



Delivering on our promises

Sustainability Strategy

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1.0 EXECUTIVE SUMMARY

- 1.1 Croydon Churches Housing Association (ccha) is a Registered Provider (RP), which was formed in 1967 as a response to a chronic housing shortage in the London Borough of Croydon. We currently own and/or manage 1573 homes and 16 offices in Croydon, Sutton, Bromley and Merton. A stock breakdown is provided in Table 1 below.

Table 1: ccha stock breakdown

	Number of Homes	Percentage
General Needs	922	58.02%
Leasehold	27	1.70%
Shared Ownership – General Needs	64	4.03%
Shared Ownership – Older Persons	11	0.69%
Older Persons Supported	317	19.95%
Offices	232	14.60%
Total	1,589	100%

- 1.2 Our vision is to become a carbon-neutral organisation by 2050, contributing to climate resilience, environmental stewardship, and sustainable communities. To lead by example in creating sustainable, resilient, and affordable communities that prioritise environmental, social, and economic sustainability.

We are committed to reducing our environmental impact, enhancing the wellbeing of residents, colleagues and fostering long-term, sustainable growth in our housing and property portfolio.

Residents were consulted, and the strategy has been shaped and influenced by their feedback. They expressed a strong desire for energy-efficient and warmer homes.

This sustainability strategy has been developed to complement both the feedback from our residents and our business plan, ccha 2030, as well as our development strategy. It outlines our stock investment priorities for the physical care and improvement of our housing stock. The strategy is designed to help us achieve our vision and meet our strategic objectives.

- 1.3 Our Sustainability Strategy targets are underpinned by the principles of establishing a golden thread of asset data and excellent customer insight. This ensures we understand the long-term financial value and required investment

to meet new building safety, fire safety, energy efficiency regulations, new consumer standards and changing expectations of our residents.

The Sustainability Strategy is contributing to the delivery of our Business Plan, ccha2030 (see below) and all five main corporate objectives.

With this strategy, we're building on a strong record of delivering high quality property and asset management services.

- **Residents** – To deliver services shaped by residents providing a positive resident experience.
- **Staff** – To create a positive culture and safe working environment where staff feel valued and able to deliver effectively.
- **Safety and security** - To be compliant and have residents who feel safe and secure in their home environment.
- **Quality homes** - To deliver quality and affordable homes for new and existing residents in our communities.
- **Value for money** – To develop efficient and effective ways of working to deliver a quality service to residents

2.0 OPERATING AND RISK ENVIRONMENT

2.1 Like all other Registered Providers we must comply with the Regulator of Social Housing's (RSH) Regulatory Framework. It sets out the standards required by registered Providers (RPs) regarding the maintenance requirements for residents' homes, and these are set out within the Consumer Standards. The key standards considered in this strategy are summarised below and match our strategic objectives:

- Continuing to meet the Decent Homes Standard.
- Meeting the required design standards for new build homes.
- Providing a cost-effective repairs and maintenance service.
- Ensuring there is a proper approach to planned maintenance that provides value for money.
- Providing an adaptations service that meets residents' needs.
- Residents have opportunities to be involved in and have influence over the management of the repairs and maintenance service.

2.2 The five strategic risks associated with asset management activities which are a medium or high priority are:

- **#2** Repairs and maintenance (7/10)
- **#1** Customer satisfaction (8/10)
- **#3** unforeseen changes in the external environment (7/10)

- **#4** Asset Management (6/10)
- **#101** Contractor Failure (6/10)

3.0 AIMS OF THE STRATEGY

This Sustainability Strategy has several strategic aims. They are:

3.1 Environmental Sustainability

Energy efficiency and green building practices

Objective: Reduce energy consumption and promote the use of renewable energy sources across all properties.

- Retrofit existing buildings with energy-efficient technologies such as LED lighting, high-efficiency boilers, and improved insulation.
- Ensure that all new developments meet or exceed national standards for energy performance (e.g., Passivhaus standard, BREEAM, or LEED).
- Install solar panels on suitable roofs and explore community solar initiatives.
- Encourage and incentivise the use of energy-efficient appliances and smart thermostats within tenants' homes.
- Create office spaces that are not only sustainable but also aligned with the values and expectations of the communities we serve.
- **Waste reduction and recycling**

Objective: Promote a circular economy approach through waste reduction, recycling, and upcycling initiatives.

- Implement comprehensive recycling programs in all housing estates and offices with clear guidelines for residents and colleagues.
- Explore composting initiatives in communal gardens or outdoor spaces.
- Partner with local charities and organisations to reduce waste through donations of unwanted furniture and goods.

Water conservation

Objective: Minimise water consumption and improve water efficiency.

- Install water-saving devices, such as low-flow showerheads, dual-flush toilets, and efficient washing machines (where provided) in all properties.
- Educate residents and colleagues on water-saving practices and the benefits of mindful consumption.

Sustainable transport

Objective: Encourage low-carbon transport alternatives and reduce the association's overall carbon footprint.

- Install electric vehicle (EV) charging points in car parks and encourage residents to adopt electric or hybrid vehicles.

Provide bike storage facilities and promote cycling through information campaigns and incentives.

3.2 Social sustainability

Community engagement and wellbeing

Objective: Foster a sense of community, inclusivity, and well-being for all residents and colleagues.

- Work with existing resident engagement programs and with residents on a scheme-by-scheme basis.
- Develop spaces for residents and colleagues to engage with, such as communal gardens, shared green spaces, or activity hubs.
- Prioritise affordable and accessible housing for vulnerable groups, including low-income households, the elderly, and people with disabilities.

- **Health and wellbeing**

Objective: Enhance the physical and mental wellbeing of residents through sustainable and supportive environments.

- Design homes and office spaces that are adaptable and promote physical and mental health, including good natural lighting, air quality, and sound insulation.
- Support initiatives that provide residents access to healthy food, such as community gardens or partnerships with local food banks.
- Promote mental health support programs and provide access to social services and community networks.

Education and training

Objective: Equip residents and colleagues with the skills and knowledge necessary to live sustainably.

- Run workshops and awareness campaigns on topics like energy efficiency, waste management, and sustainable living practices.

- **3.3 Economic sustainability**

Affordability and cost-effectiveness

Objective: Ensure that housing remains affordable while supporting economic stability.

- Maintain an affordable rent policy while exploring opportunities for external funding, grants, and subsidies to reduce costs for residents.
- Invest in long-term value for money by choosing sustainable materials and technologies that lower operating costs and energy bills for both residents and the association.

Sustainable procurement and supply chain

Objective: Build a supply chain that supports sustainable and ethical sourcing.

- Prioritise the procurement of environmentally responsible products, such as sustainably sourced timber, low-VOC paints, and recycled materials.
- Work with contractors and suppliers that adhere to high environmental and ethical standards, including fair labour practices and reducing carbon emissions.
- Implement a green procurement policy to ensure that all new contracts and projects are aligned with sustainability objectives.

Long-term financial planning

Objective: Ensure the financial sustainability of the housing association through diversified funding and investment strategies.

- Integrate sustainability goals into long-term financial planning, ensuring that future investments support green infrastructure, energy efficiency, and resilient communities.

Develop a sustainable investment strategy that focuses on projects that generate long-term value, such as energy-efficient upgrades and low-carbon developments.

3.4 Governance and accountability

Sustainability reporting and monitoring

Objective: Regularly monitor, evaluate, and report progress on sustainability initiatives.

- Implement a comprehensive sustainability tracking system to monitor energy consumption, water use, waste production, and resident satisfaction.
- Regularly update stakeholders, including residents, staff, and the public, on sustainability performance through annual sustainability reports.

- Set clear, measurable goals and targets for key areas of sustainability (e.g., carbon reduction, energy consumption, waste diversion) and track progress annually.
- To ensure transparency and continuous improvement, ccha will look at implementing robust sustainability monitoring tools supported by advanced technology. These tools will enable real-time tracking of key environmental, social, and governance metrics, such as carbon emissions and energy efficiency.

Collaboration and partnerships

Objective: Build partnerships with local authorities, community groups, and other housing organisations to drive sustainability.

- Collaborate with local councils to ensure that our sustainability strategy aligns with broader regional goals.
- Engage with residents, community groups, and local businesses to identify sustainability priorities and develop joint initiatives.

Policy and leadership

Objective: Ensure that sustainability is embedded within the governance structure of the association.

- Ensure that all staff receive training on sustainability principles and are encouraged to embed sustainable practices in their work.

4.0 DELIVER ENERGY EFFICIENCY WORKS

We continue to work on the governments Net Zero Carbon agenda with the aim to meet the carbon reduction targets required, ensuring the ambition to improve the EPC ratings within ccha stock.

Our focus is to ensure that all energy performance data of our stock is as current and comprehensive as possible, and that this data is used to target areas of works that will increase the energy performance of the housing stock, reduce carbon emissions, and alleviate energy affordability challenges amongst our residents. In this regard we will ensure that EPC surveys are completed on all empty properties prior to relet. Where a property shows an EPC rating of 'C' (69) or below, we will address this to bring up a 'C' rating as soon as practicable. In the majority of cases this can be achieved initially using a 'fabric first' approach (increased levels of insulation).

We will continue to monitor and learn from partners about the most cost effective and efficient way to increase the energy performance of our homes and office spaces. We analyse the data that comes from the EPC certification process to target areas where the maximum gains can be made in the most

effective way, largely using the 'fabric first' approach (non-mechanical improvements).

We have ensured that the financial budgets reflect the increasing costs to achieve these energy performance requirements:

- We will look to seek the maximum levels of external funding available. This will be done through partnerships with our key contractors and will be targeted for specific projects such as cavity wall insulation.
- We will ensure that financial data in terms of reaching Net Zero Carbon will be transferred to our Active Asset Management (BI) model to ensure that we can be confident that the long-term financial impact (NPV) can be fully understood.

5.0 CUSTOMER INVOLVEMENT AND DIVERSITY

Our residents were consulted when developing this strategy, and their insights, experiences, and aspirations have played a pivotal role in shaping the strategy. By engaging with our residents, we ensured that the strategy reflects the real needs and priorities of those who live in our homes. This collaborative approach has not only strengthened the relevance and impact of our plans but also fostered a sense of strong support for environmentally responsible practices, energy efficiency, and the creation of healthier environments.

5.1 We aim to meet the needs and aspirations of residents by:

- maximising personal choice to customers in the investment decisions relating to their homes within the overall constraints of our standards and costs (for example, through involvement in scoping the requirements within the new Decent Homes standards and energy efficiency measures, specifically heating systems etc).
- obtaining and utilising regular feedback from residents through the Resident Panel, Consultation Group, resident satisfaction surveys, estate action days and coffee mornings, and resident audits.
- ensuring that principles and good practice regarding equality, diversity and inclusion are reflected within the investment and asset management decisions for our stock.

5.2 We are committed to consulting with residents to seek their views on how we deliver maintenance services. This will help us further develop and refine our cyclical and planned maintenance standards and improve programme planning. We have, and will continue to, involve residents in contractor selection, performance monitoring arrangements and other new initiatives.

5.3 Our commitment to involving residents in shaping the services they receive and influencing the decision-making process is contained within the Customer

Strategy and the 'Resident standards' detailed within the Business Plan 'ccha2030'.

6.0 FAIR AND EQUAL TREATMENT

- 6.1. We will make sure everyone is treated fairly and without discrimination, regardless of their race, gender, sexual orientation, disability, religion or belief, gender re-assignment, pregnancy and maternity, marriage and civil partnership and age. We will promote inclusion, challenge discrimination and seek to make reasonable adjustments to ensure that everyone can access our services and that no one is excluded inappropriately from any services or activities provided by us.
- 6.2 We will comply with our duties under the Equality Act 2010 and consider the needs and reasonable adjustments of residents who may need to access the complaints process.
- 6.3 We will keep a record of any reasonable adjustments agreed as well as any disabilities a resident discloses. Any agreed reasonable adjustments will be kept under review. A Reasonable Adjustments Policy is in place and complaint handlers receive training to deal with such requests.
- 6.4 If someone is dissatisfied with the arrangements for providing reasonable adjustments, ccha will respond in accordance with our complaints policy and may seek external advice where appropriate.
- 6.5 An Equality Impact Assessment has been undertaken and has indicated that this policy would not discriminate against any specific groups.

7.0 CONCLUSION

- 7.1 By implementing this Sustainability Strategy, ccha will work towards sustainable housing and working environment for colleagues. We will integrate environmental, social, and economic sustainability into everything we do, creating homes and workplaces that are energy-efficient, affordable, and conducive to healthy, thriving communities. We believe that sustainability is not just about reducing environmental impacts but also about improving the quality of life for our residents and colleagues and creating long-lasting, positive change for future generations.
- 7.2 Incorporating technology into our sustainability strategy will not only help us meet our environmental goals but also improve the quality of life for our residents and ensure long-term financial viability for the association. By adopting smart, data-driven solutions, we can create more efficient, responsive, and resilient communities that are well-equipped for the future.