



Making The Onward Difference.

Our environmental and social impact.

2023-24





INTRODUCTION



Welcome to our third Environmental. Social and Governance (ESG) Performance report. ESG is not just something that we report on; our social purpose guides everything that we do as an organisation.

In this report, we set out examples of how we are making The Onward Difference. The solid foundation of a warm, affordable home is one of the most enabling things that we can do for our customers. Over the last twelve months, we have built 329 homes, our highest annual total, enabling more people to put down roots in their communities.

This year, we have invested £77.2million in improvements to our existing homes. We have also embarked on our first fully net zero development, with £5.2 million invested into energy efficiency improvements to make customers' homes warmer, more comfortable, and easier to run. We also know that our people are our greatest asset so continue to invest in their development to equip them with the skills and knowledge they need to provide an excellent customer service.

This ESG reports sets out how we are enabling communities to be their best by investing in initiatives that make a positive impact, supporting more customers to sustain their tenancies, and helping thousands of customers with the cost of living. Over the last twelve months, we have made great progress despite ongoing external pressures. We know that there are areas where we need to improve and continue to evolve our services so that we can build capacity and make our Corporate Plan a reality.

Everything that we do to improve our homes, neighbourhoods and services will be underpinned by our commitment to enable customers to be their best, in homes they love, and places they are proud of. This report is structured around the Sustainability Reporting Standard themes and outlines what we have done over the last twelve months to deliver for our customers and colleagues. Please read on to find out more.

OUR PERFORMANCE AT A GLANCE

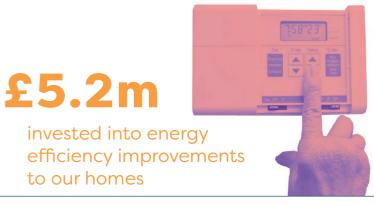
£77.2m invested into improvements to our existing homes

3,095 customers supported with the cost of living, securing £3.3 million in additional income

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99.98% of our homes meet the **Decent Homes Standard**







T1 CLIMATE CHANGE - This theme seeks to assess how the activities of Onward impact 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 - C2 Building a more sustainable future

Treading carefully on the environment is a key commitment of our Corporate Plan which sets out how we will become a leading environmentally friendly landlord, providing warm, safe and comfortable homes for our customers. Our forthcoming Sustainability Strategy will set out how we will raise all our homes to EPC A - C.

C3 Measuring our carbon footprint

Since the last ESG report, our Baseline Carbon Footprint for 2022/23 has been calculated. We are now working with our energy broker, Trident, to develop emissions reduction action plans and a strategy and timeline to reach net zero. Data for 2023/24 will be provided in the next ESG report.

C4 - C5 Making our homes warmer and more sustainable

Our ambitious retrofit programme will make customers' homes more comfortable, warmer and easier to run. Our main source of carbon emissions is our homes. Retrofitting homes following a fabric first approach so that they are ready for renewable or low carbon heating is a vital step in our journey to net zero.

Our baseline carbon footprint calculation will be used to measure the impact of our retrofit programme and identify future priorities for improvements to our existing homes.



CASE STUDY

IMPROVING ENERGY EFFICIENCY OF OUR EXISTING HOMES

Reducing our carbon footprint is a key commitment of our Corporate Plan. One of the ways we will achieve this is by investing in major improvements to existing homes to make these more sustainable and efficient for customers to run.

In July 2023, supported by funding from Wave 1 of the Social Housing Decarbonisation Fund (SHDF), we completed retrofit works to 132 bungalows in Murdishaw, Runcorn, bringing these properties from a Band D to Band C. The scheme has taken a fabric first approach, with works including a new roofs, windows and doors, external and internal insultation and a new ventilation system.

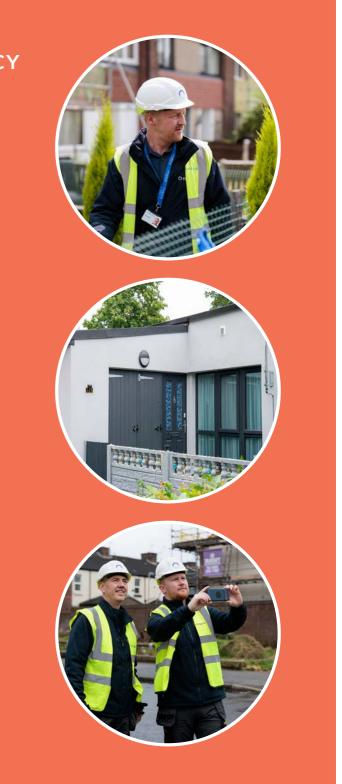
In March 2023, Onward was successful in securing funds from Wave 2.1 of the SHDF which will be used to retrofit over 600 properties in Greater Manchester, Merseyside and Lancashire. In the last financial year, we have started to deliver improvements to 128 of these properties, bringing these up from Bands D - F to a Band C.

A fabric first approach will be adopted with measures including external wall insulation, internal wall insulation, triple glazing, double glazing, loft insulation, composite doors, underfloor insulation and improved ventilation. We will bid for SHDF Wave 3 funding as we continue our journey to make our properties more sustainable.

C6 Managing climate risks

Onward collects data on all its properties to assess climate risks. Based on the latest analysis of our stock, we have delivered flood defence measures to 32 properties in need of improvements. This included smart air bricks, installation of new retaining fences to the flood plain and flood gates.

We also provide information to customers about correct ventilation and heating in their welcome pack at the beginning of their tenancy. Furthermore, ventilation measures are being introduced through our SHDF retrofit programme to ensure that we provide adequate ventilation whilst insulating homes.



T2 ECOLOGY - This theme seeks to understand how Onward is enhancing green spaces and promoting biodiversity near its homes and its strategy for managing and reducing pollutants.

C7 Improving green spaces

Onward is committed to improving local green spaces and enhancing biodiversity across its neighbourhoods. This year, we brought all our grounds maintenance, cleaning, and waste management services inhouse with these transitioning from external contractors to our dedicated Onward Environmental team.

In the long-term this means that we can better manage our green spaces, offering a more efficient and responsive service for customers. It also means we can better coordinate and manage resources to deliver wider improvements to green spaces across our neighbourhoods.



OUR PARTNERSHIP WITH CITY OF TREES

CASE STUDY

We are committed to working in partnership to find new ways to improve our neighbourhoods. This year Onward partnered with City of Trees, a community forest charity based in Greater Manchester, to plant 132 trees across 20 locations to improve green spaces for those that live there.

The standard planting also complements woodland creation where smaller trees (whips) were planted with the local community at three sites in Tameside and Bolton. The planting day brought together volunteers from Onward, with eight of our customers spending 30 hours planting the site.

Working together, we have checked planting locations and selecting native species that will establish new habitats for wildlife, have low maintenance costs and create a more attractive, greener environment.



C8 Managing pollutants

Our baseline carbon footprint calculations have measured the impact of some pollutants. Reducing emissions and pollutants will be a key part of the emissions reductions plans that we are currently working on with our energy broker, Trident.

T3 RESOURCE MANAGEMENT - This theme seeks to identify the extent to which the housing provider has a sustainable approach to materials in both the construction and management of properties.

C9 – C11 A careful approach to resource management

As a Homes England Strategic Partner, we committed to deliver half of our new builds through Modern Methods of Construction (MMC). Our development programme is on track to achieve 75% of the programme being delivered by MMC.

Our technical specifications require contractors and suppliers to source materials from sustainable sources. Through our new build programme, we monitor and report on waste removed from site. We are also introducing a new house type range, which will allow us to deliver high quality homes, improved efficiency and less waste.

We require via our specifications and procurement documents our contractors to minimise their environmental impact. Waste processors must be licensed and registered with Environment Agency and provide waste management reports upon request. Plans to establish a resource management strategy are in development and materials. Water and waste will be key aspects of this. We will embed targets for these into our procurement process by 2025.

FULLY NET CASE STUDY **ZERO HOMES**

housebuilder and modular manufacturer, Starship. Starship provide 2D panelised wall system modular homes to the housing and leisure sectors. Starship has adopted a measured approach to investment based on an established product and confirmed pipeline that addresses the lesson of other failures in the modular sector.

This year, we embarked on our first fully net zero housing scheme in Wirral. Through funding from Homes England and the Liverpool City Region Brownfield Land Fund, Onward and Starship will deliver 13 carbon zero homes across a 64,000 sq. ft site in Wallasey. Situated on undeveloped land at homes will be built with strong eco-credentials, holding an EPC rating of A.

All the homes will be fitted with an air source heat pump and other low carbon technologies, improving energy efficiency by 300-400% and helping drive down residents' energy bills. The homes will be built in Starship's Wirral Waters factory, with each home taking a week to build and a day and a half to be erected on site, using specialist techniques to minimise waste. Once completed, all homes at Greenleas Close will be available via Onward through Rent to Buy. We intend over the years ahead to scale up this approach working with Starship and other manufacturers.







C14 Increasing affordable housing supply

T4 AFFORDABILITY AND SECURITY - This theme seeks to assess the extent to which Onward provides long-term homes that are genuinely affordable to those on low incomes.

C12 - C13 Secure and affordable homes

One of the most enabling things we can do for our customers is to give them the solid foundation of a secure, affordable home. As a social landlord our core purpose is providing genuinely affordable homes and ensuring customers can sustain their tenancies. Our data shows:

- Our rent is significantly lower than the regional private sector rents, with 100% of our general needs, supported, sheltered and affordable rent properties lower than or equal to Local Housing Allowance*.
- Our stock portfolio reflects the diversity of our customer base with homes in a range of tenures to cater to different local housing needs, from individuals and families in need of a genuinely affordable home to those looking to take their first step onto the property ladder.
- We are committed to boosting the supply of affordable homes and in the last financial year built 329 new homes, compared to 308 in the previous financial year.

C12 Rents below the regional private sector average

	Onward	Median weekly rent NW	%
General needs	£94.62	£188.53	50.19%
Supported, HOP excluding those with exception	£85.95	£188.53	45.59%
Supported, HOP including those with exception	£97.37	£188.53	51.65%
Average weekly gross rent for affordable rent	£118.11	£188.53	62.65%
Average weekly gross rent for affordable rent, supported and HOP	£102.45	£188.53	54.34%

C13 Rents below the regional private sector average

	Tenure	2023-2024
Social rented	General Needs	20,264
assets owned by Onward	Housing for Older People	3,886
onward	Affordable Rent**	2,257
	Supported	1,862
	Intermediate	139
	Care Home	77
Total		28,485
Home Ownership	Shared Ownership	1,211
	Leasehold (inc. Non-Social Leasehold)	960
	Shared ownership staircased to maximum	197
Total		2,368
Home Ownership	Non-social housing	169
Total		169
Owned by	Non-social leasehold (CPS)	4,097
another body but managed by	S4B	871
Onward	Social rented assets owned by another body	24
Total		4,992
Total owned and ma	inaged	36,014

*Based on 30th percentile of local market rents

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

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Stock type	Number of new builds del financial year, 2022/23
Affordable Rent	148
Shared Ownership	111
Intermediate Rent	42
General Needs	28
Total	329

C15 Tackling fuel poverty

Onward is committed to helping customers with rising energy costs, whether that's offering free advice around managing bills or delivering improvements to existing homes to make these more efficient to run.

Over the next twelve months, we will retrofit a further 573 properties under Wave 2.1 of the SHDF to make our customers' homes warmer and more comfortable. We will also undertake work on properties most in need to improve energy efficiency and heat retention, under other funding streams such as ECO4 and GBIS.

Along with our retrofit programme, our dedicated Money Advice Team provide free, confidential advice to customers that are concerned about rising costs. In relation to fuel poverty specifically, the team has worked with 72 customers in the last year, totalling £6,527 in support. This support includes provision of top up vouchers for gas and electricity for pre-payment meters, access to our hardship fund to help keep their home warm, and advice on budgeting and how to access grants to reduce utility debt. Across Onward, we have shared £22,364 worth of fuel vouchers in 2023/24.

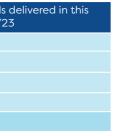
C16 Solid foundations

Our core purpose is to provide our customers with a secure tenancy. Our tenancy policy sets out how we will meet the requirements of the Tenancy Standard of the Regulatory Framework for Social Housing.

In addition, we offer practical support to ensure that customers can sustain their tenancies. Our Home+ initiative helps customers to settle into their new home by providing essential items such as white goods and floor coverings. We found that the inability to access these types of items could make it more difficult for customers to sustain tenancies. By taking this proactive approach at an early stage we have been able to help more people put down long-term roots.

In the last financial year, we have supported 102 customers through Home+ and our tenancy sustainment through the scheme was 94%.





T5 BUILDING SAFETY AND QUALITY - This theme seeks to understand how Onward is meeting its legal responsibilities to keep customers safe and well in their homes.

C17 Keeping customers safe

Assessment.

Homes Standard

Our priority is keeping our customers and their homes safe. 99.6% of our homes have an in-date, accredited gas safety check and where required we have completed electrical safety checks for 97.7% of our homes. 99.8% of our homes have an in-date and compliant Fire Risk

C18 Almost all homes meet the Decent

99.98% of our homes meet the Decent Homes Standard, compared to 99.92%

upgrades to heating systems, which we

expect to be completed by April 2025.

in the 2022/23 financial year. For

those properties that do not meet the standards, we will be carrying out



C19 Tackling damp and mould

We are committed to dealing with instances of damp, mould and condensation in our customers' homes as quickly as possible. To support this, we have:

- Created a new process specifically for responding to damp and mould cases, irrespective of the issue, to triage these and track from the point of reporting through to a conclusion that the customer is satisfied with.
- Delivered training to all front-line colleagues on how to identify and respond to cases of damp • and mould.
- Published a visual guide on our website to help customers spot damp and mould and understand how we will respond to any reports of this in their home.



T6 RESIDENT VOICE - This theme seeks to understand how Onward listens to feedback from customers and provides meaningful opportunities for them to scrutinise and drive improvements in services.



C20 Improving customer satisfaction

Regular customer surveys enable us to reflect on where we are performing well and where we need to deliver improvements. This year, we completed our first annual survey based on new Tenant Satisfaction Measures (TSMs) which will be shared with and published by the Regulator of Social Housing annually.

Overall, 64.8% of customers were satisfied with the overall service provided by Onward (TPO1). We have made improvements to key service areas, such as repairs and grounds maintenance, which will enable us to deliver a better service in the future.

We will review our performance in the TSM survey, along with feedback from other transactional surveys, to drive continuous improvements in these service areas. We know that there are areas where we need to improve and have significant plans in place to to address these. A breakdown of our TSM results and lessons learnt can be viewed here.

C21 Customers holding us to account

Our customers are at the heart of everything we do and listening to their feedback helps us to improve our services. Through our Customer Engagement Community, our aim is to provide customers with genuine opportunities to share their views, work with us to shape new services, challenge and hold us to account.

3,721 customers are signed up to our Customer Engagement Community which gives access to a range of involvement activities. We have various forums focused on different areas such the Onward Scrutiny Board and Customer Committee, and forums that focus on key topics including the Customer Resolutions Forum, Equity Forum, Leaseholder Forum and three regional repairs groups.

Our Scrutiny Board, which is made up of involved customers, meets quarterly to review performance across all service areas, and provides constructive challenge alongside in-depth scrutiny on aspects of service delivery.



LISTENING TO CUSTOMER FEEDBACK

Over the last twelve months, our Customer Engagement Community has helped to drive a number of important improvements in our services. These are some examples of how customer voice has resulted in changes to our services over the last twelve months:

The Onward Scrutiny Board and Repairs Groups have helped to shape important improvements in our repairs service, for example they have given feedback on technology to manage appointments, and shared ideas on how we can improve our communication about repairs and the way we record and liaise with customers about communal repairs.

In response to feedback from customers about the performance of our repairs service, we have expanded Onward Repairs into Greater Manchester. Since 2018, Onward Repairs has carried out repairs in Lancashire where we have seen higher levels of customer satisfaction.

We have also transitioned grounds maintenance, cleaning and waste management services from external contractors to our own Onward Environmental team following feedback from customers. Bringing these inhouse means we can be more efficient, responsive and ultimately deliver a better service.

Through our Customer Resolutions Forum, involved customers have shaped changes to how we approach and respond to complaints and helped us to \mathbf{i} prepare new guidance to give customers more clarity around the service and support available.

We also involve customers in projects taking place across our neighbourhoods. For example, as part of the retrofit work in Murdishaw all customers had the opportunity to give their views on the design which resulted in changes. Several involved customers also volunteered as neighbourhood champions and had opportunities to regularly feedback on how the work was progressing and monitor the performance of contractors and sub-contractors.

You can find out more about how we're working with customers to delivering improvements to our services by taking a look at our Customer Annual Report <u>here</u>.

C22 Responding to customer complaints

A total of 24 complaints have been upheld by the Housing Ombudsman against Onward in 2023/24, 5 of which were service failures, 16 maladministration, and 3 severe maladministration.

Learning from customer complaints is a key priority for us and we have clear action plans in place to drive continuous improvement in our complaint handling service. In response to customer feedback and directives that the Housing Ombudsman has made, this year we have:

- Reviewed our Complaint Resolution Policy to make it easier for customers to understand how we will handle complaints and the support available to them.
- Introduced a summary of learning outcomes every time we respond to a complaint. These learning outcomes are tailored to each complaint and outline the action that we intend to take.
- correspondence to improve the quality of our complaint investigations and resolutions.
- Provided training on record keeping focused on capturing customer enguires in a timely and consistent way, along with mandatory training for colleagues on the Housing Ombudsman's service and Complaint Handling Code.
- Increased the size of our Complaint Resolution Team to create more capacity for learning and improvement activities.
- Reviewed our internal complaints process and introduced regular meetings to ensure the information and actions required to resolve a complaint are provided in a timely manner.
- Introduced a special circumstance check within our introductory call process to ensure that we are taking into account the individual needs of customers and have developed an approach to reasonable adjustments.
- Doubled the size of our Customer Complaints Forum, an important group that helps to shape how we respond to complaints.

You can find out more about how we're improving our complaints service by viewing our Annual Complaints Performance & Service Improvement Report here.



Delivered training to all colleagues responsible for investigating, resolving and issuing complaint

T7 RESIDENT SUPPORT - This theme seeks to understand the support that Onward provides to its individual customers.

C23 Supporting 3,095 customers with the cost of living

Onward's Money Advice Team provides practical guidance and support to thousands of customers every year that need extra help with their finances. The team offers free, confidential advice on a range of areas such as budgeting, income maximisation and signposting additional support. In the last twelve months, the Money Advice Team has supported 3,095 customers and unlocked an additional £3.3 million in extra income.

C23 Investing £99,900 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. Our Social Investment Team support a wide variety of organisations across our neighbourhoods that are making a positive impact.

This year, we have supported over 300 projects aligned to one of our following key themes: Digital; Food; Work; and Green/Wellbeing. As part of this we awarded £99,990 to 61 projects through the Onward Community Fund, enabling organisations that make a difference in our communities to expand their work further.

ENABLING CUSTOMERS CASE STUDY TO BE THEIR BEST

Through the Onward Community Fund, we support organisations across our neighbourhoods that share our commitment to enable people to be their best

In Greater Manchester, one of the initiatives supported is Bury Council's Adult Learning Service which will use the funding to deliver work and skills engagement sessions with adults, connect local people with employment partners and provide a space for training providers to raise awareness of learning opportunities in the area.

In Lancashire, the Sustainability Learning CIC has received funding to support education opportunities for local young people. Sustainability Learning is a community interest company dedicated to improving education for sustainable development. Supported by the Onward Community Fund, the CIC will deliver a programme of work to connect local schools to environmental activities that encourage learning outside of a classroom.

Finally, in Merseyside, one of the successful Community Fund applicants is the Norris Green Community Alliance which offers tailored support to local families that are struggling with the cost of living. Through a grant from the Onward Community Fund, the alliance's Food for All initiative is set to support around 720 households over the next six months, with essential food and household items.



Bury Council Adult Learning Service





Norris Green Community Alliance



This support is open to Onward and non-Onward tenants and is tailored to the individual's needs to ensure maximum impact. In the last twelve months, the 1st Call Team has worked with 4,288 local people across Hyndburn, Hattersley and Preston and delivered projects such as one-to-one coaching and work and skills initiatives.

T8 PLACEMAKING - This theme looks at activities undertaken by Onward to contribute to deliver positive outcomes for its communities and create great places to live.

C24 Investing in our places

Investing in thriving communities is a key commitment of our Corporate Plan; we invest in our communities to help to create places that people can be proud of.

GOING BEYOND BRICKS AND MORTAR

Our Corporate Plan sets out our commitment to deliver homes that people love in places that they can be proud of. An example of this is our development in Whitefield, Bury. In partnership with construction contractor John Southworth, the scheme will deliver 30 affordable homes and is due for completion this year.

Our activity has gone further than building new homes and we have supported a number of initiatives designed to make a positive contribution to the local community, such as: supporting local careers events, developing green spaces at Mersey Drive Primary School and carrying out clean up days to improve the local environment.

Elsewhere, at our Creams Mill development site in Bolton we are adding more value back into the community, as well as building much-needed affordable homes. We are currently working alongside the 'Skill Construction Centre' to deliver a 12-week introduction to construction course, supporting further skills and training opportunities for local people.



1ST CALL

Our 1st Call team provides tailored 1-2-1 support to residents, giving them an opportunity to engage in a range of activities to improve their overall health and wellbeing. The team also offers support with issues such as employment support, financial advice, housing needs, accessing training and volunteering roles, and advice on other organisations that can offer guidance.



T9 STRUCTURE AND GOVERNANCE - This theme seeks to understand the structure of the organisation and Onward's approach to governance.

C25 - 30 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 (RSH) (registered number LH0250).

We have signed up to the NHF Code of Governance (2020) and have received independent assurance that we are compliant with the requirements of the code. In October 2023, we received a G1/V2 rating from the Regulator of Social Housing, which provides assurance 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 6 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.

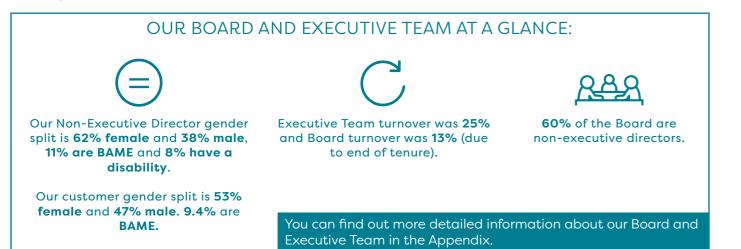
T10 BOARD AND TRUSTEES - This theme seeks to assess the quality, suitability and performance of the Board and trustees.

C31 - 41 An experienced Board

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 regularly review Board skills and experience to ensure they match the changing needs of our organisation. This information is used when recruiting new Board members to ensure our Board can contribute to the success of our organisation and hold management to account.

We strive to ensure that we recruit Board members from diverse backgrounds to reflect the diversity of our organisation. Our Board recruitment supports of diversity objectives. Candidates are sourced via a specialist recruitment consultant with consideration given to a wide range of skills and experiences.



BRINGING CUSTOMER VOICE INTO THE BOARDROOM

Customer representatives attend our Customer Committee, which includes members of the Board, to hold us to account with respect to our performance in areas that matter to them. We have a robust customer engagement process which ensures that we capture the views of our customers and report these within our governance structure.

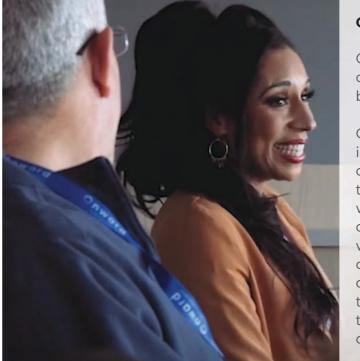
We have a programme of Board and involved customer workshops to allow Board to understand the priorities of our customers and provide an opportunity for customers to share their views and influence strategy.

NEW ADDITIONS TO OUR EXECUTIVE TEAM

This year, we made changes to our Executive Team to equip us to deliver our Corporate Plan in the years ahead. In March 2024, Danielle James was appointed as Executive Director of Finance, having previously served in the role on an interim basis. Jackie Carter, formerly People Director, was also appointed as Executive Director - People.



T11 STAFF WELLBEING - This theme seeks to understand how Onward supports employee wellbeing and professional development.



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C42 - C43 Enabling colleagues to be their best

Our priority is ensuring that colleagues have opportunities to learn and grow and that we build an inclusive, welcoming workplace.

Our Equity Forum helps to drive and support inclusivity across Onward. We value the views and different perspectives this brings. It ensures that colleagues can bring their true selves to work and influence and shape decisions that affect colleagues and customers. Together with our Colleague Forum this is a safe and collaborative space where colleagues from across the business can raise visibility of issues that are important to colleagues, inform the development of policies, and increase awareness of diversity, inclusion and our values.

IMPROVING COLLEAGUE WELLBEING

Our colleagues are our greatest asset and we want to create a place where everyone can bring their best self to work. We have various resources in place to support the physical and mental health of our colleagues



These can all be found on our employee platform FRED, which includes access to Simplyhealth where colleagues can claim back costs on services such as dental appointments and eye tests and have round the clock access to a GP. Our Employee Assistance Programme offers support from financial advice to mental health support and the helpline is available 24/7.

We also provide savings on a wide range of products and this year launched two new financial wellbeing products called Smart Tech and Salary Finance and free mortgage advice, all of which provide colleagues with a form of financial support.

C44 Developing our colleagues

We strive to be an employer of choice where colleagues have opportunities to learn and grow. Our Learning & Development team supports colleagues to access a range of development initiatives. In the last twelve months:

- 92 training courses have been delivered
- 20 colleagues have completed professional qualifications
- **18** apprenticeships have started
- 167 colleagues have learnt a new skill through the Learning for Life Fund
- 72 colleagues have been promoted to senior positions







T12 SUPPLY CHAIN MANAGEMENT -

This theme seeks to assess how Onward considers 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

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 to evidence outcomes delivered from our suppliers. This is reported on quarterly to track performance.

Onward has now assessed its supply chain carbon footprint which has created a baseline to measure improvements and action plans will be developed. Furthermore, this is being supported by introduction of training to our suppliers through the Supply Chain Sustainability School during 2024/25, with the aim of improving suppliers understanding of sustainable practices in order to help support our ambitions to reduce our carbon footprint.

CONCLUSION





Our third ESG report sets out how we are enabling communities to be their best, in homes they love, and places they are proud of.

The sector continues to face challenges and we are responding to this by evolving our services and building resilience. We have strong foundations in place to deliver for our customers and are committed to improving our ESG performance.

Our Corporate Plan, 'The Onward Difference', sets out a clear vision for the future and will continue to drive everything that we do.

If you are an investor and have any questions or feedback, please get in touch with Danielle James, Executive Director of Finance.

ENVIRONMENTAL

THEME		CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONS	E	
CLIMATE CHANGE	T1	C1	Core	Distribution of EPC ratings of existing homes (those completed before the last financial year).	EPC Band	Total number of properties	
				before the fast manelal year).	А	14	
					В	2,431	
					С	15,140	
					D	5,437	
					E	507	
					F	66	
					G	17	
					Other*	4,004	
					TOTAL	27,616	
					*Currently being re-asse	essed or do not require an EPC certificate	
		C2	Core	Distribution of EPC ratings of new homes (those completed in the last financial year).	_	new build properties is EPC B. Of the 329 h breakdown is as follows:	homes built in t
					EPC Band	Total number of properties	
					В	292	
					С	35	
					2		
					*These two properties w	vere purchased off the shelf.	
		C3	Core	Does the housing provider have a Net Zero target and strategy?	Our internal susta	inability strategy sets out a target to hit r	net zero by 205
				If so, what is it and when does the housing provider intend to be Net Zero by?		int has been calculated on baseline data emissions reductions actions plans and th	
		C4	Core Enhanced is the	What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?	completed retrofit	er the Social Housing Decarbonisation Fun t works to 132 bungalows in our Murdishav m a Band D to a Band C.	
			proportion of homes retrofitted in the last	How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and		2.1, a further 573 properties will be retrofi	itted using a fa
			financial year as a % of the total homes the	target?		is year, we have started works to 128 prop	
			provider is aiming to retrofit		The delivery perio	d for this project is April 2023-September	2025. Measure
					include external w	vall insulation, internal wall insulation, trip ation, composite doors, underfloor insulation	ole glazing, dou
						13 properties were retrofitted. Of these 8 r d D. A fabric first approach was followed.	reached Band (
					energy efficiency	DF Wave 3 funding and use other funding works to properties, where suitable, to cor gy efficient and work towards our net zero	ntinue to make

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THEME		CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE
ECOLOGY	T1	C5	Core	Scope 1, Scope 2 and Scope 3 Green House Gas emissions. Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home. If unable to report emissions data, please state when the housing provider is expected to be able to do so.	This covers all Scope 1 and 2 emissions, as well as the following categories from Scope 3: Purchased goods and services; Capital goods (calculated under purchase goods and services); Fuel and energy related activities; Upstream transportation and distribution; Waste generated in operations*; Business travel; Employee commuting; and Downstream leased assets. Carbon footprint data will be used to inform emissions reduction action plans. 2023/24 data will be reported in the nex ESG report.
	C6 Core 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? How is the housing provider mitigating these risks?			Scope Tonnes CO2e Kg CO2e Kg CO2e per home Scope 1 6,125.77 6,125,770 221.8195973 Scope 2 (market based) 0 0 0 Scope 2 (location based) 6460.3 6460300 233.9332271 Scope 3 87,474.12 87,474,120 3,167.515933 Total (using market-based Scope 2) 93,599.89 93,599,890 3,389.33553 Total (using location-based Scope 2) 100,060.19 100,060,190 3,623.268757	
			C6	Core	risks to its homes and supply chain, such as increased flood, drought and overheating risks?
	Τ2	C7 C8	Core Core	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? Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure	A working group has been established to explore the option of new build BNG requirements being provided on land owned and managed by Onward. Although not full coverage, some pollutants are picked up in waste category of carbon footprint data. Reducing emissions and pollutants will be part of the emissions reductions plans that we are currently working on.
RESOURCE MANAGEMENT	T3	C9	Core	performance? Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?	 We are also working with our energy broker, Trident, to develop the data we collect in future. With baseline data now in hand, we will report on these plans i more detail in our next ESG report. As a Homes England Strategic Partner, we committed to deliver half of our new builds through Modern Methods of Construction (MMC). Our development programme is on track to achieve 75% of the programme being delivered by MMC. Our technical specifications require contractors and suppliers to source materia from sustainable sources. Through our new build programme, we monitor and report on waste removed from site. We are also introducing a new house type range, which will allow us to deliver high quality homes, improved efficiency and less waste.
		C10 C11	Core Core	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance? Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	We require via our specifications and procurement documents our contractors to minimise their environmental impact. Waste processors must be licensed and registered with Environment Agency and provide waste management reports upon request. Plans to establish a resource management strategy are in development and materials. Water and waste will be key aspects of this. We will embed targets for these into our procurement process by 2025. See above. As part of the resource management strategy, we will look at monitoring water usage over time during the construction phase. We are exploring different efficiency products to reduce water flow, such as taps and grey water recycling, and will review where these can be adopted.

SOCIAL

THEME		CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPO	NSE			
AFFORDABILITY AND SECURITY	T4	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	General Need	ds	£94.62	£188.53	50.19%	
				across the Local Authority 2) Rent compared to the relevant Local Housing Allowance (LHA)	Supported, H those with ex		£85.95	£188.53	45.59%
					Supported, H those with ex		£97.37	£188.53	51.65%
					Average Wee Affordable Re	kly Gross Rent for ent	£118.11	£188.53	62.65%
					Average wee affordable re HOP	kly gross rent for nt, supported and	£102.45	£188.53	54.34%
		C13	Core	Share, and number, of existing homes (owned and/or managed)		Tenure		2023-20	024 % share
				completed before the last financial year allocated to:	Social	General Needs		20,264	56.27%
				General needs (social rent)	rented	Housing for Older	r People	3,886	10.79%
				Intermediate rent	assets owned by	Affordable Rent		2,257	6.27%
				Affordable rent	Onward	Supported		1,862	5.17%
				Supported Housing		Intermediate		139	0.39%
				Housing for older people		Care Home		77	0.21%
			Low-cost home ownership	Total	care nome		28,485	0.2170	
			Care homes		Shared Ownershi	n	1,211	3.36%	
				Private Rented Sector	Ownership Leasehold (inc.				
				• Other					2.67%
						Shared ownership	o staircased		0.55%
					Total			2,368	
					Home Ownership	Non-social housir	ng	169	0.47%
					Total			169	
					Owned by	Non-social lease	nold (CPS)	4,097	11.38%
					another body but	S4B		871	2.42%
					managed by Onward	Social rented ass body	ets owned b	y another 24	0.07%
					Total	body		4,992	
					Total owned and managed		36,014		
		C14	Core	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to:					
					Stock type			umber of new builds delivere 023/24 financial year	d in the
				General needs (social rent)	Affordable R	ent		18	
				Intermediate rent	Shared Owne		11		
				Affordable rent	Intermediate		4		
				Supported Housing	General Need		2		
				Housing for older people	Total			o 29	
				Low-cost home ownership	Total		3	29	
				Care homes Private Rented Sector					
				Private Rented SectorOther					

THEME		CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE
AFFORDABILITY AND SECURITY	T1	C15	Core	How is the housing provider trying to reduce the effect of high energy costs on its residents?	Our retrofit programme will enhance e improvements, in turn making these p alleviate issues around fuel poverty. Se In addition, our Money Advice Team of concerned about the cost of living. Thi and how to access emergency support customers in fuel poverty by issuing to metres, vouchers via the post office fo budgeting and access grants to reduc worth of fuel vouchers in 2023/24.
		C16	Core	How does the housing provider provide security of tenure for residents?	Our tenancy policy sets out how we will the Regulatory Framework for Social H use licences and shorthold tenancies i reduce homelessness and improve sus In addition, we also offer practical sup their tenancies. Our Home+ initiative H providing essential items such as whit to access these types of items could m 102 customers were supported by this tenancy sustainment.
BUILDING SAFETY AND QUALITY	Τ5	C17	Core	Describe the condition of the housing provider's portfolio, with reference to: % 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.	99.6% of our properties have an accre 99.8% of our properties have had an in 97.7% of our properties have had requ
		C18 C19	Enhanced Enhanced	 What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings? How do you manage and mitigate the risk of damp and mould for your residents? 	99.98% of our homes meet the Decem financial year. For those properties the upgrades to heating systems, which w Onward has developed and implemen whereby reports of damp and mould of servicing, tracking from initial reportin been trained on the process for identi
RESIDENT VOICE	T6	C20	Core	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?	 condensation in our customers' homes Overall, 64.8% of customers were satistic the 2023/24 Tenant Satisfaction Mea (LCRA) customers was 66.4%. Low Cost Surveys were carried out between 14/2 used for LCRA customers. Customer and responses required to ensure survey recensus approach was used for LCHO covolume of responses needed. Actions from the survey will focus on in feedback in key areas such as repairs, Further information on our TSM results.

e energy efficiency of properties most in need of properties warmer and more efficient to run, helping to See C4 for more information.

offers free, confidential advice to customers that are This includes guidance on budgeting household bills ort. This year, the Money Advice Team has supported 72 top up vouchers for gas or electricity for pre-payment for direct debit customers, along with advice on uce utility debt. Across Onward, we have shared £22,364

will meet the requirements of the Tenancy Standard of Housing. Our Tenancy Policy also sets out that we only in agreement with special projects with the aim to Istainability.

apport to ensure that our customers are able to sustain a helps customers to settle into their new home by ite goods and floor coverings. We found that the inability make it more difficult for customers to sustain tenancies. is initiative in the 23/24 Financial Year, with 94%

edited gas safety check.

in-date fire risk assessment, where required.

uired electrical safety checks carried out.

ent Homes Standard, compared to 99.92% in the 2022/23 hat do not meet the standards, we will be carrying out we expect to be completed by April 2025.

ented a new 'High Risk Case Management' process d are triaged and managed in a similar way to gas ting through to completion. Frontline staff have tifying and responding to cases of damp, mould and es.

tisfied in response to TP01 Overall Satisfaction as part of asures. Satisfaction for Low Cost Rental Accommodation ost Home Ownership satisfaction was 50.9%.

7/06/2023 and 15/03/2024. A sampling approach was and asset data was used to identify the number of results would represent the overall customer base. A customers due to the smaller customer base and the

improving core services in response to customer s, grounds maintenance and complaints handling. ts and lessons learnt can be viewed <u>here</u>.

ТНЕМЕ		CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE
RESIDENT VOICE	T6	C21	Core	What arrangements are in place to enable residents to hold management to account for the provision of services?	3,721 customers are currently signed up (CEC). The CEC is open to all customers range of involvement activities to shap We have various forums focused on dif Board and Customer Committee, and the Customer Resolutions Forum, Equity Foc groups representing our different region Our Scrutiny Board, which is made up of basis to review performance across all challenge alongside in-depth scrutiny from the Scrutiny Board attend our Cu Board members
		C22	Core	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 the housing provider?	A total of 24 complaints have been up were service failures, 16 maladministra adherence with the Ombudsman's dire orders and proactively implemented 11 We are committed to learning from cu continuous improvements in our service meets on a weekly basis to examine co complaints are dealt with efficiently. S are responding to customer complaint
RESIDENT SUPPORT	T7	C23	Core	What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?	 Onward is committed to enabling its communities, from help with the cost of living to with health and wellbeing, employmer communities. In the last financial year Our tenancy support service has we sustain their tenancies; Our social investment team has sue community initiatives linked to wo Our specialist hoarding team has advise cost of living; Our money advice team has delivered to support customers to continue to support customers to continue to and well in their homes and neighted to well in their homes and neighted to well in their homes and neighted to support customers to continue to and well in their homes and neighted to well in their homes and neight
PLACEMAKING	T8	C24	Core	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. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	We are committed to making a positive goes beyond just bricks and mortar. The identify opportunities to work with local activities and have delivered a range of support this. Furthermore, our Social In- organisations that contribute to positive Please see page 15 for further details.

up to our Customer Engagement Community ers and sign up provides them with access to a ape and influence the delivery of services.

lifferent areas such the Onward Scrutiny d forums that focus on key topics including the Forum, Leaseholder Forum and three repairs ions.

o of involved customers, meets on a quarterly Il service areas, and provides constructive y on aspects of service delivery. Customers Customer Committee to share insights with

ipheld against Onward in 2023/24, 5 of which ration, and 3 severe maladministration. In rectives, we have met compliance with their 11 internal recommendations this year.

customer complaints and using these to drive ice. Our Customer Complaints Steering Group complaint volumes, complex cases, and ensure See page 13 for further information on how we nts.

customers and neighbourhoods to be their a through to supporting initiatives helping ent and skills, digital access and green ar:

worked with 480 customers to help them to

supported over 300 beneficial local vork, food, digital and green/wellbeing; s supported 118 customers facing challenges

ised 3,095 customers around finances and the

ered over 1,400 major and minor adaptations e to live independently in their homes; and has managed 908 cases to keep people safe ghbourhoods.

ive impact in our communities and our work Through our development programme we cal partners to contribute to place-making e of initiatives in the last twelve months to Investment Team works with a range of local tive outcomes for our communities.

GOVERNANCE

THEME		CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE
STRUCTURE AND GOVERNANCE	Т9	C25	Core	Is the housing provider registered with the national regulator of social housing?	Yes, our registration number is LHO25
		C26	Core	What is the most recent regulatory grading/status?	We received G1/ V2 rating in October
		C27	Core	Which Code of Governance does the housing provider follow, if any?	We are currently following the NHF Co
		C28	Core	Is the housing provider Not-For-Profit?	Yes.
				If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	
		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 a oversees the risk management frame least every 6 months and considers th each meeting.
					ESG is reflected in our risk register wh making key decisions, for example wh particular consideration is given to er
		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.
BOARD AND TRUSTEES	Τ1Ο	C31	Core	How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?	Our Board recruitment supports the o that we recruit Board members with o
					Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?
		C32	Core	What % of the housing provider's Board have turned over in the last two years? What % of the housing provider's Senior Management Team have	Executive Team turnover was 25% and tenure).
				turned over in the last two years?	
		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 A relevant financial experience.
		C34	Core	What % of the board are non-executive directors?	60% of the Board are non-executive of
		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 Bo
		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
		C38	Core	How does the housing provider handle conflicts of interest at the board?	Our Code of Conduct, Probity Policy a expectations regarding behaviours an

250.

er 2023.

Code of Governance 2020.

and procedures. An Audit & Risk Committee nework. The Board reviews strategic risks at the impact of decisions on the risk register at

where appropriate and is considered when when approving development schemes environmental aspects.

organisation's diversity objectives. We ensure a range of skills and experiences..

ar Customer Committee to hold us to account key service areas. We have a robust Customer a ensures that we capture the views of our bur governance structure.

e of Board and involved customer workshops riorities of our customers and provide are their views and influence strategy. s ED&I Policy is reported to Board every six

and Board turnover was 13% (due to end of

Audit & Risk Committee have recent and

e directors.

Board in December 2023.

rd effectiveness was completed in 2022.

and Delegation Framework set out and conflicts.

ТНЕМЕ		CRITERIA #	TYPE OF CRITERIA	CRITERIA	OUR RESPONSE
STAFF WELLBEING	T11	C39	Core	Does the housing provider pay the Real Living Wage?	Yes.
		C40	Core	What is the median gender pay gap?	Our median gender pay gap for the y yet been published.
		C41	Core	What is the CEO:median-worker pay ratio?	As of 31st March 2023, this is our CEC 25th Percentile 9.27 : 1 50th Percentile 6.82 : 1 75th Percentile 6.26 : 1
		C42	Core	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	Our dedicated Equity Forum, made u was established to ensure that Onwa consideration is given to the diverse n making decisions that affect them.
					The Forum acts a space to discuss iss the development of policies and proc to share their views on how to raise a Onward.
		C43	Core	How does the housing provider support the physical and mental health of its staff?	We have a number of resources in pla health of our colleagues. Our Employ be accessed through our benefits pla accessible for all.
					We have a cash plan in place through to claim money back on eye tests, de Simplyhealth also have an option ave colleagues to book an MRI or CT scar plan cover.
					Recognising challenges with the cost financial wellbeing benefits called Sr provide colleagues with a form of fine
		C44	Core	How does the housing provider support the professional development of its staff?	We have a Performance Development line managers to agree development supported by a range of developmen externally. This year:
					 92 training courses (26 subject a 19 colleagues have completed prapprenticeships). 6 apprentices were recruited durenrolling on to apprenticeship prprofessional development. 167 colleagues have learnt a new total cost of £17,012.03. 72 colleagues have been promotion
SUPPLY CHAIN	T12	C45	Core	How is social value creation considered when procuring goods and services?	Over the last financial year, we have social value as part of procurement in Value Exchange, using their platform
				What measures are in place to monitor the delivery of this Social Value?	a performance dashboard for captur Since the MMP platform was launche an extra £30,000 in social value for o page 19 for further details on how we and services.
		C46	Core	How is sustainability considered when procuring goods and services?	Onward has assessed its supply chain This has created a baseline of which being developed in response to this.
				What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?	

year 2022/23 is 8.8%. Data for 23/24 has not

O-work pay ratio:

up of colleagues from across the organisation, vard is an inclusive place to work and that e needs of colleagues and customers when

ssues and concerns, develop actions, inform ocedures and give colleagues an opportunity awareness of diversity and inclusion across

lace to support the physical and mental yee Assistance Programme (EAP) service can latform, an app and telephone, making it

gh Simplyhealth, which enables colleagues lental treatment, physiotherapy and more. vailable called Scan.com which allows an and claim the cost back through their cash

st of living, we also recently launched two new Smart Tech and Salary Finance, both of which nancial support.

ent process which enables colleagues and nt activities for their development. This is ent options and initiatives both internally and

areas) have been delivered internally. orofessional qualifications (11 of which were

uring this period, with a further 18 colleagues programmes as part of their ongoing

ew skill through the Learning for Life Fund to a

oted to senior positions.

e introduced a variety of methods to secure including a partnership with The Social m Match My Project (MMP), and introduced uring and reporting Social Value outcomes. Need, we have supported 54 projects, securing rour communities across the North West. See we embed social value when procuring goods

in carbon footprint based on 2022/23 data. In to measure improvements and plans are . See page 19 for further information.