



Building a sustainable future

2025-2030

LiveWest
A home for everyone



Contents



Our sustainability strategy outlines our vision, our goals, and the actions we will take to reduce our environmental footprint while enhancing the wellbeing of our customers.

The world around us is changing faster than ever. Climate change, rising pressures on natural resources, and growing inequalities are already affecting the lives of our customers. As a housing association, we have a responsibility to respond to these challenges and to lead the way in creating resilient, inclusive communities that are ready for the future.

For me, sustainability is not an optional extra. It is at the heart of LiveWest's role as a social housing provider and shapes how we provide safe, affordable homes and strong communities. This includes our social impact, making sure the choices we make create lasting value for our communities. We want to build homes and communities that stand the test of time, supporting wellbeing and opportunity today, while protecting resources for future generations. I'm proud of the steps we've already taken, from improving the energy performance of our homes to investing in green technologies, but I know this is just the beginning.

Our new sustainability strategy marks a new phase in our journey, setting ambitious but achievable targets to make sure that the decisions we make contribute positively to our neighbourhoods, the planet and the lives of our customers. Our approach is guided by the United Nations Sustainable Development Goals and by Environmental, Social and Governance principles. These frameworks keep us accountable and transparent, but above all they help us focus on what really matters: making a positive and lasting difference to the lives of our customers.

I would like to take this opportunity to thank everyone connected to LiveWest for their efforts in developing, implementing and adhering to the commitments outlined in this strategy. It demonstrates how collaboration, innovation and ambition can lead to a better future.

I look forward to the progress it will bring over the next five years.

**Paul Crawford,
Chief Executive**



Introduction

Every home we build, repair, or manage sits within a much bigger picture. Around us, the world is changing fast. Our climate is warming, communities are feeling the strain of rising costs and inequalities, and the need to protect the planet has never been more urgent.

As the largest housing association in the South West, we carry a responsibility that goes beyond bricks and mortar. Homes are at the heart of people’s lives, shaping health, wellbeing, opportunity, and belonging. That means the decisions we make every day have a ripple effect on society and on the environment. Therefore, we need clear direction to play our part in reaching net zero by 2050 and building resilient communities along the way.

To ensure we have a positive, intentional, and measurable impact, we have developed this sustainability strategy. This provides clear direction on how we can reduce our environmental footprint, support vibrant communities, and contribute to wider societal goals. This has been guided by the **17 United Nations Sustainable Development Goals (SDGs)**, a global framework and call to action that outlines the global ambition for a future that better supports people and the planet.

SUSTAINABLE DEVELOPMENT GOALS



We have designed our strategy to contribute to the 10 SDGs that are most important to us.

These linked SDGs are built into our Environmental, Social, and Governance (ESG) framework, helping us deliver measurable social, environmental, and economic benefits while tackling the key global challenges that affect our organisation.

Most importantly, this strategy isn’t separate from our wider purpose. It is fully embedded in our new corporate strategy, meaning that sustainability is a part of everything we do.

This strategy supports the values outlined in our corporate strategy, ensuring we support our customers, work collaboratively to achieve our goals, build and maintain quality affordable homes and build a strong, resilient and sustainable future.

By working together and embracing innovation, we will continue to provide warm, safe, and affordable homes in communities that can flourish today and for generations to come.



Here for customers
We listen, act, and adapt to meet diverse needs



One team
We support each other and achieve shared goals



Maintain quality homes
We deliver safe, well-maintained homes that reflect pride and care



Enable a strong future
We innovate, build resilience, and act sustainably

Why we chose our 10 Sustainable Development Goals



Access to safe, affordable housing helps reduce poverty. Supporting our customers with secure homes and opportunities, while providing fair pay and resources for our colleagues, strengthens communities and promotes lasting positive change.



Health and wellbeing are closely tied to the quality and safety of housing. Ensuring homes are free from damp, mould, and disrepair, while supporting mental health and resilience, helps our customers and colleagues to live healthier, more fulfilling lives.



Education and skills are critical for long-term opportunity, but learning cannot flourish without stability and support. This comes from both a secure home and by providing placements, apprenticeships, and volunteering initiatives to help customers and colleagues gain the skills to progress and succeed.



Energy impacts comfort, health, and the cost of living. Without efficient, low-carbon energy, households face higher bills, fuel poverty, and greater climate risks. By improving energy efficiency, expanding renewables, and planning future heating and cooling solutions, we make homes more affordable, resilient, and sustainable.



A strong, sustainable business allows us to invest in new and existing homes. By providing training and development, being a responsible employer with flexible working, and contributing to the local economy through sustainable investment, we create opportunity, stability, and growth for both our colleagues and communities.



Innovation is essential to keep our homes affordable, sustainable, and resilient. We hope to improve our efficiency and impact, which will help us deliver more resilient homes and communities. We will continue collaborating within and beyond the sector, embedding ESG in our operations, and strengthening our role in research and development, particularly around net zero.



Tackling inequality is central to our role as a housing association. By expanding opportunities for women in trades, ensuring pay equality, and creating employment pathways for people with disabilities, we help balance out inequality. Through supported housing and move-on options, we give people fair chances to build stability and independence.



We have a key role in shaping sustainable places where people can thrive. By building in the right places and creating balanced, connected communities, we help strengthen local identity and opportunity. We hope to build new homes and strong partnerships that promote sustainable growth.



The way we build, buy, and deliver services directly affects both the environment and affordability. By working with a sustainable supply chain, standardising products, engaging customers digitally where it adds value, and using whole-life assessments, we can reduce waste, cut costs, and make better use of resources for long-term benefit.



Housing cannot be sustainable without urgent action on climate change. By setting a clear roadmap to net zero, planning for the long term, and embedding water recycling, waste reduction, and climate education, we cut our environmental impact and support customers and colleagues to live more sustainably.



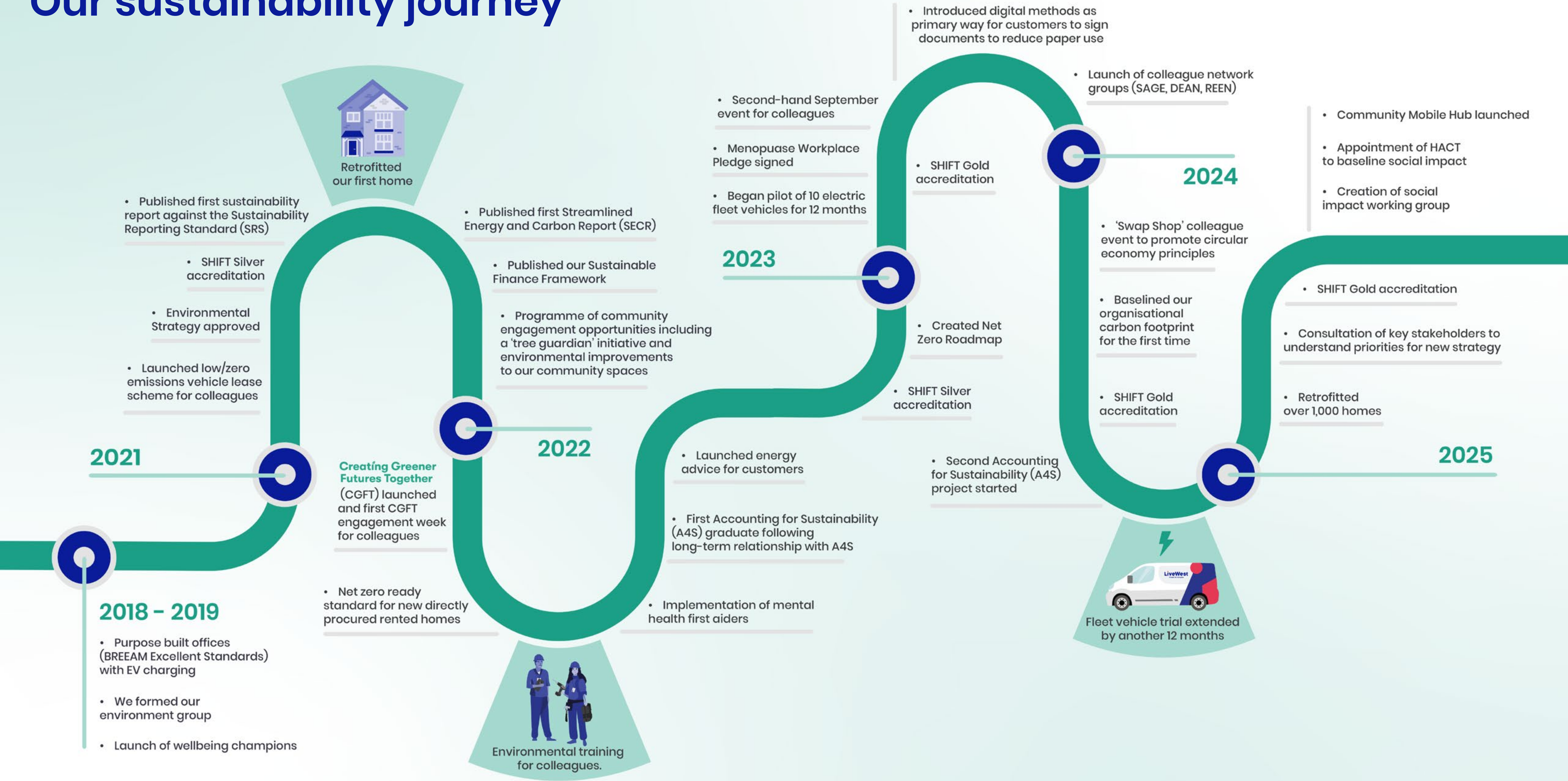
We have presented this strategy aligning with both the UN Sustainable Development Goals (SDGs) and the widely recognised Environmental, Social and Governance (ESG) reporting framework.

Linking the SDGs with ESG makes sure our sustainability work matches global priorities and can be measured through clear environmental, social, and governance standards.

The diagram shows how our 10 SDGs connect with ESG, highlighting that economic and governance goals rely on a strong society, and society goals depend on a healthy environment. Each goal has its own targets, but none stand alone – they all work together to build a sustainable future.



Our sustainability journey



Developing our sustainability strategy

To shape our sustainability strategy, we've drawn inspiration from a range of leading frameworks and brought them together in a way that reflects who we are as an organisation and the communities we serve.

This approach helps us focus our resources where they can make the biggest difference, such as those who are:

- Most affected by our operations.
- Most important to stakeholders.
- Aligned with ESG trends and legislation.
- Within our scope of control and influence.

Here are the steps we took to develop this strategy:





At LiveWest, we believe listening to those who are affected by strategic change is key to responsible decision making.

To set the priorities in this strategy, we spoke with a wide range of stakeholders to learn which sustainability issues mattered most to them. We used different methods to ensure clear, fair input and avoid bias or misunderstanding (see appendix).

Key stakeholders we engaged with:



Customers



Colleagues



Board



Investors

The strategy has been presented in line with the UN Sustainable Development Goals (UN SDGs) and the Environmental, Social and Governance (ESG) framework which is widely recognised by investors and beyond the sector.

We will report our progress against the targets outlined in this strategy every year to ensure transparency and accountability for all our stakeholders. This will allow us, and others, to make continuous improvements, and work collaboratively together to achieve our sustainability goals.

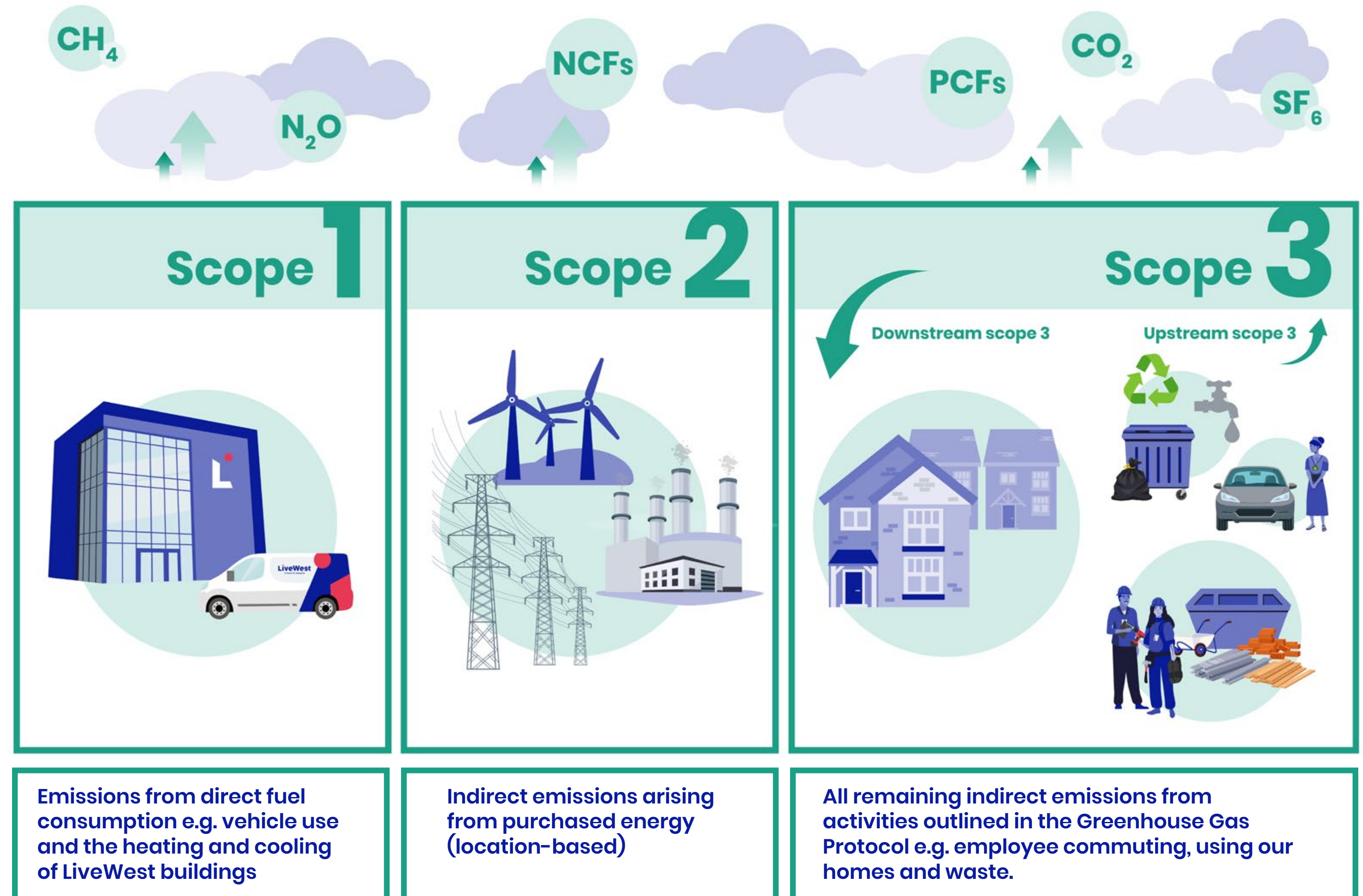
Calculating our emissions

Carbon footprint

A carbon footprint is the total amount of greenhouse gases that are generated by an organisation's operations.

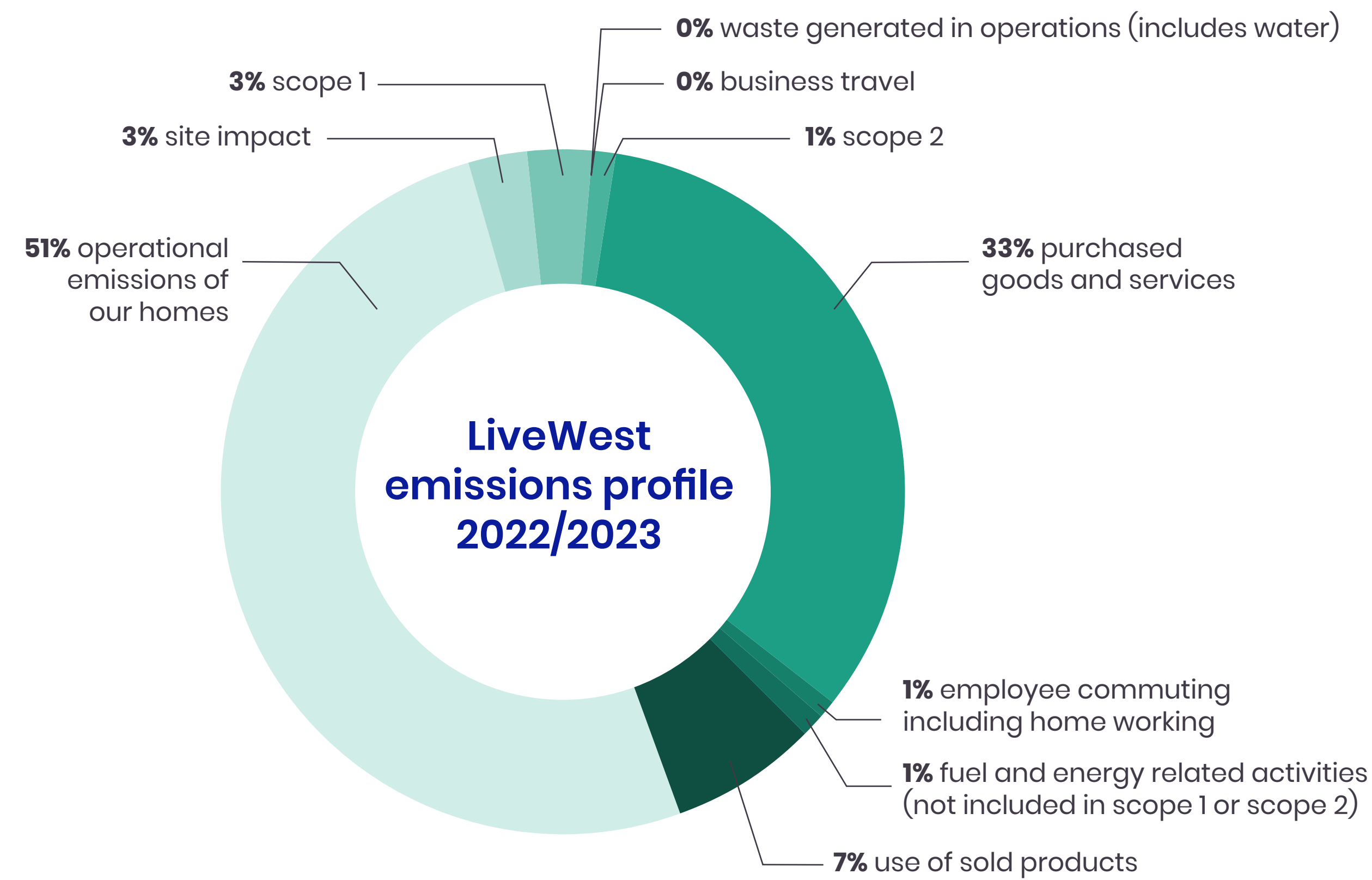
Greenhouse gases are gases that trap heat in our atmosphere, like carbon dioxide and methane. High concentrations of these gases cause global warming and climate change, meaning that they are a useful metric for understanding the environmental impact of an organisation, project or activity.

The Greenhouse Gas Protocol outlines how companies should report their greenhouse gas emissions to transparently report on their climate impact. This categorises emissions into 3 categories: **Scope 1**, **Scope 2** and **Scope 3**.



Our emissions

Our 2022/23 emissions baseline has been calculated in line with the Greenhouse Gas Protocol (GHG Protocol) Corporate Standards and the Science Based Target Initiative (SBTi) to track our decarbonisation progress and identify priority areas for reduction.



*Categories displaying 0% carry contributions <1%. Categories with zero emissions are not shown.



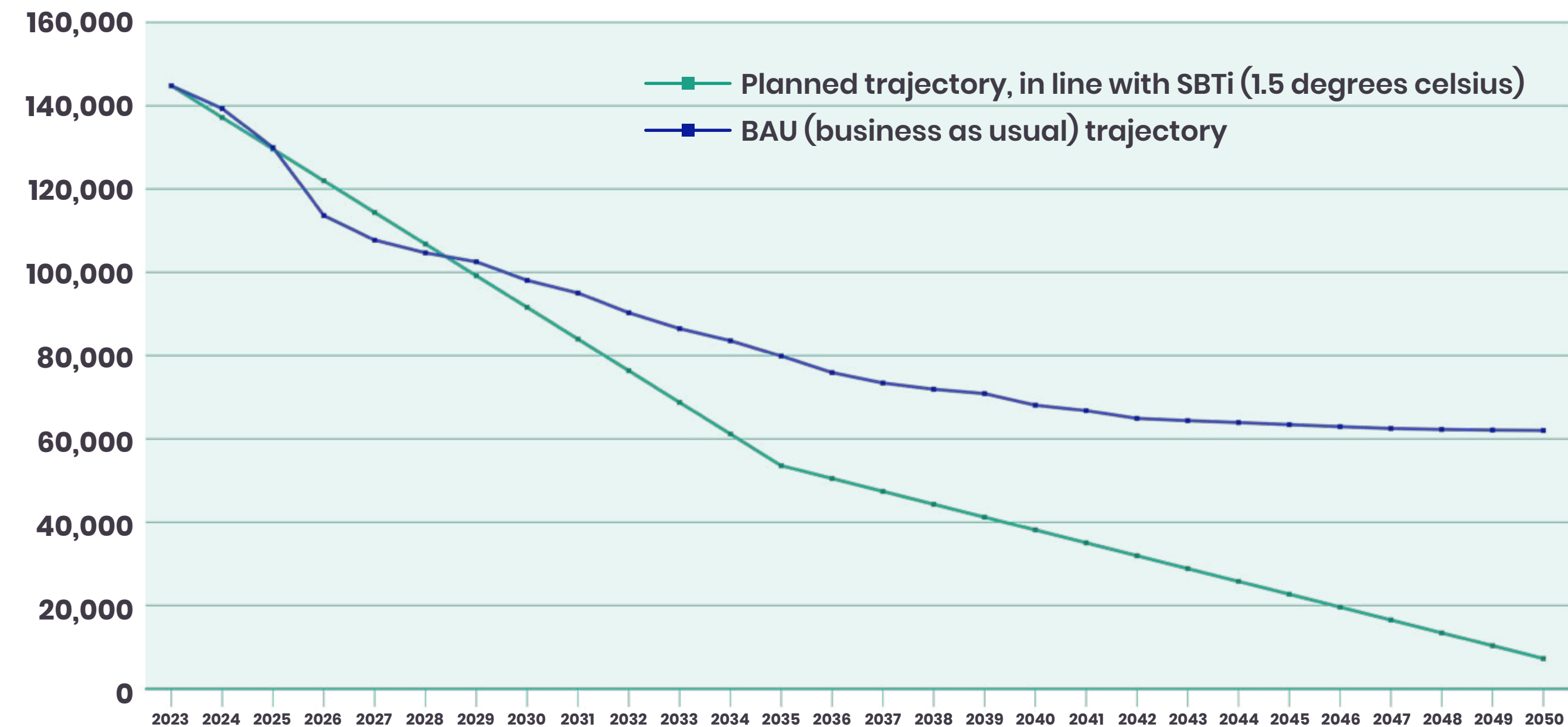
Throughout the lifetime of this strategy, we will report on our emissions profile as part of our standardised sustainability reporting to identify risks and opportunities for further decarbonisation and report our progress to key stakeholders.



LiveWest target emissions trajectory

Our targets for decarbonisation have been aligned to the SBTi guidance to limit greenhouse gas emissions to less than 1.5°C as outlined in the 2015 Paris Agreement, and using the GHG Protocol to report our emissions ensures we allow for the impact from all greenhouse gas emissions, not just carbon dioxide.

Our target emissions trajectory is outlined below.



We are committed to achieving net zero across Scope 1, Scope 2 and Scope 3 emissions by 2050 in line with the national target set by the UK.

To manage progress against this target, we are also committed to interim targets that ensures we make the necessary early-stage progress required to achieve our goals.

We will therefore achieve a 42% reduction in total emissions by 2035, paving the way for a 95% reduction in total emissions by 2050, with an allowance for 5% residual carbon management. Our exact approach to residual carbon management is dependent on emerging best practice but will only be used as a last resort after the necessary absolute decarbonisation has been achieved.

Calculating the value of our social impact

As a social housing organisation, customers sit at the heart of what we do. We are committed to supporting our customers and communities to thrive by providing opportunities that deliver positive change.

What is social impact?

Our social impact is the difference our homes, services and community investment make to people's lives. It can be positive or negative and includes long-term changes to customer health, financial security, education, environment and access to opportunities.

Social value is the valuation of our social impact, often expressed in financial terms. It is used to understand the relative benefit (or value) of outcomes and captures the wider return to customers, communities and society from the money we invest. By understanding the relative benefits of different types of impact, we can make better choices to maximise the positive impact we deliver to our customers, communities and wider society.

What does this include?

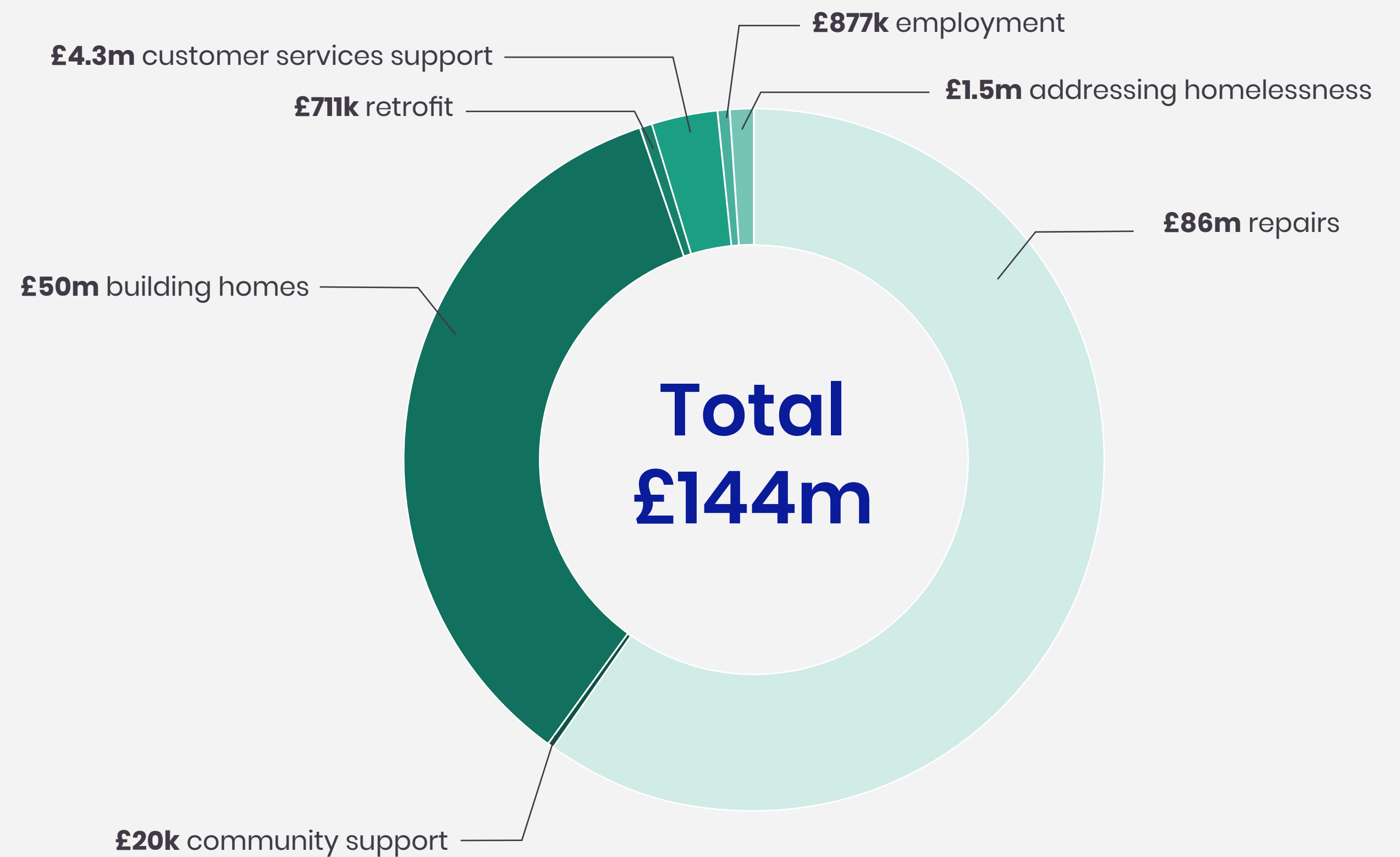
- Providing safe and affordable homes, through the building of new homes; effective repairs and maintenance of our existing homes; and investment in retrofit works that improve both the energy efficiency of our homes and the affordability of energy for our customers.
- Supporting our customers through tenancy and financial guidance, signposting to support services, health and wellbeing activities, and through food related grants and projects.
- Investing in our communities, such as addressing homelessness by providing new secure housing tenancies; providing employment-related impact through apprenticeships, work experience, upskilling opportunities, and colleague volunteering; and community support, including community run food projects.





Our 2024/25 social impact baseline:

Using the Housing Association's Charitable Trust (HACT) Social Value Bank and Built Environment Bank, we have quantified the relative importance, or value, of our social impact:



By establishing a robust baseline, we can track progress, target our efforts where they're needed most, and demonstrate the value we create year on year.



Environmental
How we care for the planet



Affordable and clean energy



Access to affordable, reliable, and sustainable energy is key for thriving communities. Energy-efficient homes, low-carbon technologies, and sustainable transport reduce environmental impact while improving comfort and affordability for customers.

By prioritising clean energy and innovation, we help communities live more sustainably and support colleagues in delivering low-carbon solutions.

Our commitments:

1. Ensure EPC C in all homes by December 2028

Energy-efficient homes are at the heart of sustainable living. By raising all homes to a minimum EPC C rating, we reduce energy consumption, lower bills, and create healthier, more comfortable living environments for our customers.

2. Increase the deployment of photovoltaic (PV) systems across our homes

Harnessing solar power allows us to generate clean, renewable energy directly on-site. Expanding PV installations not reduces reliance on fossil fuels and contributes to lowering carbon emissions and energy costs for customers.

3. Reduce the carbon footprint of our fleet

Transitioning to low-emission vehicles means our operations contribute to a cleaner environment. By minimising fleet-related carbon emissions, we demonstrate leadership in sustainable transport and support our net zero ambitions.

4. Develop and implement a comprehensive energy strategy

A forward-looking energy strategy helps us identify future heating and cooling technologies, including the potential for heat networks. By planning for innovative, low-carbon solutions, we ensure our homes remain sustainable, resilient, and aligned with long-term climate goals.

How we will measure success:

1. Continue with our plan to achieve EPC C by December 2028.

2. Target photovoltaic (PV) panel installation on 25% of homes by 2030.

3a. Decarbonise our fleet in line with our overall net zero targets.

3b. Introduce an emissions-based mileage and car allowance policy by 2030, with annual reviews to incentivise uptake of electric and hybrid vehicles.

4a. Create a LiveWest Energy Framework/Transition Plan by 2030.

4b. Undertake pilot to convert existing homes from gas to electric to understand process and challenges by 2026; Pilot and assess at least two future heating or cooling technologies by 2027.

4c. By 2028, map out our long-term heating plan for all homes.

Responsible consumption and production

The way we buy, build, and deliver services has a direct impact on both the environment and our customers. By managing resources responsibly, choosing sustainable products, and considering whole-life costs, we can reduce waste, lower emissions, and deliver long-term value for customers and communities.

Our commitments:

1. Ensure our supply chain considers its environmental impact

Sustainable procurement reduces emissions, minimises environmental harm, and encourages suppliers to adopt greener practices, increasing our overall impact on responsible consumption and production.

2. Standardise products to improve efficiency and reduce waste

Consistency in products reduces material waste, lowers costs, and simplifies maintenance. This supports both environmental sustainability and operational efficiency.

3. Engage with customers digitally where it adds value

Digital engagement reduces paper use and travel-related emissions, while making services more convenient and accessible for customers.

4. Carry out whole-life assessments to guide sustainable decisions

Understanding the full environmental impact of materials, products, and services ensures informed choices that reduce carbon emissions, waste, and resource depletion over the long term.

How we will measure success:

1a. Embed a 15% minimum social value scoring within the procurement process.

1b. Introduce a procurement policy to assess suppliers on environmental sustainability and social responsibility.

2. By 2026, ensure 85% of all repairs use products from the approved standard list to reduce downtime and improve first-time fix rates.

3. Increase customer portal registrations so that 50% of our general needs customers are active users by 2026.

4. Conduct whole life carbon and cost assessments on at least three projects by the end of 2028 to establish benchmarks.





Climate action



Climate change is one of the greatest challenges facing housing and communities. Taking action now is essential to protect homes, reduce emissions, and build resilience. By planning for the long term, investing in new solutions, and helping colleagues and customers understand their role in tackling climate change, we can accelerate our journey to net zero and create communities that are ready for the future.

Our commitments:

1. Develop long-term plans and a clear roadmap to achieve net zero beyond 2030

Tackling climate change requires both vision and action. Long-term plans support sustainable investments and net zero goals, while a clear roadmap helps track progress, focus on key actions, and ensure transparency in cutting emissions across operations and homes.

2. Reduce excessive water use

Water shortage is a growing risk in the UK. By recycling and reusing water, we reduce environmental impact, lower utility costs, and protect essential resources for future generations.

3. Eliminate waste across our operations and homes

Minimising waste conserves resources, reduces emissions from landfill, and contributes to a circular economy, reflecting our commitment to sustainable living.

4. Provide climate education for colleagues and customers

Educating our customers and colleagues helps everyone make practical, sustainable choices and empowers them to take ownership of their impact, driving real reductions in emissions and building resilient, climate-ready communities.

How we will measure success:

- 1a.** Define our funded roadmap to achieve net zero by 2050.
- 1b.** Net zero by 2050 interim targets (Reduce overall greenhouse gas emissions by 42%, 78% and 95% by 2030, 2040 and 2050 respectively (aligned to SBTi)).
- 1c.** Measure embodied carbon in new home archetypes by 2030.
- 1d.** Calculate 80% of supply chain emissions using supplier activity-based data.

2a. Design own-led new builds to achieve <105 litres per person per day water consumption.

2b. Design kitchen and bathroom specifications to achieve <105 litres per person per day water consumption.

3a. Divert 100% of office waste from landfill.

3b. Divert 90% of construction waste from landfill, excluding soil aggregates and contaminated material.

3c. Divert 90% of waste across asset management contracts, excluding asbestos and other hazardous waste.

4a. Work collaboratively across the organisation and with partners to increase sustainability-relative customer participation in engagement initiatives focussing on energy efficiency, waste reduction, fly tipping, biodiversity and sustainable travel by 2030.

4b. Raise the profile of sustainability via a dedicated document for all customers, to include how to operate homes efficiently, LiveWest's commitments, and details of local public transport.

4c. Update colleague eLearning to include sustainability strategy by Spring 2026.



Social

How we support people and communities





No poverty

Safe, secure, and affordable housing is the foundation for breaking the cycle of poverty. Without it, financial stability, health, and education are much harder to achieve. As a housing association, we play a vital role in tackling poverty by providing fair opportunities, support services, and sustainable employment for our communities.

Our commitments:

1. Ensure access to safe, secure, and affordable homes

A stable home is the first step out of poverty. By keeping our rents affordable and investing in the safety and quality of our homes, we provide the foundation people need to build better lives.

2. Provide targeted job and training opportunities for our customers and communities

Work opportunities unlock long-term financial security. By creating apprenticeships, placements, and routes into employment, we help our customers and local communities to grow their skills and access fair work.

3. Deliver support services aligned to areas of greatest deprivation

Poverty is most deeply felt in communities facing multiple disadvantages. By focusing our services and partnerships in the areas of greatest need, we ensure our resources have the biggest impact where they matter most.

4. Commit to fair and sustainable pay for all colleagues

Fair pay helps to tackle poverty and ensures our colleagues feel valued. By committing to sustainable pay practices, we support our workforce, attract talent, and set a standard for fairness in our sector.



How we will measure success:

1. Target 40% of our new affordable homes as social rent by 2030.

2a. Create job opportunities, apprenticeships and skills training for customers within LiveWest and our supply chain.

2b. Ensure that where customers meet the essential criteria, they are always interviewed if they apply for a role.

3. By 2026, ensure that 100% of neighbourhoods in the lowest 10% of the Index of Multiple Deprivation (IMD) where we operate have a tailored community engagement or support plan in place, reviewed annually.

4. Commit to paying the Real Living Wage for all colleagues, including apprentices.



Good health and well-being

Good health and wellbeing are central to thriving communities. Safe, secure, and resilient homes protect physical health, while our services and partnerships support mental health and wider wellbeing. For colleagues, a healthy, supportive workplace enables them to thrive and deliver great services. By investing in both customers and colleagues, we help people feel secure, supported, and able to reach their potential.

Our commitments:

1. Fix all damp, mould, safety problems, and repair any damage

A healthy home is the key to good health. By tackling damp, mould, and disrepair, and making sure all buildings meet safety standards, we protect customers from preventable health risks and create safer living environments.

2. Build new homes to the highest standards

Every new home is an opportunity to raise standards for health and wellbeing. By exceeding minimum requirements, we ensure new homes are safe, efficient, and designed for long-term comfort.

3. Strengthen climate and heat resilience

As temperatures rise and weather patterns shift, our homes must protect our customers

from extreme conditions. Investing in climate resilience ensures our communities are safe, comfortable, and sustainable in the face of change.

4. Support customer mental health

Wellbeing is not just about physical safety, it's about security and peace of mind. Through tailored services, partnerships, and community support, we play a role in helping customers maintain good mental health.

5. Build on our existing offer to support colleagues

Our colleagues' health and wellbeing are central to delivering great services. By expanding support for mental and physical health at work, we create an environment where colleagues can thrive.



How we will measure success:

1a. Achieve RIDDOR <0.03.

1b. Identify <5 new home repairs within 4 weeks of occupancy.

1c. Ensure zero legal breaches over the lifetime of this strategy and no disrepair or building safety failures by 2030.

1d. By December 2028, complete inspections of 100% of homes identified as at risk of damp and mould and remediate all priority cases within 14 days of identification.

2. Achieve 100% compliance with National Housing Quality Standard and seek opportunity to work with industry body in this area.

3a. Complete climate impact assessment of homes in relation to flood risk and overheating assessment.

3b. Overlay investment programme with climate assessment to optimise efficiencies and customer engagement.

4a. Reach top decile (>86%) overall customer satisfaction.

4b. Achieve <5% tenancy turnover.

4c. By 2026, make mental health resources available in 100% of communal areas in supported or sheltered schemes.

4d. By 2028, train and appoint at least 1 Mental Health Champion in each Neighbourhood Team to provide peer support, signposting and awareness.

4e. By 2030, establish partnerships with a minimum of three local mental health service providers and promote them in all customer-facing communications.

5a. Reach >90% colleague satisfaction and use outcomes of the colleague survey to define measures that would improve performance.

5b. Mental Health First Aid: Train one accredited MHFA to every 50 colleagues with even distribution across the business by close of 2025; All current and new managers to complete mandatory MHFA line manager course by close of 2026; All other colleagues to complete mandatory eLearning MHFA course by close of 2026.

5c. Continue our support of those who experience menopause exceeding our regulatory obligations. By 2025, we will introduce menopause wellbeing plans available to all colleagues to complete.

5d. Inclusion training: All new colleagues will undertake inclusion training as part of their induction; All managers will complete our mandatory manager induction which includes managing inclusively throughout.



Quality education

A secure and stable home, combined with access to opportunities, provides the foundation for learning and personal growth. Without this, children can struggle at school and adults may find it harder to build new skills, reinforcing cycles of disadvantage. By investing in education and training, from school partnerships to retrofit skills and colleague development, we can help deliver opportunities that create lasting change for individuals and communities.

Our commitments:

1. Partner with schools, further education and universities to provide work placements, apprenticeships, and graduate training

We want to give young people and early-career professionals a clear route into housing and related industries. By opening doors to placements, apprenticeships, and graduate opportunities, we help build skills, confidence, and long-term careers.

2. Create opportunities for retrofit skills

The shift to net zero requires new expertise across the housing sector. By promoting retrofit training, we equip customers and colleagues with skills that support the transition and create future-proof jobs.

3. Partner with other housing associations to promote skills

Collaboration strengthens impact. By working with other housing providers, we can share knowledge, widen opportunities, and develop a stronger, more skilled sector.

4. Targeted volunteering to support educational outcomes

Our colleagues' skills and time can make a real difference. Through targeted volunteering, we support schools and community initiatives to improve educational outcomes where need is greatest.

5. Support colleague progression through professional standards

We want every colleague to have the chance to develop their career. By investing in training and professional qualifications, we ensure our workforce is skilled, motivated, and ready for the future.



How we will measure success:

1a. By 2028, provide at least 40 work placements or apprenticeships per year in partnership with local schools, colleges, and universities.

1b. By 2028 deliver minimum 10 careers talks or workshops per year in local schools and colleges to promote careers in housing and construction.

2. Create a minimum of 20 retrofit-focused apprenticeships over the lifetime of the strategy, in partnership with training providers and local colleges.

3. By 2030, implement a shared apprenticeship scheme with at least 3 other associations to offer 50 placements per year.

4a. Take 2 volunteer days per FTE.

4b. Create a bank of targeted colleague educational volunteer opportunities by 2028.

5a. By 2027, achieve a 10% increase in colleagues attaining professional accreditation in housing, property, or construction fields.

5b. By 2030 all colleagues have or are working towards the qualifications they require for their role.

Sustainable cities and communities

Sustainable communities are about more than bricks and mortar, they are places where people can live well, feel connected, and access opportunities.

By building in the right locations, strengthening community relationships, and working with partners, we can create balanced neighbourhoods and make the case for new homes that are aligned with sustainable, long-term growth.

Our commitments:

1. Use the Place Standard to guide investment in new and existing homes

The quality of a place shapes the quality of life. By using the Place Standard, we understand what matters most to communities and design neighbourhoods that reflect their needs.

2. Build homes in locations with strong transport links and access to services

Homes must be connected to services, transport, and opportunities. By building in the right places, we ensure our customers can access work, education, and amenities that support daily life.

3. Promote community cohesion and connectedness

Thriving neighbourhoods depend on strong connections. By promoting community relationships, we help create places where people feel safe, supported, and proud to belong.

4. Develop diverse and balanced communities

Diverse and balanced communities are more resilient. By providing a mix of homes and tenures, we encourage inclusion and ensure places work for a wide range of people.

5. Build strong partnerships with key stakeholders

Sustainable development requires collaboration. By working with local authorities, health services, and other partners, we create joined-up solutions that maximise community benefit.

6. Advocate for new homes to meet demand

Safe, affordable homes are in high demand. By advocating for new housing, we play our part in addressing shortages and creating opportunities for more people to access a secure home.

7. Deliver place-based development that supports sustainable communities

Every development is an opportunity to create lasting impact. By focusing on place-based, sustainable approaches, we design communities that are built to support people now and in the future.

8. Maximise social value opportunities from partners

Our partnerships generate more than housing — they bring opportunities. By leveraging social value commitments, we can deliver training, mentoring, and support that benefits customers and communities.



How we will measure success:

1a. Review and pilot areas for installation of electric vehicle charging points for our communities to help integrate electric vehicle technology across the organisation.

1b. Increase as-built Biodiversity Net Gain (BNG) by 10% across all development sites, in-line with planning policy.

1c. Commit to Homes for Nature initiative.

2. Look to be involved in development forums in the region to influence decision and policy on amenity provision in large communities.

3. Host at least two annual community events aimed at celebrating culture, diversity and inclusivity from 2026.

4. By 2027, ensure at least 90% of the development pipeline has a minimum of three tenure types (e.g., social rent, affordable rent, shared ownership, market sale).

5. Organise two knowledge-sharing workshops per year with stakeholders on sustainable urban development best practices from 2026.

6. Deliver 1,000 new homes a year to 2030.

7. By 2030, implement a tailored “sustainable community improvement plan” in 100% of our neighbourhoods in focus, with measurable improvements in at least three areas such as green space quality, waste reduction, active travel uptake, or community participation.

8. Use the Housing Associations Charitable Trust (HACT) social value framework to identify a baseline SROI, £ and increase by 20% over the lifetime of this strategy.



Governance

How we lead responsibly and transparently



Decent work and economic growth

Thriving communities are built on strong economic foundations and opportunities for all. By investing in existing and new homes, we drive sustainable growth and create jobs, while training and development programs mean that everyone can reach their potential. We aim to be a responsible employer, attracting and retaining talent through flexible and supportive work practices. Through these efforts, we contribute to the local economy and foster sustainable investment that benefits both people and places.

Our commitments:

1. Build a strong, sustainable business to enable future investment

A sustainable business helps us provide quality homes and support thriving communities. By focusing on long-term growth and resilience, we ensure we can continue investing in existing homes, building new homes, and supporting local economies. This approach creates opportunities, secures jobs, and enables lasting positive impact.

2. Provide training and opportunities for all

Everyone deserves the chance to develop and succeed. Through targeted training, apprenticeships, and career development programs, we want to equip our colleagues and customers with the skills they need to succeed in a changing economy.

3. Be a responsible employer with strong attraction and retention

We are committed to fair, safe, and rewarding work environments that attract and retain talented colleagues. With competitive pay, clear career progression, and strong leadership, we ensure our teams feel valued, supported, and empowered to achieve their best.

4. Offer flexible and supportive work opportunities

Work should adapt to life, not the other way around. Flexible working, hybrid working options, and supportive policies enable colleagues to balance personal responsibilities with professional growth, improving wellbeing and productivity.



How we will measure success:

1. Complete archetype carbon modelling to inform long term strategy and financial planning.

2a. Ensure 100% of colleagues have completed training on ethical standards and anti-corruption, raising aware of mechanisms including the whistleblowing hotline.

2b. Achieve >99% colleague training compliance.

3a. Achieve year-on-year improvement of voluntary turnover rate.

3b. Include responsible, inclusive and sustainable behaviours in our Colleague Code of Conduct.

3c. Conduct an in-depth internal audit across our 3-year internal audit plan including the 4 pillars of existing modern slavery/ human trafficking statement each year to demonstrate compliance with public policy.

4. By December 2026, define and communicate all agile working arrangements available across the organisation.

Industry, innovation and infrastructure

Building resilient infrastructure, using sustainable practices, and adopting new technologies are key to delivering affordable, high-quality homes. Innovation helps us save energy, cut environmental impact, and meet the changing needs of our customers and communities.

Our commitments:

1. Strengthen collaboration inside and outside the sector

Working together achieves more than working alone. By partnering with others, both within housing and beyond, we can share ideas, pool resources, and create better solutions for customers and communities.

2. Ensure our operating model considers sustainability

Customers expect us to act responsibly. Embedding environmental, social, and governance (ESG) principles into how we run our business helps us deliver services that are fair, sustainable, and accountable.

3. Optimise our office spaces

The way we use space has changed. By rethinking our offices, we can work more efficiently, reduce costs, and make better use of resources, while supporting flexible ways of working for colleagues.

4. Expand digital services to reduce travel and save time

Digital tools make it easier for customers to access services and for colleagues to work effectively. By embracing new technology, we save time, reduce travel, and provide faster, more convenient support.

5. Invest in research and development to drive progress towards net zero

Meeting the challenge of climate change requires innovation. By investing in research and development, particularly around net zero, we help shape the future of housing and ensure our homes are fit for generations to come.



How we will measure success:

1a. Gain membership onto the steering group for future iterations of the Code of Governance and NHF Governance Forum.

1b. Continue to engage with collaborative groups across the sector, including those in relation to decarbonisation of homes, repairs and maintenance, to share and develop best practice.

1c. Work alongside our charity fundraising group to encourage sustainable events that support our chosen charities and sustainability agenda.

1d. Continue to attain sustainability accreditations and report sustainability performance annually.

2a. Consider environmental and social impact in 100% of initiatives as part of decision-making process.

2b. Allocate a responsible individual to 100% of corporate risk register actions and an appropriate deadline for completion. Report 100% of actions on our strategic risk register to audit committee and Board.

2c. Include sustainability as a mandatory topic for the corporate risk register and climate resilience considered as part of the horizon scan. Conduct a Board session on climate resilience.

3. Procure and maintain green energy supply in all our offices annually, evidenced by renewable energy certification.

4. Complete a workforce role optimisation, digital tools, and targeted training review by 2030.

5a. Research and implement new technologies to improve our sustainability performance such as IoT, drones and artificial intelligence.

5b. Identify a methodology for monitoring energy performance gap and be a voice to others in the sector.

5c. Run a pilot to inform a future energy performance gap target.



Reduced inequalities

Reducing inequality is essential to creating fairer communities where everyone has the chance to succeed. We do what we can to remove barriers and open up opportunities that lead to more inclusive and balanced communities. We do this by expanding opportunities for women in trades, ensuring pay equality, reviewing access and allocations, creating employment pathways for people living with disabilities, and providing supported housing and move-on option.

Our commitments:

- 1. Expand opportunities for women in trades**
Women have traditionally been underrepresented in housing and construction roles. By creating more opportunities for women in trades, we challenge stereotypes, diversify our workforce, and show that these careers are open to everyone.
- 2. Ensure pay equality**
Equal work should mean equal pay. By ensuring pay equality across our organisation, we promote fairness, tackle in-work inequality, and set a standard for the sector.
- 3. Review and improve access and allocations to promote fairness**
Access to housing should be fair and transparent. By reviewing how we allocate homes, we ensure that people most in need

are not disadvantaged and that our approach supports diverse, balanced communities.

- 4. Create inclusive employment opportunities for people with disabilities**
Employment opportunities should be accessible to all. By creating pathways for people with disabilities, we reduce barriers to work, promote independence, and build a more inclusive organisation.
- 5. Provide supported housing and clear move-on pathways**
Sometimes people need additional support to build stability. By providing supported housing and clear move-on options, we help customers gain independence and prevent them from becoming trapped in cycles of disadvantage.



How we will measure success:

1. Continue our 'Women in Trades' initiative to encourage and support women in exploring careers in trades, helping to break down barriers and promote gender equality in the workforce.
2. Ensure no pay gap across colleagues.
3. Achieve 100% M4(2) compliance in all affordable rented properties (social and affordable rent) where we control the specification, unless M4(3) is required under planning, and where we are investing in existing homes, we will make reasonable endeavours to ensure compliance with these standards.
4. By 2026, ensure that 100% of recruitment campaigns include targeted outreach to candidates with disabilities.
5. Provide minimum 50 supported housing customers per year with tailored move-on plans from 2028.



Continuous data improvement

This sustainability strategy is guided by evidence and data, which we will keep using as we put it into action. This allows us to monitor progress, report transparently, and continually improve our sustainability efforts.

We will review and improve our data management systems to ensure information is accurate, complete, timely, and consistent.

All departments will work together to simplify data collection, reduce duplication, and use one central system with consistent metrics.

Progress will be shared openly in our annual sustainability reporting, showing the impact of this strategy and helping to guide effective use of resources as we work toward our goals.

We will follow best-practise data quality management principles, aligned with sector guidance like the Greenhouse

Gas Protocol, to ensure accurate emissions reporting.

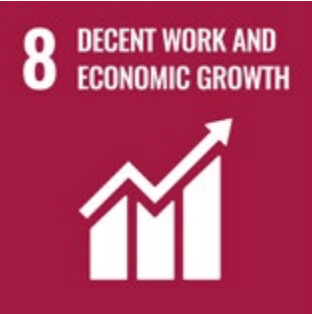
Clear responsibilities support timely reporting. Our greenhouse gas methodology is described in the **Methodology Statement on our website**  which explains how we calculate emissions and apply data rules for future reporting as we decarbonise.

We are committed to aligning our reporting with evolving best practice inside and outside of our sector. We will continue to review guidance, gather feedback, and improve our methods to address operational impacts and strengthen our sustainability performance.

Our strategy headlines

ESG pillar	Sustainable development goal	Strategic aim:	Key targets / KPIs
 Environment	SDG7 – Affordable and clean energy 	Improve energy performance and reduce carbon emissions	• EPC C or above in all homes by Dec 2028 • Target PV installations on 25% of homes by 2030 • Pilot gas-electric by 2026 • Map long term heating plan by 2030 • Decarbonise fleet in line with net zero • Emissions-based car policy by 2030 • 100% green energy in offices annually • Outline key energy framework/transition plan by 2030
	SDG12 – Responsible consumption and prodction 	Reduce waste and drive circular economy	• 15% social value weighting in procurement • Procurement policy • Standardisation of 85% of repairs products • Increase customer digital registration to 50% • Whole-life carbon assessments on 3 projects by 2026
	SDG13 – Climate action 	Deliver net zero and embed climate resilience	• Net zero by 2050; interim reductions 42% (2030), 78% (2040) • 90% waste diversion across construction & asset contracts; 100% diversion for office waste • Climate risk assessments for overheating & flooding • Design new builds and kitchen and bathroom specifications to <105 litres/day water use • Customer and colleague collaboration and education initiatives • Measure embodied carbon in new home archetypes by 2030

ESG pillar	Sustainable development goal	Strategic aim:	Key targets / KPIs
	SDG1 – No poverty 	Deliver affordable homes, fair work and access to opportunity	• Target 40% of affordable rentals as social rent by 2030 • Job opportunities, apprenticeships and skills for customers • Customers interviewed where meet essential criteria • Tailored community engagement for Neighbourhoods in Focus • Pay Real Living wage to all colleagues
	SDG3 – Good health and well-being 	Support happy, healthy lives and communities	• >86% customer satisfaction; >90% colleague satisfaction • Mental Health First Aiders 1:50 colleagues • Menopause support and inclusion training • RIDDOR <0.03 • <5 new home repairs within 4 weeks of occupancy • Zero legal breaches • Inspections in 100% of homes identified as at risk of damp and mould • 100% compliance with National Housing Quality Standard • Overlay climate impact assessment for flooding and overheating with investment programme • <5% tenancy turnover • Mental health resources in supported/sheltered schemes by 2026; mental health champion in each neighbourhood team by 2028; minimum three partnerships with local mental health service providers by 2030
	SDG4 – Quality education 	Expand access to lifelong learning and strengthen skills for the future	• >40 work placements/apprenticeships and >10 careers talks by 2028 • >20 retrofit focusses apprenticeships by 2030 • Shared apprenticeship scheme with at least 3 other associations to offer 50 placements per year by 2030 • Take two volunteer days per FTE; create bank of education-targeted opportunities by 2028 • By 2030 all colleagues have or working towards qualifications required for their role
	SDG11 – Sustainable cities and communities 	Promote inclusive, connected, and resilient communities	• Pilot EV charge points in communities • 10% BNG; Commit to Homes for Nature initiative. • Involved in development forums to influence policy and amenity provision • Host >2 annual community events celebrating DEI by 2026 • >90% of development pipeline has a minimum of three tenure types by 2027 • Organise 2 knowledge sharing workshops a year with stakeholders on sustainable development by 2026 • Deliver >1,000 homes a year to 2030 • Implement tailored “sustainable community improvement plan” in 100% of our neighbourhoods in focus by 2030 • Use HACT to baseline social value and increase by 20% by 2030

ESG pillar	Sustainable development goal	Strategic aim:	Key targets / KPIs
 Governance	SDG8 – Decent work and economic growth 	Encourage sustainable growth, quality jobs, and fair working conditions	• Archetype carbon modelling to inform long-term strategy. • 100% colleagues completed training on ethical standards and anti-corruption. • >99% colleague training compliance. • Year-on-year improvement in voluntary turnover. • Colleague code of conduct to include sustainable, inclusive and responsible behaviours. • In-depth audit every 3 years. • Communicate all agile working arrangements by December 2026.
	SDG9 – Industry, innovation and infrastructure 	Invest in research, technology, and sustainable innovation	• Steering group membership for Code of Governance and NHF Governance Forum. • Engage collaborative groups across sector. • Work with charity group to encourage sustainable events. • Attain sustainability accreditations and report sustainability performance annually. • Consider ESG in 100% of decision making. • Allocate responsible individual to 100% risk register actions. • Sustainability as mandatory topic on risk register; conduct Board session on climate resilience. • Green energy in all offices. • Workforce optimisation review by 2030. • Implement new technologies. • Identify methodology to monitor energy performance gap; run pilot to inform targets.
	SDG10 – Reduced inequalities 	Promote equitable access to services, resources, and opportunities	• Continue ‘Women in Trades.’ • No pay gap across colleagues. • 100% M4(2) compliance (social and affordable rent), unless M4(3) required under planning. • 100% recruitment campaigns to contain targeted outreach to people with disabilities by 2026. • Provide >50 tailored move-on plans annually for supported housing customers by 2028.



Appendix

We set our strategy priorities through a dual materiality assessment, looking at what matters most to stakeholders and our impact on key ESG issues.

This keeps our strategy aligned with laws and impact goals, while focusing resources where they're needed most. We engaged a wide range of stakeholders in different ways to ensure clear, balanced input.

Our key stakeholder groups were identified as customers, colleagues, investors and Board. The results of this assessment are shown in the graph to the right.

