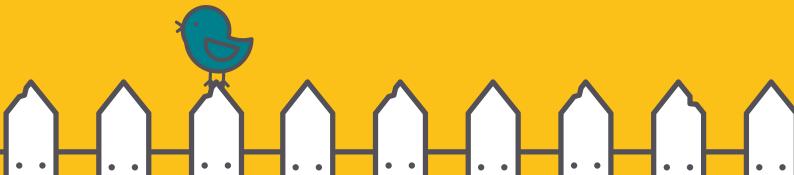




Environmental sustainability at Home Group







Introduction

Sustainability isn't a what, it's a how. With over 115,000 customers and 2600 colleagues, we're working hard every day to become a more sustainable organisation, in a more sustainable sector, with customers and colleagues who know the difference they can make, and are making small steps every day.

It's never been truer that within the housing sector, collaboration is key. The scale of the challenge around environmental sustainability is huge. If we try to 'fix it' individually, we will waste effort and duplicate. We're all at the early stages of this journey, we'll get further if we work together to address the huge task ahead.

The key to understanding the future is one word: Sustainability.

Patrick Dixon

Our environmental sustainability priorities

Our customers, colleagues and partners care about our impact on the environment and how we're working to improve it. We're passionate about doing the right thing for customers, communities, and the planet!

Our approach to becoming an even more sustainable business is aligned to our values; caring, commercial, accountable and energised.

As an organisation, we are acting on four key areas:

1. Our existing homes.

With over 55,000 homes in hundreds of communities, we are focused on improving their energy efficiency. It's the right thing to do for the environment, and we hope it will also help to reduce the risk of fuel poverty for our customers. We're doing this in line with the government's fuel poverty strategy and we'll make sure that as many of our homes as possible achieve an EPC rating (a review of a property's energy efficiency) of C by 2030. We are also developing our response to net carbon zero by 2030, and it's earlier for Scotland!

"People often say they get into housing because they want to make a difference. Well here's our chance to make a real positive difference to the lives of our customers, and their children, for years and years to come."

Graham Hedley, Product innovation lead

2. Our new homes.

When we're building new homes and communities, for potential customers to rent or buy, we're building them so they are fit for the

"Our commitment to improving our sustainability performance will broaden the range of investors we work with and ultimately. their investment means we can build more homes for those who need it and improve the quality of our existing homes."

Steve Hallowell, Director of treasury and investor relations

3. Our offices and operations.

Our approach to sustainability isn't only about helping our customers to reduce energy use, it's also about us operating as sustainably as possible. Our colleagues are passionate about it and we want to lead by example. We're already recycling, and we're looking at colleague travel, office energy, plastic and water usage, emissions from our contractors and diverting waste from landfill to minimise our environmental impact.

"It's really important that we take a holistic approach on carbon. waste and environmental impact. That means thinking about what office space we use and why, and how they use water, energy and plastics."

Doug Bacon, Director of asset

4. Our supply chain.

We also expect our partners and suppliers to take sustainability seriously. We're making sure the products we buy for our homes and offices have as little negative environmental impact as possible, from recycled paper and Forest Stewardship Council (FSC) certified wood products to low flow taps and showers. We'll work with our procurement team to make sure that sustainability is thought about every time we purchase goods and

"It's really important to everyone in my team that they are able to make purchasing decisions that are right for customers, and right for the environment. Even down to making sure our customer magazine uses carbon balanced paper!"

Lisa Graveling, Head of marketing



In conversation with...



Nusheen Hussain. executive director of business development at Home Group.

Why is sustainability important?

For us, as a housing association with a social purpose, operating as sustainably as possible is part of our values. With a footprint across the UK, we touch people's lives every day, so it's our responsibility to take sustainability seriously. It really matters to our customers, colleagues and partners and that's why we have to reflect this in our actions.

2050 is not far away, and the housing sector alone is responsible for 14% of greenhouse gases, so for our sector, focussing on sustainability can make a significant difference. But whilst there's a huge difference to make, we can all take small steps to get there. I think a lot of us are starting to realise the personal impact we can make when we take sustainability seriously.

What has been a challenge for this year?

This year, 2020, Covid has put a real spotlight on environmental issues, we're starting to see some of the benefits of living our lives in a different way...from a sustainability point of view anyway!

What is your vision for 2030?

There is so much that needs to happen, and although some things are out of our control, there is a lot that we can control and there's a lot we must do. I'd like to see a

clear technological pathway for energy efficiency upgrades within our sector. We need to focus on the best technology that is here now, and is already helping people to be greener, it's not about waiting around for the next big innovative thing, it's about really taking advantage of what's already out there for measurable benefit.

We need a clear government approach to funding, which specifically addresses how are they going to support housing associations and their retrofit requirements. The sector needs £3.5bn a year between now and 2050 to support social housing sustainability measures - it's a substantial investment. We need to start now. We also need to work closely with the private finance sector, who already understand the value of investing in a sustainable

I'd also like to see a clear and joinedup blueprint for delivering greener measures across our sector housing portfolio, for example prioritising those customers in fuel poverty and making sure their homes are efficient as well as sustainable.

What are the big challenges for housing associations?

Aging housing stock is a big challenge. Retrofit is expensive, and for some homes we will need to

rebuild instead, to achieve the best outcome. This does come with an opportunity. We know that there will be a skills/training shortage for this challenge, with not enough skilled people to carry out the work on the aging stock, there may be a training and employment opportunity.

Why do you think sustainability is something that is everyone's responsibility?

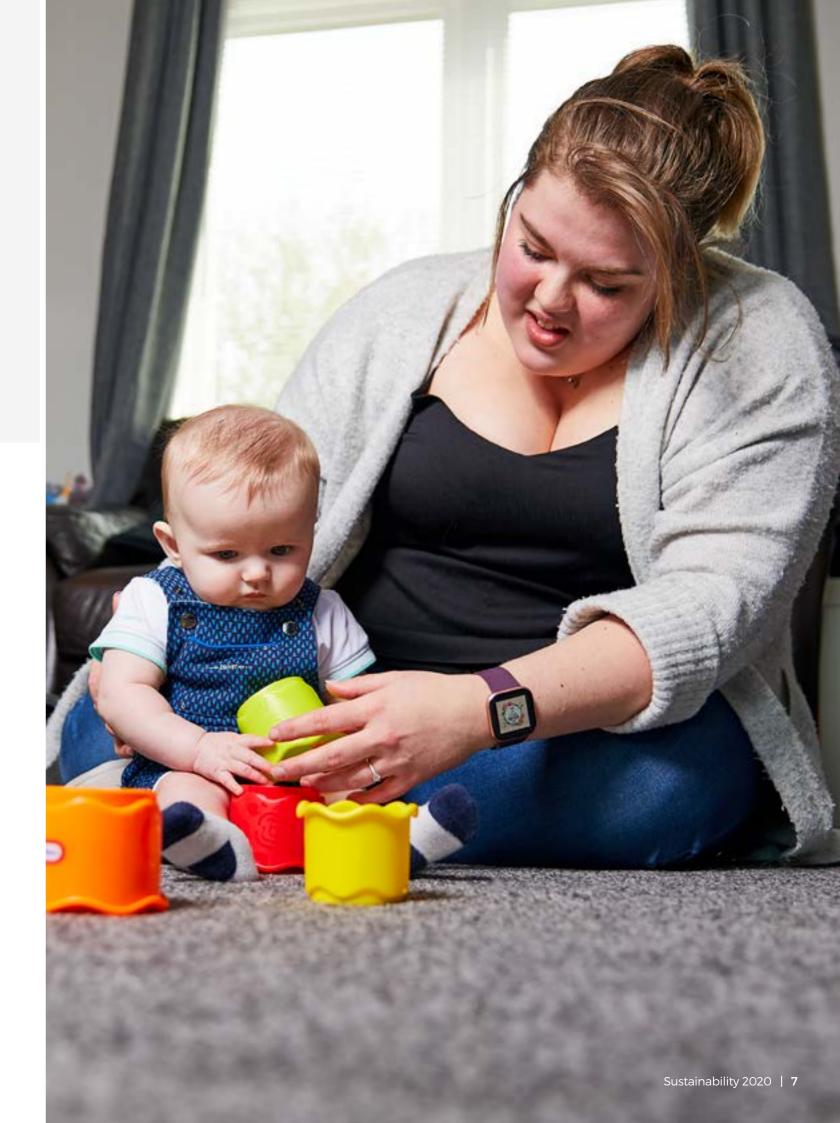
We can all make a difference, and we all have a role to play. If we're serious about our children and grandchildren enjoying what we have today, we all have to act now.

What do you do in your personal life to be more sustainable?

Part of it is making sure I set a good example at home. I don't take the car for short journeys and make really conscious purchasing decisions. All the conscious small steps add up to positive change and positive impact.

What comes first sustainability or efficiency?

There's a myth that there is a tradeoff between the two. In reality, the two go hand in hand. You can't simply think of this investment in sustainability as a short-term cost, because there needs to be a holistic life-cycle calculation that includes the cost and benefit to the customer as well as the organisation.



How we measure carbon

We currently measure two main sources of carbon production at Home Group; travel, and office use.

Last year, in total we used 1306.77 tonnes of CO2e (carbon) across the organisation in these areas. That's about the same amount of carbon to charge 165,791,889 smartphones.



We know we need to reduce that carbon if we're going to make a difference. We're working on it. Here's what we're doing.

Reducing carbon in our offices

- We lease offices that have a strong energy efficiency score (such as the lowest EPC ratings)
- We install energy efficient technology such as LED lighting and efficient electronic equipment when we upgrade or retrofit our offices
- We try to centralise multiple offices within a similar location so that our colleagues can work in a more energy efficient location where environmental changes can have the best impact

Encouraging flexible working

- We encourage our colleagues to work flexibly. This means there is less of a need for energy for heating and cooling and also contributes towards a reduction in commuting
- We invest in technology that makes a difference to our environmental performance
- We invest in mobile technology which means our colleagues can do business from home, reduces business mileage and the carbon emissions that generates

Monitoring usage closely

 We're rolling out remote energy monitoring across our office portfolio which means we can easily view, record and report on energy consumption, helping to create action for improvement

Governing and reporting on sustainability

Home Group has a steering group for Sustainability which reports into the executive team. It is supported by a digital colleague community which uses Workplace by Facebook to champion sustainability at work

Our customers have told us they're interested to know more about sustainability at Home Group, and in 2020 we launched a regular feature on environmental sustainability in our customer facing magazine, Homelife.

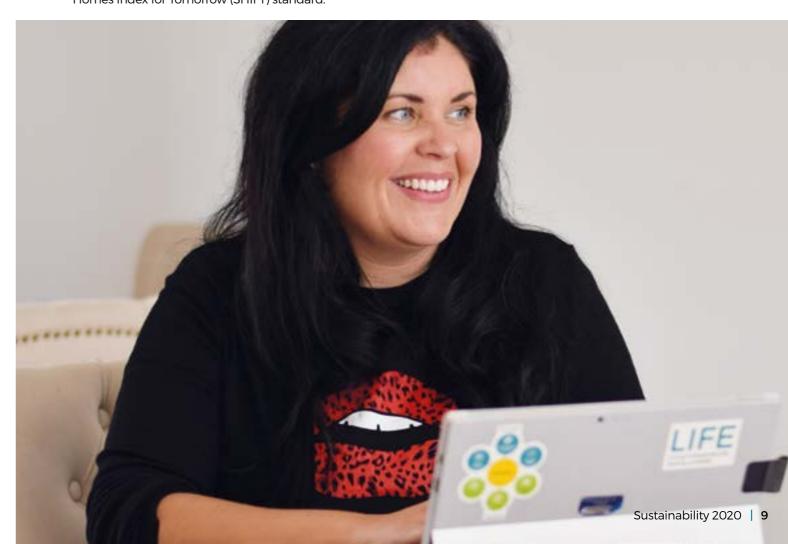
We are proud to have achieved ISO 14001 accreditation. This a robust international certification for environmental sustainability given to organisations that pass an audit and tests to achieve, and is re-certified each year though audits.

We have also been recognised with a silver level award in the Sustainable Homes Index for Tomorrow (SHIFT) standard.









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For any further information

T: 0845 155 1234

E: contactus@homegroup.org.uk www.homegroup.org.uk







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