



Sustainability Report 2024/25



Sustainable futures



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Welcome from Gary Fulford and Robert Gilham

This Annual Sustainability Report demonstrates our commitment to an evidence-based approach to sustainability and our drive for continual improvement.

Over the past 12 months, we have made meaningful progress that distinguishes whg as a sector leader.

We are proud to have been awarded the Certified Sustainable Housing Label for the third consecutive year by the pan-European consultancy Ritterwald.

Once again, we achieved the highest possible rating of 'Frontrunner' in the social dimension, and 'Ambassador' in both environmental and governance performance. These independent endorsements highlight the strength of our Sustainability Strategy and our dedication to building a better future for our customers, communities, and the planet.

Over the past year, we launched a pioneering retrofit project at Dudley Fields in Bloxwich, aiming to create one of the UK's first

net-zero carbon-ready neighbourhoods. Our ESG team was named "Team of the Year" at the national Unlock Net Zero Awards, and our Head of Sustainability and ESG, Jo Shields, was shortlisted for Climate Champion of the Year. We've now trained 176 colleagues in carbon literacy, with over 15% of our workforce accredited through the Carbon Literacy Project - embedding sustainability across our organisation.

These achievements are both a cause for celebration and a reminder of the responsibility we share. Housing plays a vital role in building a sustainable future, and as a sector, we must continue to innovate, collaborate, and lead lasting change.

At whg, sustainability is not an add-on. It's a core value that shapes how we build, operate, and engage.

We are committed to driving meaningful, measurable progress as part of the solution.




Robert Gilham
Corporate Director of Strategy,
Assets and Transformation



Gary Fulford
Chief Executive

About whg

We were formed in **2003** and are a **purpose-driven organisation**. We use our resources and influence to **make a positive difference for our customers and communities**. We believe passionately that **everyone has the right to a safe and secure affordable home** and that this is the foundation for a successful life.



In 2024/25, we invested **£55.5m** to complete modernisation measures and energy efficiency improvements




We are investing **£2.1 million** in Dudley Fields, which is set to become a Net Zero Neighbourhood



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

614 aids and adaptations were implemented to support independent living



We expect to complete **1,597** homes in the next five years



Our **Work4Health** programme has supported **190 people** to work within the NHS, which is increasing diversity within the health workforce



We completed more than **450** new homes in 2024/25

420 customers were supported through the **5 Step Programme**

We started life in **Walsall**, but we now stretch out to **Stafford** in the North and the **Malvern Hills, Worcester** and **Wychavon** in the South



Sustainability at whg



We are a social landlord, with a moral compass and want to be a positive influence – on our customers, our local communities, our colleagues, our partners, our suppliers and our industry 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, and by doing the right things, the lived experience of our customers improves. Through everything we do, the needs of each customer will always come first.

In 2022, we appointed our first sustainability lead and formalised our Sustainability Strategy

a year later. Driven by the belief that assessing progress towards our goals is fundamental to achieving our long-term sustainability targets, we publish our Sustainability Report annually.

Since the publication of our first Sustainability Report, we have designed them to reflect our alignment with the requirements of the Ritterwald Certified Sustainable Housing Label*. We are accredited with this label as a certified sustainable housing provider, and the appendix describes how specific criteria are met.

Furthermore, this report is structured around the key aims outlined in our Sustainability Strategy, with each section detailing the progress made over the last year.

Our Sustainability Strategy aims are...

- 1. Transform**
our places to be fit for the future
- 2. Inspire**
our people and influence our communities
- 3. Incorporate**
sustainability standards and strengthen regulatory compliance

*The Ritterwald Sustainable Housing Label

We have been working with Ritterwald on the Certified Sustainable Housing Label amongst a small group of peers. We are proud to be among the first UK recipients of the Ritterwald Certified Sustainable Housing Label, earning “Front Runner for Social” and “Ambassador for Environment & Governance” for three consecutive years.

The label has elevated sustainability within our business, standardizing our reporting and metrics. The label is a tool designed to measure the positive impact of housing companies. It certifies sustainable practices in the housing sector, especially older social housing, Making affordable housing visible to capital markets and accessible to a wider range of investors as a low-risk asset class.

Certification involves rigorous assessment across environmental, social, and governance criteria. We chose Ritterwald for its robust external verification, while also reporting to the Sustainable Reporting Standard for Social Housing (SRS), which aligns partially with Ritterwald’s framework.

Performance highlights

Inspire our people and influence our communities

- 96% of housing units are ranked as social and affordable
- 10 years is the average duration of occupancy of one home by a customer
- 190 supported into work by Work4 Health programme which received the Successful Partnership Award from the West Midlands Adult Learning Awards
- 420 customers supported through the 5 Step Programme
- 62 supported into work in housing, health, gardening, landscaping, and catering
- Since its launch, whg's H Factor programme has helped over 1,000 customers, with many moving into training and employment
- 614 customers supported with aids and adaptations to their properties, to sustain independent living
- £268K funding levered during 2024/25
- *£45m Social Value generated through our social activities, such as stronger communities service delivery, money advice and customer voice.
- 168 customers took part in structured wellbeing activities to address loneliness and isolation such as coffee mornings, and board games
- Supported several community garden initiatives with Caldmore Community Garden, winning a green flag award for the 6th year running.



Transform our places to be fit for the future

- Over the last three years, 55% of new constructions have been brownfield projects
- 85% of 467 homes completed in 23/24, achieved an EPC rating of B or above
- 85% of new constructions planned over the next three years will receive an EPC rating of B or better
- 47% of all building project spend went towards energy efficiency improvements
- We are investing £2.1 million in Dudley Fields, which is set to become a Net Zero Neighbourhood



Incorporating sustainability standards and strengthening regulatory compliance

- Recognised as a top employer by the Sunday Times Best Places to Work in 2024 and 2025
- Achieved the Ritterwald Certified Sustainable Housing Label for the third year in a row
- 15% of colleagues are accredited as carbon literate by the Carbon Literacy Trust

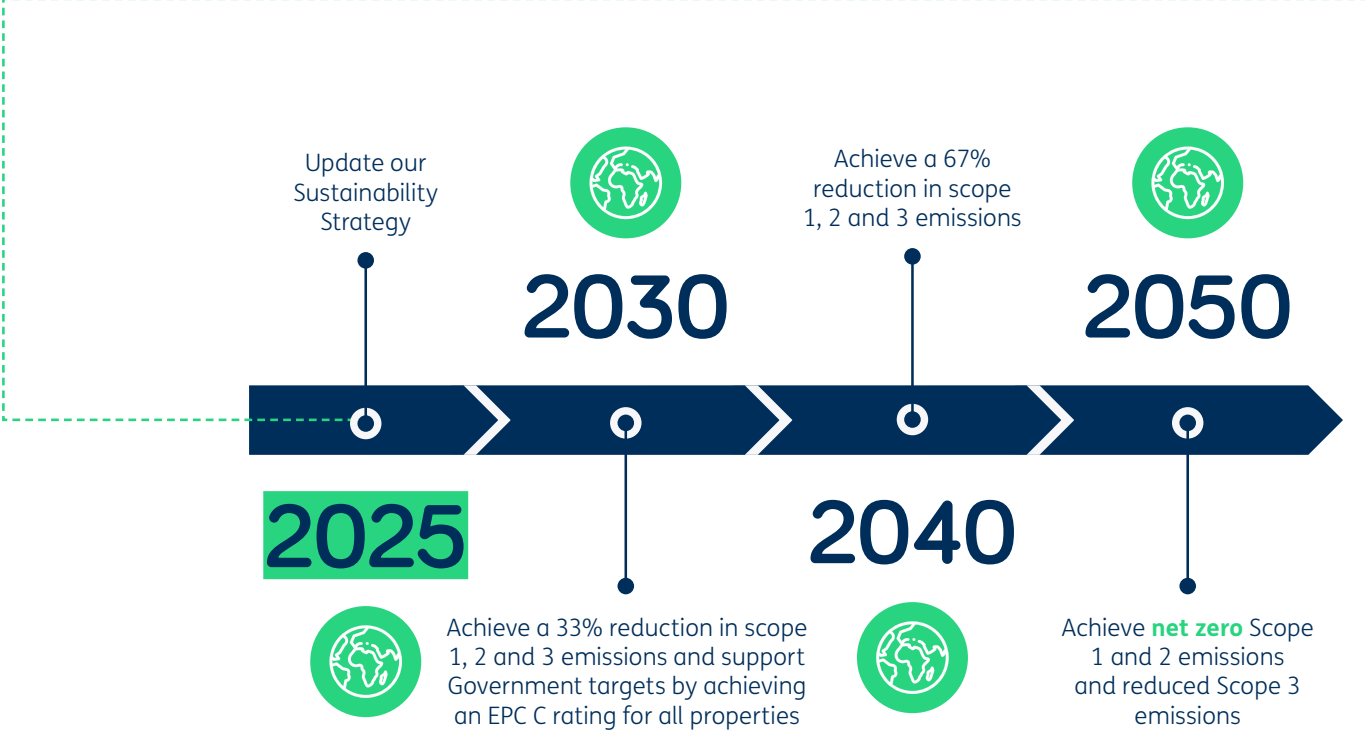
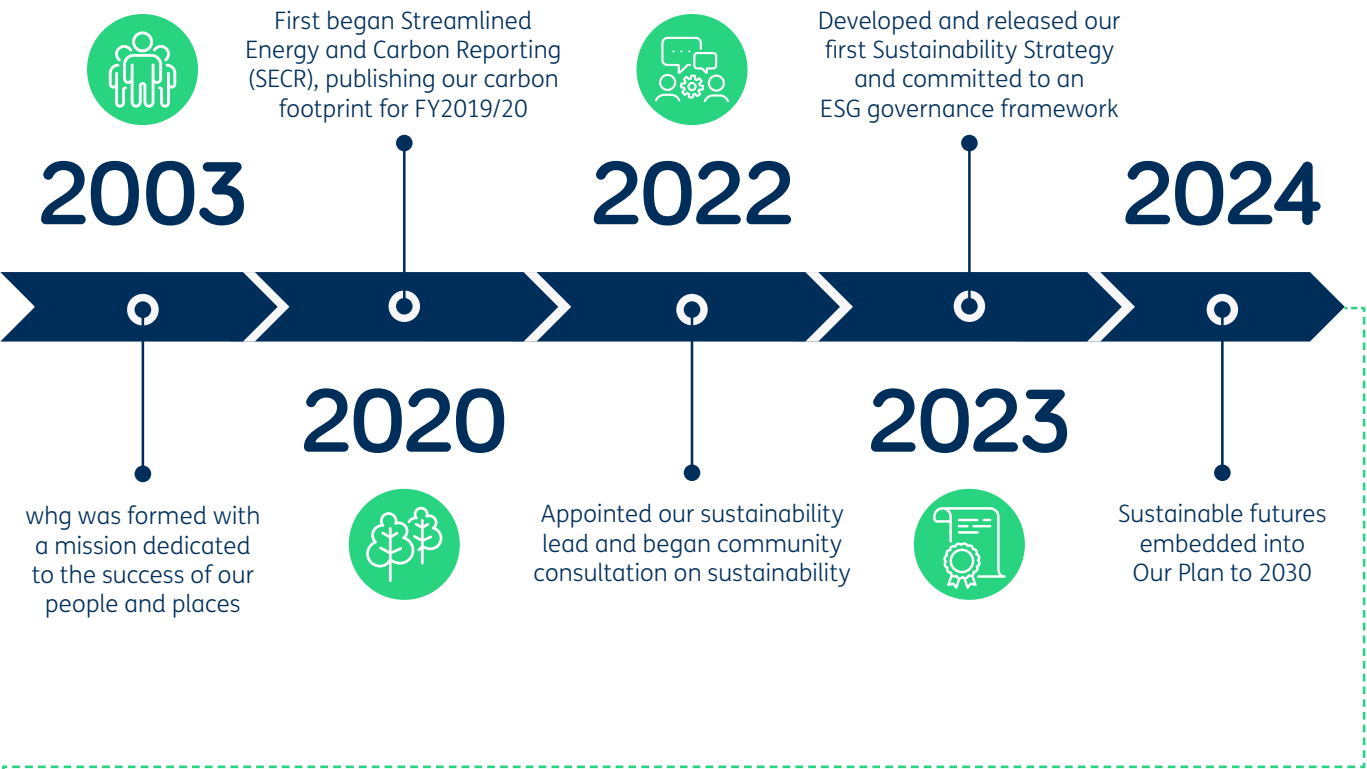


Carbon Literacy Project



Our journey

whg was formed with a mission dedicated to the success of our people and places



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.

We are proud to be more than just a landlord, committed to the success of our people and places. Our 2030 plan outlines six transformational projects that form an ambitious programme of change.

- Data driven decisions
- Forward-thinking services
- Social justice – transforming lives
- Sustainable futures
- Making places
- Work and workplace of the future

Through ‘sustainable futures’, we embedded the delivery of our Sustainability Strategy into all aspects of our work. This is also how we ensure the Sustainability Strategy is aligned with our core mission and integrated into decision-making across the business.

Our Sustainability Strategy is based on the results of our first materiality assessment, which followed the GRI 101: Foundation, is aligned to the UN Sustainable Development Goals (SDGs)* and is structured around three key aims. Each of the aims prioritises ESG areas that are relevant to both our business and our stakeholders, aligning our strategy with the issues which are likely to have an impact on both our business operations and our stakeholders. Each of the aims is broken down into focus areas and each of these have targets that allow us to track the progress we made.

The progress made on the strategy is disclosed through our sustainability reports, which we have published on our website on an annual basis since 2023.

In line with best practices, we plan to update our Sustainability Strategy in 2025, including our first double materiality analysis. This will help us assess which ESG issues remain most relevant and identify emerging priorities

For further details on the strategy, please visit our website here.

*UN 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.

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

Our aims and SDG alignment

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.

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.

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.

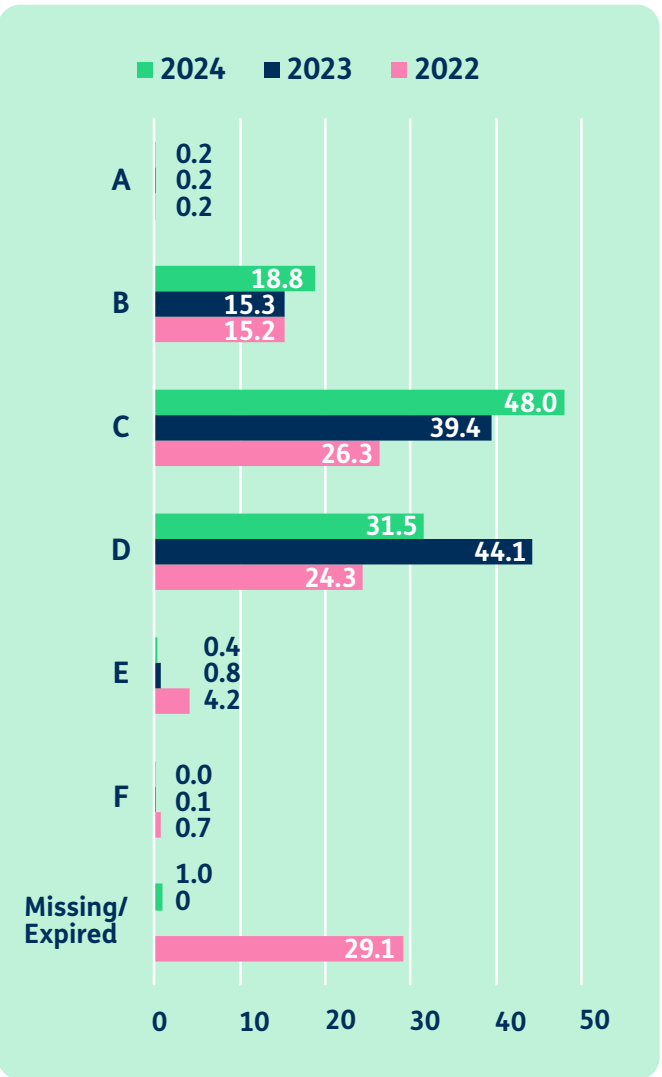
Sustainable procurement – Ensure we put an appropriate framework in place to embed sustainable considerations into our supply chain, from contract to contractor management.



Climate change mitigation and energy efficiency

whg Strategic Objectives

- Help customers reduce their energy use
- Invest in the decarbonisation of our homes, new developments and operational practices
- All properties holding a minimum EPC rating of C by 2030, and 100% of new constructions rated EPC B or above



Energy at whg

At whg we aim to reach net zero by 2050 (I.2). We believe that having reliable data is essential to achieving this target. Therefore, during the last year, we undertook a data cleanse of our asset information to ensure that the data we hold on our properties is accurate and reliable. We then refreshed the RdSAP data through our partners SAVA, which is where we calculate our properties' energy performance. This last process was aided by Savills, who undertook approximately 7,500 stock condition surveys, validating the information we hold to produce an accurate EPC/ energy rating per property.

The improvement in the quality of our data has also enabled us to better understand the heat consumption outlook across our properties. Using primary data from 69% of our properties, we estimated that our properties consumed an average of 122 kWh/m² and 103 kWh/m² of heating energy during 2022 and 2023, respectively (I.2). Approximately 94% of the heating for our properties comes from natural gas, with the remaining homes being heated by electricity or district heating (I.3). During the last year, the solar panels we have across our properties generated 343,589 kWh of renewable energy (II.1).

In our offices, we estimate that our electricity consumption is 915 MWh, which is 100% sourced from renewable energy sources, backed by REGOs (VI.1).

During 2024/25 more than 45% of the project-based spend was allocated to energy efficiency improvements to the building fabric and heating systems of properties.

Our efforts resulted in achieving an average C rating on EPCs across our properties (I.1). Since 2023, 85% of new properties have received an EPC rating of B or A (III.3) and 85% of constructions planned over the next 3 years will receive an EPC rating of B or better (III.4). This is a significant milestone towards our target of all properties holding a minimum EPC rating of C by 2030, and 100% of new constructions having an EPC rating of B or above.



Climate change mitigation and energy efficiency

GHG emissions report

whg strategic objectives
Reduce our GHG emissions

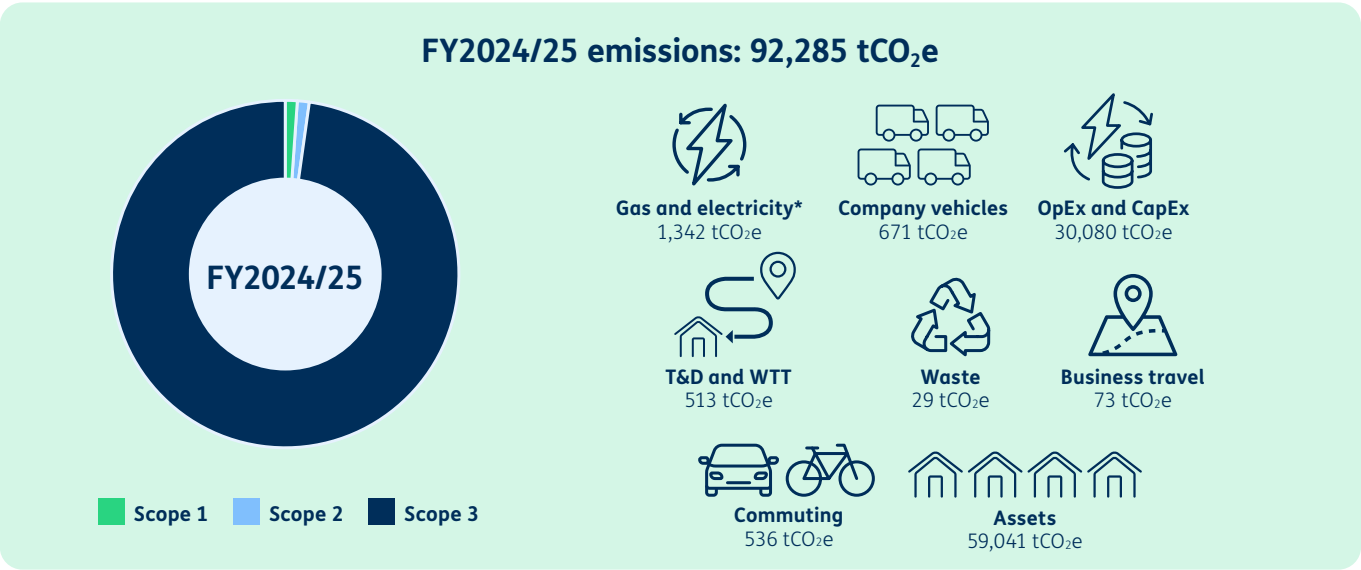
To track our progress towards our net zero target, we have been publicly reporting our GHG emissions since 2022. We report on all relevant categories of emissions in accordance with the guidance from the GHG Protocol, and we follow their ‘operational control approach’, which is defined as the responsibility for reporting on 100% of emissions in any area where we have the authority to introduce and implement operating policies.

The GHG Protocol Corporate Standard also recommends dual reporting of energy emissions.

- This approach has been taken in this report:
- Location-based approach: This reflects the average emissions arising from energy that comes from the national grid energy supply.
 - Market-based approach: This calculates the emissions associated with the energy sources or tariffs that the consumer has specifically chosen.

Both approaches are reasonable and have their pros and cons; while buying green tariffs helps to drive and support grid decarbonisation, the way the grid operates means that location-based emissions can provide a better measure of marginal impact than market-based factors.

Our carbon calculation was undertaken by Savills, utilising a combination of public and private data. Our Scopes 1 and 2 calculations are based on primary data, and our Scope 3 emissions use a mix of primary data and reasonable assumptions or estimates, where necessary to fill in data gaps.



FY23/24 emissions (tCO ₂ e)				
tCO ₂ e	FY22/23	FY23/24	FY24/25	FY24/25 % of total
Scope 1				
Natural gas (location-based)	536	475	672	1%
Natural gas (market-based)	0	0	0	Reference only
Bioenergy	-	12	3	0%
Refrigerant gases	0	0	0	0%
Company vehicles	653	668	671	1%
Scope 2				
Electricity consumption (location-based)	721	765	667	1%
Electricity consumption (market-based)	0	0	0	Reference only
Scope 3				
Purchased goods and services (including water)	7,273	9,641	10,540	11%
Capital goods	20,709	26,489	19,541	21%
Fuel and energy related activities	520	509	513	1%
Disposal and treatment of waste	108	92	29	0%
Business travel	72	70	73	0%
Employee commuting	557	588	536	1%
Downstream leased assets	59,295	58,897	59,041	64%
Total GHG emissions (location-based)	90,445	98,246	92,285	100%
Total GHG emissions (market-based)	89,188	97,006	90,943	Reference only

Our location-based GHG emissions for 2024/25 accounted for 92,285 tCO₂e, representing a 6% decrease compared to 2023/24. This is primarily attributed to a reduction in emissions from capital goods, driven by a significant decline

in capital expenditures on new developments. Electricity, waste and - commuting emissions also decreased. Meanwhile, Scope 1 – natural gas emissions increased by 41% and business travel emissions increased by 4%.

In 2024/25, whg completed 467 new homes. We have calculated the embodied emissions associated with our new homes, and these account for an average of 50 tonnes per home.

Furthermore, whg has decreased the average GHG emissions per property by 5.11% in 2025 to 2.6 tCO₂, compared to 2022.

Climate change mitigation and energy efficiency

Climate risk assessment

As part of our Sustainability Strategy , we included an objective to develop a Climate Transition Plan that would inform the strategic risk on climate change.

During 2025, we took the first step to develop our Climate Transition Plan and commissioned Waterman to undertake a Climate Hazard Screening Assessment. This assessment aimed to develop an understanding of the potential scale of physical climate risks associated with our property portfolio, and to mitigate and avoid emerging risks.

The assessment looked at all our properties – about 22,000 affordable homes across 19 local councils in the Midlands. It focused on the main physical risks we face from climate change: flooding and extreme heat. These are the most likely to affect our homes and the people living in them.

- Some types of flooding were not included in this first assessment:
- Reservoir flooding was left out because the risk is very low.
 - Sewer flooding wasn't included as the data isn't detailed enough for this type of project.
 - Coastal flooding doesn't apply to our homes because they are inland in the West Midlands.

We know there are other climate risks too, such as storms, drought, water shortages and wildfires, so we plan to include these in future assessments to build a fuller picture.

The results of this first assessment have helped us identify properties that could be at higher risk in the future. These homes might be harder to maintain or rent out if we don't act now. This information will guide how we look after our homes going forward.

- As part of our response, we will focus on:
- The impact of flooding and heatwaves on the health and wellbeing of our customers and colleagues.
 - Damage to buildings from water and heat.
 - The disruption to transport and energy services during extreme weather.

We will begin to look at transitional climate risks soon. These are the risks that come from changes in laws, markets, or technology as the UK moves to a low carbon future. This will be an important step in completing our Climate Transition Plan.

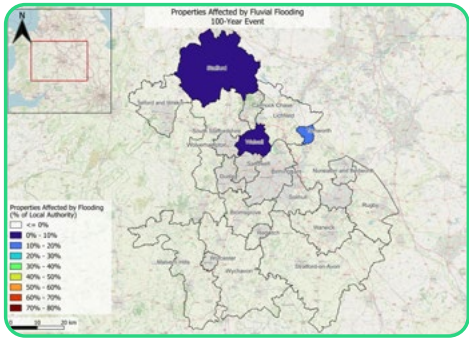


Figure No 1. whg properties at risk of river flooding in current day

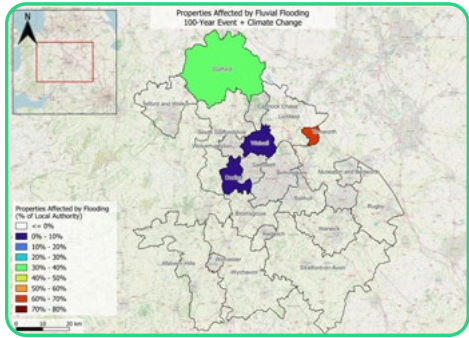


Figure No 2. whg properties at risk of river flooding under climate change proxy

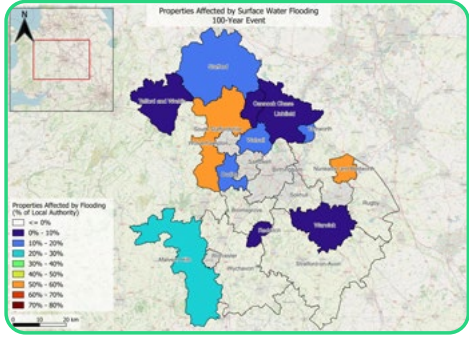


Figure No 3. whg properties at risk of surface water flooding in current day

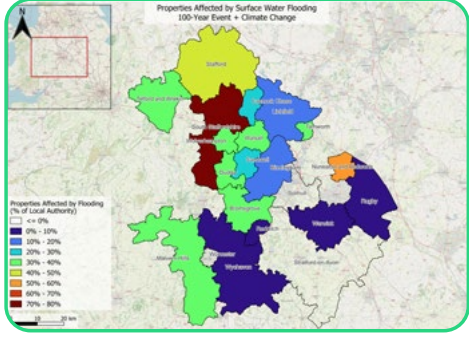


Figure No 4. whg properties at risk of surface water flooding under climate change proxy



Walsall estate set to become one of the UK's first Net-Zero Neighbourhoods

Dudley Fields is being developed as a Net Zero Neighbourhood, as part of the Mayor's plan to cut regional carbon emissions to net zero by 2041. We are proud to be part of a partnership with Walsall Council, Mayor of the West Midlands, Richard Parker, and the West Midlands Combined Authority (WMCA).

We are investing £2.1 million on this project and have received funding from the Bloxwich Town deal, ECO4 grants, the WMCA's Net Zero Neighbourhoods programme. As part of the ambitious £8m scheme, houses on the Dudley Fields estate identified as needing retrofit will receive state-of-the-art energy efficiency upgrades designed to reduce annual carbon emissions and make homes warmer and more comfortable.

Eighty-five whg homes will be selected on five roads in the neighbourhood, including Central Drive and Coalway Road, based on their energy efficiency and will receive free upgrades including external wall insulation, solar panels, and air source heat pumps. Up to 75 private households in the area will be offered bespoke retrofit packages through contractor Surefire MS (SMS), with grants covering the majority of the costs.

Central to the scheme is a major skills and employment drive. Up to 52 local jobs will be created, including roles for retrofit assessors, plasterers, and green technology specialists, with 25 apprenticeships and 43 training placements offered in partnership with Walsall College. A new Energy Hub will also open in the community, serving as a retrofit advice centre and show home to demonstrate the benefits of retrofit works.



Circular economy

In our operations, we are transitioning towards circularity with the goal of driving down water consumption and waste generation.

Our annual waste report indicates that we generated 3,018 tonnes of waste across all our operations in our offices. This represents a 7% reduction compared to 2023/24, and a 69% reduction in associated emissions, according to Reconomy, our waste contractor (RED VI.3).

Across our offices, we estimate that we consumed 890 m³ of water in our business

operations, which is 13% less compared to 2023/24.

Many of the developers we work with participate in the Considerate Constructors scheme, which assess water and waste management on their construction activities (RGD I.6). For all new constructions, we also have a design brief which states that wherever possible materials should be sustainable and sourced from the UK, and that end of range products will not be accepted.

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



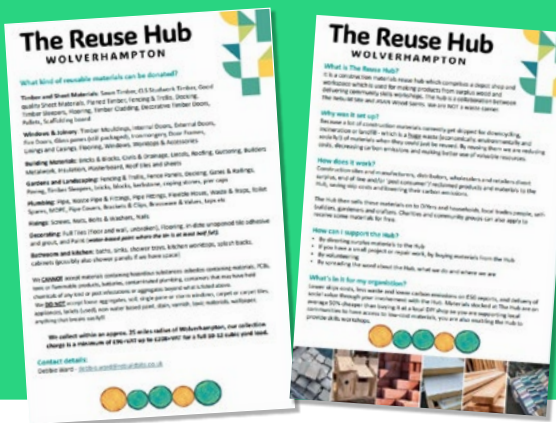
Case study



Nightingale House

We supported the Rebuild site at the hub it created in Wolverhampton. It provided knowledge transfer within the local community and amongst contractors.

It also provided support for whg to begin looking at circular economy and waste reduction in retrofit for the future.



Ritterwald –Environmental Dimension (RED) VI. 2-3 / Governance Dimension (RGD) I.6 and II.4

Sustainable living environment



Creating sustainable living environments across our properties and operations is a key priority for us.

That is why we invest in social value creation and in the decarbonisation of our homes, new developments, and operational practices. To further ensure that we foster sustainable communities our new developments are all

subject to our new construction guidelines (RSD II.2). In the next couple of pages, we share the progress we have made on initiatives that contribute towards three of our key ESG focus areas, “Energy efficiency”, “Biodiversity” and “Community and customer engagement”.

whg Strategic Objectives

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



Ritterwald – Environmental Dimension IV and V / Governance Dimension V / Social Dimension II

1.

Nightingale House

(formerly the Royal Hospital)
(RED IV.1.1-2) (RSD II.2.1)

This development is now a fully occupied, wellbeing-focused scheme for residents aged 55 and over.

Nightingale House features an all-electric energy system powered by three communal air source heat pumps, supplying individually metered heating and hot water. Improved internal thermal linings helped the building meet the equivalent of the Future Homes Standard, cutting emissions by 85% compared to 2012 regulations.

This supports sustainability goals while reducing energy costs and improving comfort for residents.

Community and customer engagement / energy efficiency



2.

**Cricket Close,
Montgomery Road
& Essington Road**

(RED IV.1.3 and 5)

In the second phase of the Cricket Close project, the private parking areas were designed to double as stormwater attenuation zones, strengthening the Sustainable Urban Drainage System (SUDS). This innovative approach, combined with the greening of hard surfaces in public spaces, helped preserve a natural watercourse that might have otherwise been overwhelmed by unmanaged runoff.

We also repurposed over 30 sites into affordable homes. This has resulted in a significant greening of previously hard surfaces at Montgomery Road and Essington Road, transforming them into private amenity space, public realm, and communal landscaping, which reduces water runoff, promotes natural percolation, and mitigates possible localised flooding.

Biodiversity



3.

Healthy Living

(RED IV.1.6, V.1) (RSD II.2.3)

We run several initiatives to engage customers and promote healthy living and thriving ecosystems. These include encouraging social walks and safe, sustainable travel.

We've launched campaigns offering practical advice, such as preventing damp and mould, bleeding radiators, and keeping homes warm, to help customers maintain healthier, more energy-efficient living environments.

At Primrose Lodge, we improved the conditions of five homes by fitting them with enhanced features, such as low surface temperature radiators, wet rooms, adjustable kitchen worktops and built-in ovens at an accessible height.

We have designed a wonderful play area at Welsh Road that will provide a safe space for families to gather socially and play. This supports sustainability goals while reducing energy costs and improving comfort for residents.



Community and customer engagement / energy efficiency

4.

Gardening initiatives

(RED IV.1.4, V.2) (RSD II.1)

We promote the creation of green open spaces that foster biodiversity, provide habitats for wildlife, and offer customers healthier, more calming environments that support wellbeing and mental health.

In partnership with the Bumblebee Conservation Trust, our customers enhanced their balconies with bumble bee-friendly planters, helping to support pollinator populations.

We helped improve the green space for the wider community in Willenhall. The improved garden will be a place for local residents to socialise, grow produce and improve their mental and physical wellbeing.

We continued our partnership with Caldmore Community Garden, which has resulted in the charity securing £340,000 of lottery funding to extend their offer to benefit the local community.

We help fund a new school garden at Butts Primary School, which has enabled the children to have a gardening club to learn all about gardening and growing vegetables.

Community and customer engagement / Biodiversity



Gardening Competition

Send us five photos of your green space for the chance to win £50!



Best garden / Most creative

Community spirit Most Improved garden

Best sustainable / Inclusive garden





Community and customer engagement

Affordability and accessibility

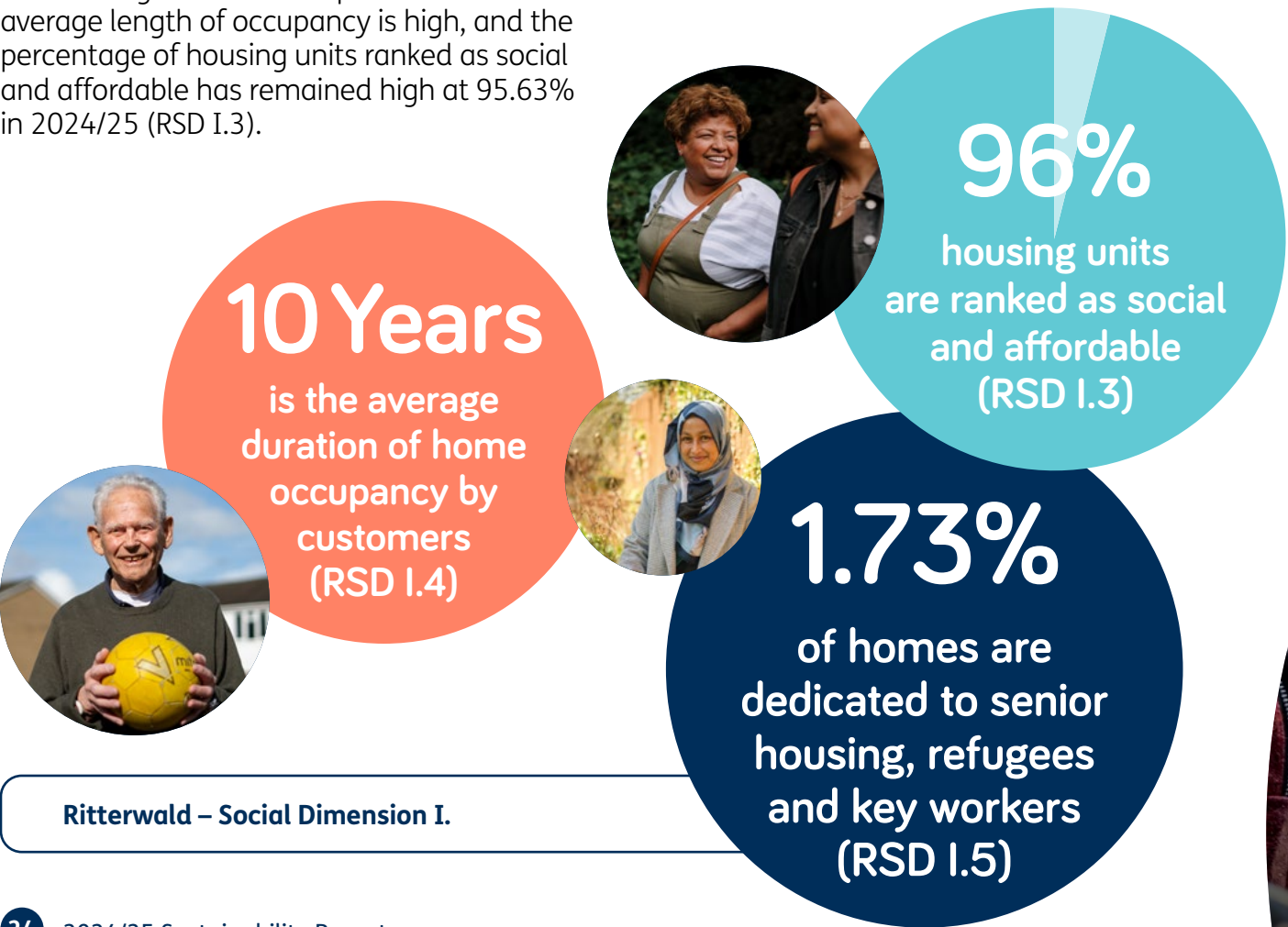
It's part of our core mission to provide social housing that's affordable. Therefore, we want to ensure that our housing is below the local market rent and that our customers can afford to live in their homes under any circumstances.

(RSD I.1-2)	Average rent per sqm or per home*
Existing homes	£117.70
First-time occupancy	£159.77

*depending on the national standard

We want to build strong and sustainable communities, and that requires our customers feeling assured that they will be in their homes long-term. We are proud that the average length of occupancy is high, and the percentage of housing units ranked as social and affordable has remained high at 95.63% in 2024/25 (RSD I.3).

We provide supported housing through multiple projects. The wellbeing schemes at Lockside Pointe and Nightingale House offer independent living for over 55s. We also provide 10 homes to the Walsall House Project, which gives care leavers nine-months of intensive support to prepare them for leaving care so that they are ready to live independently. Our Young Persons Programme, a Walsall housing project that is helping young people at risk of homelessness, has been extended for an additional two years. The Young Person's Accommodation Service has been awarded £583,440 to continue providing housing and tenancy management services to care leavers and young, vulnerable people aged between 16 and 29. (RSD I.5).



Ritterwald – Social Dimension I.

Community and customer engagement

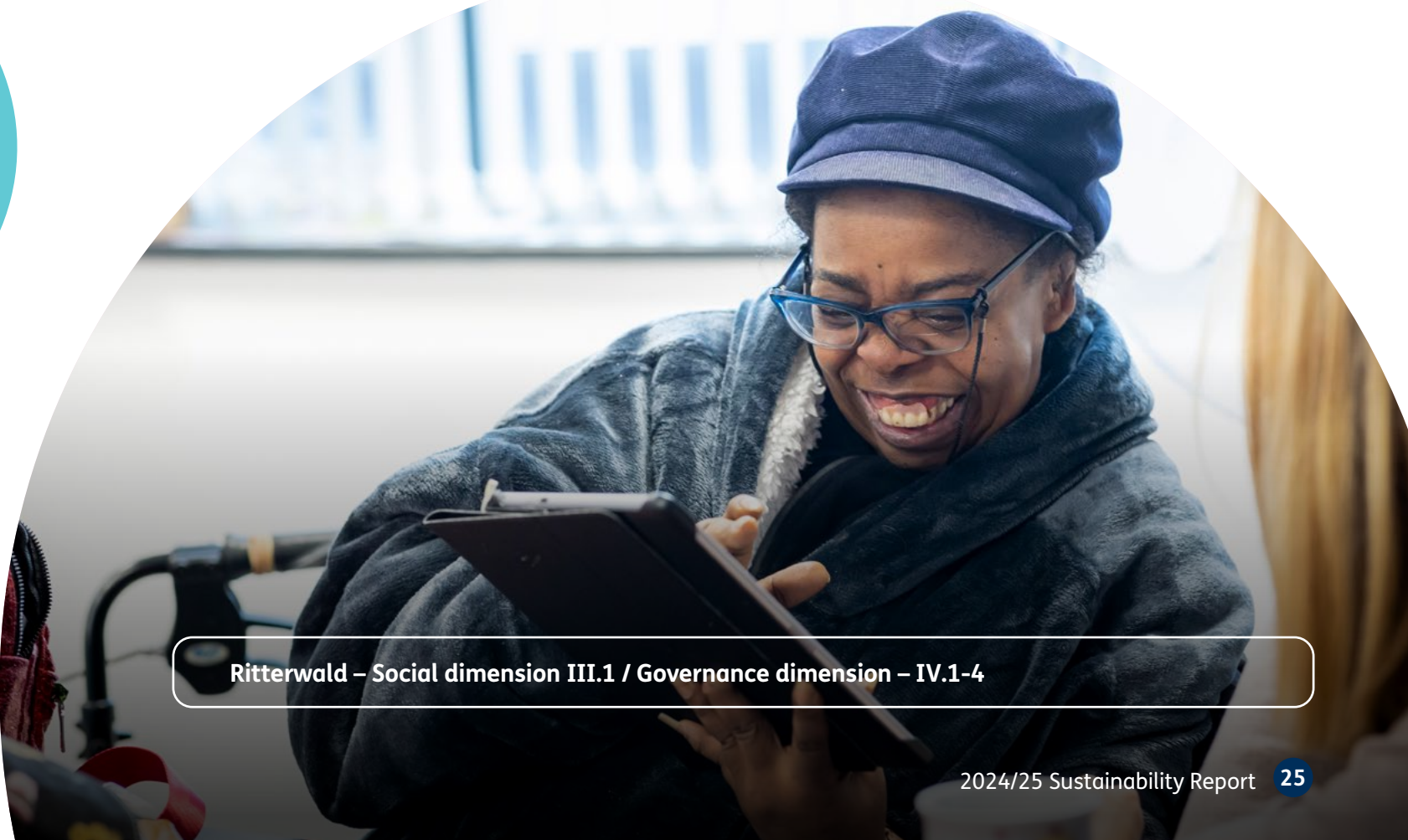
We believe that integrating sustainable practices to promote health and wellbeing requires a strong commitment to customer support. That is why we prioritise active engagement and dedicate assistance to ensure their success.

At the start of each tenancy, we share our Tenancy Policy and Customer Guide, and we have a Customer Voice Strategy. Our website

provides details on all the channels available to contact us, outlines frequently asked questions related to whg and has a customer-dedicated section, where they can consult a range of aspects, including managing repairs. We also issue a customer newsletter, "Round Your Way," and are active on Facebook, where we share information about upcoming events, important activities, and rent reminders (RSD III.1).

whg Strategic Objectives

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



Ritterwald – Social dimension III.1 / Governance dimension – IV.1-4

Community and customer engagement

Customer Voice Strategy

We offer a range of ways for customers to engage with purpose and influence. We are committed to taking meaningful action to increase the diversity of our customers participating, and we strive to listen and act upon the voices of many.

We work to reduce barriers for customers who are underrepresented and actively seek out the quiet voices. We offer a model whereby customers can engage when it is right for them, and for as long or as short a period as they would like.

To ensure our actions align with customer needs, we promote open communication through:

- Customer Voice portal and feedback on services
- Service design focus groups
- Housing academy
- Customer pathways to boards and committees
- Customer consultation in communities, surveys and plans

Through our satisfaction survey we measure our performance which leads to actions to improve our customer experience.



Overall satisfaction



Keeping properties in good repair



Effective handling of complaints



Maintaining building safety



Respectful and helpful engagement



Responsible neighbourhood management

Community and customer engagement



Beyond our communication channels, we have many services in place to help our customers in all aspects of their lives. These include cultural projects, events to celebrate various

festivities, childcare, healthcare, and financial support, as well as education and employment advice. We also provide a channel to offer help in cases of domestic violence. (RSD III.2).

Money and bills

We have a dedicated website to support customers who need financial support, such as advice on how to maximise their income, manage their debts, claim benefits and budget.

Our professional and confidential service is available free of charge to all customers. We are proud to be registered with the Financial Conduct Authority (FCA).

www.whg.uk.com/money-and-bills/



Work4Health Programme

The Work4Health Programme in Walsall empowers local residents to move into employment by providing training for healthcare roles. This partnership between Walsall Healthcare NHS Trust, whg, the DWP and Walsall College benefits the local area by supporting individuals into work and tackling skills shortages in this sector.

As a result of this ongoing partnership, more than 190 local residents have secured jobs. The project has generated an estimated social value of over £2.6 million, reflecting the real impact the work has had on local communities.



Artist in Residence

We have launched this initiative in partnership with Creative Black Country (CBC) aiming to reduce isolation, boost creative confidence, and engage customers in artistic activities. The residency focuses on interactive and community-focused work, empowering residents to bring their local heritage stories to life through projects like Making Our Mark, as well as providing small grants and expert support.



Community and customer engagement

H Factor Programme

whg’s H Factor programme (which stands for Health, Hope , and Happiness) is a Social Prescribing programme with a focus on reducing health inequalities and improving the health and wellbeing of our customers.

SP Link Workers provide practical and emotional support to individuals who are over reliant on health services for non-medical issues, are lonely and isolated, lack support, have low-level mental health illnesses or are managing a long-term health condition or disability.

Since its launch, whg’s H Factor programme has helped over 1000 customers, with many moving into training and employment.



Baby Feeding Support

During the last year, we have offered baby feeding support in partnership with Walsall LA - Family Hubs.

The project included face to face, home or community visits, help linking to parent led support groups and accessing digital health support for a range of services, referrals to health professionals and support accessing Healthy Start vouchers.



Ritterwald – Social dimension III.2

Local skills and employment

We believe that at the centre of whg are our employees, which is why we continuously seek to improve our working environment. Our senior leaders commit to action plans that incorporate feedback from our employee engagement survey. We are proud to share that our efforts have been reflected in the latest survey, where we increased the satisfaction levels across the areas assessed (RSD IV.1).

We have a range of initiatives in place to promote wellbeing. Everyone working at whg can access the Employee Assistance Programme and the wellbeing centre on our reward platform. We have a flexible working policy, which aims to provide options that fit different needs and circumstances. We also have trained Mental Health First Aiders. As part of seeking continuous improvement, our new Wellbeing Strategy was approved in Q4 2024/25 (RSD IV.2 and 4).

Six Steps to Workplace Happiness



whg Strategic Objectives

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

Ritterwald - Social dimension – IV.1-2,4

Local skills and employment

Learning and development

We are proud to have almost double the average amount of training hours per employee, which increase from 6.5 to 12.7 hours per employee (RSD IV.3.1). We provide face-to-face and e-learning training, with the main focus, more than 50% been on professional learning (RSD IV.3.2).

In order to advance sustainability, we believe that knowledge needs to be built across the whole organisation. As part of our professional learning we offer our Carbon Literacy training programme, which empowers our colleagues so that they can become sustainability ambassadors. Thanks to our efforts we are

accredited as a Carbon Literate Bronze business by the Carbon Literacy Trust. Currently, over 15% of colleagues are accredited as Carbon Literate, including our Chair of Board.

Beyond providing learning and development opportunities for our colleagues, we also provide trainee and apprenticeship opportunities. During 2024/25 we had in average 18 trainees/apprentices trough the year, which are central to our recruitment, since they develop our talent pool within the organisation (RGD III.1.4).

(RSD IV.3.2)	face-to-face	e-learning
Health and safety /compliance	34%	46%
Professional learning (including Carbon Literacy)	52%	54%
Professional qualifications	14%	



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 - Social dimension – IV.3 / Governance dimension – III.1.4



Local skills and employment

Equality, diversity and inclusion

It is essential to us that we have a diverse workforce, one that is representative of the communities we serve. We want all colleagues to have a positive experience of working at whg. We believe that age, race, gender, sexual orientation and having a disability should not be a barrier to accessing benefits, professional development and career progression opportunities.

All colleagues are expected to act in accordance with our values, dedicated to doing the right thing and exercising good judgment. We foster a culture where everyone can thrive, recognising that we are all unique; what matters to us is that everyone feels comfortable being themselves at work. This is why we monitor behavioural complaints, which look into issues related to harassment and discrimination.

We are committed to equality, diversity and inclusion (EDI) in the broadest terms: we do not believe it should be a tick-box exercise.

To facilitate this, we have an EDI policy for recruitment, which includes measures to remove unconscious bias from the process, and all of our colleagues receive EDI awareness training. Among the many achievements we are proud of this year, we have maintained our Level 3 Disability Confident Leader status, gained Living Wage Employer Status, made the Sunday Times Best Place to Work list, offered flexible working conditions, and supported Walsall Pride (RGD III.1).

Our Diversity and Inclusion Strategy, along with a broader EDI Policy and an Inclusion Network, have facilitated embedding diversity and inclusion into our culture. We pride ourselves on having a 38% gender distribution in leading positions and a gender pay gap of 13.5% between women and men, which is a 1% improvement compared to last year (RGD III.2). We've worked with a range of partners across our initiatives including:



Our Partners and Stakeholders:



Ritterwald – Governance dimension (RGD) – III.1-2 / Social dimension – IV.5

Local skills and employment



Social Value Report

Our Social Value Report demonstrates, in monetary terms, the level of benefits we are providing to our customers and the wider community. 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 2024/25.

If you are interested in further detail on the approach we took to determine the social value we generated, please find the report here.



Ritterwald –Social dimension V.1, Ritterwald – Governance dimension – II.1-3



Sustainability governance

We govern sustainability through four key components. This allows us to be transparent and accountable on our level of action and plans for the future.

To ensure our sustainability strategy is aligned with our core mission and integrated into decision-making across the business, our Plan to 2030 includes a transformational programme focused on sustainability- “Sustainable Futures”.

In addition, the Strategic Risk Register, which is reviewed quarterly by the risk owner(s), and continues to include overheating and flooding as a strategic risk. The Risk Panel continues to review and raise recommendations that then are presented for approval to the Audit and Assurance Committee or the Board (the Board receives it in January and July, the Committee receives it every quarter).

Sustainability Strategy

Our Sustainability Strategy outlines our key aims and how they relate to our material issues and the UN SDG's.

ESG Group

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

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.

Regulatory compliance

We continue to manage sustainability regulations under the ISO 14001 Environmental Management System.

Customers can contact the Housing Ombudsman, our regulators or our internal or external auditors confidentially if compliance violations occur. Our Whistleblowing Guidance states that concerns can be raised externally with 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 and 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 (II. 3).

Everyone working at whg, whether involved in the procurement process or not, has compliance training on anti-corruption, anti-bribery, anti-money laundering, and GDPR via e-learning modules. We also have a dedicated whistleblowing inbox, and the Deputy Chair of the Board is the whistleblowing lead (II.1). Our employees continue to be issued our Colleague Code of Conduct, be made aware of our Whistleblowing Policy and the NHF Code of Conduct is in place for Board and Committee Members (II.2-3).

whg Strategic Objectives

- Ensure our homes and operations meet all regulatory requirements and support the government’s sustainability agenda



Sustainable finance and procurement

Our procurement route for new homes continues to predominantly involve partnerships with leading Midlands developers. Due to our unique funding arrangement, we are able to support the 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 Procurement Policy includes social value and environmental considerations, and we continue to use our Development Design Brief, which encourages the use of local and sustainable suppliers, materials and technologies for new construction.

Our Sustainability Strategy includes measures for sustainable procurement, which is why we assess our suppliers, screening them against minimum ESG criteria. All new constructions have a design brief that states that, wherever possible, materials should be sustainable and sourced from the UK, and that end-of-life products will not be accepted (RGD II.4).

We also consider the interest of our colleagues in the end-2-end supply chain through our procurement exercises where suppliers are asked to quote on living wage (RSD IV.6).

whg Strategic Objectives

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



Appendix

Ritterwald assessment

Environmental dimension

I.	Decarbonisation	-
1	EPC ratings	Climate change mitigation and energy efficiency
2	Heat consumption outlook for the housing stock*	
3	What is the share of heating systems in the housing stock?*	
4	CO2 emissions	
II.	Local Electricity Production from Renewables	-
1	kWh production of renewable energy systems per housing unit *	Climate change mitigation and energy efficiency
2	kWh production of combined heating power per housing unit *	
III.	Sustainable Housing Delivery & Retrofitting	-
1	Share of the housing stock* subject to modernisation measures in 2023 ? **	Climate change mitigation and energy efficiency
2	Project based share of expenses for energy efficiency improvements of the building envelope and heating systems (e.g. facade insulation, roof insulation, energy-efficient windows, etc.)	
3	Share of new constructions in 2023, that have received an EPC rating of B and A	
4	Expected share of new constructions that are planned over the next 3 years, that will receive an EPC rating of B or better	
5	Percentage of brownfield projects within the last 3 years (brownfield project refers to a urban site that has been used in the past for factories or commercial use and that could now be used for new (mixed use) building development)	Highlights
IV.	Sustainable Living Environment	-
1	The housing provider engages in the creation of a sustainable living environment in the housing stock via several sustainability projects (name 2 examples per criteria)	Sustainable Living Environment

V.	Tenant Engagement	-
1	The housing provider hands information to tenants regarding correct sustainable use of their homes (correct heating, ventilation, waste separation and/or water management)	Sustainable Living Environment
2	The housing provider involves tenants in the creation of a sustainable living environment, with focus on environmental improvements (as discussed in cluster IV)	
VI.	Resource Consumption within the Organisation (Administrative Offices)	-
1	The housing provider measure the energy consumption within the Organisation (Administrative Offices)	Circular economy
2	What is the total water consumption in Business Operations for all offices in m³/y	
3	Waste generation in Business Operations for all offices in tonnes/y	
4	Sustainable mobility	Not included in the report
VII.	Special Score	-
1	Additional score potential for extraordinary commitment	Climate change mitigation and energy efficiency
2	Potential penalty for extraordinary negative actions/ parameters	Not applicable

* (total owned stock as stated in financial report, including shared ownership)

** (Measures per housing unit in at least 3 trades, e.g. plumbing, carpeting, glass replacement)

Ritterwald assessment

Social dimension

I.	Affordability & Accessibility	-
1	Existing housing stock: average rent per sqm or per housing unit (depending on national standard) compared to local rent index?*	Community and customer engagement
2	First-time occupancy in new constructions (2024): average rent per sqm or per housing unit (depending on national standard) compared to local quoted rents and local rent index? *	
3	Share of housing units which are ranked as “social” and “affordable”? *	
4	Average Duration of Occupancy of one home by a tenant?	
5	5.1 The housing provider offers supported housing ***	
II.	Sustainable Living Environment	-
1	Existing communities (built > 3 years ago): the housing provider invests in social value creation. Please elaborate on three meaningful examples in your stock (e.g. accessible property, playgrounds, small commercial spaces, pedestrian zones).	Sustainable Living Environment
2	For new developments (built < 3 years ago or currently under construction): the housing provider invests in social value creation. Please elaborate on three meaningful examples in your stock (e.g. accessible property, playgrounds, small commercial spaces, pedestrian zones).	
3	Does the housing provider show social engagement that reaches beyond employees and tenants (e.g. Community Centres, foundations, NGO collaboration)	Not included in the report
III.	Tenant Wellbeing & Support	-
1	The housing provider actively informs and communicates with tenants on upcoming social activities and overall information	Community and customer engagement
2	The housing provider offers additional support services to its tenants	

IV.	Employee Wellbeing & Development	-
1	Employee satisfaction survey	Local skills and employment
2	How does the housing provider support the physical and mental health of its staff?	
3	Staff development 3.1 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	Does the housing provider have a policy on flexible working conditions for its employees? (name at least two examples: remote working, unpaid leave, sabbatical, flexible schedules)	
5	What is the percentage of behavioural complaints (e.g. harassment, discrimination or other incidents) on total staff number (FTE)	
6	How are the interests of employees in the end-2-end supply chain considered by the housing provider?	Not included in the report
V.	Special Score	-
1	Special score for outstanding commitment	Social Value Report
2	Potential penalty for extraordinary negative actions/parameters	Not applicable

* (total owned stock as stated in financial report, including shared ownership)
 *** (by supported housing, we refer to special purpose housing)

Ritterwald assessment

Governance dimension

I.	Sustainability Commitment	-
1	The housing provider has formulated its corporate sustainability targets	Contributing to a sustainable world
2	The housing provider issues a sustainability / ESG / non-financial report:	
3	Is the housing provider reporting against the UN Sustainable Development Goals?	
4	Establishment of a Materiality/Awareness analysis	Circular economy
5	Climate risk assessment & stranded assets	
6	The housing provider has procurement policies to increase the sustainable use of resources for new constructions	
II.	Compliance & Corporate Governance	-
1	Does the housing provider offer a procurement-related compliance training (e.g. anti-corruption, anti-bribery, anti-money laundering) for managers and employees involved in procurement?	Regulatory compliance
2	Has the housing provider established an internal Code of Conduct?	
3	Whistleblowing Policy	
4	Does the housing provider 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...)	Circular economy
5	Has the housing provider named a dedicated ESG representative? (can either be executive or non-executive)	Welcome from Gary Fulford and Robert Gilham
6	Is variable executive remuneration linked to ESG performance?	Not included in the report

III.	Non-Discriminatory Working Conditions And Inclusive Work field	-
1	The housing provider has a diversity and inclusion strategy in place addressing the following topics:	Contributing to a sustainable world
2	Gender Equality	
IV.	Tenant Information & Representation	-
1	The housing provider enables tenants to express their issues/concerns (e.g. Non executive membership Board or subsidiary, resident forum, service satisfaction surveys etc)	Community and customer engagement
2	The housing provider enables stakeholders (other than tenants) to express their issues/concerns through direct engagement or other possibilities	
3	The housing provider regularly engages in surveys to address selected / all tenants on their overall satisfaction with the housing provider.	
4	The tenant satisfaction survey results lead to actions of the housing provider	
V.	Special Score	-
1	Special score for outstanding commitment	Climate change mitigation and energy efficiency
2	Potential penalty for extraordinary negative actions/parameters	Not applicable



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