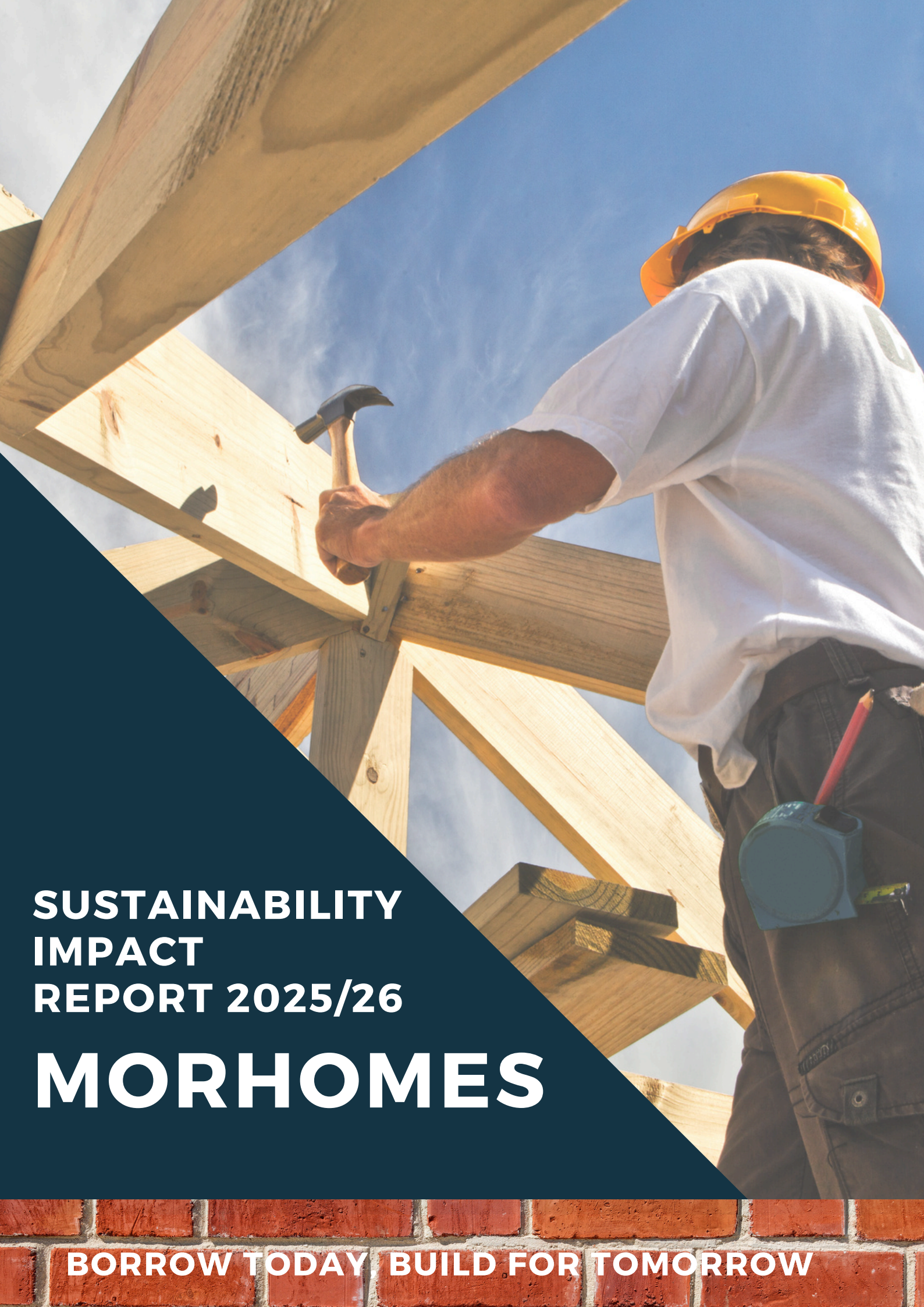


SUSTAINABILITY IMPACT REPORT 2025/26

MORHOMES

BORROW TODAY, BUILD FOR TOMORROW

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MORhomes Borrowers Impact at a Glance

23 housing associations

BORROWED £569M FROM MORHOMES

4,504 HOMES

IN 66 LOCAL AUTHORITIES

ADDING £476M AND 6,292 JOBS TO THE UK ECONOMY [1]

100% SOCIAL OR SUSTAINABLE BONDS

£47M OF SUSTAINABLE BONDS

ii

80% HOMES EPC C OR ABOVE

INTRODUCTION FROM THE CHAIR



Malcolm Cooper, MORhomes

The climate emergency and the housing crisis continue to be two of society's most pressing threats. The social housing sector is working on tackling these interconnected issues. Housing need in England continues to worsen and is at its highest for more than a decade. 1.34m households are currently on council waiting lists for new homes and 17% of the population[2] in England lives in a social rented home. Yet there are not enough affordable homes to meet our nation's needs.

The dire shortage of homes is compounded by a deepening cost-of-living crisis in the UK. More people are being pushed towards poverty and it is difficult for many people and families to afford a safe place to live.

The role of housing associations is more important than ever to communities and people's lives. Housing associations, which are not-for-profit organisations focused on social purpose, are the main developers of new social homes and, according to the National Housing Federation, build a quarter of England's new homes. We simply cannot end the housing crisis without them. Without access to funding, housing associations cannot effectively respond to housing need.

Social landlords are also at the forefront of protecting the planet against climate change. Across the country they are working towards Net Zero, retrofitting and improving existing homes and investing in sustainable solutions and renewable energy sources in their new developments.

In an increasingly tough funding environment, MORhomes exists to support housing associations as a central borrowing vehicle. It makes sense that socially responsible investors turn to supporting the social housing sector. Housing associations present an exceptional opportunity for strong financial, environmental, and social returns. Furthermore, no capital default on a housing association bond has ever been reported.

Even against the challenging economic backdrop, housing associations remain financially strong, stable and united in their common purpose to ensure everyone can live in a quality home they can afford.

Recent regulatory changes mean that social housing providers must be even more transparent and accountable, ensuring that they provide and maintain safe and decent homes, as well as building communities where residents can live well and thrive.

Our MORhomes Sustainability Impact Report demonstrates the ESG impact of our loans. Firstly, the report highlights the corporate ESG performance of MORhomes' borrowers. Secondly, the report shows the impact of MORhomes loans, by demonstrating how 20 borrowing groups are investing £569m lent by MORhomes to create social and environmental impact now and long into the future.

Broad support and investment are vital to safeguard the future of the UK. We still need private investment to play a vital role in sustaining the social housing sector, now more than ever.

Executive Summary of Performance

MORhomes PLC was created for the housing sector by the housing sector to help increase the supply of desperately needed affordable homes in the UK.

Social and environmental impact sits at the core of our aims and ethos. The proceeds of MORhomes bonds are on-lent to housing associations which means they are always used for sustainable or social purposes. As at 31 March 2026, MORhomes had £452m of Social Bonds and £47m of Sustainable Bonds in issue.

MORhomes is constituted as a PLC and our shares are owned by 64 major not-for-profit UK housing associations. Its public debt is traded on the London Stock Exchange.

All MORhomes borrowers are housing associations; not for profit, social enterprises envisioning a world in which everyone can live in a good quality home they can afford. They are delivering ambitious programmes which will deliver lasting social and environmental benefits.

This report looks at the impact of our loans up to March 2026.

Use of proceeds (including audit thereof)

The Board of MORhomes PLC confirms that the net proceeds of all bonds issued were immediately on-lent to eligible housing associations in accordance with either our original Social Bond Framework or in accordance with our Sustainability Bond Framework.

The audited financial statements for the year ended 31 March 2026 confirm that £526m was outstanding from the £569m that had been on-lent following issuance of £526m of social bonds and £47m of sustainable bonds. The Appendix provides a list of borrowers receiving the funds. All funds from social bonds were allocated to the project category 'social housing' and all funds from sustainable bonds were allocated to the project category 'green buildings', as defined in the Sustainability Bond Framework.

As a summary of the use of proceeds: [3]

Impact	ICMA Category	Total £m outstanding (across social and sustainability bond por tfolio)	£m allocated over last financial year (from new issuance of social and sustainability bonds)	£m redeemed over last financial year
Social	Affordable Housing	451.9	-	13.0
Social & Environmental	Green Buildings	46.6	-	-

UN Sustainable Development Goals

The Sustainability Reporting Standard for Social Housing (SRS) is aligned to the United Nations' Sustainable Development Goals (SDGs), particularly the goals shown in the chart which are an inherent part of what the sector strives for.

The statistics and case studies detailed in this report demonstrate that our borrowers are making a significant contribution towards achieving these SDGs.

"The Sustainable Development Goals are the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, including poverty, inequality, climate change, environmental degradation, peace and justice." – **United Nations**

Our borrowers are specifically taking action on the following goals:



Goal 1: No Poverty

Goal 3: Good Health and Wellbeing



Goal 4: Quality Education

Goal 7: Affordable and Clean Energy

Goal 8: Decent Work and Economic Growth



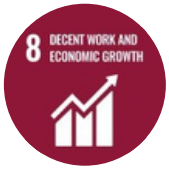
Goal 10: Reduced Inequalities

Goal 11: Sustainable Cities and Communities

Goal 12: Responsible Consumption and Production



Goal 13: Climate Action











Why sustainability is important

Our commitment

Social and sustainable impact has been at the core of MORhomes since our inception.

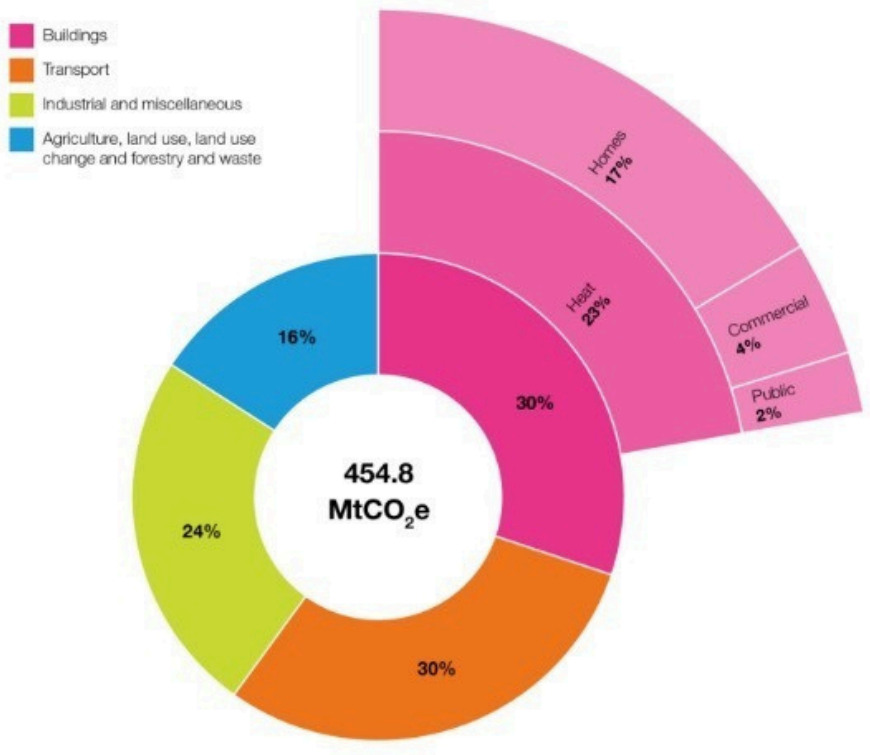
From our launch, all MORhomes bonds were issued as Social Bonds in accordance with the ICMA Social Bond Principles 2018.

In November 2021, we went one step further and issued our first Sustainability Bond. We were early adopters of the SRS (Sustainability Reporting Standards for Social Housing) and in 2021 we launched our innovative Sustainable Housing Assessment (SHA).

In 2020, MORhomes was awarded 'Social Bond of the Year' by Environmental Finance. Our bond was described as 'pioneering' as it was the first sector bond to be priced under a social framework.

Our housing association borrowers and shareholders up and down the UK are already building new, sustainable homes and investing healthy surpluses back into improving existing homes and increasing their energy efficiency.

Figure 2: UK emissions in 2019



4

Sustainability Progress

MORhomes is a supporter and early adopter of the Sustainability Reporting Standard for Social Housing[5] (SRS), working alongside other housing sector leaders to develop an Environmental, Social and Governance (ESG) reporting standard for the sector. The Standard provides a voluntary reporting framework for housing providers so they can report on their ESG performance transparently and consistently.

In 2025, MORhomes launched a new Sustainability Bond Framework[6] to apply to all its future issuance. This Framework demonstrates alignment with the relevant ICMA standards, including the Green Bond Principles 2021, Social Bond Principles 2023 and Sustainability Bond Guidelines 2021[7] and ensures that new borrowers evidence both social and environmental impact. Under this framework, MORhomes is able to apply two distinct labels:

'Sustainability' bonds
housing association projects that provide both social and environmental benefits

'Social' bonds
housing association projects that provide predominately social benefits

ICMA defines a sustainability bond as one where the proceeds are "exclusively applied to finance or refinance a combination of both green and social projects". MORhomes' framework was independently reviewed at the time it was implemented in 2025, with a "Significant" sustainability contribution according to the Second Party Opinion provided by Sustainalytics.[8]

MORhomes encourages our borrowers and shareholders to adopt the Sustainability Reporting Standard (SRS). A summary of data from borrowers who reported using the SRS in 2025 [AM1] is given in the section on 'Our Borrowers – Sustainability Progress' below.

To accompany the new framework, the Sustainability Housing Assessment was also updated in line with the latest version of the Sustainability Reporting Standard.

Our commitments to social impact also influence how we do business. MORhomes efficiently outsources administrative functions with a small in-house team dealing with strategic activities. We have entirely digital paperless systems throughout the business. Our in-house team and Board operate remotely from across the UK without an office and minimising travel. These measures keep the company carbon footprint as low as possible.

We are monitoring progress on the UK taxonomy and will continue aligning future eligibility criteria, updating our framework when it is necessary.

Borrowers and Impact Map

MORhomes have 24 loans outstanding to 20 housing association groups as at 31 March 2026.

It is a specific requirement to borrow from MORhomes that the housing association has a corporate objective to ‘to develop new housing or deliver other assets with high social impact’.

By March 2026, 24 loans to the following 20 housing association groups were outstanding in order of loan size:

1. Places for People
2. Local Space
3. Aster
4. Codi
5. Wandle
6. EMH
7. Eastlight
8. Calico
9. Thrive
10. Tai Hedyn
11. Housing Solutions
12. Selwood
13. Cornerstone
14. Broadacres
15. Broadland
16. RBH
17. Soho Housing
18. North Devon Homes
19. Hafod
20. MHS

UK Geographic region spend



Borrowers' Activities

The sector as a whole is beginning to address the challenge of 'decarbonising' its housing stock to help achieve the UK's target of 'Net Zero' carbon emissions by 2050 (see above). It has already taken up the challenge of the Government's 2014 statutory fuel poverty target for England to improve as many fuel-poor homes as possible to reasonably practicable to a minimum energy efficiency (EPC[9]) rating of band C by the end of 2030[10].

As part of our credit monitoring of our borrowers, we ask them about their approach to ensuring that all buildings will meet the Government's expected decarbonising targets. There are still no specific targets, regulatory requirements or detailed advice on meeting the challenge, and there is a need for further technological advances before decarbonisation strategies can be fully formulated.

However, all MORhomes' borrowers have carried out EPC surveys to assess existing stock and are planning to achieve EPC C by 2030, and all have actively started the planning process for 'Net Zero'. Typical steps already taken are audits to assess what needs to be done and how it can be most cost effectively achieved. One borrower has set out a full 10-year strategy. Another has set up a Low Carbon Team, with the intention of achieving carbon goals and offering energy advice to residents, starting with those in the least efficient homes.

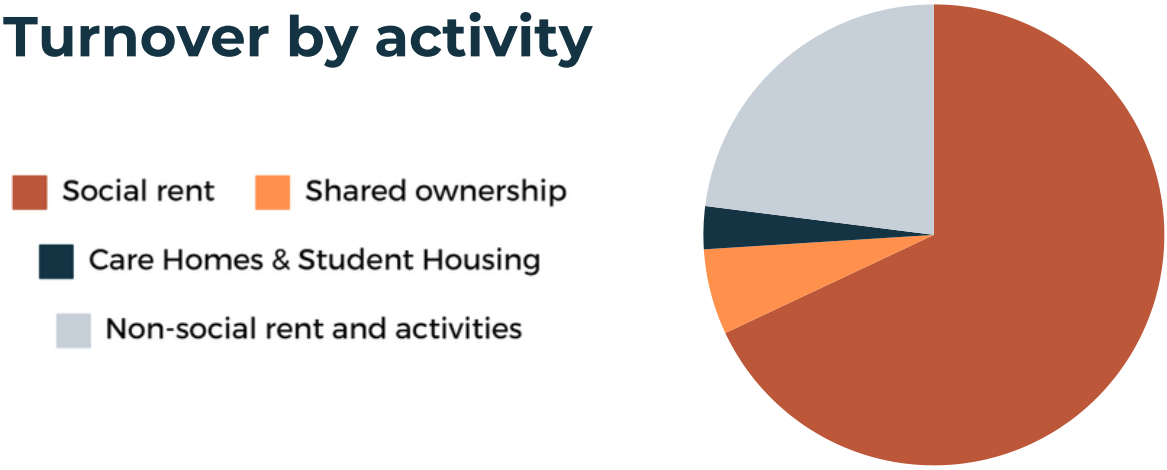
We also collect data on average EPC rating across borrowers' stock. All MORhomes' borrowers were able to provide data and currently, on average, have a score in the 'C' band[11]. This puts our borrowers at an average score of around 75 (out of 100), considerably better than the English national average of 68 (band D)[12]

Our 20 existing borrowers have a demonstrable track record of delivering new homes and supporting those on the lowest incomes but also those who are otherwise priced out of private renting and homeownership.

In addition to managing and improving homes and developing new ones, their commitment to improving lives is demonstrated through their activities and ways of working **(see box)**.

- Financial advice and support in response to the cost-of-living crisis
- Apprenticeship schemes, free training and job clubs
- Events and groups to improve health and wellbeing
- Providing warm spaces for local communities
- Supporting residents into training and employment
- Loans of smartphones, tablets and digital equipment to improve digital inclusion
- Maintaining green spaces and play areas for neighbourhoods
- Regeneration and improvements to existing homes

Turnover by activity



SHA/ SRS and results (updated with latest SRS)

To be eligible to borrow via MORhomes' Sustainable Bonds, housing associations' ESG performance is examined as part of the application process via the innovative Sustainable Housing Assessment (SHA) which was developed by MORhomes.

The SHA approach extends the concept of the SRS by going beyond reporting, delivering an assessment which demonstrates how housing associations are actually performing on sustainability.

The 11 assessment areas are based on the core reporting criteria from the Sustainability Reporting Standard (SRS). The assessments are independently validated by Ritterwald, a pan-European housing and real estate consultancy with a focus on sustainability. Further detail and an analysis of SHAs completed to date are provided in the section on 'Borrowers' Performance on Sustainability' below.

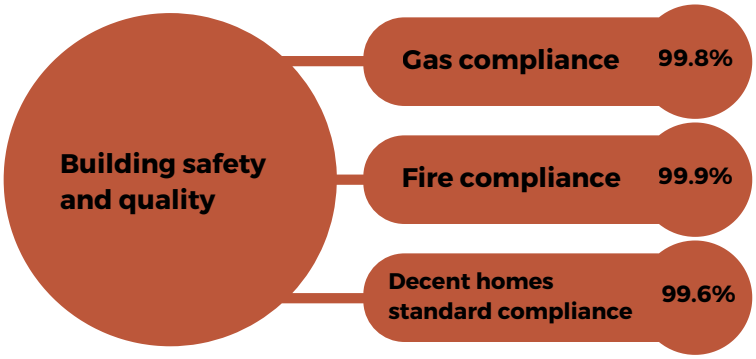
		Sustainable Housing Assessment criteria	Sustainability Reporting Standard Category
1	E	Energy efficiency – Existing Stock	Climate Change, T1 C1
2	E	Energy efficiency – New Build	Climate Change, T1 C2
3	E	Promoting energy efficiency to residents	Affordability and Security, T4 C16
4	E	Low-carbon heating systems	Climate Change, T1 C4
5	S	Below market rents - Existing Stock	Affordability and Security, T4 C13
6	S	Below market rent – New Build	Affordability and Security, T4 C14
7	S	% Stock Social/Affordable	Affordability and Security, T4 C12
8	G	Governance regulatory rating	Structure and Governance, T9 C26
9	G	Compliance with code of governance	Structure and Governance, T9 C27
10	G	Sustainability reporting	Structure and Governance, T9 C29
11	G	Sustainability strategy and targets	Structure and Governance, T9 C29

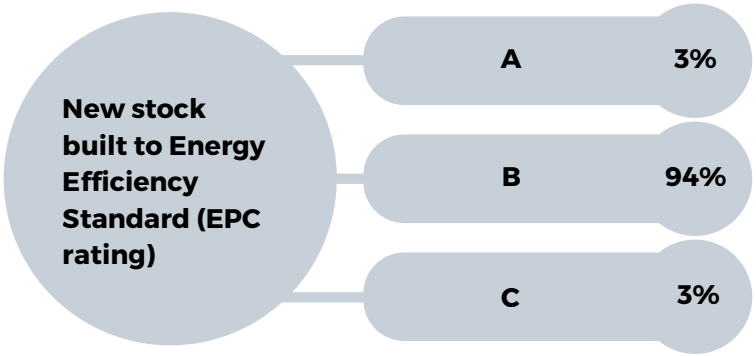
SHA/SRS results continued

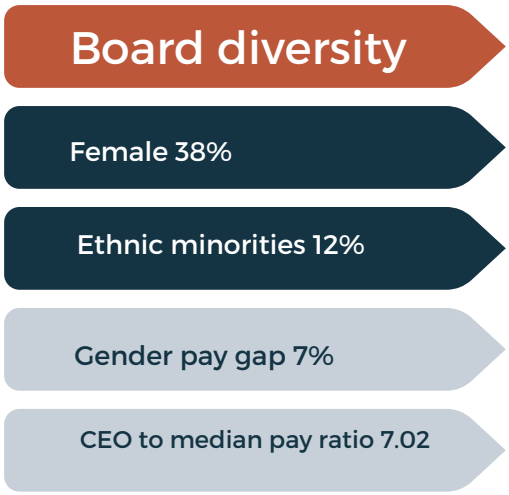
MORhomes was an early adopter of the Sustainability Reporting Standard for Social Housing (SRS) and we actively encourage our borrowers and shareholders to report using the SRS. The SRS was first introduced in 2021 and its criteria was updated in October 2023. By March 2026, 141 or about 43% of UK housing associations with over 1,000 units had adopted[13] the SRS.

This includes fourteen (70%) of MORhomes borrowers.[14]

Some key results based on averages from this sample are as follows [15]







APPENDIX

Borrowers Activities Explained	
Social Rent	General homes for singles, couples and families. Often self-contained bungalows, houses, flats or maisonettes available for social or affordable rent. Social rents are government-set, linked to local incomes to keep rents more affordable. Affordable rents are set at 80% of the market rate. Social rent also includes supported housing which exists to ensure those with support needs can lead a happy and healthy life within their own home and community. This includes mother and baby units, homelessness shelters and support for older people. Supported housing also includes care services in addition to housing management.
Shared Ownership	Shared ownership is a type of affordable home ownership where a purchaser takes out a mortgage on a portion of a property and pays rent to the housing association on the remaining portion. The cost of the property is usually subsidised using a government grant.
Care Homes and Student Housing	Care homes help those with extra support needs and older people thrive within a community. Student housing ensures that students can find affordable accommodation whilst studying. Both care homes and student housing have positive social effects.
Non-Social Rent and Activities	Homes available to rent at market rates, with tenants benefiting from the same socially responsible landlord services as other housing association tenants. Profits are reinvested to support the social activities. Open market sales are usually built as a part of a development scheme that includes social housing. The proceeds help subsidise the social housing in the scheme. They can help create mixed communities. Open market sales are usually built as a part of a development scheme that includes social housing. The proceeds help subsidise the social housing in the scheme. They can help create mixed communities.

References

1 Calculated using the NHF Local Economic Impact Calculator (https://www.housing.org.uk/resources/local-economic-impact-calculator/)
2 https://www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2024-to-march-2025/social-housing-lettings-in-england-tenancies-april-2024-to-march-2025
3 This table shows the nominal value of Social / Sustainable Bonds issued and its usage. This is less than the total amount of nominal loans / total on-lent by MORhomes PLC, which also includes funding from equity, CoCo and Second Secured Debt.
4https://assets.publishing.service.gov.uk/media/61d450eb8fa8f54c14eb14e4/6.7408_BEIS_Clean_Heat_Heat___Buildings_Strategy_Stage_2_v5_WEB.pdf
5https://sustainabilityforhousing.org.uk/
6 https://www.rns-pdf.londonstockexchange.com/rns/8545L_1-2025-6-6.pdf
7 https://www.icmagroup.org
8https://www.rns-pdf.londonstockexchange.com/rns/8545L_2-2025-6-6.pdf
9 Energy Performance Certificates (EPCs) tell you how energy efficient a building is and give it a rating from A (very efficient) to G (inefficient). See: https://energysavingtrust.org.uk/advice/guide-to-energy-performance-certificates-epcs/?gclid=Cj0KCQiA_c-OBhDFARIsAIFg3ewuHyWIoh0cSSrCUaR1XIExl2D0PJx3e4GDQvKG1b8oeVtz07HltxEaApwXEALw_wcB
10 See BEIS update (2021), 'Sustainable warmth: protecting vulnerable households in England' (https://www.gov.uk/government/publications/sustainable-warmth-protecting-vulnerable-households-in-england).
11 Based on 2025 returns from borrowers and borrower reports. All borrowers reported average EPC scores of at least C where they were known.
12 https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/energyefficiencyofhousinginenglandandwales/2025
13 Sustainability for Housing list 141 SRS adopters at March of 2026. MORhomes estimates there are approximately 320 UK housing associations (HAs) groups with over 1,000 units in management from data on regulator websites.
14 Aster, Broadacres, Broadland, Calico, Cornerstone, Eastlight, Hedyn, MHS, North Devon, Places for People, Codi, Selwood, Thrive, Wandle.
15 Published Sustainability/Annual reports of above fourteen borrowers for which data could be found. For definitions of the SRS criteria see https://sustainabilityforhousing.org.uk/

Schemes funded by MORhomes

Housing Association	Scheme	Funding allocated/£k	Homes
Aster	Lowlsey Farm, Liphook	10,563	70
	Bishops Lydeard, Taunton	4 ,657	43
	Folly Hill, Farnham	7,012	38
	Longcot Road, Shrivenham	2,582	24
	Great Western Park, Didcot	7,781	82
	Bartons Road, Havant	7,405	53
emh	Romorantin Place	2 ,703	16
	Billingbrook Road, Northampton	9,195	73
	Beeby Road, Scraptoft	1,980	18
	Leicester Road, Melton Mowbray	1,115	12
	Coventry Road, Broughton Astley	1,705	15
	Scotlands Road, Coalville	1,506	14
	Carey Street, Kettering (Block B)	1,997	24
	Cropston Road, Anstey	784	8
	Great Lane, Frisby on the Wreake	1, 277	12
	Swepstone Road, Heather	995	10
	Heather Lane, Ravenstone	178	2
	The Plough Inn, Ravenstone (Land Only)	444	14
	Annesley Road, Hucknall (Land Only)	1, 279	56
	Mill Lane, Gilmorton	998	8
	Lutterworth Road, Blaby	1,014	9
	Houghton on the Hill	1,954	13
	Claybrooke Magna, Market Harborough	1,121	12
	Unidentified Schemes	7,255	49
Hafod	Aberdare Girls School	4 , 333	44
	Elms Crescent	384	5
	The Canadian Pub	525	9
	Cross Common Rd	995	14
	Unidentified Schemes	3,763	43
Local Space	Street Properties in LB Havering	7,740	39
	Street Properties in LB Barking & Dagenham	20,016	90
	Street Properties in LB Newham	12 ,061	48
	Street Properties in LB Waltham Forest	6 ,586	34
	Street Properties in LB Redbridge	764	4
	Street Properties in other London Boroughs	2 , 834	10
Melin	Garden City Way	515	8
	Panteg School	655	7
	Brecon Law Courts	2 ,111	21
	Greenacres Hostel	2,374	22
	Llantarnam Rd	1,688	29
	Bryn Serth	1, 865	30

Schemes funded by MORhomes continued

	Blenheim School	910	17
	James St	436	8
	Brecon Rd	662	24
	Kemys Fawr	1,286	32
	Tredegar Court	3,926	47
	43 Hereford Road	323	5
	Former Newbridgend Inn	701	9
	Edlogan Wharf Phase 3	1,750	26
	Deri Farm	3, 300	49
MHS	Yeoman House	3,906	54
	Hallwood House	6 ,094	46
North Devon	Easterly Park, Braunton	1,544	19
	Mariners Court, Braunton	2,438	29
	Beechfield Road, Barnstaple	281	2
	Deans Lane, South Molton	265	2
	Martin Road, Barnstaple	463	4
	Oakland Park, Barnstaple	892	10
	Pill Gardens, Braunton	337	8
	Kier South Molton	2 ,535	28
	Unidentified Schemes	3,745	32
Pobl (Gwalia)	Goodig Hotel, Burry Port	9,606	105
	Brithwen Road, Waunarlwydd	3,762	45
	Cambrian Yard Site, Pontarddulais	1,964	31
	Lon Brynawel, Llansamlet	1, 224	16
	Buckleys Maltings, Llanelli	976	21
	St John's Church, Birchgrove	168	4
	Unidentified Schemes	2,300	31
Pobl (Charter)	Herbert Road, Newport (Phase 3)	7,151	85
	Ty Mawr, Croespenmaen	4 , 200	50
	Ladyhill, Alway, Newport	2 ,790	40
	Llanwern Village Phase 1	1,166	17
	Glan Llyn (Phase 2c)	913	15
	Red Lion, Blackwood	857	17
	Hillside, Newport	841	14
	Unidentified Schemes	2 ,082	28
SYHA	The Avenue, Chesterfield	2,692	27
	Church Lane, Finningley	5, 250	36
	Ankerbold Road, Tupton	3, 202	39
	The Pitches, Rotherham	3,039	31
	Hallgate Lane, Pilsley	1,572	17
	Main Road, Darnall	3,050	25
	Example schemes	3,145	29
	New head office	8,050	

Schemes funded by MORhomes continued

Thrive	Unidentified Schemes	25,000	216
Wandle	Summerstown Road	40,000	93
Origin	Deller Palmerstone - Rented	11,993	60
	Deller Palmerstone - SO	5,007	46
Eastlight	Unidentified Schemes	30,000	74
Calico	Tay Street, Burnley	4 , 273	42
	Birchwood, Skelmersdale	2,057	24
	Burnley Hospital	9,910	93
	Kinross St, Burnley	6,161	61
	Salus St	1,089	11
	Moss Lodge Hotel, Rochdale	925	14
	Empty Homes Programme 5	1,680	30
	Empty Homes Programme 6	1,705 2 ,	30
Housing Solutions	Gardner House, Maidenhead	370	23
	Aston Road, Haddenham	19,210	98
	Unidentified Schemes	120 200	
Broadacres	Retro fit properties	6,500	
	Affordable Warmth Scheme	9,400	
	Sowerby	3,461	97
Selwood	Spa Road, Melksham	635	68
	Folly Farm, Warminster	1,785	14
	John Bull, Trowbridge	307 982	9
	Low Lane Calne Parcels C & D	434	28
	Polebarn Rd, Trowbridge	1,536	18
	Barters Farm, Chapmanslade	2,018	12
	Green Pit Lane, Nunney	3,865	25
	Yatton Keynell, Farrells Farm	725 337	12
	Backbridge Farm, Malmesbury	1, 332	80
	Haybridge, Wells P2	422 222	17
	Boreham Mead, Warminster	1,939	10
	Horseshoe Meadow, Smithland, Westbury	2,500	8
	Warminster, West Warminster Phase 1	10,700	43
	Folly Farm Phase 4, Warminster	13,000	16
	Unidentified Schemes		
Soho	Glouscester Place		10
	Unidentified Schemes		
Elim	Refinancing Existing Schemes		
	Sub-total social bond loan	**476,300**	**3,887**

Loans funded by sustainable bond

Housing Association	Scheme	Funding allocated/£k	Homes
Cornerstone	Thor ver ton	370	2
	Unidentified Schemes	6 ,930	39
	Refinancing existing schemes	12 ,000	
Broadland	Great Hockham	1,611	10
	Ketts Hill Norwich	825	7
	Elm Road Thetford	608	5
	Station Road Docking	916	7
	Castle Acre	381	3
	Canary Quay Phase 4	4,822	46
	Canary Quay Phase 3	4 ,682	73
	Swanton Road	1,155	42
RBH	The Strand and Balderstone	6714	52
	Decarbonisation	4,900	
	Unidentified Schemes	3,386	
	Sub-total sustainable bond loans	**49,300**	**286**
	Loans Repaid	**43,000**	**331**
	Overall Total	**568,600**	**4,504**

	Notes	
1	Data based on returns from borrowers allocating the funds to schemes which have been predominantly funded by MORhomes funding. Data provided included scheme location, homes built, tenure mix, total scheme cost and funding sources (including amount of MORhomes loan allocated to the scheme).	
2	Percentage of MORhomes funds allocated to new housing schemes: Borrowers have either identified specific schemes funded (accounting for 75% of total funds) or example schemes where the funding has been allocated to a wider overall programme with funding from several sources (17% of total funds). For the latter they have used data based on averages from the overall programme delivered or planned.	92%
3	The balance of MORhomes funds (8%) have been allocated to other schemes supporting the work of the association or refinancing of existing housing schemes.	
4	Number of specific housing schemes identified as predominantly funded by MORhomes funding	116
5	Estimated total number of housing schemes predominantly funded by MORhomes funding	159
6	The number of different local authority areas in which these schemes are located has been estimated from the scheme location details and (for example schemes) typical averages from the relevant development programmes.	
7	Estimated total number of local authority areas in which schemes are located	64
8	Estimated total number of homes funded	4,254
	General needs	2,428
	Supported housing	219
	Shared ownership	1,152
	Outright sale	73
	Other	382
9	Average MORhomes loan per home (based on estimated total schemes funded)	£187479
10	Average MORhomes loan per home (based on estimated total schemes funded)	£133,622



Contact MORhomes
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