



Be  Zero

Sustainability
Strategy

June 2021

Why do we need to be sustainable?

As one of the largest housing providers in England with 35,000 homes across the North West and East Midlands, the activities and services we deliver, such as building and maintaining homes, have an impact on the environment and contribute to climate change.

Continuing to invest in the energy performance of our existing and new build homes will help our residents tackle fuel poverty, have warmer homes and more sustainable tenancies.

The projects and initiatives we will be delivering as part of our new sustainability strategy, will not only be good for business and the planet, but will also improve the health and wellbeing of our communities.

Our new strategy ensures that we think more broadly about environmental sustainability and helps us to embed sustainability into our development and asset management plans. It will help us be more efficient, and plan for the future so that we can invest once and invest wisely.

Climate Change

The bigger picture

The threat of climate change is real and we can't delay in facing up to the challenges it presents to our Group and our customers.

We can no longer continue with business as usual because we are already starting to see complex and interconnected challenges which are exacerbated by climate change, such as flooding and overheating.

In June 2019 the UK Climate Change Act was updated to require the UK to bring all greenhouse gas emissions to net zero by 2050. At a local level, Greater Manchester Combined Authority (GMCA) has set even more ambitious targets for the city region to be carbon neutral by 2038. Other local councils have declared climate emergencies and many have set net zero carbon targets for 2030.

We calculated that for the financial year 2019/20, our operational carbon emissions were 8,318t and that the emissions from our home were approximately 65,418t.



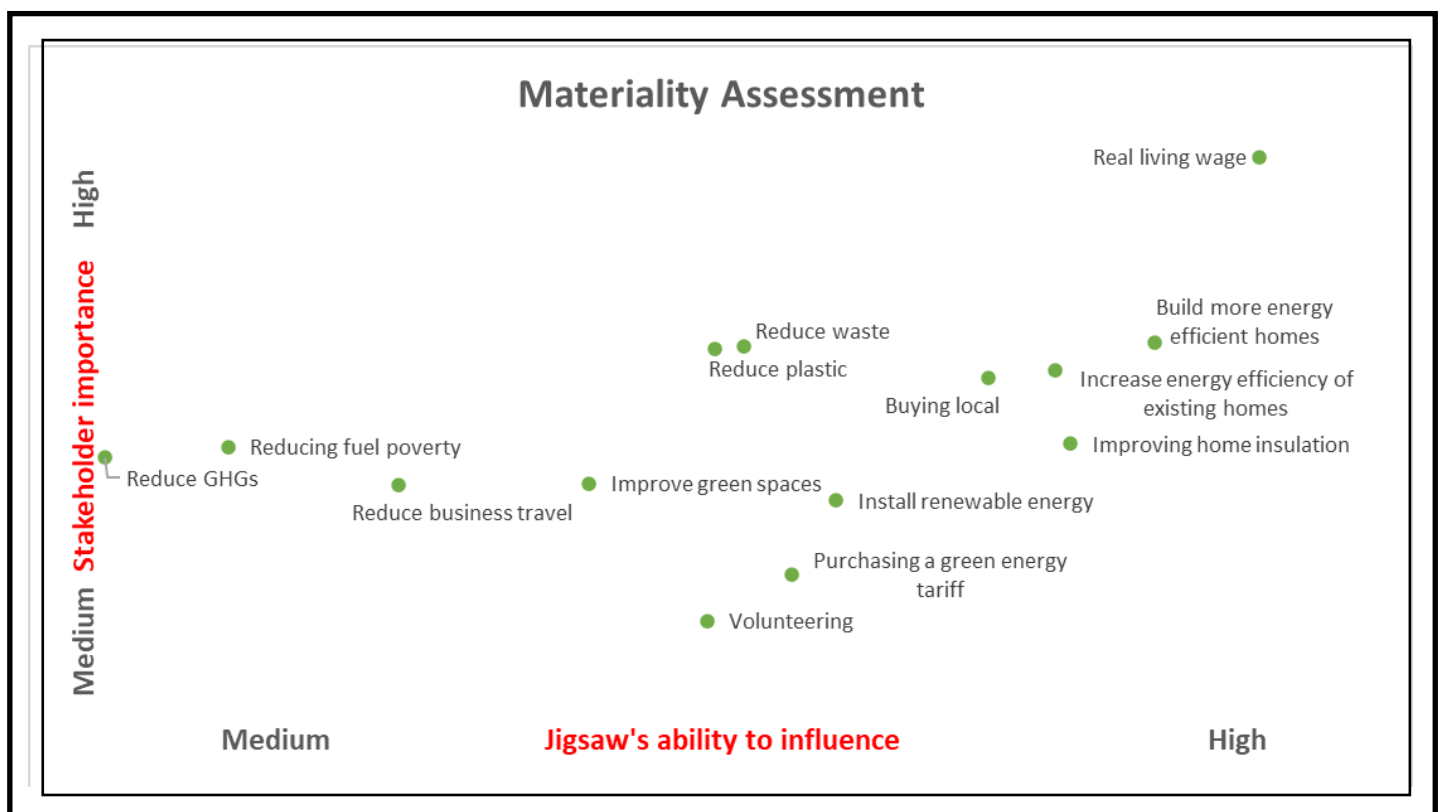
What issues are important for us and our residents?

In autumn 2020, we carried out a number of surveys and discussions with our colleagues and customers about what sustainability issues they wanted us to focus on.

This was followed by a wider consultation as part of our Jigsaw Conversation, which highlighted some big issues on the horizon including banning the installation of gas boilers in new properties and the Government's net zero carbon target.

In addition to this, several other important priorities were identified such as: estates in need of improvement; increasing need to provide mental health support, a need for better green spaces and a desire to be a more environmentally sustainable company.

The sustainability issues that were most important to our colleagues can be seen in the top right-hand side of the materiality assessment (pictured)



Sustainable Development Goals (SDG)

In 2016 the United Nations General Assembly adopted a set of 17 Sustainable Development Goals (SDGs) which define and drive sustainable development.

We support the drive toward these goals and we aim to make a notable contribution to them by increasing the value we create for communities and the environment and by reducing our carbon and environmental footprints.

Material issue

Supporting SDG

- Reducing customers' energy & water bills
- Having a green energy tariff
- Installing more renewable energy and heating in our existing properties



- Paying everyone a living wage
- Using local suppliers and contractors



- Providing 'green' volunteering opportunities
- Increasing green spaces around Jigsaw Homes properties
- Building more energy efficient homes
- Insulating Jigsaw Homes properties better
- Making our homes more energy efficient



- Reduce business travel
- Eradicating the use of single-use plastics
- Reducing the amount of waste we produce in our offices and on building sites



- Reducing GHG emissions



What do we want to achieve?

We want to minimise the environmental impact from our activities in ways that deliver benefits to our homes, residents and neighbourhoods. We aim to put sustainability at the heart of what we do, protecting the natural environment and enhancing social value.

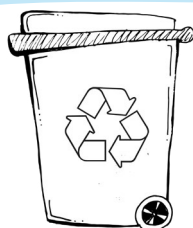
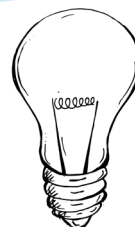
Our residents will benefit from having more energy efficient and comfortable homes which will produce fewer carbon emissions and help reduce our climate impact.

1. Reduce the energy demands of our homes and buildings through improving their fabric, management of energy use and investment in renewable and greener forms of energy.



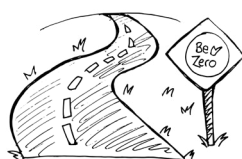
2. Build high quality homes with a low carbon footprint.

3. Empower colleagues and customers to make environmentally informed decisions at home and at work.



4. Significantly reduce the amount of waste we produce.

5. Increase and improve access to well-maintained green spaces for our customers.



6. Develop a road map to a more responsible approach to procurement.

7. Reduce the impact of flooding on customers and their homes.



How will we do this?

*We will ensure that our corporate values
are evident through our work...*

1. Innovation



To ensure our stock is of low carbon, high efficiency standards, we will need to use new and innovative technologies. This will mean employing new building design standards with sustainability at their heart and carrying out retrofit activities which provide long term-sustainable solutions.

Our new homes must be built to make them future proof so that we do not have to carry out expensive retrofits later on in order to comply with new regulations. We will also need to electrify our fleet as diesel and petrol vehicles begin to be phased out.

What do we want to do?

- *Understand what our homes are like and what is needed to improve their efficiency*
- *Build energy efficient new homes*
- *Introduce more renewable and green energy usage into our homes*
- *Electrify company vehicles*

How will we do it?

- *Carry out an audit to understand the number of homes requiring improvement to achieve SAP C rating by 2030;*
- *Develop an action plan to steadily increase the number of electric vehicles in our fleet as technology improves.*
- *Trial the installation of heat pumps and other alternative energy sources*

2. Empowerment



It is important that our colleagues and customers are empowered to do the right thing when it comes to the environment. To enable this, we need to provide them with appropriate training and opportunities which will support positive environmentally-friendly behaviour.

What do we want to do?

- Provide customers with training on ways to save energy and how to recycle.
- Train our colleagues to become more environmentally aware.
- Train colleagues in the installation and maintenance of new technologies.

How will we do it?

- Offer environmental training programmes to all colleagues and specific upskilling courses in renewable technology to repairs colleagues.
- Engage with our residents about green matters.
- Offer residents on-line environmental training courses

3. Collaboration



If we are going to reduce our carbon footprint and the amount of waste we create, it is vital we collaborate with our supply chain, customers and other stakeholders. This will ensure we are able to employ the best technology as it becomes available and we will be able to learn from others about what innovations have worked well to reduce our impact.

What do we want to do?

- Phase out single use plastic in offices and source more environmentally-friendly and local products in our offices and operations
- Work with suppliers and contractors to ensure positive environmental and social outcomes
- Introduce low carbon heating in our homes as the technology improves

How will we do it?

- Seek alternative office products that are more environmentally-friendly and ensure there are appropriate disposal routes.
- Collaborate with other providers and contractors to trial and install alternatives to gas heating.
- Train our customers in the efficient use of alternative energy sources.



4. Social impact

The effect of the Coronavirus pandemic has led to an increase in energy use, according to the 2020 UK Fuel Poverty Monitor report. This is due to more people spending more time at home, reduced income due to many jobs lost or furloughed, and increased debt, leading to energy rationing. To support our customers, we need to provide them with housing that is energy efficient and affordable so that they can heat their homes and keep bills down.

This pandemic has also highlighted the inadequate and unequal access by different populations to high-quality green space in towns and cities across the UK, and the high proportion of people in this country living in housing with no access to gardens, allotments or communal green space. There is a growing body of evidence to suggest that access to nature, or even a view of a green space has major benefits for public health.

We want to make sure our work programmes deliver a comprehensive network of green spaces in urban environments which can help improve our customers' mental health and general well-being.

We have also identified that some of our properties are at risk of flooding.

What do we want to do?

- *Reduce the impact of flooding on customers' homes*
- *Improve access to green spaces*
- *Reduce fuel poverty*
- *Reduce incidents of fly-tipping*

How will we do it?

- *Develop and implement a flood response plan. Install flood mitigation measures in our most at-risk properties*
- *Promote green spaces and community garden development to residents.*
- *Improve the energy efficiency of our homes to drive down customers' bills*



5. Efficiency

As we work more efficiently, we will save resources and create less waste while ensuring value for money.

The pandemic has shown us that colleagues can often work effectively from home and that we don't always need to travel between sites to meet face-to-face. Often an online meeting is just as good and can save money, time and reduce greenhouse gas emissions.

Many of our carbon emissions come from the energy we use in our offices and workplaces. We need to work to reduce these emissions.

What do we want to do?

- *Build up a picture of the waste we produce across the group and plan how to reduce this and increase recycling*
- *Reduce business travel further*
- *Cut down on the energy used in our offices and work depots*

How will we do it?

- *Consolidate our waste contracts where possible and introduce mandatory reporting requirements. Set key performance indicators for waste reduction.*
- *Encourage more flexible and home work. Reduce the need for face-to-face meetings.*
- *Introduce energy saving devices to offices, work buildings and communal areas.*
- *Encourage our staff to reduce their energy use at work and at home.*



Further resources are available on the Be Zero Jigsaw Employee intranet page.

If you have any questions about our Be Zero sustainability strategy or suggestions about how we as a business can further reduce carbon emissions, please contact:

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