND SECURITY

This theme highlights our strategic commitment to deliver long-term, sustainable housing that is genuinely affordable for our customers.

C12 – C13 SECURE AND AFFORDABLE HOMES

Our core purpose as a social landlord is to provide secure, affordable homes that are the foundation for thriving communities. This also means that we will ensure that our customers can sustain their tenancies long-term. Our data shows:

- **EXCEPTIONAL VALUE FOR CUSTOMERS** Our rents are consistently lower than regional private sector averages, with 100% of our general needs, supported, sheltered, and affordable rent homes being lower or equal to the Local Housing Allowance*. This allows us to provide quality homes that are truly attainable, helping more individuals and families find stability and security where it matters most.
- **A DIVERSE, RESILIENT PORTFOLIO** Our housing portfolio is as varied as the communities we serve. We offer a diverse range of tenures to meet distinct local needs, from affordable homes for families and individuals to home ownership opportunities for first-time buyers.
- **ACCELERATED GROWTH** We're building momentum across the North West and expanding our footprint to make a real impact where it matters most. In the last financial year we delivered 434 new homes, up from 329 the previous year. Each of these homes represent not just bricks and mortar, but new beginnings, stability, and growth for the communities we're proud to serve.

C12 RENTS BELOW THE REGIONAL PRIVATE SECTOR AVERAGE

Average weekly net rent	Onward	Median weekly rent NW	%
General Needs	£101.94	£206.07	49.47%
Supported, HOP excluding those with exceptions	£93.99	£206.07	45.61%
Supported, HOP including those with exceptions	£105.93	£206.07	51.40%
Average weekly gross rent for affordable rent	£128.93	£206.07	62.57%
Average weekly gross rent for affordable rent, supported and HOP	£110.39	£206.07	53.57%

*Based on 30th percentile of local market rents.

C13 NUMBER OF TENURES FOR RENTS BELOW THE REGIONAL PRIVATE SECTOR AVERAGE

	Tenure	2024/25	% share
Social rented assets owned by Onward	General needs	20,278	55.77%
	Housing for older people	3,876	10.66%
	Affordable rent*	2,435	6.70%
	Supported	1,946	5.35%
	Intermediate	162	0.45%
	Care home	77	0.21%
	TOTAL: 28,774		
Home ownership	Shared Ownership	1,290	3.55%
	Leasehold (inc. non-social leasehold)	967	2.66%
	Shared ownership staircased to maximum (100%)	197	0.54%
	TOTAL: 2,454		
	Non-social housing	170	0.47%
	TOTAL: 170		
Owned by another body but managed by Onward	Non-social leasehold (CPS)	4,078	11.21%
	S4B	867	2.38%
	Social rented assets owned by another body	20	0.06%
	TOTAL: 4,965		
	TOTAL OWNED AND MANAGED: 36,363		

*New homes part funded by Homes England to make them affordable.

C14 INCREASING AFFORDABLE HOUSING SUPPLY

Stock type	Number of new builds delivered in the 2024/25 financial year	%
Intermediate rent	24	5.53%
Affordable rent	182	41.94%
General needs	49	11.29%
Shared ownership	88	20.28%
Supported	91	20.97%
TOTAL: 434		

C15 TACKLING RISING ENERGY COSTS

We are actively addressing rising energy costs for customers by unlocking investment to improve energy efficiency and future proof our existing housing portfolio.

As outlined earlier in this report, in 2024/25 we retrofitted homes identified as most in need of improvement. Over this period, we have also leveraged technology through the pilot of the Carbon Coop Portal across retrofitted homes, which is empowering customers to track energy usage, optimise tariffs and reduce running costs.

Alongside our retrofit programme, our dedicated Money Advice Team delivers tailored, confidential support, helping customers navigate rising costs and access critical resources. In 2024/25, the team helped 80 customers facing fuel poverty, distributing targeted financial support including gas and electricity top-up vouchers, access to our Hardship Fund, and grant advice. Over the year, we distributed £6,888 in fuel vouchers, reinforcing our commitment to tackle fuel poverty and create sustainable communities.



C16 SOLID FOUNDATIONS

At the heart of our mission lies a commitment to provide customers with secure, sustainable tenancies. Our robust tenancy policy not only meets the Tenancy Standard of the Regulatory Framework for Social Housing, but also demonstrates a strategic use of licenses and shorthold tenancies in collaboration with targeted projects designed to reduce homelessness and maximise the resilience of our housing portfolio.

Our Home+ initiative helps customers most in need of practical support when settling smoothly into their new homes. By supplying essential items, such as white goods and floor coverings, we are proactively removing barriers to tenancy sustainment and creating places people are proud to call home. In 2024/25, we supported 136 customers through Home+, 97.75% of which sustained their tenancies.

Beyond Home+, we have a suite of support services, including Money Advice, Tenancy Support, a specialist Hoarding Service, and targeted funding through our Hardship and Neighbourhood Customer Support Funds, each designed with customer wellbeing and sustainability in mind.

T5: BUILDING SAFETY AND QUALITY

This theme highlights our commitment to keeping customers safe and well in their homes. It also provides insight into how we are upholding our legal responsibilities to ensure long-term value and stability of every home in our portfolio.

C17 KEEPING CUSTOMERS SAFE

Our priority is ensuring that our customers and their homes are safe and secure. Across our portfolio:

- **99.7%** of homes have an in-date and compliant Fire Risk Assessments
- **99.6%** of homes have an in-date accredited gas safety check
- **97.8%** of homes are certified for electrical safety where required

C18 ALMOST ALL HOMES MEET THE DECENT HOMES STANDARD

99.95% of our homes meet the Decent Homes Standard, and for those that do not meet the standards, we will be carrying out upgrades to heating systems, which we expect to be completed by April 2026.

C19 TACKLING DAMP AND MOULD

We are proactively tackling damp, mould and condensation across our customers' homes. We introduced a new triage and tracking process in 2023/24 and this has significantly decreased the number of damp and mould cases. Frontline staff have been trained on the process for identifying and responding to cases of damp and mould condensation in our customers' homes.

We share guidance on reporting issues throughout regular communication with our customers such as our newsletters and have developed guidance with involved customers to help spot issues in the home.



T6: RESIDENT VOICE

This theme showcases how we actively listen to our customers by providing them with meaningful opportunities to share their views and genuinely influence how we deliver our services.

C20 IMPROVING CUSTOMER SATISFACTION

We recognise that there are areas where we need to improve and we use data and insights from customers to inform action plans in key areas. We engage with a sample of our tenants and home ownership customers every year as part of the new Tenant Satisfaction Measures (TSMs).

In 2024/25, 68.3% of tenants told us they were satisfied with the overall service provided by Onward (TPO1), up from 66.4% in the previous year. 47.9% of our home ownership customers told us they were satisfied, compared to 50.9% in the previous year.

As we look to the future we are:

- Continuing to work with our involved customers to monitor repairs performance and deliver ongoing improvements. We do this through our Regional Repairs and Maintenance Groups, which are made up of customers from across the North West, who meet regularly to discuss aspects of our repairs, servicing and planned maintenance programmes.
- Focusing on embedding Onward Repairs across Greater Manchester where positively we have seen better TSM scores around repairs. We will also continue to deliver ongoing investment in resources and capacity for our repairs service in Merseyside.
- Continuing to use data and insights to get ahead of issues for customers and add to our learning and improvement plans to improve the overall customer experience.
- In relation to grounds maintenance and cleaning, we are continuing to provide training to colleagues to address issues raised by customers during their visits. In response to feedback now share regular updates with customers through our new Onward Environmental newsletter.

Our TSM results are shared with customers and published by the Regulator of Social Housing every year. A closer look at our results and details of the improvements we're making can be found on our website (onward.co.uk/tsm-results).



C21 LISTENING AND HEARING OUR CUSTOMERS

Our customers are experts on what is important in their homes and neighbourhoods and know exactly what it is like to receive our services. Giving customers opportunities to share their views, influence our services and hold us to account creates the foundation we need to deliver excellent homes and services.

Through our Customer Engagement Community (CEC), we open the door to meaningful dialogue, ensuring that the voices of those we serve translate directly into innovative service enhancements and strategic improvements that underpin long-term change.

We provide plenty of opportunities for our CEC to share their views, from surveys, neighbourhood walkabouts and local meetings to topic-focused groups like the Customer Resolutions Forum, Equity Forum, Leaseholder Forum, and three Regional Repairs and Maintenance Groups, designed to harness the diverse perspectives of our customer base.

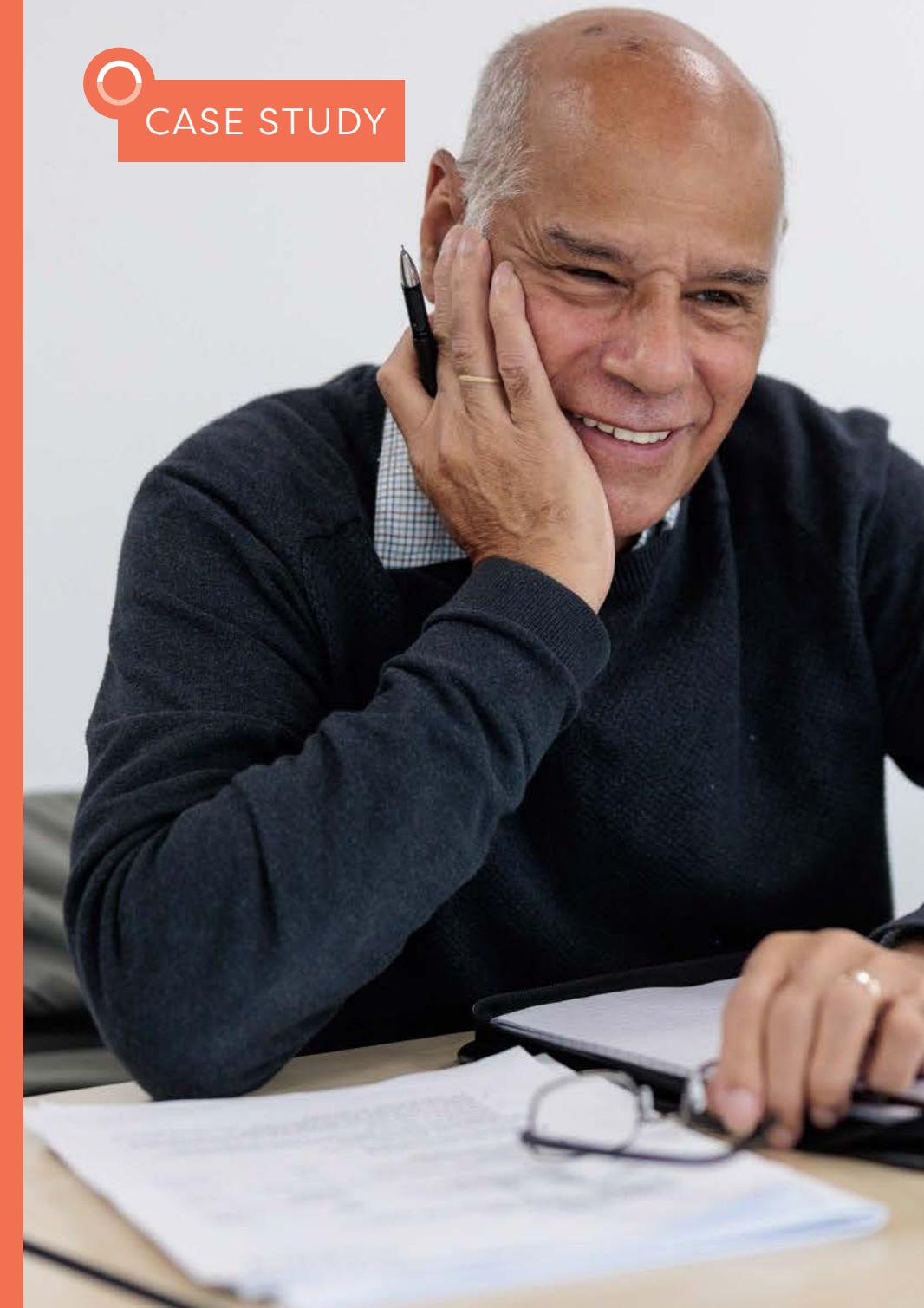
As well as this, some customers take on more formal volunteer roles as part of the Onward Scrutiny Board, which provides valuable feedback and recommendations on how we can improve services. The Scrutiny Board do this by gathering information from customers and teams across Onward, checking our service performance in detail and constructively challenging service leads. The Scrutiny Board reports to the Customer Committee, a sub-group of Onward's Board who oversee all services that customers receive, each quarter.

You can find out more about how we're working with customers to deliver improvements to our services by taking a look at the Customer Annual Report on our website (onward.co.uk/reports).





CASE STUDY



LISTENING TO CUSTOMERS

Through our Customer Engagement Community, we provide opportunities for customers to share their views and influence how we deliver our services. In 2024/25 we:

- Worked with our customers to develop a new Environmental Tracker on our website, which allows customers to check the work carried out by Onward Environmental, our grounds maintenance and cleaning team, such as when we've visited, when we'll next be in the area and view photos after services are carried out.
- Worked with our customer Regional Repairs and Maintenance Groups to make changes to the letters that we send around repairs and the information that we share on our website to make these clearer and easier to understand.
- Made several improvements to our website following feedback from the Customer Equity Forum. This has included better communication around the accessibility and translation tools available, as well as the introduction of a local updates section that provides details on how we've made The Onward Difference across each local authority area.
- Worked with customers from the Onward Scrutiny Board and Customer Engagement Community to make our rent and service charge communications clearer and easier to understand, for example sharing more detail on what these service charges cover. We received fewer calls from customers about rents compared to last year, which shows the impact this feedback has had.
- Worked with customer volunteers on energy efficiency projects. These volunteers have regularly given feedback on how the work was progressing and monitored the performance of contractors and sub-contractors.
- Made changes to how we handle complaints in response to feedback from our Customer Resolution Forum, such as ensuring problems are dealt with in a timely manner, regularly updating customers on the status of their complaints and improving communication about ongoing issues and repairs.

C22 RESPONDING TO CUSTOMER COMPLAINTS

We are committed to working with our customers and learning from complaints to improve what we do.

A total of 27 complaints were upheld by the Housing Ombudsman against Onward in 2024/25, six of which were service failures, 18 maladministration, and three severe maladministration.

Learning from these complaints is a key priority for us. By turning insight into action, we have made substantial enhancements to our complaint resolution process, underpinning our approach to governance and customer satisfaction. In 2024/25 this has included:

- Establishing a proactive team tasked with engaging customers who are likely to raise complaints – resolving issues at source for over 1,600 households so far.
- Launching a streamlined appointment booking system, enabling customers to connect directly with complaint handlers at their convenience, improving service delivery and efficiency.
- Delivering comprehensive training to all colleagues focused on customer care.
- Increasing engagement with our Customer Resolution Forum, transitioning to bi-monthly meetings for richer, more frequent insights that inform service innovation and strategic development.
- Ensuring regular, clear communication with customers on complaint status and next steps to build trust and accountability.
- Adopting a high-risk management approach, dedicating resources to resolve complex cases with agility and precision, further safeguarding organisational resilience.

Looking ahead, we have a robust plan with a clear roadmap to improve our complaints service and overall customer experience over the next twelve months. A closer look at our complaints and details of the improvements we're making can be found in the Annual Complaints & Service Improvement Report on our website (onward.co.uk/reports).



T7: RESIDENT SUPPORT

This theme highlights the initiatives and support systems in place for our customers that drive tenancy sustainment and tangible improvements in satisfaction and wellbeing.

C23 GOING BEYOND BRICKS AND MORTAR

We provide more than just homes; we create resilient communities through a comprehensive suite of wraparound services designed to support customers.

From helping 548 customers access vital household items and local support services to empowering 1,335 people with expert money advice that unlocked an additional £4.1 million in income, our dedicated teams are transforming lives every day. In 2024/25, we also delivered 1,366 home adaptations, provided compassionate support for 105 customers struggling with hoarding and worked with our robust partnership network to resolve 728 cases of antisocial behavior ensuring our communities are safe and supported.

Through a targeted approach to customer support and community enhancement, we are laying the groundwork for sustainable tenancies, with the work of these teams contributing to the lowest rate of tenancy turnover in recent years.

INVESTING IN OUR COMMUNITIES

Our Corporate Plan sets out our commitment to work with local partners to do more for our customers and enable them to be their best. We can do more, together, by sharing knowledge, coordinating resources and focusing relentlessly on what will give our communities the best outcome. Tapping into the work of our customer facing teams enables us to connect with our communities who are experts on what is important in their neighbourhoods.

We are also maximising the opportunities available to our communities by championing social value through our procurement and development activities. Working with our supply chain we actively identify opportunities to make our funding go further. In 2024/25, we secured an additional £1,668,658 into our communities by working with organisations on external funding bids, match funding and the donation of time, resources and expertise.

In 2024/25, we supported over 400 projects aligned to one of our following key themes: digital; food; work; and wellbeing. As part of this we awarded £100,616.50 to projects through the Onward Community Fund, enabling organisations that make a difference in our communities to expand their work further.

Over the next few pages, we have set out some examples of this in action.

CASE STUDY



ENABLING COMMUNITIES TO BE THEIR BEST

In Greater Manchester, we funded UK Yoga CIC's initiative that supported families living in Rochdale with accessible workshops and personalised wellness routines designed to equip them with the skills to support mental wellbeing and strengthen bonds within the community in local parks and outdoor spaces.

Over in Lancashire, Maundy Relief received funding to expand its food growing project in Hyndburn, enabling the charity to increase food production across its allotments and deliver more produce to nine food banks and pantries across the borough.

Finally, in Merseyside we funded Team Oasis Children's Charity's Pathways to Employment project, which helped local people living in Dingle to pursue sustainable employment with targeted workshops, practical work placements and career mentorship.

Employees across Onward also volunteered 386 hours, and our 1st Call Team, who are based in Preston, Hyndburn and Tameside, helped 2,497 people living across our communities with health and wellbeing, managing finances and getting into work and training.

Alongside this work, we also use Match My Project, a social value tool, to connect local groups and organisations with our supply chain. In 2024/25, our suppliers donated 1,030 volunteer hours to support projects across our communities. From apprenticeship opportunities ringfenced for Onward customers, to new kitchens installed at food pantries in our neighbourhoods and support with community clean up days.

T8: PLACEMAKING

This theme captures our efforts to shape vibrant, thriving communities by delivering positive local impact and creating great places to live.

C24 BUILDING GREAT PLACES TO LIVE

Our approach to placemaking is all about delivering positive outcomes for communities by ensuring that every initiative contributes to resilient, attractive places people are proud to call home. By spearheading transformative projects and fostering strong local partnerships, we are not only enhancing quality of life but also laying the groundwork for sustainable growth and long-term satisfaction.



COLLABORATIVE PLACEMAKING

Inspired by the voices of our community, we led the transformation of a disused facility in Hollinwood, breathing new life into it as The Park Community Hub – a vibrant, multi-purpose space at the heart of our neighbourhood.

This ambitious project was made possible through strategic investment and a powerful collaboration with partners including the residents' association, Oldham Council, Oasis Hub, Bedrock, and ABL Health. Our supply chain also played a crucial role contributing donations of materials, equipment, and skilled labour.

The Park Community Hub now buzzes with activity, offering everything from toddler groups and English classes to health screenings and evening social events. This dynamic space has widened access to essential services, strengthened neighbourhood bonds, and set a new standard for sustainable, community-led placemaking.

By listening to what matters most locally and building on the strengths of our partners, we've delivered a project that not only meets the needs of our communities but also paves the way for vibrant, long-term social impact.



CASE STUDY



THRIVING, INCLUSIVE COMMUNITIES

In March 2025, we opened the doors to Birch Lea Park, the latest development in our 20-year regeneration programme in Hattersley, Tameside.

Birch Lea Park provides 91 modern apartments for residents aged 55 and over, alongside support packages tailored to individual needs. The scheme has been thoughtfully designed to blend independent living with care.

There has also been a strong focus on integration with the wider community through the incorporation of quality facilities such as a café and hair and beauty salon open to residents from the surrounding area. Birch Lea Park also includes attractive green spaces designed to further promote a sense of wellbeing amongst those living there.

GOVERNANCE

T9: STRUCTURE AND GOVERNANCE

This theme seeks to understand our organisation structure and approach to governance.

C25 – C30 A ROBUST GOVERNANCE STRUCTURE

Onward Homes Limited is a registered Society registered with the Financial Conduct Authority under the Co-operative and Community Benefit Societies Act 2014. We are a non-profit Registered Provider of Social Housing registered with the Regulator of Social Housing (registered number LH0250). We are signed up to the National Housing Federation Code of Governance (2020) and received independent assurance that we are compliant with the requirements of the Code.

In November 2024, we received a G1/V2 rating from the Regulator of Social Housing, demonstrating that we have a robust governance structure in place. We have not been subject to any adverse regulatory findings in the last twelve months.

We have a Risk Management Policy and procedures. An Audit & Risk Committee oversees the risk management framework and the Board reviews strategic risks at least every six months and considers the impact of decisions on the risk register at each meeting.

ESG is reflected in our risk register where appropriate and considered when making key decisions, for example when approving development schemes particular consideration is given to environmental aspects.

T10: BOARD AND TRUSTEES

This theme seeks to assess the quality, suitability and performance of our Board and trustees.

C31 – C38 A DIVERSE, EXPERIENCED LEADERSHIP TEAM

Our Board and Executive Team bring a wealth of experience from varied careers in the public and private sector. Details of our Board and Executive Team members can be found on our website [here](#).

We ensure that we recruit Board members with a variety of skills and experiences to reflect the diversity of our organisation and customers. Three of our Board members on the Audit & Risk Committee have relevant financial experience.

Performance in relation to Onward's Equality, Diversity and Inclusion (ED&I) Policy is reported to Board every six months. You can find out more detailed information about our Board and Executive Team in the Appendix.

HEARING OUR CUSTOMERS' VOICES IN THE BOARDROOM

Customer feedback enables us to deliver better services and we provide varied opportunities for customers to monitor, scrutinise and influence what we do. Customers voices are brought into the boardroom through our Customer Committee. The Customer Committee comprises of customer representatives that hold us to account with respect to performance in key service areas.

Furthermore, we have a regular programme of Board and involved customer workshops that enables our Board to understand the priorities of our customers, and provides our customers with an opportunity to share views with the leadership team and influence strategy.





T11: STAFF WELLBEING

This theme seeks to understand how we support employee wellbeing and professional development.

C42 AN INCLUSIVE WORKPLACE

Our Corporate Plan sets out our commitment to be an employer that people love working for and that colleagues are proud of.

Our people are our greatest asset and we are committed to creating an inclusive workplace culture where everyone can thrive and bring their best self to work.

Our dedicated Equity Forum, comprising colleagues from across the organisation, helps us to do that by ensuring that we consider the diverse needs of colleagues and customers when making decisions.

The Forum acts a space to discuss issues and concerns, develop actions, inform the development of policies and procedures, gives colleagues an opportunity to share their views on how to raise awareness of diversity and inclusion across Onward. Examples of activities delivered in 2024/25 include visits to faith centres, campaign days such as Black History Month, International Women's and Men's Day.

The Equity Forum and our Colleague Forum have also worked together to review our new ED&I Strategy which sets out how we will champion inclusivity across the organisation. This will be launched later in 2025.

C43 SUPPORTING COLLEAGUE WELLBEING

We have an Employee Assistance Programme (EAP) in place to support colleagues with their wellbeing, which is available 24/7. Colleagues also have access to a cash plan through SimplyHealth which allows them to claim money back on eye tests, dental treatment and physiotherapy to name a few.

Recognising the ongoing challenges with the cost of living, we also recently launched two new financial wellbeing benefits called Unum Dental and First Actuarial (MOT tool). Unum allows colleagues to take out dental insurance and the MOT Tool gives colleagues the ability to set themselves financial goals and targets. Last year we introduced Salary Finance, Smart Tech and mortgage advice, all of which have been well utilised.

C44 ENABLING OUR PEOPLE TO GROW

Our dedicated Learning and Development team delivers professional development programmes targeted at colleagues at different levels across our organisation. This year, we introduced a new leadership framework to give greater clarity to colleagues around competencies required to progress to different levels, supported by a series of leadership development courses. In 2024/25:

- **62** colleagues are studying for professional qualifications, up from 47 in the previous year
- **111** colleagues have learnt a new skill through our Learning for Life Fund
- **1,296** training courses have been attended

INVESTING IN OUR COLLEAGUES

We invest in the learning and development of our colleagues so that everyone has the skills and capabilities needed to contribute towards delivering excellent customer care.

All colleagues and contractors have taken part in training focused on customer care and developing our culture as we continue to evolve the organisation. We continue to roll this out as new colleagues join the organisation. We have also launched a new Leadership Academy to enable our colleagues to continue to develop both professionally and personally, equipping them with the skills and expertise to help us to continue to deliver our Corporate Plan.

T12: SUPPLY CHAIN MANAGEMENT

This theme seeks to assess how we consider social and environmental impacts when procuring goods and services and the measures in place to monitor the sustainability of its supply chain.

C45 - C46 ENSURING SOCIAL AND ENVIRONMENTAL RESPONSIBILITY IN OUR SUPPLY CHAIN

We recognise the importance of maximising social value in our supply chain. We track and report the social value obtained through our contracts to ensure suppliers deliver their commitments.

Our partnership with The Social Value Exchange using their platform Match My Project (MMP) helps us to embed social value in contracts. Through MMP we have delivered 1,030 hours of volunteer work and training support along with £55,519 in social value for our communities. We have now embedded our reporting delivered from our contracts that is linked to our social investment themes and outcomes. This enables us to track and manage our supplier commitments and ensure delivery.

Looking to the future, we are developing an action plan to further support sustainable practices in our supply chain, supporting our carbon footprint calculation.



OUR PERFORMANCE AT A GLANCE

	THEME	CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE																				
ENVIRONMENTAL	T1 Climate Change	C1	Core Enhanced is the average SAP rating of existing homes (those completed before the last financial year) and the energy use intensity [Kwh/m ² /yr] of existing homes.	Distribution of EPC ratings of existing homes (those completed before the last financial year).	<table border="1"> <thead> <tr> <th>EPC Band</th><th>Total number of properties</th></tr> </thead> <tbody> <tr> <td>A</td><td>87</td></tr> <tr> <td>B</td><td>2,666</td></tr> <tr> <td>C</td><td>19,001</td></tr> <tr> <td>D</td><td>4,249</td></tr> <tr> <td>E</td><td>358</td></tr> <tr> <td>F</td><td>31</td></tr> <tr> <td>G</td><td>7</td></tr> <tr> <td>Other*</td><td>722</td></tr> <tr> <td>Total</td><td>27,121</td></tr> </tbody> </table> <p>*Currently being reassessed or do not require an EPC rating</p> <p>The average SAP of existing homes is 71.58224646. The average energy use intensity [Kwh/m²/yr] of existing homes is 12943.62.</p>	EPC Band	Total number of properties	A	87	B	2,666	C	19,001	D	4,249	E	358	F	31	G	7	Other*	722	Total	27,121
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C2	Core	Distribution of EPC ratings of new homes (those completed in the last financial year).	<p>Our target for all new build properties is EPC B. Of the 434 homes built in the last financial year, the EPC ratings are as follows:</p> <table border="1"> <thead> <tr> <th>EPC Band</th><th>Total number of properties</th></tr> </thead> <tbody> <tr> <td>A</td><td>128</td></tr> <tr> <td>B</td><td>298</td></tr> <tr> <td>C</td><td>8</td></tr> </tbody> </table>	EPC Band	Total number of properties	A	128	B	298	C	8														
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ENVIRONMENTAL	T1 Climate Change	C3	Core	<p>Does the housing provider have a net zero target and strategy?</p> <p>If so, what is it and when does the housing provider intend to be net zero by?</p>	<p>Yes, our internal Sustainability Strategy sets out a target to hit net zero by 2050. Our baseline carbon footprint has been independently reviewed and we now have improvement recommendations in place and an action plan to build our net zero strategy.</p> <p>Furthermore, we have started reporting to ESOS, and the surveys completed under this compliance route have given us some short-term scope 1 and 2 emissions reductions plans. We have a three-year action plan submitted via ESOS which details the emissions reduction projects we hope to deliver over the next three years, although this only covers a very small amount of our overall emissions.</p>
		C4	Core Enhanced is the number of homes that have been retrofitted in the last financial year and the proportion of homes as a % of the total homes the provider is aiming to retrofit	<p>What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?</p> <p>How do these activities align with, and contribute towards, performance against the housing provider's net zero strategy and target?</p>	<p>In the 2024/25 financial year, we have completed our Wave 2.1 retrofit programmes in Greater Manchester and Lancashire and continue to progress with the programme in Merseyside, which is due to conclude later this year.</p> <p>The programme has predominately used a fabric first approach focused on measures including: wall and loft insulation; triple or improved double glazed windows; high performing composite doors; and ventilation measures. Under Wave 2.1, in this financial year, we have completed works to 290 homes and started on a further 376 homes.</p> <p>In addition, we have also progressed with ad hoc retrofit via the GBIS and ECO4 funding streams. These have focussed on CWI and PV installations, with a total of 139 homes being retrofitted under these streams. This year, we secured further funding via the Warm Homes: Social Housing Fund Wave 3 which will see us retrofit a further 343 homes by 2028.</p> <p>Activity in the last financial year equates to 14.2% of the homes we plan to retrofit in total.</p>

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ENVIRONMENTAL	T1 Climate Change	C5	Core	Scope 1, Scope 2 and Scope 3 Green House Gas emissions	We are progressing with the collection of our latest carbon emissions data, working with our consultants Altair, and anticipate that this will be available in early 2026. We will report on this in our next ESG report.
				Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home	
		C6	Core	If unable to report emissions data, please state when the housing provider is expected to be able to do so.	We collect data on all our properties to assess climate risks. Flood risk assessments have been undertaken on all schemes with the majority of the developments falling in flood zone 1. Where developments are in higher risk areas, mitigation measures have been incorporated into the design.
				How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?	
	T2 Ecology	C7	Core	How is the housing provider mitigating these risks?	We are committed to improving local green spaces and enhancing biodiversity across our neighbourhoods. We do not currently have a biodiversity strategy however a working group has been established to review the potential to deliver enhancements on our land as part of new developments.
				Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?	
				If yes, please describe with reference to targets in this area.	
				If no, are you planning on producing one in the next 12 months?	Since the last ESG report we have engaged with external consultants to develop baseline assessments to inform next steps. To inform this we await the outputs of the Government's recent consultation on improving the implementation of biodiversity for brownfield development.

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ENVIRONMENTAL	T2 Ecology	C8	Core	<p>Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>We do not have a strategy but monitor any pollutants that could cause material harm in existing homes and measures are put in place accordingly.</p> <p>As part of any new developments site investigations into the ground conditions cover harmful pollutants as a standard item and where required address these through the planning process. The proposed solution and methodology would be signed off by the local authority as a planning condition.</p>
	T3 Resource management	C9	Core	<p>Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>We do not currently have a strategy for the use of responsibly sourced materials, however technical specifications for our investment programme require our contractors and suppliers to source materials from sustainable sources, and where possible and appropriate, will be prescriptive in the accreditation bodies needed to demonstrate responsibly sourced materials.</p> <p>Through our strategic partnership with Homes England we have committed to deliver half of our new builds through modern methods of construction. We continue to exceed this target and we are requesting timber frame as a primary construction form.</p>
		C10	Core	<p>Does the housing provider have a strategy for waste management incorporating building materials?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>We do not have a strategy, however we target and measure performance across all sites. We request copies of waste reported from all contractors on all our new build developments, which provide a detailed breakdown of the type and quantity of waste materials and how these are being recycled. We are aiming to embed targets for these into our procurement process during 2026.</p>
		C11	Core	<p>Does the housing provider have a strategy for water management?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>See above. Similarly, we monitor water usage and management as part of our new build schemes and will continue to embed this process to enable us to identify action plans. Waste will continue to be monitored and input into our carbon emissions reporting.</p> <p>The new specification will include the installation of flow restrictors limiting the flow into the property to 14l/m on all new build properties in line with United Utilities' guidance.</p>

THEME	CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE			
SOCIAL	T4 Affordability and security	C12	Core	For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:		Onward	Median weekly rent NW
				1. Rent compared to median private rental sector (PRS) rent across the relevant Local Authority	General needs	£101.94	£206.07
				2. Rent compared to the relevant Local Housing Allowance (LHA)	Supported, HOP excluding those with exceptions	£93.99	£206.07
					Supported, HOP including those with exceptions	£105.93	£206.07
					Average weekly gross rent for affordable rent	£128.93	£206.07
		C13			Average weekly gross rent for affordable rent, supported and HOP	£110.39	£206.07
		Core	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:		Tenure	2024-2025	
			<ul style="list-style-type: none"> General needs (social rent) Intermediate rent Affordable rent Supported Housing Housing for older people Low-cost home ownership Care homes Private Rented Sector Other 	Social rented assets owned by Onward	General needs	20,278	
					Housing for older people	3,876	
					Affordable rent	2,435	
					Supported	1,946	
					Intermediate	162	
					Care home	77	
				Total		28,774	
				Home Ownership	Shared Ownership	1,290	
					Leasehold (inc. non-Social leasehold)	967	
					Shared ownership staircased to maximum (100%)	197	
					Total	2,454	
				Home Ownership	Non-social housing	170	
						0.47%	

	Theme	Criteria #	Type of Criteria	Criteria	Our Response						
SOCIAL	T4 Affordability and security	C13 (cont.)	Core	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:	Owned by another body but managed by Onward	Tenure	2024-2025	% share			
				<ul style="list-style-type: none"> General needs (social rent) Intermediate rent Affordable rent Supported Housing Housing for older people Low-cost home ownership Care homes Private Rented Sector Other 		Non-social leasehold (CPS)	4,078	11.21%			
						S4B	867	2.38%			
						Social rented assets owned by another body	20	0.06%			
					Total	4,965					
					Total owned and managed	36,363					
	T4 Affordability and security	C14	Core	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to:	Stock type	Number of new builds delivered in the 2024/25 financial year	% 5.53% 41.94% 11.29% 20.28% 20.97%				
				<ul style="list-style-type: none"> General needs (social rent) Intermediate rent Affordable rent Supported Housing Housing for older people Low-cost home ownership Care homes Private Rented Sector Other 		Intermediate rent	24				
						Affordable rent	182				
						General needs	49				
						Shared ownership	88				
						Supported	91				
					Total	434					
	T4 Affordability and security	C15	Core	How is the housing provider trying to reduce the effect of high energy costs on its residents?	We are actively addressing rising energy costs for customers by unlocking investment to improve energy efficiency and future proof our existing housing portfolio. See page 15 for more information.						
					In addition, our dedicated Money Advice Team delivers tailored, confidential support, helping customers navigate rising costs and access critical resources. In 2024/25, the team helped 80 customers facing fuel poverty, distributing targeted financial support including gas and electricity top-up vouchers, access to our hardship fund, and grant advice. Over the year, we distributed £6,888 in fuel vouchers, reinforcing our commitment to tackle fuel poverty, create sustainable communities and generate rental income.						

	THEME	CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE
SOCIAL	T4 Affordability and security	C16	Core	How does the housing provider provide security of tenure for residents?	<p>Our tenancy policy not only meets the Tenancy Standard of the Regulatory Framework for Social Housing but also demonstrates a strategic use of licenses and shorthold tenancies in collaboration with targeted projects designed to reduce homelessness and maximise the resilience of our housing portfolio.</p> <p>In addition, our Home+ initiative helps customers most in need of practical support when settling smoothly into their new homes. By supplying essential items, such as white goods and floor coverings, we are proactively removing barriers to tenancy sustainment and creating places people are proud to call home. In 2024/25, we supported 136 customers through Home+, 97.75% of which sustained their tenancies.</p> <p>In February 2025, we launched a pilot of Furniture Flex in Merseyside. Delivered in partnership with FRC Group, customers who do not meet the eligibility criteria for Home+ or local grants will have access to rent essential furniture and appliances all at an affordable price.</p> <p>Beyond Home+, we have a suite of support services, including Money Advice, Tenancy Support, a specialist Hoarding Service, and targeted funding through our Hardship and Neighbourhood Customer Support Funds, each designed with customer wellbeing and sustainability in mind.</p>
	T5 Building safety and quality	C17	Core	<p>Describe the condition of the housing provider's portfolio, with reference to:</p> <ul style="list-style-type: none"> • % of homes for which all required gas safety checks have been carried out • % of homes for which all required fire risk assessments have been carried out • % of homes for which all required electrical safety checks have been carried out 	<p>Our priority is ensuring that our customers and their homes are safe and secure. In 2024/25, across our portfolio:</p> <ul style="list-style-type: none"> • 99.7% of homes have an in-date and compliant fire risk assessments • 99.6% of homes have an in-date accredited gas safety check • 97.8% of homes are certified for electrical safety where required

	Theme	Criteria #	Type of Criteria	Criteria	Our Response
SOCIAL	T4 Affordability and security	C18	Enhanced	<p>What % of homes meet the national housing quality standard?</p> <p>Of those which fail, what is the housing provider doing to address these failings?</p>	<p>99.95% of our homes meet the Decent Homes Standard, and for those that do not meet the standards, we will be carrying out upgrades to heating systems, which we expect to be completed by April 2026.</p>
		C19	Core	<p>How do you manage and mitigate the risk of damp and mould for your residents?</p>	<p>We are proactively tackling damp, mould and condensation across our customers' homes. We introduced a new triage and tracking process in 2023/24 and this has significantly decreased the number of damp and mould cases. Frontline staff have been trained on the process for identifying and responding to cases of damp and mould condensation in our customers' homes.</p> <p>We share guidance on reporting issues throughout regular communication with our customers such as our newsletters and have developed guidance with involved customers to help spot issues in the home.</p>
	T6 Resident voice	C20	Core	<p>What are the results of the housing provider's most recent tenant satisfaction survey?</p> <p>How has the housing provider acted on these results?</p>	<p>Overall, 65.7% of customers were satisfied in response to TPO1 Overall Satisfaction as part of the 2024/25 Tenant Satisfaction Measures. Satisfaction for Low Cost Rental Accommodation (LCRA) customers was 68.3%. Low Cost Home Ownership (LCHO) satisfaction was 47.9%.</p> <p>Surveys were carried out between 19/06/2024 and 07/03/2025. A random stratified sampling approach was used for LCRA customers. Customer and asset data was used to identify the number of responses required to ensure survey results would represent the overall customer base. A census approach was used for LCHO to reflect the smaller customer base and the volume of responses needed.</p> <p>Actions from the survey will focus on improving core services in response to customer feedback in key areas such as repairs, ground maintenance and complaints handling. Further information on our TSM results and lessons learned can be viewed on our website (onward.co.uk/tsm-results).</p>

	Theme	Criteria #	Type of Criteria	Criteria	Our Response
SOCIAL	T6 Resident voice	C21	Core	What arrangements are in place to enable residents to hold management to account for the provision of services?	<p>Our Customer Engagement Community offers customers a range of opportunities to get involved and influence how we deliver services, from contributing to local initiatives, reviewing strategies and policies, or taking part in various forums. Our approach is designed to be flexible so that customers can contribute around their daily lives.</p> <p>The Onward Scrutiny Board (OSB) is made up of involved customers who review our performance and hold us to account. It reports to the Customer Committee of the Onward Board to give assurance that they are providing effective customer led scrutiny.</p> <p>The OSB also conducts independent reviews and make recommendations for change. This year, they conducted a two-part review into service charges including recommendations on communications, transparency, and value for money.</p> <p>The Customer Resolutions Forum supports us in learning from customer complaints and remaining compliant with the Ombudsman's Code. The Customer Equity Forum influence our communications and services to ensure equitable outcomes for all customers. We also run regional Repairs and Maintenance Forums for customers looking at service performance, information and plans for those services. Leaseholders can also join the Homeownership Forum to influence the services they receive.</p>
		C22	Core	<p>In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place?</p> <p>How have these complaints (or others) resulted in change of practice within the housing provider?</p>	<p>A total of 27 complaints were upheld by the Housing Ombudsman against Onward in 2024/25, six of which were service failures, 18 maladministration, and three severe maladministration.</p> <p>We are committed to learning from customer complaints and using these to drive continuous improvements in our services. See page 21 for further information on how we are responding to customer complaints.</p>

	Theme	Criteria #	Type of Criteria	Criteria	Our Response
SOCIAL	T7 Resident Support	C23	Core	<p>What are the key support services that the housing provider offers to its residents?</p> <p>How successful are these services in improving outcomes?</p>	<p>We are committed to enabling our customers and neighbourhoods to be their best, from help with the cost of living through to supporting initiatives helping with health and wellbeing, employment and skills, digital access and green communities. In 2024/25:</p> <ul style="list-style-type: none"> • Our tenancy support service has worked with 548 customers to help them to sustain their tenancies; • Our Home+ initiative helped 136 new customers access essential household items; • Our social investment team has supported over 400 local community initiatives linked to work, food, digital and green/wellbeing; • Our specialist hoarding team has supported 105 customers facing challenges around hoarding; • Our money advice team has advised 1,335 customers around finances and the cost of living; • Our adaptations team has delivered over 1,366 major and minor adaptations to support customers to continue to live independently in their homes; and • Our safer neighbourhoods team has managed 728 cases to keep people safe and well in their homes and neighbourhoods.
	T8 Placemaking	C24	Core	<p>Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located.</p> <p>Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.</p>	<p>Our approach to placemaking is all about delivering positive outcomes for communities by ensuring that every initiative contributes to resilient, attractive places people are proud to call home. By spearheading transformative projects and fostering strong local partnerships, we are not only enhancing quality of life but also laying the groundwork for sustainable growth and long-term satisfaction. Please see pages 24 and 25 for further details.</p>

	Theme	Criteria #	Type of Criteria	Criteria	Our Response
GOVERNANCE	T9 Structure and governance	C25	Core	Is the housing provider registered with the national regulator of social housing?	Yes, our registration number is LH0250.
		C26	Core	What is the housing provider's most recent regulatory grading/status?	In November 2024, we received a G1/V2 rating from the Regulator of Social Housing.
		C27	Core	Which Code of Governance does the housing provider follow, if any?	We are currently following the NHF Code of Governance 2020.
		C28	Core	Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	Yes.
		C29	Core	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	We have a Risk Management Policy and procedures. An Audit & Risk Committee oversees the risk management framework. The Board reviews strategic risks at least every six months and considers the impact of decisions on the risk register at each meeting. ESG is reflected in our risk register where appropriate and is considered when making key decisions, for example when approving development schemes particular consideration is given to environmental aspects.

	Theme	Criteria #	Type of Criteria	Criteria	Our Response
GOVERNANCE	T10 Board and trustees	C30	Core	Has the housing provider 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.
		C31	Core	<p>How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?</p> <p>Does the housing provider consider resident voice at the board and senior management level?</p> <p>Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?</p>	<p>Our Board recruitment supports the organisation's diversity objectives. We ensure that we recruit Board members with a range of skills and experiences.</p> <p>Customer representatives attend our Customer Committee to hold us to account with respect to our performance in key service areas. We have a robust Customer Engagement process in place which ensures that we capture the views of our customers and report these within our governance structure.</p> <p>Additionally, we have a programme of Board and involved customer workshops to allow Board to understand the priorities of our customers and provide an opportunity for customers to share their views and influence strategy. Performance in relation to Onward's ED&I Policy is reported to Board every six months.</p>
		C32	Core	<p>What % of the housing provider's Board have turned over in the last two years?</p> <p>What % of the housing provider's Senior Management Team have turned over in the last two years?</p>	Executive Team turnover was 16.67% and Board turnover was 25% (due to end of tenure).
		C33	Core	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.?	Three of the Board members on the Audit & Risk Committee have recent and relevant financial experience.
		C34	Core	What % of the housing provider's board are non-executive directors?	60% of the Board are non-executive directors.
		C35	Core	Has a succession plan been provided to the housing provider's board in the last 12 months?	A succession plan was approved by the Board in June 2024.

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GOVERNANCE		C36	Core	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	5 years.
		C37	Core	When was the last independently-run, board-effectiveness review?	The last independent review of Board effectiveness was completed in 2022.
		C38	Core	How does the housing provider handle conflicts of interest at the board?	Our Code of Conduct, Probity Policy and Delegation Framework set out expectations regarding behaviours and conflicts.
	T11 Staff wellbeing	C39	Core	Does the housing provider pay the Real Living Wage?	Yes.
		C40	Core	What is the housing provider's median gender pay gap?	Our median gender pay gap for the year 2023/24 is 8.8%. Data for 2024/25 has not yet been published.
		C41	Core	What is the housing provider's CEO:median-worker pay ratio?	As of 31st March 2024, this is our CEO-work pay ratio: <ul style="list-style-type: none">• 25th Percentile 9.25 : 1• 50th Percentile 7.48 : 1• 75th Percentile 6.25 : 1
		C42	Core	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	Our dedicated Equity Forum, made up of colleagues from across the organisation was established to ensure that Onward is an inclusive place to work and that consideration is given to the diverse needs of colleagues and customers when making decisions that affect them. The Forum acts a space to discuss issues and concerns, develop actions, inform the development of policies and procedures and give colleagues an opportunity to share their views on how to raise awareness of diversity and inclusion across Onward.

THEME	CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE
GOVERNANCE		C43	Core	<p>How does the housing provider support the physical and mental health of its staff?</p> <p>Onward has an Employee Assistance Programme (EAP) in place to support colleagues with their wellbeing, which is available 24/7. Colleagues also have access to a cash plan through SimplyHealth which allows them to claim money back on eye tests, dental treatment and physiotherapy to name a few.</p> <p>Recognising the ongoing challenges with the cost of living, we also recently launched two new financial wellbeing benefits called Unum Dental and First Actuarial (MOT tool). Unum allows colleagues to take out dental insurance and the MOT Tool gives colleagues the ability to set themselves financial goals and targets. Last year we introduced Salary Finance, Smart Tech and mortgage advice, all of which have been well utilised.</p>
		C44	Core	<p>How does the housing provider support the professional development of its staff?</p> <p>We have a performance development process which enables colleagues and line managers to agree development activities. This is supported by a range of options and initiatives both internally and externally. This year:</p> <ul style="list-style-type: none"> • 111 colleagues have learnt a new skill through our Learning for Life Fund • 62 colleagues are studying for professional qualifications, up from 47 in the previous year • 1,296 training courses have been attended
	T12 Supply chain	C45	Core	<p>How is social value creation considered when procuring goods and services?</p> <p>What measures are in place to monitor the delivery of this Social Value?</p> <p>Social value is assessed appropriate to each contract and matched where possible to local initiatives with support from our Social Investment Team to maximise impact. We have developed a Social Value performance dashboard which evidences outcomes delivered from our suppliers and is reported on a quarterly basis.</p>

Theme	Criteria #	Type of Criteria	Criteria	Our Response
Governance	C46	Core	<p>How is sustainability considered when procuring goods and services?</p> <p>What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?</p>	<p>We are identifying actions through procurement and our supply chain to reduce our CO2 emissions based on our latest carbon footprint data.</p>