Our material issues

Our materiality assessment helps us to identify and focus on the sustainability (environmental, social and economic) issues and impacts that matter most to our business and our stakeholders, including customers, investors, our people and regulators.

The assessment takes into account a range of factors including our business priorities, stakeholder views, the UN Sustainable Development Goals, long term trends and government policy.

Materiality assessment methodology

We updated our materiality assessment in 2019 and early 2020 to ensure we remain focused on the priority sustainability issues for our business and stakeholders.

We use the results of our materiality assessment to inform our approach to managing ESG risks and opportunities, including the development of our environmental strategy.

1. Issue identification A long list of issues was identified based on current priorities, our previous materiality assessment, business strategy, our main impacts and risks, long term and market trends, the UN Sustainable Development Goals and other frameworks. 2. Stakeholder research government, non-governmental organisations academics, registered social landlords and We also drew on consumer research, a government policy review and a media scan.

Our materiality matrix High Affordability & Climate change supply of housing Fire safety Build mitigation & adaptation quality (inc flood risk) Placemaking, design & • community infrastructure Health, Sustainable safety & Biodiversity homes & lifestyles wellbeing Sustainable transport (employees) Customer health & wellbeing Ethics, culture. governance & transparency Air quality External view - importance to stakeholders Land, planning, community engagement Site environmental Ethical sourcing & human rights Customer & remediation service / Access to skills satisfaction Choice of land Innovation (greenfield, brownfield) Sustainable materials Inclusion & diversity Resource use & waste Accessible & adaptive homes Privacy / data security Labour relations Water use efficiency Taxation & remuneration policies Employee engagement Charitable giving Medium Internal view - importance to the business High Our material issues Sustainable homes and communities and wellbeing Land, planning and community Customer Responsible Governance service and quality sourcing and management

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