

Onward



CUSTOMER ANNUAL REPORT 2025/26

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As customers, we all bring different perspectives and ideas, and we were pleased to be involved in shaping this year's annual report.

It shows not only how Onward has performed over the past year, but also how our feedback, challenge and lived experiences have helped influence decisions, service improvements and future priorities. We have seen positive progress and just as importantly, we can see a growing commitment from Onward to listen, learn and work with us to ensure that services, homes and neighbourhoods work better for everyone.

It's important that voices from all backgrounds are heard and represented so decisions reflect the diversity of the people who live in Onward homes. With that in mind, we encourage you to share your views and ideas with Onward and look forward to seeing our influence remain at the centre of future improvements.

Customer Forum members

Welcome to your 2025/26 annual report and my first as Chief Executive. It is a privilege to lead Onward and work with you to set our direction for the future.

Service to our customers and communities is our north star and guides everything that we do, so it was important to me that you hear first from your fellow customers.



In the last year, we have made significant improvements to our services. This includes bringing more services in-house, improving how we handle complaints, and our teams spending more time in your neighbourhoods.

I am pleased to see that the changes we have made in response to your feedback have resulted in better performance this year, particularly our environmental services now that these are carried out by Onward Environmental. This is reflected in the annual tenant satisfaction survey you completed for us, which you can find out more about later in this report. Whilst we are seeing signs of improvement, I know that there is much more still to do and, in this report, you'll read more about how we'll learn with you to do things differently.

We are now halfway through our corporate plan with its drive to make The Onward Difference. I intend that we see this through and as we look ahead, we are in a strong position to make a positive local impact for the customers and communities in our care. We'll do this by changing the way we work through new technology and balancing our resources so we can continue to invest in homes. We're also focused on building more affordable homes to help tackle the housing crisis.

I am committed to leading an Onward that sees every decision through your eyes and works in partnership with you. I am confident you will continue to tell us how we can do better and we will listen, learn and, most importantly, act on your feedback.

Sandy Livingstone,
Chief Executive

OUR YEAR AT A GLANCE.



Built and acquired **489** affordable homes across the North West.

Brought damp and mould services **in-house** from contractors to Onward Repairs.



Supported **1,667** young people and job seekers find new pathways into training and employment.



Carried out **5,800** upgrades in our customers' homes, including new doors, windows and kitchens.



Delivered energy efficiency improvements to **364** homes, making these warmer and easier to run.

Spent **£97million** on repairs, improvements and compliance work in our customers' homes.



Helped 3,922 customers access **£7.5million** in additional income through tailored support.



Engaged with over **1,700** customers to shape and improve the services we provide.

INVESTING IN YOUR HOMES.

In 2025/26, we spent £38.8million on repairs and £19.7million on compliance works in our customers' homes. We also continued to invest in improvements and spent £38.5million on cyclical upgrades. This included:



2,039 homes painted



359 roofs



1,971 doors



206 insulation upgrades



1,030 windows



28 door entry systems



905 kitchens



23 electrical rewires



869 bathrooms



8 lifts



396 central heating systems



5 communal boilers

HOW WE PERFORMED.

Throughout 2025/26, we continued to see a high demand for our homes and services. In the table below, we set out how we performed in key areas such as our rental income, the time taken to relet empty homes and carry out repairs. We have also included our results from 2024/25, so you can compare how we have performed.

		2024/25	2025/26	Difference
Rental and service charge income	Proportion of rent collected from customers	99.9%	100.1%*	0.2% ↑
	Proportion of rent owed by customers	4.7%	4.4%	0.3% ↓
Lettings and turnover	Average number of days to relet an empty home	47.9 days	36.6 days	11.3 days ↓
	Average number of days to relet an empty home excluding sheltered and supported homes	46.8 days	36.3 days	10.5 days ↓
Responsive repairs completed within target timescales	All repairs	85.9%	87.6%	1.7% ↑
	Routine repairs	82.7%	85.6%	2.9% ↑
	Emergency repairs	97.3%	98.6%	1.3% ↑
Keeping your homes safe	Homes with a valid gas safety certificate	99.6%	99.8%	0.2% ↑
	Homes with a valid electrical safety certificate	97.8%	97.3%	0.5% ↓
	Homes with a complete fire risk assessment	99.7%	99.9%	0.2% ↑
Complaints and compliments	Complaints per 1,000 homes	70	67	3 ↓
	Complaints received (total)	2,159	2,038	121 ↓
	Complaints escalating to stage two of our process	318	431	113 ↑
	Housing Ombudsman complaints	79	105	26 ↑
	Complaints upheld by the Housing Ombudsman	71%	63%	8% ↓
	Complaints closed within 10 working days	84%	94%	10% ↑
	Average time taken to resolve complaints (working days)	11	9.8	1.2 ↓
	Complaints not accepted	114	17	97 ↓
	Compliments received	413	756	343 ↑

*This figure is over 100% due to customers repaying arrears.

WHAT WE HAVE LEARNT.

We are pleased to see better performance in some areas. This included a reduction in arrears meaning we can invest more in your homes, neighbourhoods and services. It has also taken less time to relet our empty homes so people can access affordable homes more quickly. We have also completed more repairs within target timescales. We believe that improved performance reflects the changes that we have already made to our services by listening and acting on your views.

At the same time, we also saw more complaints move to stage two of our process, which shows there is more we need to do to ensure issues have been fully resolved. We are looking at the drivers of complaints to improve our services. Over the next few pages, you'll find examples of how we're using data and working with customers to deliver better services in the future.

Tenant satisfaction survey.

Alongside our regular surveys, we carry out an annual satisfaction survey with a selection of our customers based on the Tenant Satisfaction Measures (TSMs). The TSMs were introduced by the Regulator of Social Housing to gather information on how housing associations are performing in different areas such as repairs, communal spaces and complaints.

This year, we saw greater levels of satisfaction amongst rental customers across all areas of the TSMs, including a large increase in satisfaction with how we maintain communal spaces, with services now carried out by Onward Environmental.

However, we know that there are always areas to improve. You can find out more about how we're doing by visiting our website (onward.co.uk/tsm-results) or getting in touch. The Regulator will also publish these results.

Overall satisfaction	
Rental customers	71.7%
Shared owners	46.4%



OUR PLANS TO IMPROVE.

In this section, you'll learn about our plans to make our services better in the future. We've focused on the key areas that have been raised by customers and where our performance data shows we can improve.



Repairing your homes.

We have plans in place to improve our repairs services further. We will do this by bringing more services in-house, offering more flexible appointment slots, where possible, and getting more repairs right the first time by making sure our teams have the right tools, parts and training.



Turning complaints into action.

We're working with our Customer Resolution Forum, a group of customers who help us test our processes and provide feedback based on their lived experiences, to look at the causes of complaints and drive improvements. The focus of their work is solving problems more quickly and making sure complaints are handled fairly and consistently through updated policies and training.

You can learn more about our complaints performance and plans to improve by looking at the Annual Complaints and Service Improvement Report on our website (onward.co.uk/reports) or getting in touch to request a printed copy.



Tackling antisocial behaviour.

Antisocial behaviour (ASB) can have a big impact on how safe and happy you feel in your home and neighbourhood. The Onward Scrutiny Board, a group of involved customers, carried out a review of our antisocial behaviour service this year. We are now working with them to make improvements.

This includes increasing the number of ASB champions in our Customer Service Centre, improving training, communication and action plans and making our website and letters clearer. We're also working with our partners and being more present in areas where there are higher levels of ASB.

You can learn more about the Onward Scrutiny Board's review by looking at their annual report on our website (onward.co.uk/reports) or getting in touch to request a printed copy.

We provide plenty of opportunities for you to influence what we do, whether it's through our forums, surveys and workshops, or more formal roles as part of our Customer Committee. To find out more, please get in touch or visit our website (onward.co.uk/customer-voice).

YOU SAID, WE DID.

Whilst data gives us lots of insights, your feedback has already helped to shape changes. In this section, you'll find examples of how we've worked with our involved customers to make improvements.



You told us you'd like us to reduce delays, missed appointments and repeat visits, and improve our communications about repairs.



In response to feedback from our Customer Repairs and Maintenance Groups, we have trained colleagues, improved triaging tools to help us get more repairs right first time, and helped customers to solve simple issues over the phone where we can.

We have also replaced unreliable boilers sooner, carried out safety checks in one visit where possible, shared clearer information about damp and mould, and improved repair updates through text messages.



You told us you'd like us to bring more repairs services in-house.



Since 2023/24, we have been moving more of our repairs services from contractors to Onward Repairs. The team now carries out repairs in Lancashire, Greater Manchester and Cheshire East.

In April 2025, we created a new in-house Damp and Mould Team that covers the North West. This gives us more control over the quality of services and improved the way we monitor cases as we meet the requirements set out in Awaab's Law. Onward Repairs also took over emergency and urgent gas repairs in Merseyside in April 2026. Since August 2026, all repairs and maintenance across the Wirral have been carried out by Onward Repairs.

We understand that it will take time for customers to feel the full benefits of these changes, so we will continue to monitor performance and deliver improvements.



You told us complaint responses were sometimes too formal, didn't clearly explain decisions, what would happen next or how vulnerabilities had been considered.



We've worked with our Customer Resolutions Forum to create a new approach to complaint responses. Our responses now use simple language and clearly explain what we can and can't do, what will happen next, and how long things should take. These also set out what actions we've taken because of any vulnerabilities and why.

We're also carrying out extra checks on more complex complaints, so a second colleague now reads our response before it's sent. This helps us to make sure what we say is fair and easy to understand. We've also improved how we record key information, so we can give you a more complete response the first time.



You told us you'd like more information about the work we're doing to improve your homes and neighbourhoods.



Our involved customers worked with us to improve the way we deliver energy efficiency upgrades, as well as kitchen and bathroom replacement programmes. Your views have helped us to plan for future projects and support Liverpool City Council's research into energy saving schemes that help to reduce carbon emissions. We will also be refreshing content on our website to clearly explain what work is planned, when it will happen and what you can expect.



You told us you'd like our newsletters to be more engaging.



Working with our involved customers, we have made the print and email versions of our newsletter more colourful and easier to read. We're also including more examples of how we've listened and acted on your views.



You told us you'd like our policies to be clearer and easier to use.



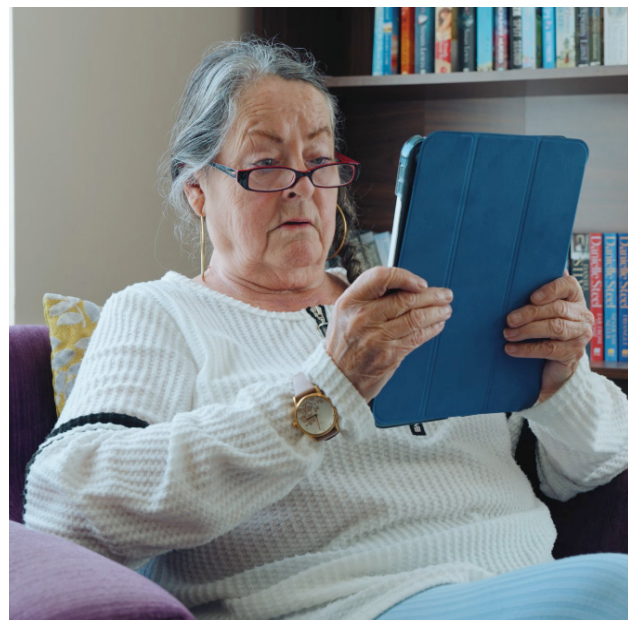
Our involved customers have worked with us to improve key policies, such as tenancy management, succession, and unacceptable behaviour. We are using customer friendly wording and glossaries for unfamiliar words and phrases. We have also added details about what you can expect from us, so you can better understand your rights and responsibilities.



You told us you'd like it to be easier to share your views.



We worked with our Customer Equity Forum to design a new approach to feedback requests that are clearer and more accessible to those without digital access. Your feedback also helped us to improve the information that new customers receive when moving into an Onward home about how they can share their views.



HOW WE'VE MADE THE ONWARD DIFFERENCE.

Our corporate plan sets out a clear vision for how we will improve the services, homes and neighbourhoods in our care, from investing in your homes and building more quality affordable housing to enabling our customers, communities and colleagues to thrive. This is what we call making The Onward Difference.

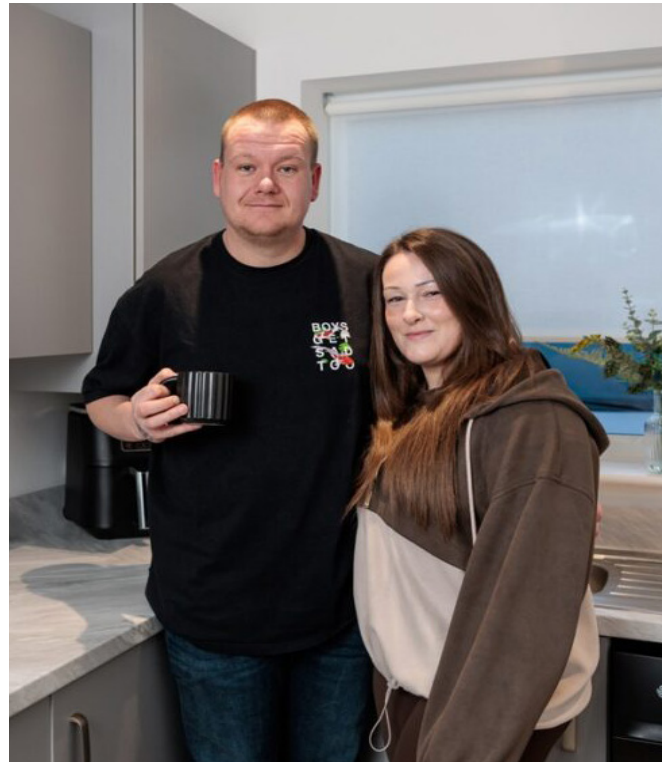
In this section of the report, we set out some examples of the positive local impact we have made this year around five key themes: enabling; environment; listening; technology; and colleagues.



ENABLING.

From helping local people take their first step onto the property ladder to support finding new career paths and financial help and guidance, we are enabling our communities to build brighter futures one opportunity at a time.

In 2025/26, we delivered 355 new affordable homes across the North West. These include a mix of 99 affordable rent, 28 social rent, 91 rent to buy and 137 shared ownership homes to reflect the different needs of our communities. One example of this is our Foxfield Park development in Moreton, Merseyside, where James and Katie have been able to purchase their first home through shared ownership.



We still can't quite believe it's ours. It's already been cheaper for us to live here than it was in our privately rented house. We've got solar panels that bring the electricity bills down. It holds the heat really well and the lights are low energy, so it's really energy efficient.

James and Katie.

Through our Strategic Partnership with Homes England, we have delivered 2,103 new affordable homes between 2021 and 2026. Over 800 of these homes are still to be completed, along with 239 homes to be delivered through additional funding, so our work to build much-needed homes continues. Over the next five years, we plan to invest £700million to build 3,000 new homes through the partnership.

Our work also goes beyond bricks and mortar and by working together with local partners we have unlocked new opportunities for our customers. This year, we supported 1,667 young people and job seekers to find new career paths through employment and training initiatives and helped 3,922 customers access £7.5million in additional income through tailored support delivered by our Customer Accounts and Money Advice Team.



ENVIRONMENT.

During the last financial year, we have improved the energy efficiency of 364 homes in Liverpool and Oldham, making these warmer and easier to run. We have also secured a further £12million investment from the Warm Homes: Social Housing Fund Wave 3, which will see the energy efficiency of a further 361 homes in these areas improved between now and 2028.

Through environmental initiatives, we have also delivered new and improved green spaces. In 2025/26, we created new community orchards in Hattersley, Greater Manchester, a new mural in Kirkdale, Merseyside, and tackled litter as part of the Great British Spring Clean across our neighbourhoods.



My house heats up faster so the heating is on for less time which has helped me save on bills, especially during the winter.

Lindsey, a customer whose home received energy efficiency upgrades



LISTENING.

In response to your feedback, we have continued to bring more of our services in-house. In April 2025, Onward Repairs expanded its services with the launch of a specialist in-house Damp and Mould Team. The team was created to improve how we respond to reports of damp and mould in your homes and to ensure all our customers across the North West benefit from the same responsive, consistent service.



In January 2026, we worked with customers and colleagues to create a new approach to customer voice and influence, so that we can listen, learn and, most importantly, act on what our customers tell us.



We're not just customers; we're part of the organisation. It's been brilliant to meet up and share our views on what is going well and how things can improve. They're not just ticking a box; we're being given a voice and actually being listened to.

Amanda, one of our involved customers



We have now launched our new Customer Voice and Influence Strategy and look forward to working with customers to shape more of what we do in the years ahead. So, whether you have a big idea or a small suggestion, please visit get in touch or visit our website (onward.co.uk/customer-voice) to find out more.



TECHNOLOGY.

One of the ways we have improved our services is by using modern technology along with data and insights to give you the best possible experiences. This year, we introduced automation to help speed up tasks like direct debit increases and processing forms. This has given us time to focus on providing extra support to customers where it is needed most.

We also introduced Housing Perks, an award-winning free app that offers up to a 20% discount on your everyday shopping. Since its launch, the app has helped 6,370 of you access £23,677.96 in discounts, 69% of which you chose to put towards paying your rent.

We're also helping more customers access the benefits of technology. Through Onward Digital Connect, we have helped 554 of you get online by gifting free devices, offering six months of data and hosting skills workshops.

“ I'm very grateful for the laptop. It has helped me get online, search for more things to do and improved my wellbeing as I suffer from mental health. **Stuart, a customer who benefited from Onward Digital Connect** ”



COLLEAGUES.

We are committed to investing in our colleagues to ensure they have the skills and knowledge to continuously improve services. This year, more than 1,100 colleagues took part in training focused on finding new ways to improve services by working together and learning from customers' experiences.



“ One of the main things I took away was the difference between customer service and customer care, what this means for how we treat our customers, colleagues and contractors, and how we can enhance the way we make The Onward Difference. ”

Charlotte, a colleague who took part in the training

A further 71 colleagues joined our Leadership Programmes and 291 completed our Values in Action programme, both of which are designed to help us build high performing teams that drive positive change for you, our customers.

Finally, in February 2026 we launched our new Equity, Diversity and Inclusion Strategy for 2025-2030. The strategy sets out how we will use the lived experiences of our colleagues, customers and communities to create a workplace where everyone feels safe, valued and able to be themselves.

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