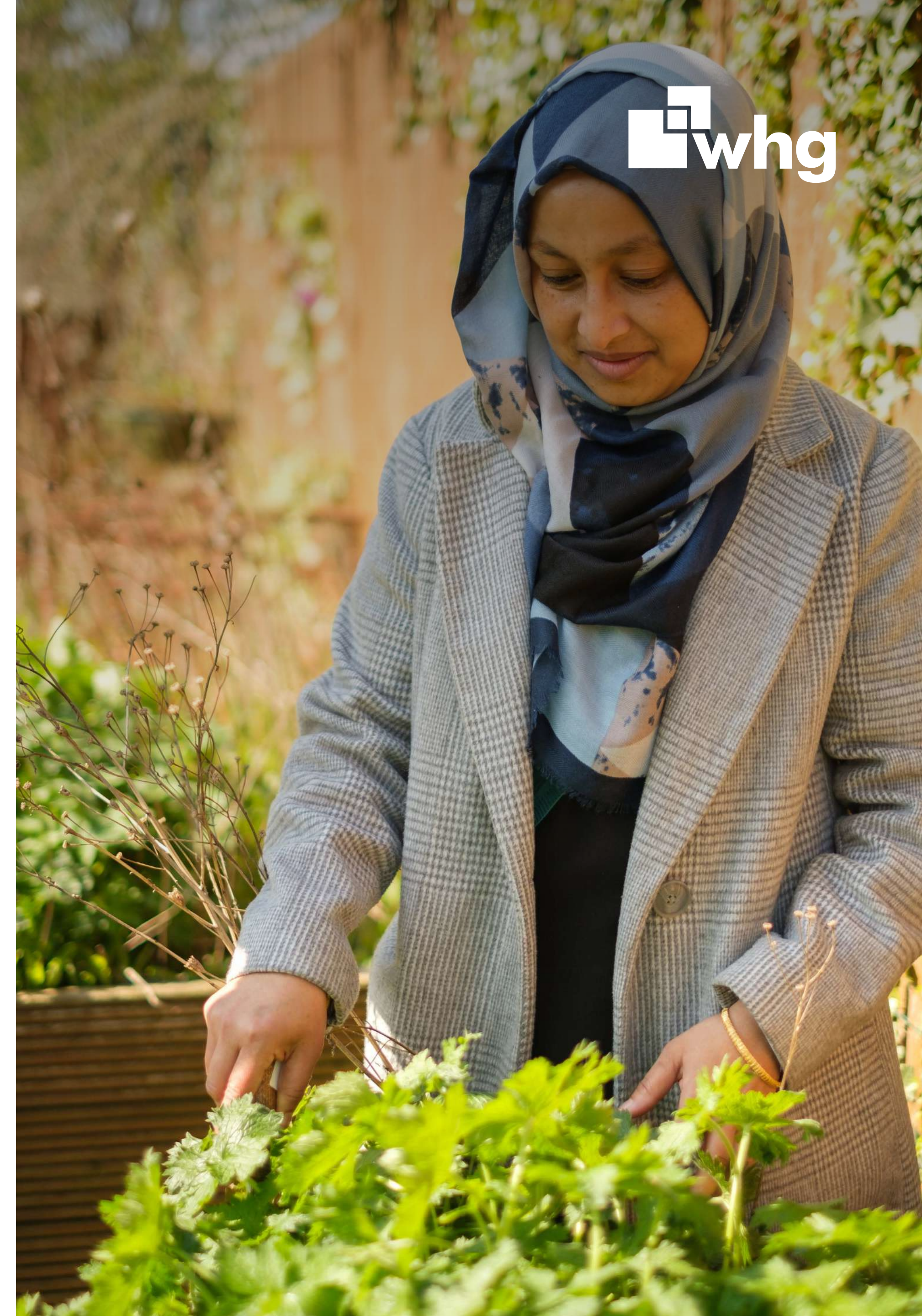


2022/23 Sustainability Report

September 2023



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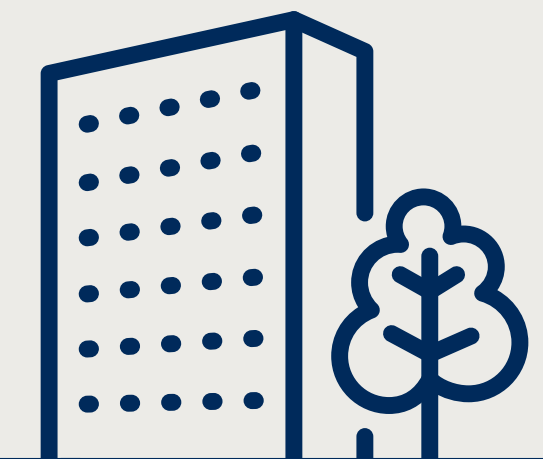
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Welcome from the CEO



Sustainability is at the heart of our business and has a real impact on how we operate. Our corporate mission, which guides and motivates us, is to be “dedicated to the success of our people and places”. At whg we believe that the right thing for the planet is the right thing for our customers.

Sustainability is an area of growth for us and we intend to drive this in a way that is just, equitable, robust, transparent, and accountable. We want our customers to be happy and healthy in their homes – homes which are long-lasting and based in thriving communities.

There has been a significant market growth in sustainable finance, alongside increased requirements for compliance to financial regulations and reporting. We acknowledge that robust and transparent reporting on Environmental, Social, and Governance (ESG) criteria can help us to become a more sustainable organisation, bridging lenders and ESG-oriented investors.

We strive to be better and want to leverage our stakeholder influence more broadly to support the transition to a sustainable society. We hope that our continued transparency on our progress in this report will help to inspire our peers and contribute to the transformation of the UK social housing sector.

Gary Fulford



Welcome from our Corporate Director for Strategy, Assets, and Transformation



As the strategic lead for sustainability at whg, a key part of my role over the past year has been to make sure that we are focussing on the right areas. We understand the importance of operating a sustainable business and we want to be a better organisation for our customers and colleagues, concentrating upon the things that matter most to our communities.

To develop our first Sustainability Strategy, we invested a great deal of time and effort to understand and take ownership of what sustainability means for whg as we value authenticity. We spoke to our customers to make sure our strategy was inclusive of our communities’ views and opinions, and provided a clear roadmap for driving our progress.

However, we recognise that having the roadmap and setting targets is just the beginning. Being transparent with our stakeholders about our on-going sustainability performance is key for us.

We pride ourselves on operating with integrity and we want to evidence that robustly. We chose to take the more difficult path of seeking externally verified assurance that we are delivering against Environmental, Social and Governance criteria by challenging ourselves to achieve the Ritterwald Certified Sustainable Housing Label, which sets rigorous standards for sustainability in the housing sector.

We are especially delighted to have achieved this recognition and endorsement, just as we bring our first Annual Sustainability Performance Report together, and we are motivated even further to continue championing sustainability, innovation and community wellbeing in the year ahead.

Rob Gilham

About this report

In December 2022 we approved our first sustainability strategy; it laid out our pledges across three key aims.

- + Transform our places to be fit for the future**
- + Inspire our people and influence our communities**
- + Incorporate sustainability standards and strengthening regulatory compliance**

To follow this up, we are now launching our first sustainability progress report, where we will set out the actions we have taken throughout our 2022/23 financial year. We will share case studies and KPIs for each of our key sustainability aims which encompass the topics important to us. We also include the details of our exciting plans to accelerate our transition towards becoming net zero carbon.

At whg, it was vital to release an action-driven sustainability report, as high levels of transparency are pivotal to the success of achieving our long-term sustainability goals. Savills Sustainability, our third-party consultants, assisted us in developing these goals and reporting on our progress throughout this document.

This report aligns with the requirements of the Ritterwald Certified Sustainable Housing Label, which we are accredited to as a certified sustainable house provider. The appendix describes how specific criteria are met.



About whg

We are a housing association and a registered charity established in

2003



Invested more than
£1 billion
in Walsall

We own and manage nearly
22,000
homes in
19 local
authorities

Our mission statement:
“Dedicated to
the success of our
people and places”

Plan to build
500 new homes per year
over the next four years

71%
of our customers are in receipt
of some form of benefits

Our primary operating area is **Walsall**, but we stretch out to **Stafford** in the North and **Malvern Hills, Worcester** and **Wychavon** in the South.

In 2021/22, we invested
£47m
in building homes

Our business purpose

Dedicated to the success of our people and places, we strive to deliver a strong and equitable business, fit for today and prepared for tomorrow.

We are a social landlord, and want to be a positive influence – on our customers, our local communities, our colleagues, our partners, our suppliers, and our sector peers. We want to leverage that influence more broadly and help transform the UK social housing sector and support the transition to a sustainable society.

We believe that the right thing for the planet is the right thing for our customers.

**Carbon Literate
Organisation**
Bronze



Contributing to a sustainable world

Sustainability is an integral part of everything we do at whg, and it lies at the core of our operations through the goal of creating happy and healthy homes in thriving and flourishing communities.

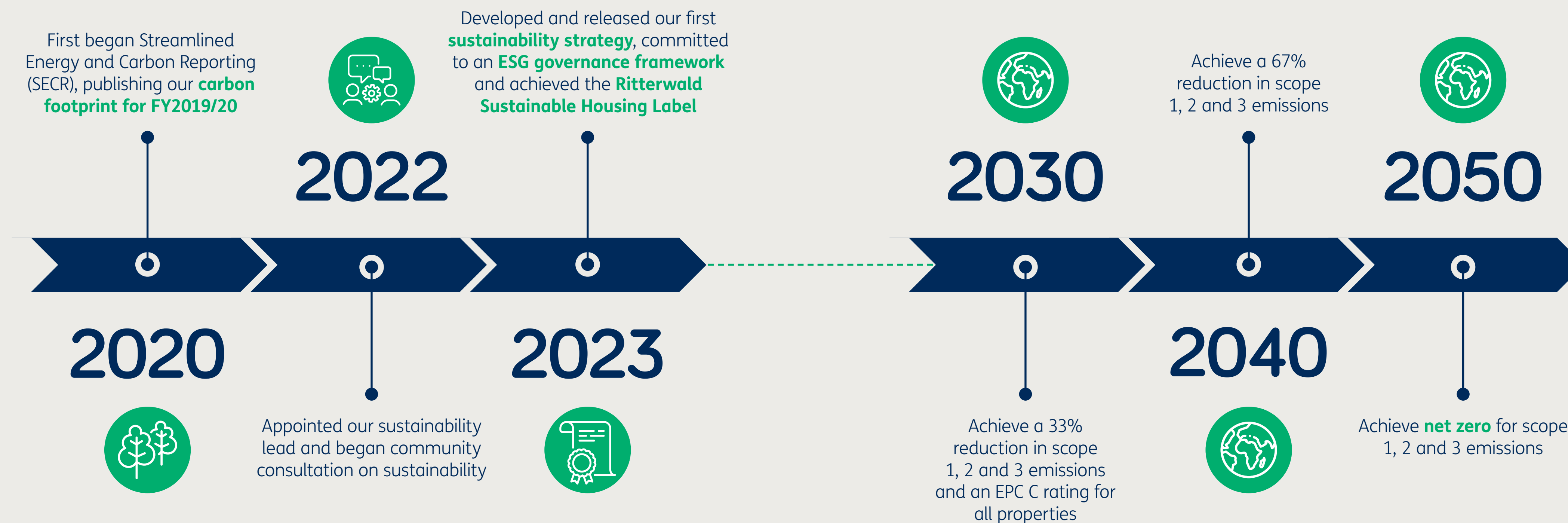
Our guiding principles for sustainability

- + Deliver high-quality happy, healthy homes and services for our customers
- + Promote health and prosperity to create more sustainable communities
- + Seek “to do the right thing” for people and planet by driving economic vibrance through long-term value engagement with our stakeholders
- + Deliver net zero Scope 1, 2 and 3 carbon emissions by 2050
- + Ensure everyone at whg understands how to play their part in reaching net zero
- + Continue improving biodiversity of the land that we own, creating greener places and spaces



Our journey so far

Even before we'd fully developed our strategy, we knew net zero was going to be a priority for us, so we developed a net zero pathway alongside it.



Our sustainability strategy

This strategy supports our other key business strategies and responds to an increasing number of external drivers, including the social and ethical drivers that are the foundations of whg.

We have built our sustainability strategy after undertaking our first materiality assessment, which followed the Global Reporting Initiative (GRI) 101:Foundation. This helped prioritise ESG areas that are relevant to both our business and our stakeholders, and aligns our sustainability strategy with the issues which are likely to have an impact on both our business operations and our stakeholders.

The output was three key aims, described on the following pages, with corresponding objectives and material issues mapped to the UN Sustainable Development Goals (SDGs).

Aligning our strategy to the SDGs allows us to demonstrate how our business can help advance sustainable development, both by minimising negative impacts and maximizing positive impacts on people and the planet. As the SDGs are globally recognised, aligning our strategy to them allows for a greater level of accountability, robustness and transparency on our sustainability ambition.

Further detail on the strategy can be found on our website [here](#).



What are the Sustainable Development Goals?

The SDGs are a collection of 17 interlinked global goals designed to be a “blueprint for achieving a better and more sustainable future for all”. The SDGs were set up in 2015 by the United Nations General Assembly. They address the global challenges we face, including poverty, inequality, climate change, environmental degradation, peace, and justice.



We have chosen the ten most relevant goals to **whg**.

Our sustainability aims – environment

To ensure we take effective action, we have identified three key aims that will have the greatest impact on our operations.

Aim 1

Transform our places to be fit for the future

+ **Climate change mitigation and energy efficiency**

Investing in the decarbonisation of our homes, new developments and operational practices, to reduce our contribution to greenhouse gas emissions, while also helping customers to reduce their energy use

+ **Biodiversity**

Designing and managing green space and other green features to enhance biodiversity and provide climate change adaptation and mitigation solutions

+ **Circular economy**

Considering reuse and recycled content in our buildings, goods and services, to ensure whole life costing, and supporting our customers to access reuse and recycling schemes.



Our sustainability aims – social

Aim 2

Inspire our people and influence our communities

+ **Community and customer engagement**

Always putting the community and customers at the forefront of our work and engaging them on sustainability

+ **Local skills and employment**

Using our successful apprenticeship scheme to continue to create self-grown local talent and employment opportunities for customers in the green retrofit economy. Commitment to becoming a carbon literate organisation, supporting our colleagues and customers on their and our journey to net zero.



Our sustainability aims – governance

Aim 3

Incorporating sustainability standards and strengthening regulatory compliance

- + **Regulatory compliance**
Ensuring our homes and operations meet all regulatory requirements and support the Government’s sustainability agenda
- + **Sustainable finance**
Embedding sustainability considerations into finance decision making
- + **Sustainable procurement**
Ensure we put an appropriate framework in place to embed sustainable considerations into our supply chain, from contract to contractor management.



The Ritterwald Pan-European Sustainable Housing Label

We have been working with Ritterwald on the “Certified Sustainable Housing Label” and are among the first in the UK to be certified, achieving Front Runner and Ambassador status.

The label is the first tool developed to be able to measure the positive impact of housing associations. It supports the certification of sustainable action within the housing sector, particularly social housing with older housing stock.

The label makes the whole sector visible to the capital market and the “low-risk asset class” of affordable housing, accessible to a broad range of investors.

Achieving the certification requires being examined against a comprehensive catalogue of criteria across relevant environmental, social, and governance dimensions.

Another tool being applied in our industry is the Sustainable Reporting Standard for Social Housing. We chose to focus on the Ritterwald Certified Sustainable Housing Label due to its external verification process, but nonetheless we also report to the Standard. We estimate that 50% of the Sustainable Reporting Standard for Social Housing’s criteria is aligned with the Ritterwald Sustainable Housing Label.



ENVIRONMENTAL
»AMBASSADOR«

SOCIAL
»FRONTRUNNER«

GOVERNANCE
»AMBASSADOR«

Performance highlights 2022/23



Core Mission

- + **82%** of housing units are ranked as social
- + **11%** of housing units are ranked as affordable
- + **11.5** years is the average duration of occupancy of one home by a customer
- + **Social Prescribing** programme resulted in >90% of participants significantly improving their wellbeing score
- + Since 2021, **Kindness Counts** programme delivered >1,000 random acts of kindness and supported >300 people who are lonely or isolated



Transform our places to be fit for the future

- + Over the past three years, **68%** of new constructions met at least EPC B, with **100%** above the minimum standards for EPC ratings
- + **Over 120** solar PV systems installed across our homes since 2010
- + Ongoing partnership with **Old Hall People's Partnership** to donate furniture from void properties for reuse
- + Partnered with the **Bumblebee Conversation Trust** to provide balcony planters to 50 customers in one of our high-rise locations



Performance highlights 2022/23



Inspire our people and influence our communities

- + 2022 all-colleague conference theme was low-carbon living, educating colleagues on net zero
- + **32 apprentices** currently employed
- + Awareness-raising and knowledge sharing with our customers on how to 'stamp-out damp'
- + Training for residents with **Work 4 Health** to undertake research to ensure the digital transformation of the health system meets the needs of citizens in their local communities



Incorporating sustainability standards and strengthening regulatory compliance

- + Achieved the **Ritterwald Certified Sustainable Housing Label**
- + **ESG group** launched to govern the success of our sustainability strategy
- + **Inclusion Network** launched to ensure a diverse workforce representative of the communities we serve and to encourage an equitable culture where all can thrive
- + Board have oversight across these core areas of delivery



Core mission

Affordability and Accessibility

It's in our core mission to provide affordable housing. Therefore, we want to ensure that our housing is below the local market rent and that our customers can afford to live in their homes under any circumstance.

Ritterwald Criteria

- + Social Dimension – I. 1-5, II. 1-4
- + Governance Dimension – IV. 1

Average rent per sqm or per home (depending on national standard) compared to local rent index – FY2022/23

Existing homes	£100
First-time occupancy	£138

We want to build strong and sustainable communities and that requires our customers feeling assured they will be in their homes long-term. We are proud that the average length of occupancy is high and want to continue to support this through the sustainability strategy.



Core mission



Our **social prescribing** programme is cited as best practice by health partners, with **90%** of participants significantly improving their wellbeing.

Our **community champion** model has been running for over **15 years** with the aim to form a human bridge which enables people to cross into healthcare and health education services. In 2023, we extended the model to influence engagement within communities and designed NHS-based roles such as health coaches and community connectors.

Our **Work 4 Health** programme won the **NHF UK Employment Award** in 2022. It is supporting our customers in working within the NHS which is increasing diversity within the health workforce.

Through our **Kindness Counts** programme, 1000 random acts of kindness have been delivered and over 300 people supported who are lonely or isolated. We have supported our customers in becoming trained as Kindness Champions to deliver a trail of kindness within the borough.

In 2023, we launched a programme called **Diabetes Matters** to reach people with, or at high risk of, diabetes to enable them to self-care and manage their diabetes.

We are partnered **with ICS, ICP, and Birmingham University** to support their research on ensuring **digital transformation** within the health system meets the needs of people.

In 2023, we launched **A.C.E (Assisting Children to Excel)**, providing support to families where a child living in social housing has asthma.

Core mission

Customer Wellbeing & Support: Healthcare

Ritterwald Criteria

+ Social Dimension – III. 2.4, V. 1-2

Alongside our core role of providing people with an affordable, high-quality home, whg is also an anchor institution. We help to positively influence the social, economic and environmental conditions within Walsall and the wider region through our place-based presence, being a large-scale employer, procuring local goods and services, and building the mental and social capital of our customers.

Over the last four years, we have been on a wonderful journey with our health partners. This work is now being recognised as best practice and is beginning to improve ways of working to level up and reduce health inequalities across the populations we collectively serve.

We are key stakeholders and committed partners in the Black Country Integrated Care System and the Walsall Together Integrated Care Partnership, enabling us to influence the direction of this important work, in particular driving and shaping the Resilient Communities Health Prevention workstream.

Our partnership stretches the ‘health pound’ resulting in broader outcomes. It increases resilience on an individual basis and collectively contributes to stronger, healthier communities.

The H Factor Model (Health, Hope and Happiness)

We are committed to enabling our customers to improve their overall health and wellbeing outcomes and to live their best life possible. Three years ago, we co-produced the ‘model H factor’ which sets out our aspirations for successful people and places.

There is a strong focus on health prevention and a commitment to collaborate with the health system to tackle inequalities caused by wider determinants of health.



Core mission

Customer Wellbeing & Support: Wider Support

Ritterwald Criteria

+ Social Dimension – III 2.1, 2.2, 2.5, 2.6, 2.7

We ensure that services are tailored to meet the specific needs of our customers.

Financial support

Throughout the year, we offer debt counselling and a hardship fund. We regularly send out money-saving tips but particularly at the times of the year when money is extremely tight, such as Christmas and Diwali, when we also provide hampers to our customers.

Childcare

We don't want childcare to be a barrier to accessing training or education, therefore, the people's fund is available to alleviate those barriers and cover childcare costs where needed.

Across the school holidays, we actively promote Walsall Council's Holiday Activity and Food (HAF) programme, which allows children and families in Walsall who are eligible for free school meals to access free activities and food boxes. We use our trusted relationships with our customers to maximise referrals to the HAF programme.

Key cultural successes



This year, we teamed up with the Diwali Basket Brigade to deliver food parcels to local people.



Due to the high number of languages spoken by our customers, bi-lingual colleagues have begun to communicate with customers in their primary language, such as Bengali, to discuss important issues including health and wellbeing.



To support local unemployed residents back into sustainable employment, we have set up a champion training scheme.



The Stronger Communities Team deliver a programme of enriching activities, including taking customers to Walsall Accessible Games.



We also deliver a range of wellbeing activities linked to the arts at Wellbeing Schemes on a regular basis. Visits to cultural places of interest are often chosen by our customers as somewhere they have always wanted to visit.

Core mission

Cost of living crisis

Since COVID-19, we have seen a transformation in how we engage with our customers and our wider community. But this past year, due to the cost of living crisis, we have seen an even greater need for stronger engagement. We have worked to try to reduce the anxieties faced by many of our customers by providing holistic support. For example, the income collection and money advice teams have worked collaboratively to provide long-term solutions for those most affected by the current economic environment. In addition, we have integrated energy efficiency and money-saving tips into the Round Our Way customer magazine.



Core mission

Hardship Fund

This has supported customers to access immediate funds to cover food and energy costs in the short term whilst we are working with them to formulate a long-term solution.

Collection with Care scheme

We work closely with vulnerable customers to collect rent by being sympathetic, empathetic, and having positive conversations. We want to support customers holistically in resolving any immediate challenges.

One customer who has two children living with her and is unable to work due to health issues had accumulated rent arrears of nearly £1,000 due to rising energy costs. Through this scheme, we worked alongside her to ensure the tenancy was sustained and the rent account remained in credit.



Transform our places to be fit for the future

Climate change mitigation and energy efficiency

whg strategic objectives

- + Help customers reduce their energy use

Ritterwald Criteria

- + Environmental Dimension – I. 1.1-1.3, III. 1-3, VI. 1

We believe every customer should be comfortable in their home, yet this past year has been particularly challenging due to the rising cost of living. This is why a critical focus for us is ensuring our homes are as energy efficient as possible to actively support reducing customers' energy bills.

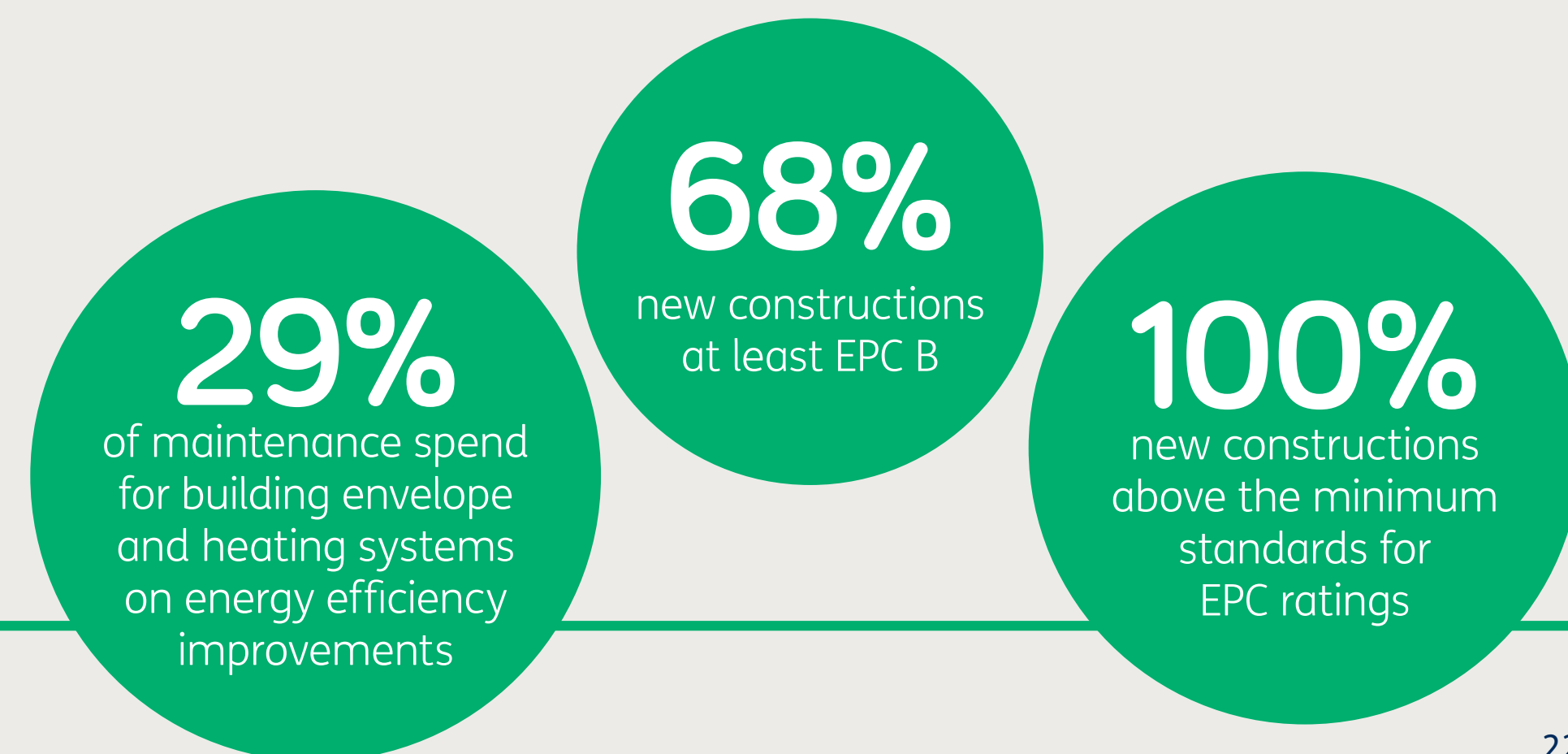
The most significant progress made this year was creating an investment plan to reduce the risk of fuel poverty for our customers. The investment plan targets improvement works to ensure all customers have homes with a minimum EPC rating of C by 2030.

In our financial year 2022/23, 29% of all project-based spend on maintenance for building envelope and heating systems has been on energy efficiency improvements; this includes façade or roof insulation or energy-efficient windows.

Within our own offices, we consumed 3729 MWh of energy, working out to be 909 kWh/m², in our 2022-23 financial year. 100% of electricity is sourced from renewables and Renewable Energy Guarantees of Origin (REGO) certified and all gas Renewable Gas Guarantees of Origin (RGGO) green gas certified.

EPC ratings across the homes in FY2022/23

Housing units with EPC rating of:	
Class A	0.1%
Class B	2.0%
Class C	32.0%
Class D	64.0%
Class E	1.4%
Class F	0.1%
Class G	0.1%
Class H	0.1%
Average class of EPC	D



Transform our places to be fit for the future

Climate change mitigation and energy efficiency

whg strategic objectives

- + Invest in decarbonisation of our homes, new developments and operational practices
- + Reduce our greenhouse gas emissions

Ritterwald Criteria

- + Environmental Dimension – II. 1

Our aim is to reach net zero for our Scope 1, 2 and 3 emissions by 2050. We are targeting a reduction in the average carbon emissions per year per home from 2.45 tCO₂e at present to 0.45 tCO₂e in 2050. In order to accomplish our goals, our focus needs to be first on reducing energy consumption, and then on transitioning to lower carbon energy sources.

We are implementing a diverse range of climate change mitigation measures and our progress to increase the efficiency of our homes is detailed on the previous page. Using alternative or renewable energy systems is a crucial second focus. Building local electricity

production reduces reliance on national grid decarbonisation to achieve carbon goals and de-risks customers from energy price volatility.

Over 120 solar PV systems of varying sizes have been installed across our homes, with the first being installed in 2010, resulting in 18.40 kWh of renewable energy generation per home.

We are also collaborating with Birmingham City University to compare the embodied carbon of different housing types and on how to optimise carbon-smart building solutions.



Austin House was the first of our communal heating systems to use ground source heat pumps as the primary heating source. It also has an array of solar PV to the side of the building powering the heat pumps.



In 2022, we were awarded the Regional Landlord or Housing Association of the Year for our decarbonisation works on Hamilton House and Woodall House.



Nightingale House, formally the Royal Hospital, in Wolverhampton has remained derelict since the hospital closed in 1997 and was converted into a low carbon residential scheme. We adopted centralised air source heat pump technology meaning that customers moving into the over-55s scheme will benefit from both lower carbon emissions and more affordable homes.



The Hatherton Street head office in Walsall uses building automation systems and has achieved BREEAM excellent certification.

Transform our places to be fit for the future

Circular Economy

whg strategic objectives

- + Consider reuse and recycled content in our buildings, goods and services to ensure whole life costing
- + Support our customers to access reuse and recycling schemes

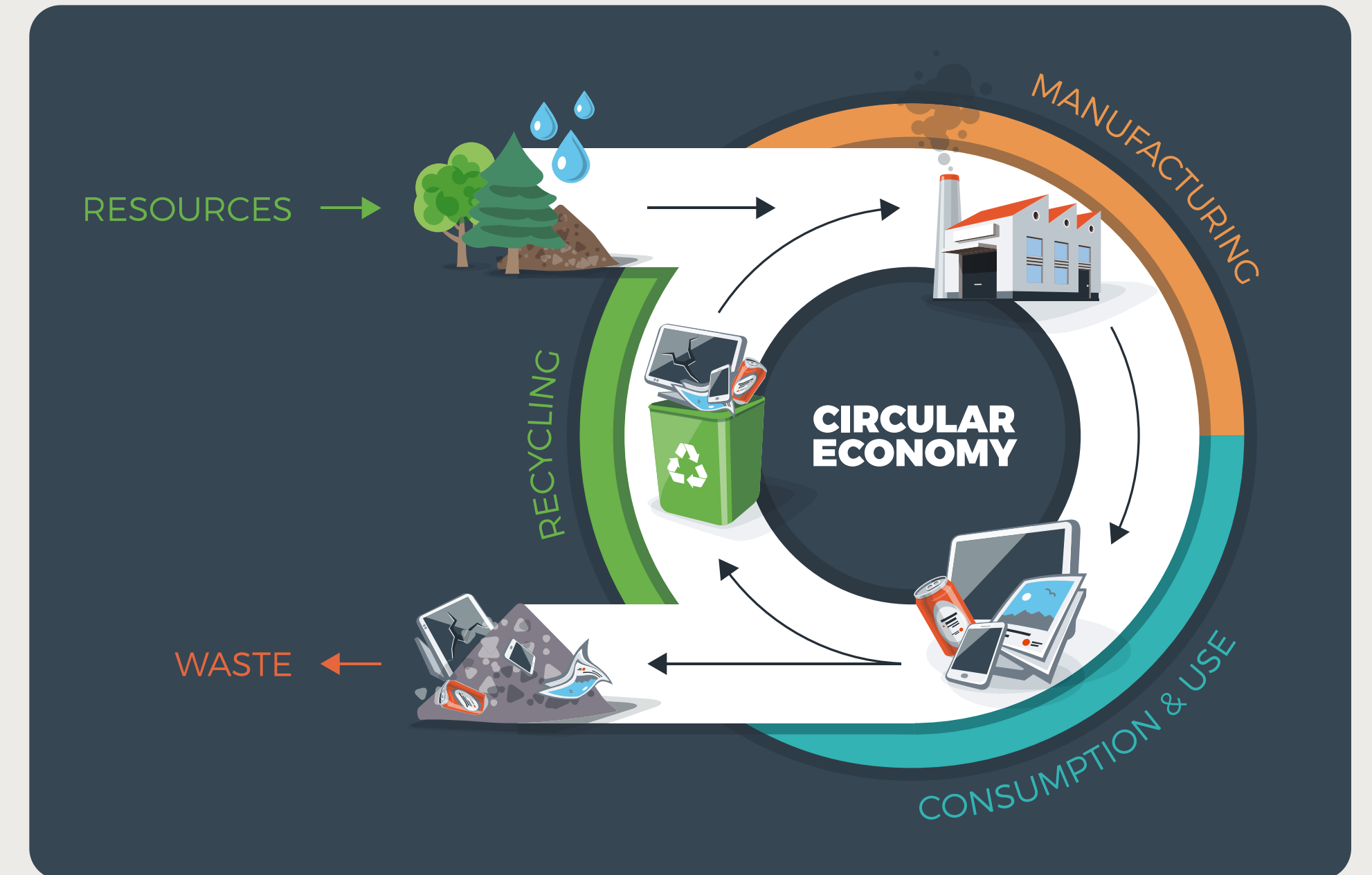
Ritterwald Criteria

- + Environmental Dimension – III. 6, VI. 3

We are looking to increase the sustainable use of materials in new constructions and have implemented supporting policies, such as our Development Design Brief, to encourage this transition.

In our operations, we are transitioning to become more circular with the goal of driving down waste generation and water consumption.

This year, we have begun a partnership with Old Hall People's Partnership to donate furniture for reuse from our void properties. This reduces waste to landfill and is the start of whg working towards using more circular economy principles in our processes.



CASE STUDY

To support our customers in accessing recycling schemes, we held a “totally rubbish” event to encourage thinking on recycling and upcycling. More than 80 community members turned up to our litter-themed family day out, held in Ryecroft Community Hub.

The event encouraged customers to think about their neighbourhoods and how whg can work with them to make improvements in their area. Activities included making sustainable pledges, a litter picking time challenge, and a stack the trash competition.



Transform our places to be fit for the future

Biodiversity

whg strategic objectives

- + Design and manage green space and other green features to enhance biodiversity
- + Provide climate change adaptation and mitigation solutions

Ritterwald Criteria

- + Environmental Dimension – IV. 1.3, 1.4, 1.5, V. 2

As per our vision, we have begun integrating climate change adaptation and mitigation measures across our portfolio. When a site is not suitable for development, it will be considered for re-purposing using nature-based solutions. For example, repurposing into community gardens, allotments or recreational space can positively benefit the local community and bring biodiversity gains.



CASE STUDY

In partnership with the **Bumblebee Conservation Trust**, we are currently engaged with running a **'Bee Inspired Walsall'** project.

We have focused on one high-rise location in Walsall close to the Arboretum at the start of a bumblebee trail. We are working towards providing bumblebee-friendly balcony planters to 50 customers. Alongside this, a workshop provided education to increase interest and develop bumblebee champions.



Inspire our people and influence our communities

Local skills and employment

whg strategic objectives

- + Become a carbon literate organisation supporting our colleagues and customers on their, and our, journey to net zero
- + Use our successful apprenticeship scheme to continue to create self-grown local talent and employment opportunities for customers in the green retrofit economy

Ritterwald Criteria

- + Social Dimension – IV. 1-4

In order to achieve our sustainability aims, knowledge needs to be built across the whole organisation. We want our colleagues to become sustainability ambassadors and we want to grow the number of people directly employed in sustainable jobs. We have a culture of continual development and, on average, each colleague received 26 hours of training in 2022/23.

We have undertaken a programme of engagement around carbon literacy to embed sustainability and engage all colleagues on this important issue. We are now accredited as a carbon literate bronze

business/employer by the Carbon Literacy Trust. With senior management, Board members, and colleagues from all across the organisation having completed carbon literacy training

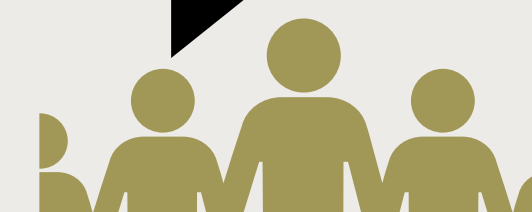
Our investment in learning and development is demonstrated through our commitment to have at least 25 trainee, apprentice and graduate posts each year. Apprenticeships are central to recruiting, developing and growing our talent pool within the organisation, and we provide high-quality, learner-focused training and qualifications with approved training providers.

Accredited
Bronze
business/employer
by the Carbon
Literacy Trust

26hrs
of training on
average per
employee

32
apprentices
currently
employed

**Carbon Literate
Organisation**
Bronze



CASE STUDY

Our 2022 conference theme was low-carbon living to educate colleagues on the meaning of net zero and generate a collective enthusiasm on the topic.

We developed an immersive video which explained the meaning of net zero carbon and how we will achieve it for our organisation. We held a mini science lesson with Future We Want where they demystified carbon and showed how we could all calculate our carbon footprint.

We also launched our sustainability champions programme to increase our level of carbon literacy within whg, which is a key aim of our sustainability strategy.

This is further supported by the continual colleague feedback process that is embedded across all of our operations.



Inspire our people and influence our communities

Community and customer engagement

whg strategic objectives

- + Put the community and customers at the forefront of our work and engage them on sustainability

Ritterwald Criteria

- + Social Dimension – II. 1-4, II. 1, Environmental Dimension – V. 1, IV. 1.6, Governance Dimension IV. 1-4

We want to integrate sustainable practices that will bring health and wellbeing advantages to our communities and customers. This includes working to improve air quality, reduce loneliness, and ensuring our homes are suitable for everyone.

Barrier-free housing

At whg, we believe that our homes should be able to be used by everyone. That is why we have an aids and adaptations policy in place and provide information on how we offer a high-quality aids and adaptations service to support customers to live an independent life, regardless of disability or long-term health problems.

Further supporting this is the Housing Renewal Assistance policy, which formalises the partnership between whg and Walsall Council to deliver larger-scale Disabled Facility Grant (DFG)-funded aids and adaptations.

Improving air quality

The majority of air pollution impacting our customers is caused by transport around the homes; therefore, we are aiming to reduce traffic load by promoting sensible use and promotion of footpaths and cycle paths.

We provide sustainable travel documents for new developments for customers when they move into their new homes, including a flyer showing sustainable travel options. This is aimed at providing customers with choices and highlighting the services available to them in their locality and beyond.

At Nightingale House, formally the Royal Hospital, a travel plan to reduce the impact of air pollution has been developed.

Wider community engagement

It is vital that we not only engage with our colleagues and customers but also support the wider community.

One way we have accomplished this is through our ongoing social prescribing project set up in the past three years, which supports younger customers (aged 18-24) in collaboration with a local Community Voluntary Sector organisation. It is focused on supporting young people who are at risk of loneliness, isolation or are struggling with mental health.

Inspire our people and influence our communities

Ritterwald Criteria

+ Social Dimension – II. 1-4

Placemaking through outdoor spaces – we are continually looking to develop socially sustainable surroundings through the improvement of outdoor spaces both in existing neighbourhoods and in new developments. Within our New Construction guidelines, the development of sustainable neighbourhoods is included as a placemaking measure. Over the last three years, we have made the following improvements:



At Nightingale House, formally the Royal Hospital, the porters' lodge communal area has been updated.



A green gym was installed within the Ellum Point Development.



A play area was encompassed within The Chelmsley Lane, Marston Green site.



CASE STUDY

Metafin – we are taking a fabric-first approach and are investigating the possibility of achieving an EPC A rating for all apartments. We are also exploring the use of solar PV on-site to benefit our customers. There will be 72 apartments on-site, which is situated along a watercourse, and a feature area at the centre of the scheme. We are liaising with the Canal and River Trust to ensure our works align with their guidance.



CASE STUDY

Cricket Close – the design for 29 residential homes has retained a large green corridor around the perimeter of the site. This consists mostly of woodland but will be enhanced by further planting. The site abuts a waterway, and the flood plain to this waterway has also been retained. The site uses footpaths on both sides of the road to encourage pedestrian access.

Inspire our people and influence our communities

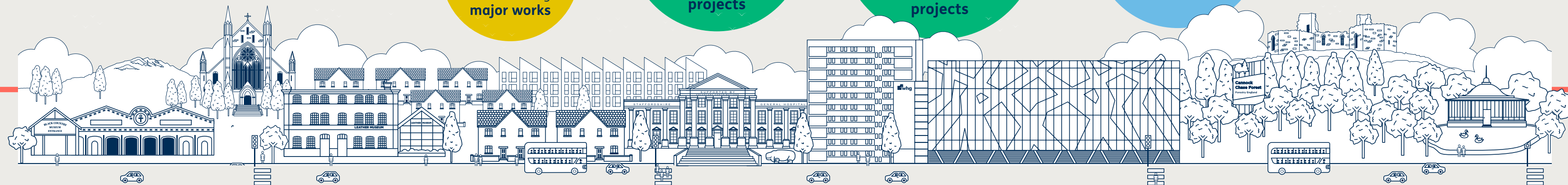
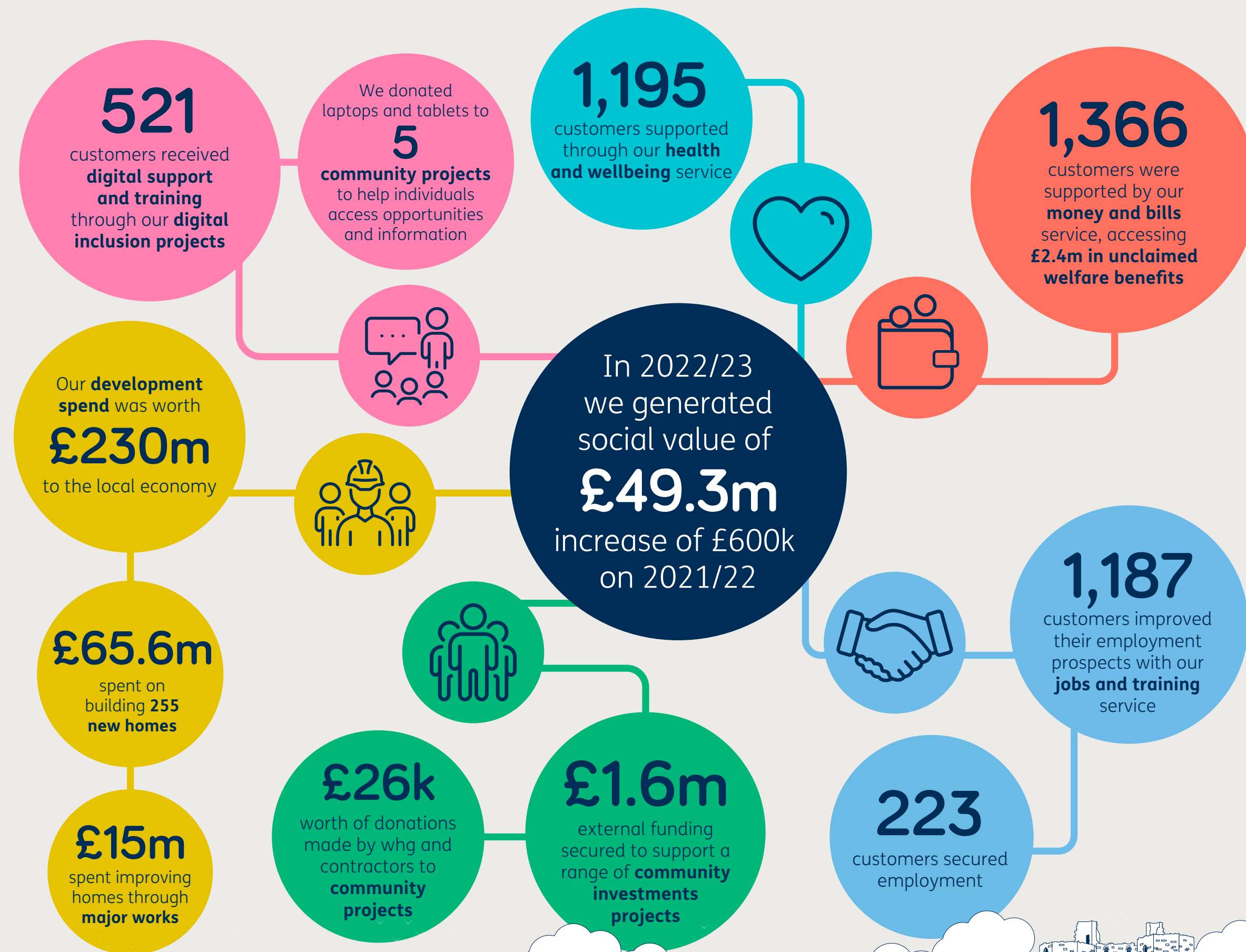
Social Value report 2022/23

Supporting our customers is at the heart of what we do. We are proud to be driving economic and social growth and building on the unique strengths of our neighbourhoods.

We do this by investing in emergency help to get households through hard times, developing long-term programmes to match local people to training and job opportunities, and tackling the wider determinants of health to improve wellbeing and create stronger communities.

By working in partnership and seizing every opportunity, we can make a huge impact and help create sustainable and resilient communities.

This is levelling up in action and it is in our DNA – here are just a few highlights from 2022/23.



Incorporating sustainability standards and strengthening regulatory compliance

Regulatory Compliance

whg strategic objectives

- + Ensure our homes and operations meet all regulatory requirements and support the Government's sustainability agenda

Ritterwald Criteria

- + Governance Dimension – II. 1-3

Sustainability regulations are managed under the ISO 14001 Environmental Management System register of legislation. In addition, this year we have established an internal code of conduct which was approved by the Board and issued to all colleagues in February 2023.

It is vital that our customers and stakeholders are able to confidentially communicate if compliance violations occur. Customers can contact the Housing Ombudsman, our regulators (the Regulator of Social Housing, the Charity Commission, the Financial Conduct Authority, the Information Commissioner or the Police in the case of a criminal act) or our Internal or External Auditors. Advice can also be obtained from an organisation called 'Protect'.

We also enable all customers and stakeholders to express their concerns through customer forums and service satisfaction surveys.

Sustainable Finance and Procurement

whg strategic objectives

- + Embed sustainability considerations into finance decision making and our supply chain

Ritterwald Criteria

- + Environmental Dimension – III. 5
- + Governance Dimension – I. 1.4

Our procurement route for new homes predominantly involves partnerships with leading Midlands developers. Due to our unique funding arrangement, we are able to support reclamation of sites that may otherwise be unviable in the public domain and bring sustainable enhancements.

The Cabinet Office Standard Selection Questionnaire is used by both whg and external framework providers to assess a supplier's suitability. In addition, our Development Design Brief encourages use of local and sustainable suppliers, materials and technologies for new construction.



Incorporating sustainability standards and strengthening regulatory compliance

Sustainability Governance

Ritterwald Criteria

+ Governance Dimension – I. 5, II. 1-5

We want to be transparent and accountable on our action and plans for the future, whilst ensuring we align with our core mission. We use the following key components to achieve this:

Sustainability Strategy

Our sustainability strategy outlines our key aims over the next three years and how they relate to our material issues and the UN SDGs.

ESG Group

The Group consists of representatives from across the business with responsibility for ensuring cross-functional collaboration and progress on the strategy. The Head of Sustainability & ESG Lead chairs the ESG Group.

Sustainability Report

This provides us with a platform to present our performance across our sustainability strategy and environment, social and governance topics.

Ritterwald Certified Sustainable Housing Label

This is an externally verified certification and allows for transparency on the action we undertake.

Strategic Risk Register

We have a Strategic Risk Register which includes Climate Change as a strategic risk. Risks and controls are assessed by Risk Panel, scrutinised by Audit and Assurance Committee and discussed by Board.



Incorporating sustainability standards and strengthening regulatory compliance

Equality, Diversity and Inclusion

Ritterwald Criteria

- + Governance Dimension – III. 1-2
- + Social Dimension – IV. 4

It is important to us that we have a diverse workforce, representative of the communities we serve. We want all colleagues to have a positive experience of working at whg. Protected characteristics such as age, disability, race, gender and sexual orientation should not be a barrier to accessing benefits, development and career progression opportunities. We are committed to EDI in the broadest terms: we do not believe it should be a tick-box exercise. All colleagues are expected to act in accordance with our values, dedicated to doing the right thing and exercising good judgment. We encourage a culture where all can thrive, acknowledging that everyone is different; what matters to us is that everyone can come to work and feel comfortable to be themselves.



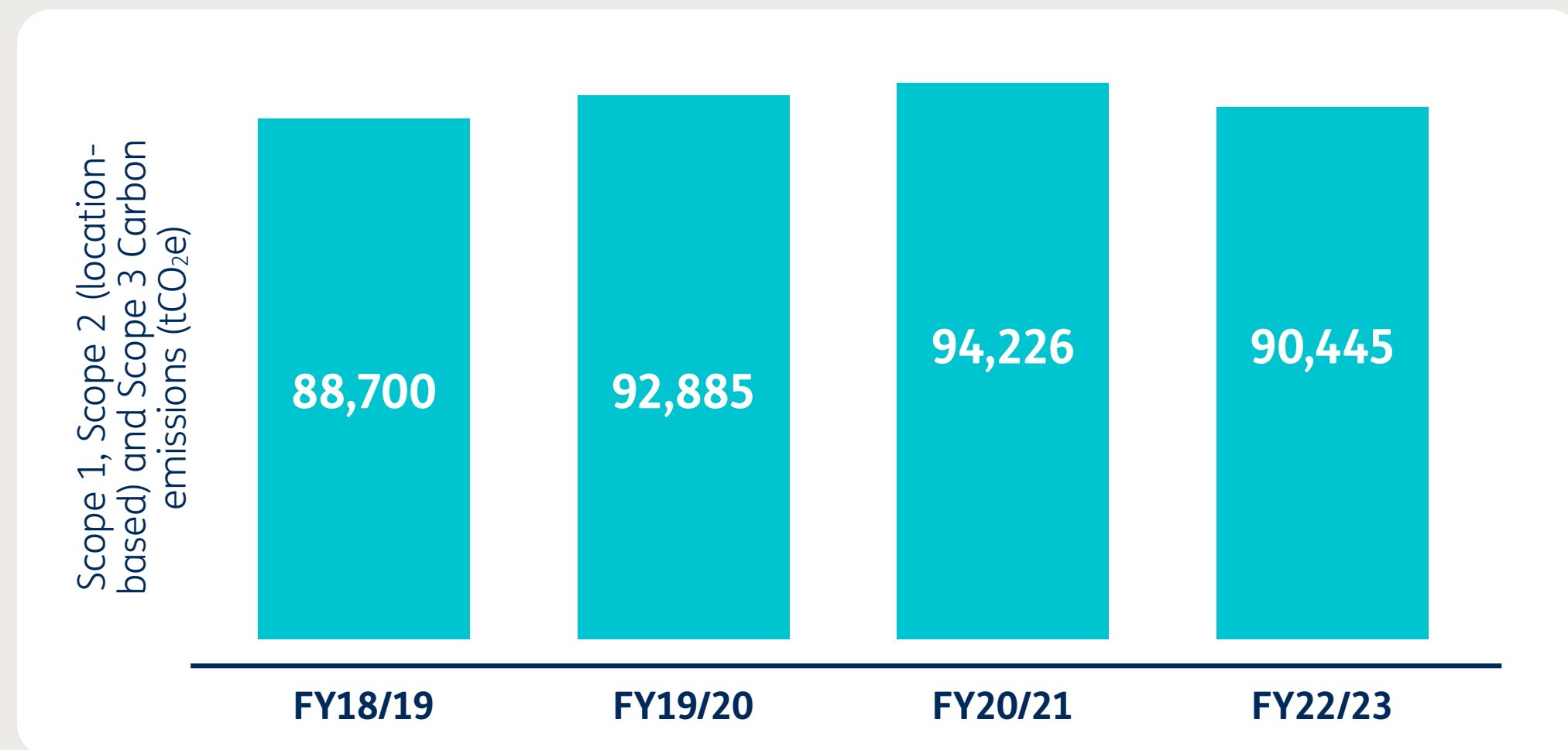
This is further embedded into our culture through the ongoing mandatory diversity awareness training that is run both online and face-to-face. However, at whg, we know that further progress needs to be made and we see this as a continuous learning journey. This is why in 2022 we launched the Inclusion Network to engage with colleagues to improve this further. The Network has representatives from all protected characteristics, along with being a level 3 Disability Confident Leader employer. We also offer flexible working conditions.

Key EDI KPIs – FY2022/23

Rate of positions taken by the severely disabled	3.4%
Trainee/apprenticeship rate	4.4%
Gender distribution in leading positions	58% of Board directors are male
Mean gender pay gap between women and men	9.9%

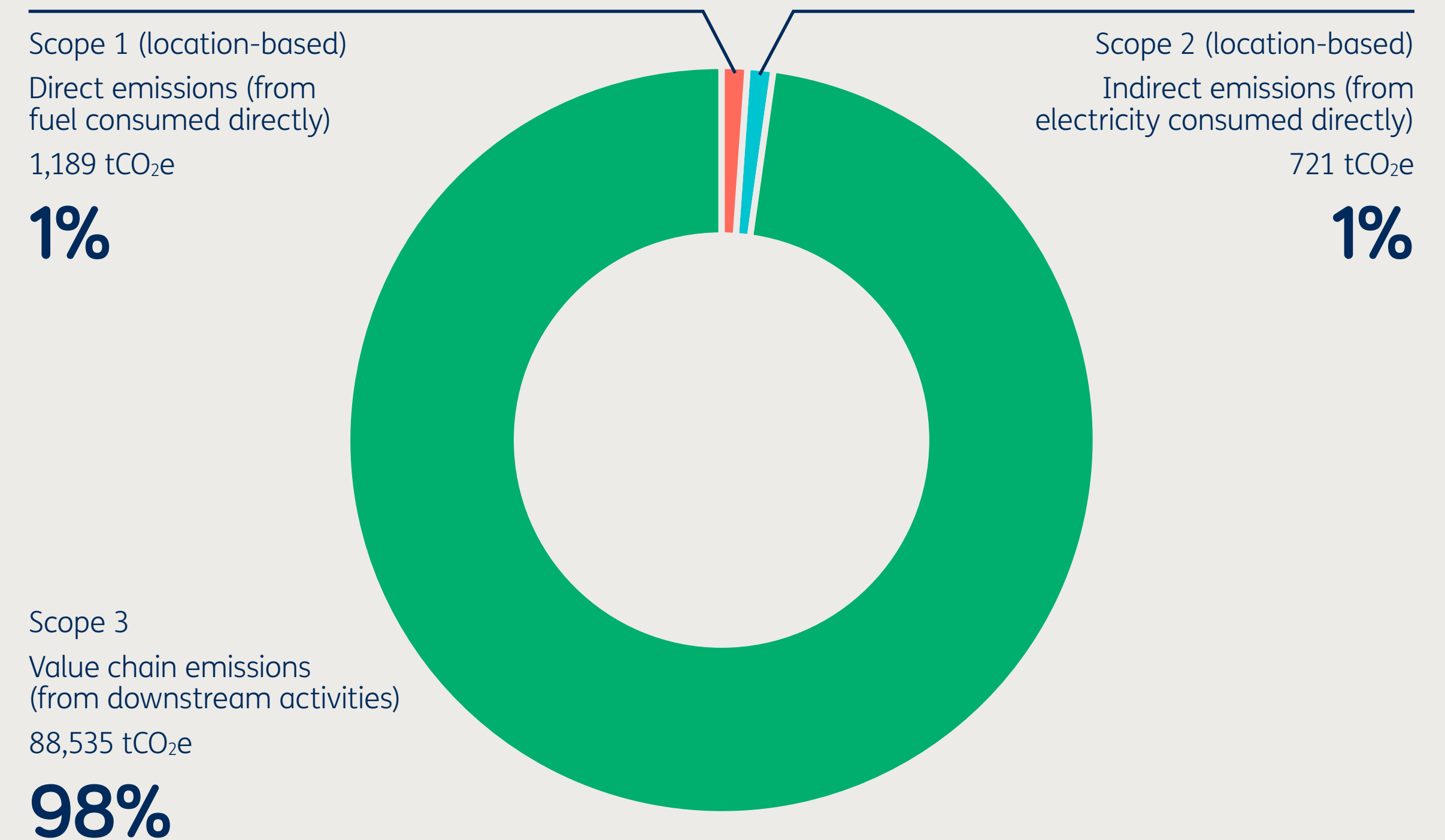
Greenhouse gas emissions report

We have reduced our emissions in FY2022/23 compared to our FY2021/22. This is primarily attributed to a reduction in emissions from purchased goods and services due to a decrease in regeneration and development spending.



FY2022/23 intensity ratios (location-based)	
Business travel tCO ₂ e/FTE	0.09
Commuting tCO ₂ e/FTE	0.73
Residential tCO ₂ e/home	2.78

FY2022/23 wider whg carbon footprint



Greenhouse gas emissions report

Showing our wider footprint and the additional emissions included beyond the Streamlined Energy & Carbon Reporting (SECR).

Scope	Description	SECR report	Wider footprint	FY2022/23
Scope 1				
1.0: Direct emissions associated with corporate facilities and vehicles	Consumption of gas & other fuels burned on-site – location-based	✓	✓	536
	Consumption of gas & other fuels burned on-site – market-based	✓	✗	0
	Fugitive emissions from refrigerants	✗	✓	0
	Mobile combustion emissions from vehicles	✓	✓	653
Scope 2				
2.0: Emissions from purchased energy	Emissions from purchased electricity consumed on-site – location-based	✓	✓	721
	Emissions from purchased electricity consumed on-site – market-based	✓	✗	0
Scope 3				
3.1: Purchased goods and services	Emissions associated with purchased consumer goods and services	✗	✓	7,273
3.2: Capitals goods	Emissions associated with purchased capital goods	✗	✓	20,709
3.3: Fuel and energy-related activities	Emissions associated with extraction, transport and distribution of energy. Also known as transmission and distribution (T&D) and well-to-tank (WTT)	✗	✓	520
3.5: Disposal and treatment of waste	Emissions associated with waste treatment and disposal	✗	✓	108
3.6: Business travel	Emissions associated with business-related travel activities	✓	✓	72
3.7: Employee commuting	Emissions associated with employee commuting	✗	✓	557
3.13: Downstream leased	Emissions associated with assets that we manage	✗	✓	59,295
Total				90,445

Greenhouse gas emissions report

Reporting methodology

This report covers whg's wider footprint, and the table on the previous page shows the additional emission categories included beyond SECR.

Our footprint was calculated using an 'operational control' approach. This means that the organisation accounts for 100% of the Scope 1 and 2 emissions from the activities over which it has operational control or influence, regardless of whether or not it owns them directly (e.g. a leased office).

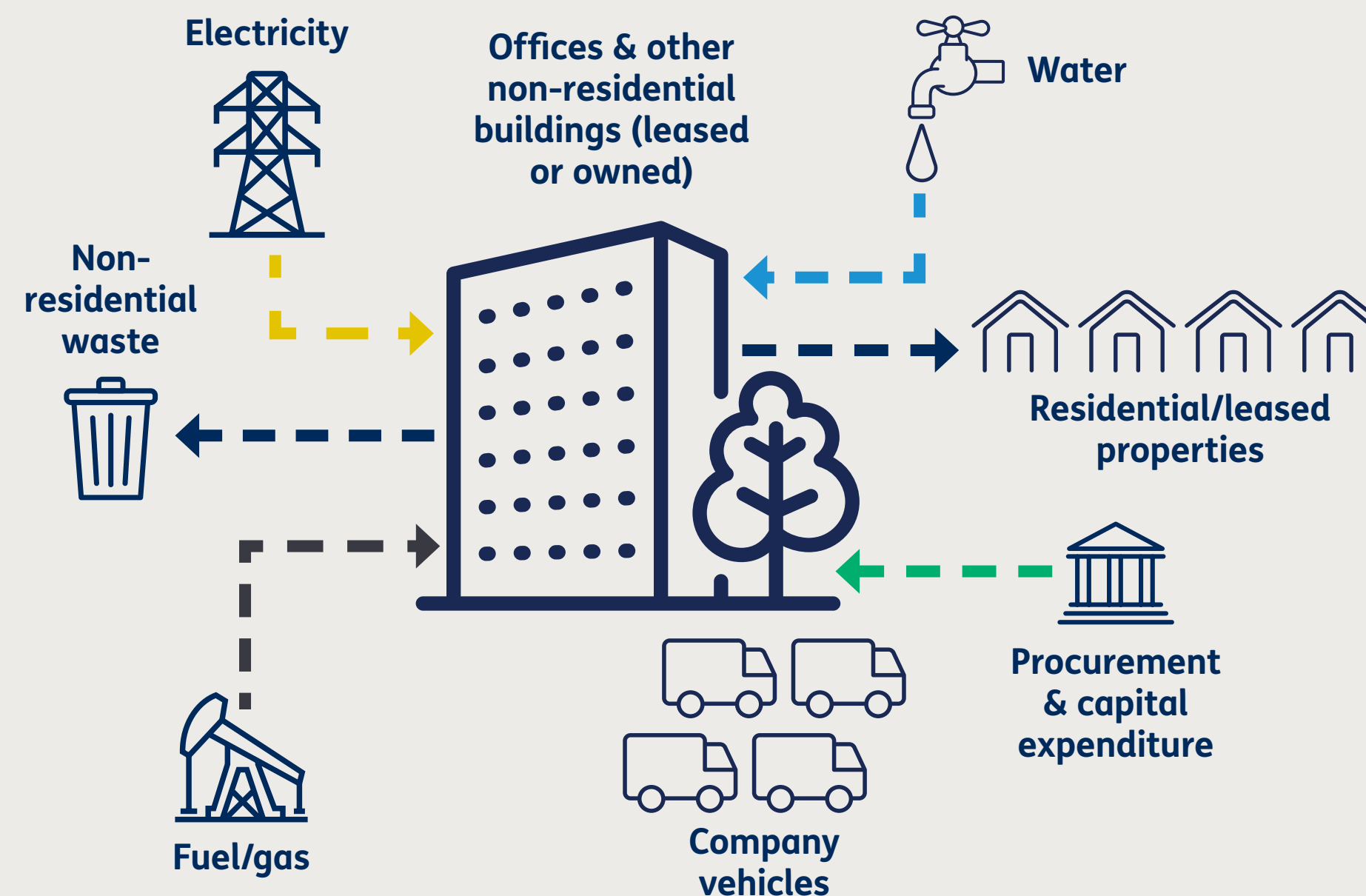
The data used within the footprint was derived using a combination of our data and other public sources, however, reasonable assumptions or estimates have been used where necessary.

For the direct emissions associated with fuel consumption, energy consumption and value chain emissions have been derived using the standard emission factors sourced from the UK Greenhouse Gas Conversion Factors for Company reporting. To estimate the supply chain emissions from procurement and capital expenditure, we have used the Exiobase environmentally extended input-output (EEIO) dataset. EEIO combines economic information about the trade between industrial sectors with environmental information about the emissions arising directly from those sectors.

We have taken a dual reporting approach for our energy emissions as recommended by the Greenhouse Gas Protocol Corporate Standard.

- + **Market-based approach:** Calculates the emissions associated with the energy sources or tariffs that the consumer has specifically chosen.
- + **Location-based approach:** Reflects the average emissions arising from the energy that is coming from the National Grid energy supply.

The operational boundary of our carbon footprint



The year ahead

Supporting our customers is at the heart of what we do. We are proud to be driving economic and social growth and building on the unique strengths of our neighbourhoods. At the same time, we know we must work to reduce the carbon emissions built into society through new housing developments. Our new developments are a key part of our decarbonisation roadmap and are one of our largest impact areas, making them a focus for the year ahead.

We will build upon our partnership with Birmingham City University and the Ecrofit project to compare the embodied carbon of different housing types. Our learnings from this partnership, including on how to optimise carbon-smart building solutions, will inform our development decisions alongside our Development Design Brief. Our Development Design Brief is a tool to harness our opportunity to create homes that will be good places to live in while integrating sustainability considerations. The brief takes a fabric-first approach with the aim of designing out the need for heat, reducing emissions associated with materials, and enabling renewable energy generation. Progress in this area will reduce the need for further retrofits in future to reach net zero carbon by 2050.



Appendix – Ritterwald Alignment – Environmental Dimension

Criteria		Connected part of sustainability report
I.	Decarbonisation	
1	Overall EPC rating for the total housing stock	
	1.1 Availability of EPC ratings on single building level	Transform our places to be fit for the future – Climate change mitigation and energy efficiency
	1.2 Share of energy performance certificates (EPC) by class	
	1.2.1 Percentage of housing units with EPC rating of class A	
	1.2.2 Percentage of housing units with EPC rating of class B	
	1.2.3 Percentage of housing units with EPC rating of class C	
	1.2.4 Percentage of housing units with EPC rating of class D	
	1.2.5 Percentage of housing units with EPC rating of class E	
	1.2.6 Percentage of housing units with EPC rating of class F/G/H	
	1.2.7 Percentage of housing units with no EPC rating available	
	1.3 Average class of the available energy performance certificates	
2	Energy consumption outlook for the housing stock	
	2.1 What is the average energy consumption in kWh per m ² in the year before last year? (data availability for at least 80% of housing stock)	Appendix
	2.2 What is the average energy consumption in kWh per m ² over the last year? (data availability for at least 80% of housing stock)	
	2.3 What is the target energy consumption to reach net zero?	N/A
	2.4 When does the company aim to reach the target net zero?	Our journey
	2.5 Does the average improvement over the last year, align with the necessary improvement to reach the above target?	N/A

Ritterwald Alignment – Environmental Dimension

Criteria	Connected part of sustainability report
3 Emissions, heat consumption and heating systems	
3.1 CO2 emissions	Appendix
3.1.1 What is the average CO2 emission per housing unit across the housing stock?	
3.1.2 What is the relative improvement to the previous year regarding the average CO2 emissions value per apartment/home across the housing stock?	
3.2 What is the total heat consumption in MWh per housing unit across the housing stock?	
3.2.1 of which natural gas in MWh	
3.2.2 of which district heating in MWh	
3.2.3 of electricity in MWh	
3.2.4 of heating oil in MWh	
3.2.5 of others in MWh	
3.2.6 Percentage of MWh consumption where energy source is known?	
3.3 What is the share of heating systems in the housing stock across the following systems?	
3.3.1 % of natural gas	
3.3.2 % of district heating	
3.3.3 % of heating electricity (heat pumps)	
3.3.4 % of heating oils	
3.3.5 % of others (clearly defined which heating system is used)	
3.3.6 Percentage of heating systems where the source is known (sum of 3.3.1-3.3.5)	

Ritterwald Alignment – Environmental Dimension

Criteria		Connected part of sustainability report
II.	Local Electricity Production from Renewables	
1	kWh production of renewable energy systems per housing unit	Transform our places to be fit for the future – Climate change mitigation and energy efficiency
2	kWh production of combined heating power per housing unit	N/A
III.	Sustainable Housing Delivery & Retrofitting	
1	What share of the housing stock was subject to modernisation measures in the last year? (Measures per housing unit in at least 3 trades, e.g. plumbing, carpeting, glass-making)	Transform our places to be fit for the future – Climate change mitigation and energy efficiency
2	Project based share of maintenance expenses for energy efficiency improvements of the building envelope and heating systems (e.g. facade insulation, roof insulation, energy-efficient windows, etc.)	
3	Only for new construction: Local energy efficiency standards were outperformed over the last 3 years (average of all new construction of the last 3 years)	
	3.1 What is your share of new construction within the last 3 years, that has received an EPC rating of B or above?	
	3.2 What is your share of new construction, that meets a higher EPC rating than legally required?	
4	Only for new construction: Local energy efficiency standards will probably be outperformed over the next 3 years (on average of new planned constructions for the next 3 years (based on the units))	
	4.1 What is your expected share of new constructions that are planned over the next 3 years, that will receive an EPC rating of B or above?	
	4.2 What is your expected share of new constructions that are planned over the next 3 years, that will meet a higher EPC rating than legally required?	
5	Does the company focus on sustainable sites? (This can include the transformation of existing brownfields into new construction sites)	Incorporating sustainability standards and strengthening regulatory compliance – Sustainable Finance and Procurement
6	The company has internal policies to increase the sustainable use of materials for new constructions (waste management, modernisation measures, focus on circular economy, top 2 status for water appliances regarding the European water label, etc.)	Transform our places to be fit for the future – Circular Economy

Ritterwald Alignment – Environmental Dimension

Criteria		Connected part of sustainability report
V.	Tenant Engagement	
1	The company hands information to tenants regarding correct sustainable use of the homes (correct heating, ventilation, waste separation and/or water management)	Inspire our people and influence our communities – Community and customer engagement
2	Do you involve tenants in the creation of a sustainable living environment, with focus on environmental improvements (as discussed in cluster IV)?	Transform our places to be fit for the future – Biodiversity
	Resource Consumption within the Organisation (Administrative Offices)	Appendix
	Do you measure the energy consumption within the Organisation (Administrative Offices)	Transform our places to be fit for the future – Climate change mitigation and energy efficiency
VI.	Resource Consumption within the Organisation (Administrative Offices)	
1	1.1 Energy consumption	Transform our places to be fit for the future – Climate change mitigation and energy efficiency
	1.1.1 What is the electricity consumption in MWh?	
	1.1.2 Proportion of electricity from renewable energy sources in percentage	
	1.2 Heat consumption in MWh	
	1.2.1 of which natural gas in MWh	
	1.2.2 of which district heating in MWh	
	1.2.3 of which electricity in MWh	
	1.2.4 of which heating oil in MWh	
	1.2.5 of which others in MWh	
	1.2.6 Percentage of MWh consumption where energy source is known?	
	1.3 Energy consumption in kWh/m ²	
2	What is the water consumption (intensity) in Business Operations?	Appendix
3	What is the waste generation in Business Operations for all offices?	Appendix

Additional supporting data

Transform our places to be fit for the future

Environmental Dimension – I. 2

Consumption per housing unit

Heating system	MWh per housing unit	Share of heating systems
Natural gas	1122911.0MWh	91.2%
District heating	3080.0MWh	3.3%
Heating electricity (heat pumps)	1857.4MWh	2.3%
Heating oil	0.0MWh	0.0%
Others	6.7MWh	3.2%

Annual energy consumption across homes

	2022	2023	reduction in energy usage
Annual energy consumption per housing unit kWh per m ²	1217460.0	1121747.0	7.9%
% EPC new constructions meeting at least EPC B			68.0%
% EPC new constructions meeting higher standards than legally required			100.0%

Environmental Dimension – VI. 2-3

	Water consumption (intensity) in Business Operations	Waste generation in Business Operations for all offices
2023	1.1 m ³ per employee	50325.0 kg



Ritterwald Alignment – Social Dimension

Criteria		Connected part of sustainability report
I.	Affordability & Accessibility	
1	Existing housing stock: What is the average rent per sqm or per housing unit (depending on national standard) compared to local rent index?	Core mission
2	First-time occupancy in new constructions (current year): What is the average rent per sqm or per housing unit (depending on national standard) compared to local quoted rents and local rent index?	
3	What is the share of housing units which are ranked as “social” and “affordable”?	
	3.1 What is the share of housing units which are ranked as “social”? Social in this context refers to housing units where rent commitments are defined and related to the overall income of a household.	
	3.2 What is the share of housing units which are ranked as “affordable”? Affordable in this context refers to housing units where rent levels are in the price range and affordable for middle-income classes (i.e. Rent level accounts for less than 30% of the household’s average gross salary)?	
4	What is the Average Duration of Occupancy of one home by a tenant?	
5	Does the housing company offer supported housing? By supported housing, we refer to housing units dedicated to specific population categories: Seniors, students, refugees, barrier-free housing units, etc.	
	5.1.1 (independent living) senior housing (excl. care housing units)	
	5.1.2 Students	
	5.1.3 Refugees (through direct contracts, NGOs, etc.)	
	5.1.4 Homeless shelter	
	5.1.5 Care homes	
	5.1.6 Others (key workers, etc.)	
	5.2 What is the share of units in the total housing stock falling under the above mentioned categories (5.1.1-5.1.6)	

Ritterwald Alignment – Social Dimension

Criteria		Connected part of sustainability report
II.	Sustainable Living Environment	
1	The housing company invests in the development of socially sustainable and lasting surroundings or improvement of residential areas with a special view to community development goals in existing neighbourhoods (>3 calendar years). Please elaborate on three meaningful examples in your stock (e.g. accessible property, playgrounds, small commercial spaces, pedestrian zones).	Inspire our people and influence our communities, community and customer engagement
	1.1 Example 1	
	1.1 Example 2	
	1.1 Example 3	
2	New developments (completed within the last three years or currently under construction). Please elaborate on three meaningful examples in your stock	
	2.1 Example 1	
	2.1 Example 2	
	2.1 Example 3	
	2.2 Do you have new construction guidelines that entail placemaking measures for the development of sustainable neighbourhoods?	
3	Barrier-free housing	
	3.1 Do you have a policy for the provision and requirements that need to be fulfilled in barrier-free housing in place?	
	3.2 What is the share of barrier free housing units in your stock?	
4	Does the housing company show societal engagement that reaches beyond employees and tenants (e.g. Community Centres, foundations, NGO collaboration)	

Ritterwald Alignment – Social Dimension

Criteria		Connected part of sustainability report
III.	Tenant Wellbeing & Support	
1	The company actively informs and communicates with tenants on upcoming social activities and overall information	Inspire our people and influence our communities, community and customer engagement
	1.1 Are contact details clearly communicated for new tenants, repairs, general questions?	
	1.2 Does the tenant have the option to communicate with the responsible property manager of the housing provider in person ([online] office hours for tenants)?	
	1.3 Do you use additional channels, next to a website, to actively communicate with the tenants (tenant magazine, app, social media)?	
2	The company offers additional support services to its tenants.	Core mission – customer wellbeing & support: wider support
	2.1 Financial support (i.e. debt consulting)	
	2.2 Education and employment	
	2.3 Childcare	
	2.4 Health care	
	2.5 Women’s aid, domestic violence help	
	2.6 Cultural offers	
	2.7 Other services	

Ritterwald Alignment – Social Dimension

Criteria		Connected part of sustainability report
IV.	Employee Wellbeing & Development	
1	Has the company undertaken an employee satisfaction survey/feedback process within the last three years?	Inspire our people and influence our communities – Local skills and employment
2	If so, has the company considered the results of the survey/feedback process and more importantly, has the company developed a plan to address the issues/concerns raised by employees?	
3	Staff development	
	3.1 What is the average amount of hours spend on staff training per person?	
	3.2 How does the above mentioned training divide into different training fields? (e.g. compliance, skill development, etc.)	
4	Do you offer flexible working conditions for your employees? (remote working, unpaid leave, sabbatical, flexible schedules)	Incorporating sustainability standards and strengthening regulatory compliance – equality, diversity and inclusion
V.	Special Score	
1	Special score for outstanding commitment	Core mission
2	Potential penalty for extraordinary negative actions/parameters	

Ritterwald Alignment – Governance Dimension

Criteria		Connected part of sustainability report
I.	Sustainability Commitment	
1	The company has formulated its own sustainability targets.	Our journey
2	The company issues a sustainability/ESG/non-financial report:	
	2.1 When has the company issued its first sustainability/ESG/non-financial report?	Our strategy
	2.2 The Sustainability Report issued by the company is based on one of the following Standards:	
	2.3 Analysis – Issued Sustainability Report:	
	2.3.1 Is the report overall sufficient?	
	2.3.2 Is the report published annually?	
	2.3.3 Is the progress in the accomplishment of the sustainability targets (at least one target in each dimension) made transparent?	
	2.3.4 Is an analysis on resource consumption in Business Operations included in the report?	
3	Is the company reporting against the UN Sustainable Development Goals?	
4	Establishment of a Materiality/Awareness analysis	
	4.1 The company regularly (at least every 3 years) undergoes a materiality analysis	
	4.2 Materiality/ Awareness analysis set up	
	4.2.1 How many thematic clusters are displayed?	
	4.2.2 The company relies on cooperation with internal and relevant external stakeholders to conduct the analysis	
	4.2.3 How many internal stakeholders have been interviewed?	
	4.2.4 How many external stakeholder groups have been interviewed? (Tenants, suppliers, banks/investors, politics, media/general public, workers' council)	
	4.3 Does the company plan traceable actions for all material clusters in the materiality analysis?	
	4.4 Does the company provide a link between material topics and their influence on the UN SDGs?	

Ritterwald Alignment – Governance Dimension

Criteria		Connected part of sustainability report
5	Establishment of a strategic risk map	
	5.1 Do you have a strategic risk map in place?	Incorporating sustainability standards and strengthening regulatory compliance – Sustainability Governance
	5.2 Does the company plan traceable actions for all material risks identified in the risk assessment?	
II.	Compliance & Corporate Governance	
1	Does the company offer a procurement-related compliance training (e.g. anti-corruption, anti-bribery, anti-money laundering) for managers and employees involved in procurement?	Incorporating sustainability standards and strengthening regulatory compliance – Regulatory Compliance
2	Has the company established an internal code of conduct?	
3	Whistleblowing Policy	
	3.1 Has the company installed an informer system that allows for confidentiality (internal/external stakeholders) when compliance violations are reported?	
	3.2 How have you dealt with the whistleblowing policy in the last years?	
4	Do you derive concrete measures for sustainable procurement from your ESG strategy? (assessment of supplier based on pre-defined thresholds, e.g. questionnaire/targets in Code of Conduct/sustainability certification)	Incorporating sustainability standards and strengthening regulatory compliance – Sustainable Finance and Procurement
5	Has the company named a dedicated ESG representative? (can either be executive or non-executive)	Incorporating sustainability standards and strengthening regulatory compliance – Sustainability Governance
6	Is variable executive remuneration linked to ESG performance?	Not included within the report

Ritterwald Alignment – Governance Dimension

Criteria		Connected part of sustainability report
III.	Non-Discriminatory Working Conditions and Inclusive Work field	
1	The Board has a diversity and inclusion strategy in place addressing the following topics:	Incorporating sustainability standards and strengthening regulatory compliance – Equality, Diversity and Inclusion
	1.1 Diversity policy	
	1.2 Diversity awareness training	
	1.3 Recruitment, development, and retention strategies to promote diversity (especially Age, Sexual Orientation, Ethnicity, Religion or Belief, Gender Reassignment, Marriage or Civil Partnership, Pregnancy and Maternity)	
	1.4 What is the rate of positions taken by the severely Disabled?	
	1.5 How high is the company’s trainee/apprenticeship rate?	
	1.6 Does the company engage in internal or external Diversity (especially Age, Sexual Orientation, Ethnicity, Religion or Belief, Gender Reassignment, Marriage or Civil Partnership, Pregnancy and Maternity) Groups/Campaigns or is an associated member of a body relating this topic?	
2	Gender Equality	
	2.1 What is the gender distribution in leading positions (answers can include 1st, 2nd, 3rd Management level starting with Board of Directors)?	
	2.2 How large is the unadjusted mean gender pay gap between women and men?	
IV.	Tenant Information & Representation	
1	The company enables Tenants to express their issues/concerns (e.g. Non executive membership Board or subsidiary, resident forum, service satisfaction surveys etc)	Inspire our people and influence our communities – Community and customer engagement
2	The company enables stakeholders (other than tenants) to express their issues/concerns through direct engagement or other possibilities	
3	The housing company regularly engages in surveys to address selected/all tenants on their overall satisfaction.	
4	The tenant satisfaction survey results lead to actions of the housing company	

