



Sustainability Plan

2023 - 2025



settle 

Purpose

At settle, our purpose is to help people who are struggling to find a place to live. We help customers to stay in their homes comfortably so that they can live the life they choose.

We support around 23,000 residents in over 10,000 homes across Hertfordshire, Bedfordshire, Buckinghamshire and South Cambridgeshire. Alongside this, we are committed to increasing the supply of affordable homes in the areas in which we work.

Creating sustainable homes, neighbourhoods and a sustainable business is fundamental to delivering our purpose. We will play our part in the national programme to decarbonise our economy, support residents in fuel poverty and invest in green spaces within our neighbourhoods.

The voice of residents runs through our work, ensuring we develop solutions that meet their needs and the needs of future generations. We are also working in partnership to deliver these solutions – sharing our expertise and working collaboratively to deliver stronger outcomes.

Through this sustainability plan, we will deliver some of the most important priorities we'll work to at settle over the coming years. We're committed to achieving Net Zero Carbon in a way that brings significant benefits to residents and the communities in which we work, drawing on the expertise of our colleagues and strength of our partnerships to do so.

Gavin Cansfield - Chief Executive



Our vision

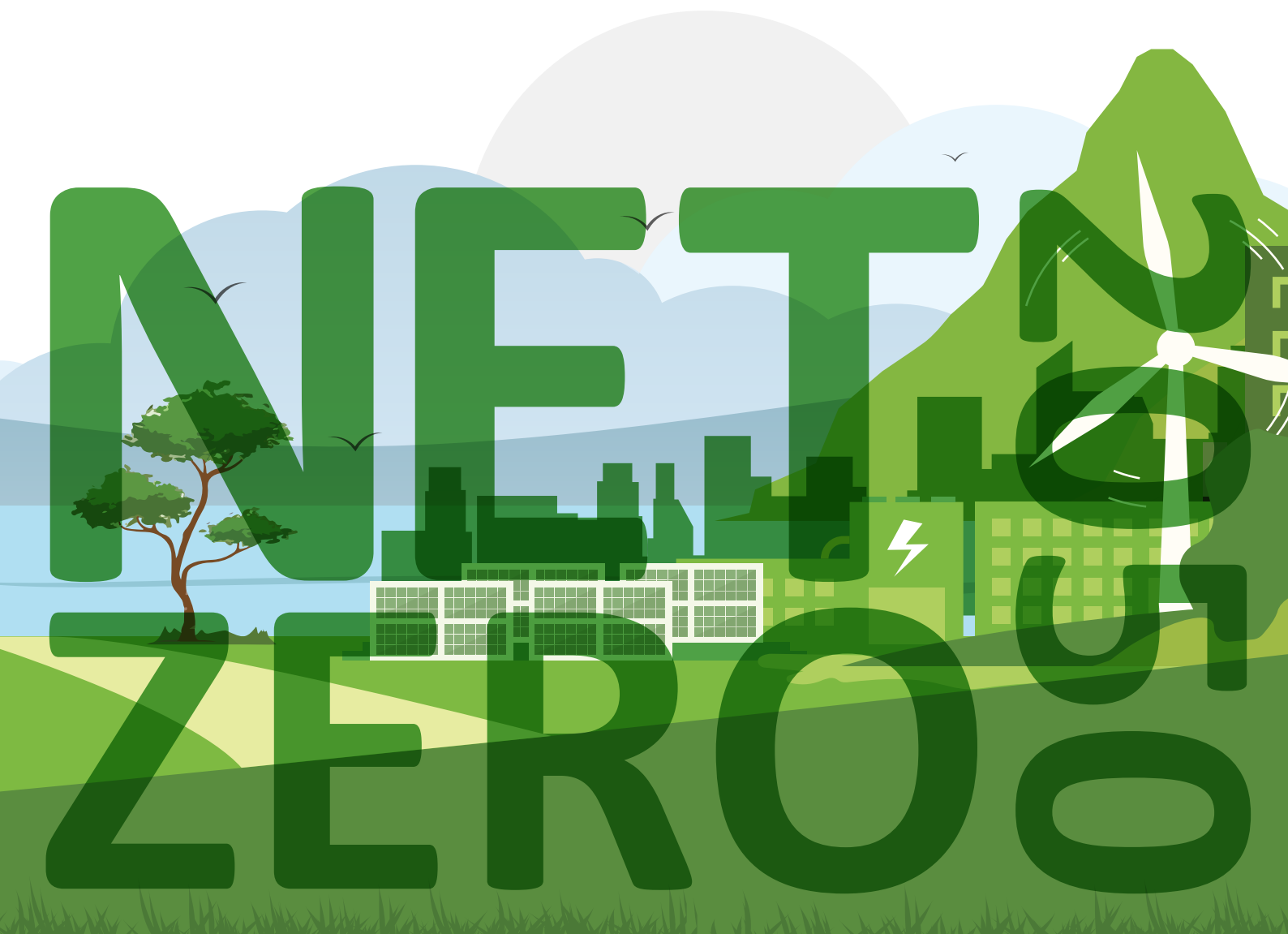
We will ensure that by 2050 homes are at Net Zero Carbon or, where that is not achievable, we will meet the same objective through a mix of energy efficiency, environmental action and carbon offsetting.

To achieve this, we will build an innovative and fully funded delivery plan that moves the homes we are responsible for towards Net Zero Carbon at the earliest opportunity. At the same time, we will explore initiatives that support carbon offsetting and drive the best 'green' behaviours from colleagues, residents and the wider community.

Through our commitments we will secure progressive improvements in the energy efficiency of our homes.

As a Board we are committed to driving the sustainability agenda and ensuring that our ambition to reach EPC C for all our homes is achieved by 2030.

Sally Veitch, Chair



Context

Our planet is warming at an unprecedented rate. The effects of the enhanced greenhouse effect (from burning fossil fuels such as oil and coal) are evident and devastating, such as sea level rise, droughts, heat waves, stronger and more intense hurricanes and longer wildfire seasons. We recently saw record-breaking temperatures of 40 degrees Celsius in the UK, resulting in transport disruption, wildfires and adverse health implications. The climate crisis is also unequal; countries that have contributed the least in emissions are facing the worst effects. Furthermore, lower income, disadvantaged and marginalised groups in the UK are more likely to be negatively impacted by climate change.



Net Zero by 2050

In 2019, the UK became the first country to declare a climate and environmental emergency and legally commit to reaching Net Zero Carbon emissions by 2050. A key aspect of the UK Government's decarbonisation plans is its target for all homes to reach at least EPC C by 2030. Energy use in homes accounts for approximately 14% of the UK's greenhouse gas emissions, with electricity consumption in homes amounting to a further 6% of UK emissions. The scale of change needed across the UK to reach Net Zero Carbon is significant - 80% of homes that will exist in 2050 will have to be retrofitted.

Following the Government's Net Zero legislation, around 300 local authorities have declared a climate emergency, including many of those in the areas in which settle works. By working together, we can develop effective strategies to support local housing needs, respond to the local environment, unlock funding, protect biodiversity and reduce greenhouse gas emissions.

Definitions

Climate crisis: the emergency of climate change and its widespread impacts to humanity, ecosystems and the planet.

Net zero: the balance between greenhouse gases – e.g., carbon dioxide – produced and removed from the atmosphere. Net zero is achieved by significantly reducing emissions released into the atmosphere and removing emissions from the atmosphere (e.g. by planting trees).

What we need to consider

The key guidelines that are covered by this plan include:

Key Guidelines

Homes and places

- ▶ Affordable heating and cooling
- ▶ Lower emissions from construction
- ▶ Open space and biodiversity



People and skills

- ▶ Engagement with customers
- ▶ Collaboration and influence
- ▶ Attracting the best talent



Operations and supply chain

- ▶ Offices and operational activity
- ▶ Fleet and travel
- ▶ Clean air and sustainable travel



The work we deliver will be built around three key guidelines which have been shaped by feedback from various engagement events with customers and colleagues.

Homes and places

- 📍 Our overarching objective is to reach Net Zero Carbon at the earliest opportunity.
- 📍 Reduce the carbon profile across all our homes
- 📍 Tackle fuel poverty
- 📍 Improve the comfort, health and wellbeing of our customers
- 📍 Ensure our housing stock can adapt to the impacts of climate change, e.g., flood risk assessment
- 📍 Protect our green space quality and enhance biodiversity where possible

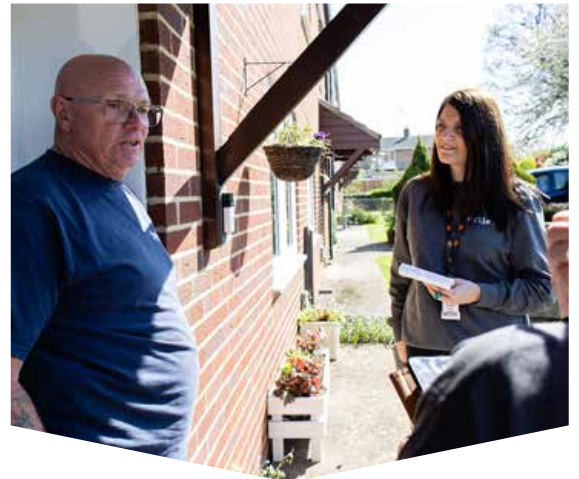


People and skills

- 📍 Involve our communities and individual customers in the Net Zero Carbon journey
- 📍 Grow retrofit skills in our communities.

Our operations and supply chain

- 📍 Ensure that our supply chain is committed to Net Zero Carbon and can demonstrate its own progress.



How we will work

- 📍 **Collaboratively** - we believe we can achieve more in numbers and in partnership with other organisations, e.g. through our Greener Herts partnership with other local housing providers
- 📍 **Engagement** – we believe in working in partnership with residents to achieve our plan. The Green Panel, made up of residents from the Greener Herts partnership, will be central in helping us to do this.

Our approach will be characterised by a series of innovative actions and we will constantly seek opportunities to maximise our impact. Our actions, in collaboration with our partners, will create the momentum needed to ensure continuous progress and a sustainable future.”

Jesse Meek – Executive Director, Asset Strategy and Sustainability

How will we achieve this?

To achieve our goals we will include sustainability in all aspects of our work.

Sustainability in our existing homes

- 📍 Retrofit existing homes to reach at least EPC C by 2030, supported by external funding
- 📍 Adopting a 'fabric first' approach and improving the thermal efficiency of homes
- 📍 With government funding support improve the insulation and fabric of more than 2000 homes between 2023 and 2025.

Sustainability in development and regeneration - new homes are critical in driving sustainability and we will support residents to use new low carbon technology within them. Some existing homes may never reach a Net Zero standard; we will consider replacing these homes through a new homes or regeneration programme.

Resident engagement is an important way of working with residents to make a difference and save both energy and money. A starting point is to keep residents informed on how best to use their homes and using the resident voice to inform our plans.

We love living in Letchworth and weren't keen when news of the development first came. We wanted to make sure the original style of the homes in Letchworth carried on. The biggest thing was meeting the architects and giving feedback on proposed plans. They were interested in what we had to say, listened to us and have reflected this feedback into the plans and created something different. We have to think of people also who will be living here in 10 to 20 years' time and make sure it's somewhere really lovely to live.

Pat, Chair of the Resident Steering Group for the redevelopment at Campfield Way, Highover Road and Icknield Way, Letchworth

Sustainability in neighbourhoods - Continue to engage with communities on sustainability, collecting feedback through panels like our voice of the customer panel, settle voice and the Big Door Knocks and the Greener Herts Panel. The rollout of the Neighbourhood model on Westmill, The Grange and Jackmans will also provide opportunities to work alongside neighbourhoods on sustainability projects that have come up from the grassroots.

Green spaces and biodiversity - we will work with our core neighbourhoods to enhance biodiversity and the quality of our green spaces. This work will support the physical health and wellbeing of our customers; in a survey of over 1000 settle residents, 97% of people told us that green spaces are important for their health and wellbeing.

What is biodiversity?

Biodiversity is the variety of life on Earth, including plants, animals, bacteria and fungi. Biodiversity is essential for healthy ecosystems and the 'natural services' that support all life, from the air we breathe to the food we eat.

Sustainability in our offices - we will commit to our head office being carbon neutral by 2025. We will take small and continuous steps towards that objective to help us towards our aim of achieving SHIFT Gold Status by 2027.

Sustainability in our operations - the cornerstone of our internal net zero plan is to drastically reduce carbon emissions. The first step is to understand our carbon footprint. This means capturing the total amount of greenhouse gases emitted directly or indirectly through our activities. We will review our business operations and measure our carbon footprint and then set targets for direct and indirect emissions to drive our net zero progress.



Sustainability to attract talent - increasingly, people want to work for organisations which share their values, including environmental sustainability. settle's commitment to sustainability can act as an attractor to potential colleagues.

Sustainability in how we raise funds, allocate and spend our resources - we will allocate resources from existing and future budgets to support our journey to Net Zero Carbon, including by investing in efficient, reliable green technologies. We will be proactive in pursue all funding opportunities to support this plan.

Delivering our sustainability strategy requires financial strength and investor confidence. Both of these elements are in place and that gives confidence in our ability to achieve Net Zero Carbon through a strong and resilient organisation.

Ebele Akojie – Executive Director of Finance

How will we measure success?

Action	Timescale	Owner
Report annually on our sustainability performance against The Good Economy's ESG standard	Annually – financial year reporting	Executive Director of Finance and Finance Project Lead
Set a baseline for our carbon footprint and measure our year-on-year progress	Annually, via our SHIFT reporting	Sustainability lead and Power BI team
Set aside a sustainability budget to facilitate the achievement of these measures	Annually – budget to be reviewed each financial year	Executive Director of Asset Management and Sustainability
Achieve SHIFT Gold status by 2027	Maintain Silver until 2027 Reach Gold in 2027	Executive Director of Asset Management and Sustainability
Bring all sustainable homes to EPC C	Average SAP targets until 2026: 2023: 72.80 2024: 73.27 2025: 73.74 2026: 74.21	Assistant Director of Asset Management and Sustainability

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