

Impact Report 2022

ESG Assessment against the Sustainability Reporting Standard for Social Housing

First Edition, March 2022



Dorri Campbell, Libby and Leo Chalmers enjoying cream tea at Platinum Skies Esprit

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Welcome to Affordable Housing and Healthcare Group's (AHH) first Impact Report.

AHH is an originator, manager and long term investor in affordable, Shared Ownership communities.

Through our integrated model, we can create a long-term, meaningful social impact for our stakeholders, including homeowners, local authorities, and the NHS.

Our vision is a world where everyone can afford to live a happy and healthy life within the security of their own home.

We create vibrant, affordable communities that help people get onto and move up and down the housing ladder throughout their lifetime.

We're incredibly proud of the positive impact our communities have on the health and wellbeing of our homeowners, consequently reducing the burden on local health services. Providing affordable homes creates a lasting social impact, frees up housing for the local area, reduces local authority healthcare spending and boosts the local economy.

However, we want to go further. Our target to deliver 2,000 homes per annum by 2026 reflects our ambition and belief that our Shared Ownership communities provide a sustainable solution to the UK housing crisis.

As a Registered Provider of Social Housing, we have a responsibility to meet the needs of our homeowners and stakeholders now and forever. We see our journey as non-finite and constantly evolving.

Delivering meaningful long term social impact is at the heart of everything we do. While this may be the first issue of our Impact Report, we have been holding ourselves accountable to the Sustainability Reporting Standard for Social Housing (SRS)¹ since its creation in 2020.

Over the next year, we will be working closely with all stakeholders to further our ESG corporate strategy. Our goals align with the UN Sustainable Development Goals (SDGs) while ensuring best practice as a Registered Provider of Social Housing.

Our 2022 Impact Report provides an introduction to the impact we have delivered thus far and our performance against key ESG metrics as defined by the Sustainability Reporting Standard for Social Housing.

Julian Shaffer
Founder and Chief Executive Officer

Our Story and Impact



6 Communities Created



550 Affordable Homes Built



50% reduction to the cost of living for older people



£5,876 Housing Benefit savings per year, per household



421 Happy New Homeowners



1,925 Jobs Created



£1.5m Annual Savings for NHS and Social Services²



92 Community Well-being activities each month



£2.1m New Local Spending Generated³



4,000 Unplanned Hospital Days Avoided⁴



337 Family Sized Homes Released⁵



989 Less GP Visits Each Year⁶



90% of homes EPC B Rated. 10% of homes EPC C Rated.

Get to Know Us

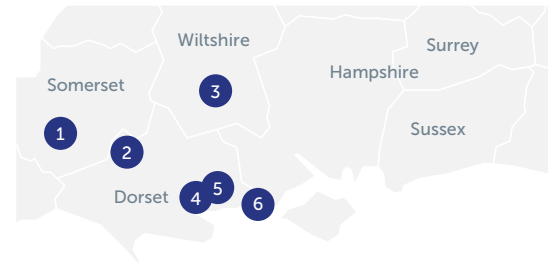
The Affordable Housing & Healthcare Group (AHH) is an originator, manager and long term investor in affordable, Shared Ownership communities. With an existing portfolio of over 500 homes across the South of England, the group targets to deliver 2,000 affordable Shared Ownership homes per annum by 2026.

We align the interests of local authorities, landowners, investors and local people to deliver high quality yet affordable homes that enable communities to thrive.

We have a long term interest in our communities. We ensure our communities prosper now and forever through a determination to put the customers' needs at the core of what we do and provide best in class services.

Our Communities

- 1 Taunton
- 3 Salisbury
- 5 Poole Vista
- 2 Sherborne
- 4 Poole Esprit
- 6 Christchurch



Our Purpose

At the Affordable Housing and Healthcare Group, our purpose is to create vibrant, affordable communities. Affordable, high-quality homes for first-time buyers that help them get onto and move up the housing ladder and affordable, age-appropriate homes for older adults enable them to move down the housing ladder and support their health and wellbeing.

Our integrated approach generates meaningful additional value for all our stakeholders through the origination and management of high-quality, affordable communities, creating a genuinely sustainable solution.

We are excited by our role in cultivating a more sustainable and inclusive housing sector through our investment in delivering communities that enable happy and healthy lives for the young and old.

Through ESG consideration across all aspects of our business, we can unite and empower stakeholders to work and live sustainably, ethically, and be environmentally driven. We believe that aligning our values to key ESG metrics will enable us to deliver happier, healthier communities that will thrive forever.

Esprit, Poole



Monterey, Christchurch



Vista, Parkstone



Quantock House, Taunton



Chapters, Salisbury



Sherborne



A photograph of two women in a kitchen. The woman on the left is younger, with her hair in a ponytail, wearing a light-colored top with dark stripes on the sleeves. The woman on the right is older, wearing glasses and a floral patterned top, holding a large bouquet of flowers. They are both smiling and looking at each other. The background shows kitchen cabinets and a countertop with a sink and a kettle.

Impact: Strategy

1



Providing Tenures to Serve Social Housing Needs

- Our investments deliver Shared Ownership properties for older adults, first-time and next-time buyers that would otherwise be unable to afford to purchase a home appropriate to their personal needs. E.g., an apartment within a supported retirement community for older adults, or a starter home for first-time buyers.
- Our portfolio of affordable housing tenures is flexible to meet the local demand, enabling us to provide a range of Shared Ownership and affordable rent solutions for all generations of society.



Establishing Suitability, Affordability and Sustainability

- Through relationships with local authorities, we quantify the requirements for affordable housing to meet the needs of the local population.
- Using advanced demographic data analysis tools, we determine existing and future housing demand for each population segment, and their relative affordability.
- We compare the demographic data with intelligence on the planned supply of affordable housing through registered providers and open market housebuilders.
- Our research team identify where there are significant shortfalls in the planned supply of affordable housing to meet the local need.
- At an individual level, our affordability assessment qualifies homeowners for Shared Ownership, helping them purchase a share that they can afford and demonstrate their ability to sustain their living costs.
- Robust analysis of locations and qualification of home buyers assures long-term demand for our products; this underpins the long-term property and investment values.



Stakeholder Impact

- Our approach brings together local people, investors, landowners and SME developers to deliver affordable homes for key workers, first-time buyers, growing families and older adults.
- Shared Ownership and discounted rent are affordable tenures that allow a broad range of aspiring homeowners to access high-quality homes within a co-owned, supportive community.
- An age-appropriate, high-quality home in a supportive community with access to support services significantly improves the health and wellbeing of homeowners.
- Health improvements reduce the demand and public spending on health and social care, improving the sustainability of local NHS and social services.
- Our approach provides a solution to the long standing housing and affordability crisis in the UK whilst delivering aspirational housing and thriving communities.

Benefits to Vulnerable and Lower Income Groups

Older People

- Reducing the cost of living by up to 50% allows those that otherwise would not be able to afford to purchase and live in an age-appropriate home within a supportive community.
- Supported communities for older adults improve individuals' health, reducing GP visits by 46%⁸ and providing a 38% reduction in local NHS costs.⁷

Key Workers, First-time Buyers and Growing Families

- Shared Ownership can reduce the cost of living by up to 50%, allowing people to purchase their own homes and create long-term savings through the accrual of further equity over time.
- Affordable rent that privileges key healthcare workers helps to solve the challenge of recruiting and retaining staff for NHS and local healthcare service providers.

A photograph of several elderly women sitting at a dining table, laughing and talking. The image is dimmed and serves as a background for the text.

Impact: Solving the UK's Housing Crisis

2

The Crisis:



A Shortage of Affordable Homes¹⁰

The challenges facing the housing market have been well documented: too many people are unable to afford a home of their own;

- Much of our housing stock is aged, unsuitable and poor-quality.
- For those with social or health needs there is a dire lack of appropriate homes.


To address these challenges over the long term, it is necessary to increase housing supply now.

The shortage of affordable homes only exacerbates the challenges to health and social care:

- An ageing population needs communities that support their wellbeing and helps people retain their independence in later life.
- Younger people need to be able to live well close to where they work and afford a family home as life progresses.



<p>1 in 3 Older adults want to move but only 3 in 100 actually do⁹</p> <p>Only 5% Of over 65s live in a specialist retirement property¹⁰</p>	<p>Up to 50% Are priced out of the retirement property market⁹</p> <p>5 million People aged 80 years and above by 2032¹⁰</p>
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<p>1 in 3 Millennials will never own their own home¹¹</p> <p>9-10 x House price to household income ratio¹³</p>	<p>34 years Average age of a first time buyer¹²</p> <p>£16bn Housing benefit bill will more than double by 2060¹⁴</p>
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<p>3 in 4 Care workers earn below the real living wage¹⁵</p> <p>206,000 Current shortage of health and care workers¹⁷</p>	<p>Only 8% Towns in the UK are considered 'affordable'¹⁶</p> <p>+1m More staff needed in 10 years to meet growing demand for care¹⁷</p>
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The Response:

50%

Reduced cost of living for residents of Shared Ownership retirement communities

38%

Reduction in NHS costs⁷
The positive impact of supported communities for the elderly

46%

Reduction in GP visits⁸

50%

Reduced cost of living for residents of Shared Ownership and affordable rented communities



Quantum
Shared Ownership

Helping people get on and up the housing ladder


PlatinumSkies

Retirement living for over 55s

AHH creates vibrant, affordable communities that help people get onto and move up and down the housing ladder throughout their lifetime

Build More Shared Ownership Homes

The Government has set an ambitious target for 300,000 new homes per year (net additions) and one million new homes by 2024.¹⁰

The House of Lords Built Environment Committee has recommended:

- A mix of more suitable, accessible 'mainstream' housing and specialist housing for the elderly if the housing market is to be sustainable in the coming years as the population ages.
- SMEs should be supported through reduced planning risk and increased access to finance if housing demand is to be met.

The answer may appear straightforward:

- Supply more homes with tenures that guarantee long term affordability.
- Which provide mechanisms for those who need care and support to receive this in their own homes.

A viable solution to the individual is Shared Ownership:

- It allows home buyers to purchase a portion of a property and pay a low, fixed rent on the balance.
- Making good quality homes affordable and accessible.
- Reducing demand on local health and social care services.

The Barrier:



Shared Ownership is Difficult for SMEs to Deliver

However, the delivery of Shared Ownership is not a sustainable solution for most SME developers and builders:

- Upon sale of completed property, they only realise a proportion of the value of the homes they build.
- SMEs, and even large developers have limited cash resources and must realise returns from the full market value of a property to stay afloat.
- There has been a sharp decline in the role of SMEs delivering new homes, which affects the industry's ability to meet housebuilding targets.

The same can be true for landowners, who naturally seek to realise the full market value from the sale or development of their assets within a relatively short timescale.

8% Shared Ownership

As a proportion of new housing completions, current supply of Shared Ownership does not meet demand.¹⁰

1998 - 39%
built by SMEs



2021 - 10%
built by SMEs

The role of SMEs in housebuilding has collapsed
(Percentage of all new housing completed)¹⁰

50% new homes built by the UK's 8 largest builders

Large private builders will not deliver an increase in the supply of affordable housing at the scale required.¹⁰

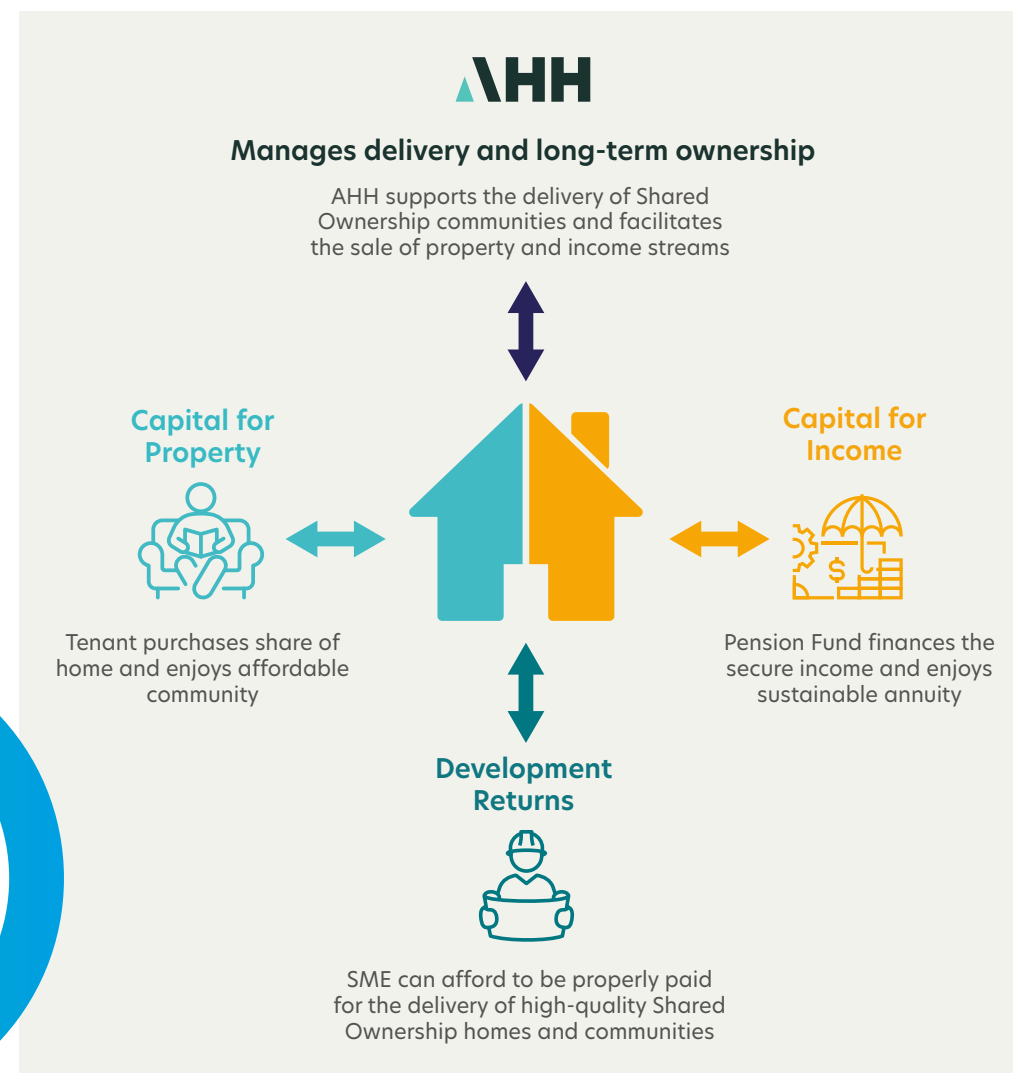
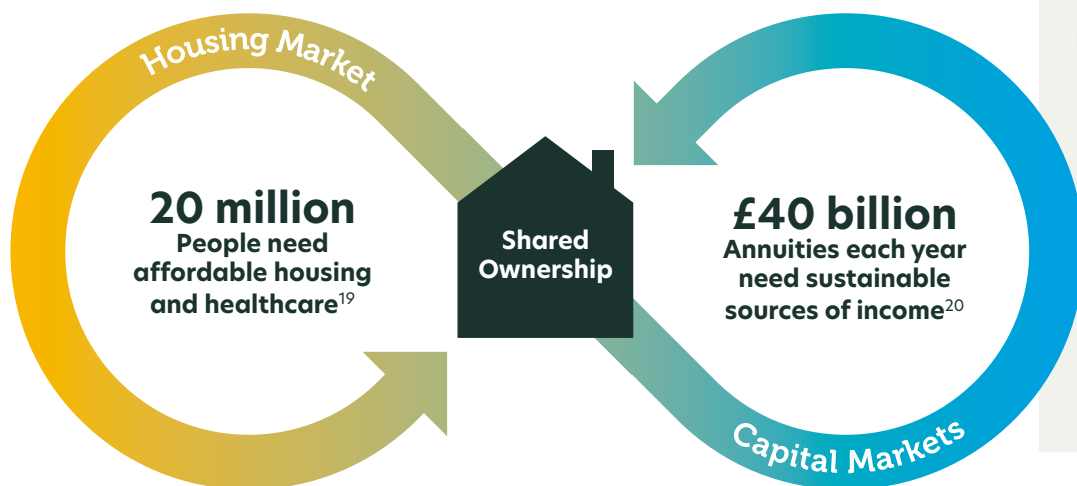
The conventional development cycle compels SMEs and landowners to realise the value of their assets now, and not be invested for the long term.

The Solution:

A Sustainable Delivery Model

To sustain Shared Ownership as an affordable tenure, those that build these homes need to unlock the value of the unpurchased portion quickly and fairly - this enables the cycle of development to continue.

- The solution is to convert the secure income streams generated from the rent that tenant's pay on the unpurchased portion of their home, into capital.
- Assured income of this type provides pension funds a sustainable source of annuity.
- Shared Ownership enables those needing affordable homes, long-term investors and housing providers to benefit from a fair share of the value created.



The Solution:



An Integrated Delivery Platform

The AHH platform integrates investment management, property development and wellbeing services to enable the delivery and sustainable operation of affordable communities.

- Our platform aligns the interests of all parties in the delivery and long-term holding of Shared Ownership housing.
- 11 professional services functions, from origination through to operation.
- Everything delivered at cost to create social and economic value greater than that of conventional open market housing.
- SMEs plug into the platform to access all the funding, operational expertise and regulatory compliance they need.
- Trading under the AHH Affordable Communities Model, SMEs can deliver thousands of affordable homes, nationwide.
- AHH operates its own on-the-ground teams so it can step-in at any time should any SME fall short of its obligations.



A dark, teal-tinted background image showing three people in a professional setting. On the left, a woman in a light-colored jacket is shaking hands with a woman in a dark jacket in the center. To the right, a man in a dark suit is holding a large rolled-up document or blueprint. The scene suggests a formal agreement or partnership.

**Impact:
People, Communities,
Health and Social Care**

3

Making homes affordable

The challenge

Up to half of older people are priced out of the retirement living market. Over 2 million homes are headed by someone aged 55 or over which do not meet basic standards e.g., too cold, poor accessibility.²¹ It is estimated that 1 in 3 people want to move but only 3 in 100 actually do.⁹

Our approach

The provision of Shared Ownership allows purchase of as little as a 25% share, (but more typically 50%) to help those that otherwise could not afford to move, enjoy a new purpose built home within a supportive, caring community.

Impact

550

new homes made affordable for older people

Reducing the cost of living

The challenge

Around a third of people aged 50 and over say their home needs work, citing cost as the biggest issue of preventing changes.²¹ Shockingly, 1 in 10 pensioners spent 4 to 6 years in poverty between 2010 and 2019.²²

Our approach

We design and build homes that are easy to maintain and efficient to run. We provide not-for-profit services to reduce the cost of living by at least £1,530 per person per year.²

Impact

£644,130

household savings each year

Improving health & well-being

The challenge

More than a million older people say they go for over a month without speaking to a friend, neighbour or family member.²³ The impact of loneliness and isolation on mortality is equivalent to smoking 15 cigarettes per day.²⁴

Our approach

We facilitate active and social communities. Working with Compassionate Communities UK (a registered charity), we facilitate meaningful social relationships which play a major part in helping our residents physical and mental well-being.

9 out of 10 homeowners say they never or hardly ever feel lonely.² In addition, homeowners increase their exercise by 75% which supports and preserves physical and mental ability.⁵

Impact

421

happier, healthier homeowners

Creating jobs and skills

The challenge

It is reported that by 2024 there will be a shortfall of four million highly skilled workers.²⁵ Currently 38% of adults in the South East are not qualified to level 3 or higher.²⁶ Deficiencies in the UK skills system are long-standing and deep-seated.

Our approach

Construction of affordable communities and the ongoing provision of care and support services creates meaningful local employment and long term skills, training and career opportunities. For each single home built, 3.5 jobs are created.²⁷ Data shows that over 90% of community businesses are from the local area.⁶

Impact

1,925

jobs created

Encouraging local enterprise

The challenge

The pandemic has impacted heavily on the economy and specific sectors, including hospitality, leisure and non-supermarket retail. In 2020 alone, 11,000 outlets permanently closed within high streets, shopping centres and in retail parks.²⁸

Our approach

Retirement communities contribute £5,000 new spending in local businesses per homeowner per year.³ 3 local retail jobs are supported from the spending from 1 retirement living community.³ We are developing a 'Check-a-Trade' style customer portal that will allow local service providers to register their services, and homeowners to access, purchase and review services provided. This will be a non-profit platform to facilitate sustainable enterprise and high-quality service provision.

Impact

£2,105,000

additional local spending per year

Redistributing family homes

The challenge

The number of 3-bedroom homes for sale has decreased by more than 20% year-on-year for the past 5 years and 4-bedroom homes now account for just a quarter of all properties on the market, down from a third in 2017.²⁹

Our approach

In 4 of 5 cases, a family-size home is released to the property market through downsizing to a retirement community property.⁵

Research estimates that last time buyer properties have at least 6.2m spare rooms, the equivalent of over 2 million typical 3-bed houses.⁶ As a collective, retirement communities could 'free up' over 2 million houses on the property market for first-time or family buyers.

Impact

337

family sized homes released

Reducing demand on the NHS

The challenge

People living alone are 50% more likely to visit A&E than those that live with others.¹⁷ Injury from falls alone costs the NHS £2bn a year.²

Our approach

Supported retirement communities reduce the number of unplanned hospital stays. Those living in purpose built homes are 1.5-2.8 times less likely to have a fall than those living elsewhere.⁵ Ambulance emergency calls by residents living in retirement communities are reduced by 66%², and the average hospital stay for a resident living in a retirement community is reduced from 11 days to 1.5 days.⁴

Impact

4,000
unplanned hospital
days avoided

Saving money for the state

The challenge

A lack of suitable accommodation amongst elderly patients is often the cause of delayed discharge from NHS hospitals and risks compromising a full recovery.³⁰

Our approach

Our purpose-built retirement communities provide a wide range of affordable care and support services. It is estimated that the average person living in specialist housing for older people saves the NHS and social services £3,490 per year.²

Impact

£1,500,000
annual savings for
NHS and Social Services

Slowing frequency of GP visits

The challenge

People living alone are 1.8 times more likely to visit their GP.¹⁷

Our approach

People living within supported communities reduce the frequency of visits to see their GP by 2.35 per person per annum.⁶

Impact

989
less GP visits
each year

The background is a dark, teal-tinted photograph of an elderly man and woman. The man, in the foreground, is wearing glasses and a checkered shirt, with his right arm raised. The woman, behind him, is smiling and clapping. The overall mood is positive and celebratory.

**Impact:
Voices from our Communities**

4

Voices from Our Communities

What's the best thing about Platinum Skies?

Variety of lifestyle choices
 Friendly staff
 Happiness
 Comfort
 Pleasant surroundings

Lifestyle Managers
Room sizes & layout
Bistro
Security
Community
Location
Socialising

Construction of Building
 Ease of living



The average pension income for single pensioners is £231 per week, less than half of that of pensioner couples, who have an average income of £482.

(GOV.UK, 2021)³¹

Making Homes Affordable

Jackie, 76, and Graham Ree, 81, purchased a share of an apartment in Esprit in September 2020. They moved with the help of the Platinum Skies Shared Ownership scheme, which has enabled them to live a new happy, healthy, and affordable life where they can enjoy the companionship of others who live in their community.

“

We are now living a lifestyle that we can afford because of Shared Ownership.

“Platinum Skies explain all the figures and the projections for the years ahead, not just for the first year, but for the next 10 years. I think it's important to have a company like Platinum Skies who will explain it and talk you through it, especially as you get older.

“The team were also very good with our family as well, as they got my daughter to come along to an appointment and explained it all to her, which was really good because they involved all of us. My daughter was a little bit cautious about it, as she was looking out for us, I suppose. The Platinum Skies team got us together and answered any questions that we had, so we were quite happy to do it.

“I think we've always been good at looking forward to make plans for the future. A lot of people don't want to think about it, but I think when you get to our age, it's something that you need to do. “I had no idea what was on offer until we came here and then I realised that it would be good for us.”

Jackie and Graham Ree - Esprit Homeowners



1.4 million older people in the UK are often lonely

(Age UK, 2021)³⁰

Happy Again

Mick Spooner, a Chapters resident, purchased a share of an apartment in July 2020. Following the death of his wife, Mick became very lonely and due to mobility issues, he decided to move to a ground floor apartment in Salisbury from his four-bedroom house. He now leads an active social life at Chapters, acting as a friendly, welcoming face to our new homeowners as they move into the community, as well as providing childcare to his grandson three mornings a week.

“

I have made so many friends. So many people are happy to chat, and we get on so well. You can come and go as you want. It's superb. People can just be together and they are happy.

“It's freedom that's released me from memories of what I had with my wife for 42 years, which are fantastic memories, but I have brought them with me. She would be so pleased that I have moved on. I haven't got the worry of a three-bedroom house and garden and all of the maintenance. I have the money from the house which pays for half of the apartment and you pay the rent on the remainder, which comes out of your bank and it's peace of mind.

“Because it's retirement living rather than a retirement home, you have your own freedom so that was immediately a big draw. I can come and go as I want. I didn't have to sign in and out. Nobody was looking after me and knocking on my door to see how I am. It was fresh, it was freedom.

“I would recommend Chapters. I just love this place and nobody can ever take that away from me.”

“My daughter and son are so pleased for me that I have made a go of it and am really enjoying the whole place.”

Mick Spooner - Chapters Homeowner



Social isolation significantly increases the risk of premature death from all causes, which may rival those of smoking and obesity and a 50% increased risk of dementia.

(National Academies of Sciences, Engineering and Medicine, 2020) ³²

Reducing Social Isolation

Jack Francis, a Chapters resident, purchased a share of an apartment in October 2020. He moved to Salisbury at the age of 92 to be closer to his daughter after living in the same house in South Wales for more than 60 years.

Jack wanted to find somewhere that would enable him to be part of a community and make new friends, which he has gone on to do in our Salisbury independent-living site. He said: "My daughter heard about it because she lives nearby in Laverstock and decided that it was the better place to go rather than an old people's home. I had looked at care homes brochures, but I hadn't decided on anything. Then when my daughter described Chapters and I thought that it might be ideal for me."

“

That's the sort of place that it is here. So many people are friendly. It's just so easy to talk to each other and get acquainted.

Jack said that the real benefit of moving to Chapters has been becoming part of a friendly community of like-minded people. "We have coffee mornings twice a week here, where we meet at 10am in the communal lounge. That's very pleasant. I've made friends here and of course, I meet them on those mornings. "The gentlemen get together at the happy hour, which we have after other activities. I have a few friends that I have made here now and that's where we get together.

"I was not always somebody who could make friends easily like that, but here it's so relaxed. Everybody likes to talk. We get chatting and it is a very pleasant atmosphere here."

When asked if Jack would recommend Platinum Skies to friends, he said: "I would recommend people look at the scheme here as a priority. I've settled in here and I would recommend it."

Jack Francis - Chapters Homeowner



More than 2 million people in England over the age of 75 live alone, and more than a million older people say they go for over a month without speaking to anyone.

(Age UK, 2021)³³

Combatting Loneliness

Claire Mackendrick, 76, bought a share of an apartment at Vista having moved from a two-bedroom bungalow in Poole which had a garden that she was no longer able to manage.

Claire said: “The moment that I was shown around, I knew it was for me. I couldn’t have afforded to pay the full price for this apartment so that’s why I went for Shared Ownership. I was also very surprised when they said that I could bring my dog, which was a big plus for me.”

“It’s probably the best move that I have ever made and it’s also the easiest move that I’ve ever made. The removals men came, packed my old home up, put it all in a van, and 20 minutes later, I was here. It all went extremely smoothly.”

Speaking about her reasons for moving to Vista, Claire said: “I was a widow and I had been for three and a half years. I was rattling around in a bungalow having all the cleaning and gardening, which I could no longer manage. Whereas, now my time can best be spent making friends with the people who I now live amongst and I think Vista is particularly a really good place to come to.”

“

If somebody is feeling lonely and they want to make friends easily, then this is perfect because everyone joins in with everything, no matter how old you are, or whether you consider yourself old or not.

“The best bit about living at Vista is when I wake up in the morning, the first thing I do is take my dog out, and get back for our coffee morning every Monday. It starts at 11, but it can go on until 3pm once everybody gets talking and you can sit there chatting for as long as you like. That to me is one of the best things - waking up in the morning and knowing that you can go out for the day, and when you get back, there’s always somebody here. Plus, if you’re not feeling too well, there’s always a door to knock on.”

Claire Mackendrick - Vista Homeowner



Being part of a community improves an individual's mental wellbeing through reduced loneliness, lowering levels of depression and anxiety, and improving cognitive function.

(The Kings Fund, 2020)⁵

Finding Friendship

Sally Lawrence, 70, moved from a four-bedroom town house in West Sussex to a more future-proof apartment in Vista where she now enjoys views over Poole Harbour and Brownsea Island. She attended an afternoon tea event in Vista's garden with her fellow neighbours, and met Lorraine Coughlan, 71, who had moved in just a few weeks before her. After enjoying a chat at the event, Sally and Lorraine have become firm friends in our Parkstone community.

"I think Vista as a community is a great place to live. We have various events that Mel, the Community Manager, organises, but also the homeowners do organise things for themselves. We all decide what we want and then somebody organises it and we'll host it down in the communal lounge. Nobody is forced to go if they don't want to, but there's quite a few events that do take place and I enjoy them immensely. We have a lot of fun.

"It's very easy to make friends at Vista. When I moved in, I didn't know anybody within Poole. It was completely alien to me. However, I met Lorraine the day I moved in at the cream team afternoon. I think I went down to that at about 1pm and I got back to my apartment at about 6pm, so it was a really good introduction to life at Vista. I thought that I should fit in well here, and I have."

"When I first came to look at Vista, I thought it was way out of my league to be honest. I just thought that there's no way I could afford it. But once I started speaking to Gemma, the Relationship Manager, she showed me round and explained the Shared Ownership scheme to me, I just fell in love with it. I was already arranging furniture before I had even said 'Yes.'"

"Vista's community is very sociable. Everybody here is extremely friendly. Making friends here is really easy because people are so friendly. When I first moved in, because I was on my own, I went to the coffee morning first and obviously didn't know anybody, but they were welcoming and friendly."

“

I have more of a social life now than I did before, so that's lovely.

Lorraine Coughlan and Sally Lawrence - Vista Homeowners

Voices from Our Communities



01

"I invited Sally Lawrence, 69, to a summer afternoon tea we were hosting in the garden in May, as she had moved in that day and it would be a great opportunity to meet her neighbours. I sat her next to Lorraine Coughlan, 71, who had only moved in two weeks previously, and they got on like a house on fire. "They were sat chatting all afternoon and now they are the best of friends. They do everything together including going out for lunch and trips to Swanage. They both say that they feel like they have known each other forever."

02

"Rita Swann, 90, who moved in November 2019, was living by herself in an apartment for older people which had no communal facilities for her to socialise with friends.

"She moved to Vista and built up a friendship with Frank and Julie Abrams at our coffee mornings, and they ended up forming a social bubble, meaning that they were able to go out together for daily walks, lunches, and coffee. Rita also loves to play table tennis and go to Pilates with Julie, and they all spent Christmas together as Rita has no family that live locally to her."

Stories from a Community Manager

Our Community Managers are our eyes and ears on the ground, who provide dedicated emotional and wellbeing support, as well as organising a host of events to bring our homeowners together to socialise. Mel Litchfield, our Community Manager at Vista talks about homeowners whose lives have improved since moving to a Platinum Skies home...

03

"Gill, 81, and Dennis Broadhurst, 89, who moved to Platinum Skies in October 2019, always tell me how much they love living here. When Gill first saw the place, she just fell in love with their apartment.

"They moved from their family home, it was getting too much for them to look after, and they were worried about what might happen in the future if one of them became unwell. Now I see them enjoying their lives without ever worrying about the upkeep of their property."

04

"Claire Mackendrick, 75, moved in between lockdowns in December 2020 and she describes moving to Vista as 'The best decision she has ever made.' She comes to all of our events and makes friends very easily.

"She fits in well here and she's the life and soul of the party. There's not one person that she doesn't get on with. She lives with her poodle, Harry, and said that one of the big draws for her was that she could bring her dog."

ESG Partnership: NHS Joint Venture

Working in Partnership with NHS to Deliver Social Impact



“Our partnership with AHH started when we were looking to secure the future for Christchurch Hospital. It’s through that partnership that we used some of the spare land on the site to develop a care home and senior living community. Our return from that investment has been hugely beneficial in allowing us to bring up the quality of all of our estate on site.

Communities that offer affordable, purpose-built homes and well-being for older people are a key part of healthier, independent living. Partnerships founded on long-term aligned goals, such as ours with AHH, are good for our local community.”

David Hines, Chief Operating Officer of AHH said: “This ground-breaking and successful initiative between the public sector and private enterprise is something that we can all be very proud to be part of.” Through its joint venture partnerships with NHS Trusts, AHH has provided much needed value to local hospitals which in turn give the best possible public benefit for health, the community and local housing.

“
Our return from that investment has been hugely beneficial in allowing us to bring up the quality of all of our estate on site.



Phase 1 of this ground breaking public-private joint venture created an affordable retirement community and specialist elderly care facilities within the grounds of Christchurch Hospital.

In partnership with **NHS**

University Hospitals Dorset
NHS Foundation Trust

Creating Communities. Building Friendships. Improving Health.



“
The depth and quality of our friendships and relationships are more important in helping us live a long, happy, healthy life than anything else we know.
”

AHH is working together with the local GP network, with the support of Dr Julian Abel, Director of the registered charity Compassionate Communities UK, to empower local volunteers to connect local residents with the services they need to live well.

“
AHH has taken responsibility for building a local resource directory for all Christchurch residents to use, including Platinum Skies’ homeowners.
”

“Friendship and laughter are key to a happy life, as well as living in the pleasant surroundings, comfort, and security which can be found in Platinum Skies’ communities. It turns out that the depth and quality of our friendships and relationships are more important in helping us live a long, happy, healthy life than anything else

we know, including giving up smoking, drinking, diet, exercising and treatment of high blood pressure. This is because humans have evolved to be social creatures living in community settings.”

“Care, cooperation, and compassion are built into their biology. AHH creates happy environments where homeowners have a sense of belonging. The communities and the people who live in them will flourish.”

“People who feel lonely and go to see their doctors can be put in touch with others in their community to follow interests and activities. Although directories of local resources are becoming more common, they are by no means present in all areas. AHH has taken responsibility for building a local resource directory for all Christchurch residents to use, including Platinum Skies’ homeowners.

In addition to all the great activities already organised, homeowners will be able to see what’s going on in their surrounding community. They can then follow up their interests and meet other Christchurch community members at the same time.”

“The magic happens along the way. There are countless stories of developing friendships, with people becoming lifelong companions, through this simple way of simply following our natural interests. When strong bonds of friendship develop, we have a sense of belonging, of being held in someone else’s heart and mind. This makes a big difference in helping us feel happy. Care and support are a natural part of good friendships. AHH help homeowners to feel happy, they will then naturally support each other when hard times appear.”



Our Policies

5



Our Environmental Policy



We are committed to reducing our environmental impact and continually improving our environmental performance as an integral and fundamental part of our business strategy and operating methods.

Our priority is to encourage our customers, suppliers and broader stakeholders to do the same. It makes commercial sense over the long term and delivers on our duty of care towards future generations.

We recognise that our activities impact the environment and that we have a responsibility to consider and minimise these impacts where possible. We actively comply with relevant environmental legislation throughout the planning and build of our new developments, additionally we adhere to local planning guidance and building regulations.

We have reviewed our environmental impacts and identified those which are the most important for us to monitor and control. As a result we endeavour to:

- Adhere to the principle that the homes we design and build are inherently efficient; this is achieved through design and construction, without the need to use additional technologies to improve energy efficiency.
- Procure and use materials efficiently during the house building process, including the use of local sourced materials, existing materials on site and recycled materials when appropriate.
- Minimise the amount of waste we produce through effective design and on-site management.
- Make the most efficient use of land, including regeneration of redundant or contaminated land.
- Protect and enhance the natural habitat and local surroundings throughout the development process and prevent pollution from occurring at our sites.

We provide training appropriate to our employees' particular environmental responsibilities to ensure that they are aware of our environmental impacts and their role in managing them.

Investing in People: Equality, Diversity and Inclusion



Promoting inclusive working environments for our employees and valuing the diversity of our residents and communities is essential to delivering our vision.

We recognise that there are many barriers to achieving true equality of opportunity, ranging from overt prejudice in favour of, or against, particular groups or individuals to unwitting ignorance of different lifestyles and needs.

On whatever level it exists, discrimination is neither acceptable nor tolerable. Our commitment is to ensure that no individual or group is less likely to get fair treatment in recruitment, pay or promotions or housing and any other services we provide such as lifestyle, repairs and rent collection.

At AHH, we are firmly committed to the principles of equality, diversity and inclusion that will help us to be a better employer and service provider.

Our EDI Principles

AHH aims to be an open, inclusive and diverse organisation with these ten principles guiding how we operate:

- Everyone has a right to be treated with dignity, fairness and respect.
- Valuing the diversity and talents of all individuals.
- Supporting, developing and empowering people to succeed.
- Understanding the diverse needs of our residents and communities.
- Promoting equality of opportunity in employment and service provision.
- Delivering appropriate, accessible and flexible services.
- Creating a diverse workforce and inclusive workplaces.
- Being tolerant, understanding and not judging others or their lifestyle choices.
- Challenging prejudice, discrimination and harassment.
- Promoting equality, diversity and inclusion with our residents, communities, partners, stakeholders and our supply chain.

To further reduce inequalities and give our employees the best opportunity to reach their full potential, we offer a flexible training package to meet each individual's development needs.

Our employees' feedback is key to our success and the development of how our business operates. We regularly hold employee forums that are a direct channel to our Executive Team. Representatives of each department have the opportunity to address any concerns and make suggestions for improvement. Our employees have a voice; we take all feedback seriously and work hard to create an environment and culture for success.

Our Measurement Frame

6

How We Measure ESG

The Sustainability Reporting Standard (SRS) for Social Housing lays solid foundations for ESG reporting for AHH and the UK social housing sector.

We use the SRS measurement framework to assess, plan and measure each investment into the delivery of affordable housing. This along with quantifiable data on the number of lives we have impacted, the contribution we have made to the local economy, and the health and wellbeing benefits delivered enables AHH to report on ESG performance in a transparent, consistent and comparable way.

The SRS provides 12 Themes and 48 Criteria points for reporting ESG for registered social housing providers. We have adopted the SRS framework internally to understand where we can further improve our ESG performance and to demonstrate where we are doing well.

The United Nations Sustainable Development Goals help us gauge a broader societal perspective on the impact that we make. We'll refer back to relevant United Nations Sustainable Development Goals throughout this report.

UN Sustainable Development Goals we relate to:



Sustainability Reporting Standard (SRS) for Social Housing

Social



T1 Affordability and Security		
Criteria		Response
C1	'For properties that are subject to the rent regulation regime, report against one or more Affordability Metric: 1) Rent compared to Median private rental sector (PRS) rent across the Local Authority. 2) Rent compared to Local Housing Allowance (LHA)'	At present we do not own or manage any properties that are subject to the rent regulation regime. However, as our business grows and the needs for our customers develop, this may be something we look further into.
C2	What is the breakdown by type of AHH's % share and number of existing homes (homes completed before the start of the previous financial year)?	As of February 2022, 204 out of 222 (92%) of our homes completed in previous financial years, were 'low-cost home ownership' and are all housing for older people (55+). Our homes are high-quality and affordable and all can be purchased through our Shared Ownership scheme.
C3	What is the breakdown by type of AHH's % share and number of new homes (homes completed during the past financial year)?	As of February 2022, 304 out of 307 Homes (99%) completed in the last year were 'low-cost home ownership' and are all housing for older people. 508 out of 550 (92%) of all our homes are 'low-cost home ownership', and were purposefully built to provide affordable housing solutions to the older generation that are age-appropriate yet appealing.
C4	How is the AHH trying to reduce the effect of fuel poverty on its residents?	We're focussed on reducing and eliminating fuel poverty for our homeowners, and we embed fuel efficiencies into each stage of the process, from home development to customer homeownership. Our buildings are designed with fuel efficiency in mind, to reduce the ongoing costs to our residents.
C5	What % of rental homes have a 3 year fixed tenancy agreement (or longer)?	At present we only own older persons Shared Ownership homes.
C6	What % of homes with a gas appliance have an in-date, accredited gas safety check?	Our property services team carry out annual inspections on gas appliances. 100% of our homes and communal areas with gas appliances have an in-date and accredited gas safety check. We encourage our homeowners to report any potential gas leaks or issues with gas appliances. As most of our homes are a part of our heating network, our homeowners do not have gas delivered directly to them.

T2 Building Safety and Quality		
Criteria		Response
C7	What % of buildings have an in-date and compliant Fire Risk Assessment?	Our property services team carry out annual fire risk assessments. 100% of our communal areas have in-date and compliant fire risk assessments.
C8	What % of homes meet the Decent Homes Standard?	We're proud to say that 100% of our homes meet the Decent Homes Standard. Our homes under construction will also meet, and go beyond, the requirements of the Decent Homes Standard. As of February 2022, all 550 homes built meet the Decent Homes Standard.

T3 Resident Voice		
Criteria		Response
C9	What arrangements are in place to enable the residents to hold management to account for provision of services?	<p>Resident (homeowner) AGMs are held, we additionally hold meetings quarterly, and when necessary, to discuss facilities and finance. These AGMs and meetings ensure that we are accountable to our customers, resolve any issues raised, gather and take onboard feedback and provide residents insight into our internal decision making process. We introduced customer (homeowner) experience focus groups in 2021 to ensure we can go above and beyond our homeowners expectations and address any points raised. We encourage and support each community to have a resident's association and we are in regular contact with each development's Community Manager, who reports on any and all feedback received from homeowners, so we can adapt where required.</p> <p>In addition to this, we hold weekly meetings with all Community Managers where we discuss the provision of our regular health and wellbeing activities, share any business updates and receive homeowner feedback. Furthermore, we conduct regular satisfaction surveys to understand what our customers love about living in our communities, what we can do better and to share any concerns homeowners may have. As with all of our feedback, we take this very seriously, we discuss the results at a board level, and formulate a plan to rectify any matters raised.</p>
C10	How does AHH measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?	<p>The Board undertakes a resident satisfaction survey twice a year, with resident satisfaction consistently improving yearly over the last three years. Overall satisfaction is high, with 84% of respondents to the latest survey happy to recommend Platinum Skies.</p> <p>Our on-site Community Managers and central Customer Service Team regularly check in with all of our homeowners to identify any concerns that they may have. All individual concerns are logged, addressed and followed through to resolution. We review the concerns logged monthly to identify any underlying causes, with action plans to drive continuous improvement.</p>
C11	In the last 12 months, how many complaints have been upheld by the Ombudsman?	We have not had any complaints referred to the Ombudsman.

T4 Resident Support		
Criteria		Response
C12	What support services does AHH offer to its residents. How successful are these services in improving outcomes?	<p>Within our communities we employ Community Managers who are available to support our homeowners, act as a friend and point of contact for relatives and help solve any issues raised. Our Community Managers are responsible for the ongoing schedule of regular social, health and wellbeing activities, which from our feedback, are very well received and enjoyed by our homeowners.</p> <p>On average, we run 92 different activities per month across our communities. We work to improve our activity offering by gathering homeowner feedback, and providing new and exciting experiences. These activities are either on site (within their community) or off site, where we arrange trips to local attractions for homeowners. Each community focuses on mental and physical health for our residents. Examples of activities include; Yoga & Pilates, Arts & Crafts, Gardening Workshops, Health & Wellbeing Seminars, Coffee Mornings, BBQs & Group Dinners and Quiz Nights.</p> <p>Our KPIs, regular meetings with our Community Managers and homeowner surveys monitor satisfaction and provide guidance for improvements.</p>

T5 - Placemaking		
Criteria		Response
C13	Provide examples or case studies of where AHH has been engaged in placemaking or place shaping activities.	<p>Our homeowners' stories, collected in this report and within our magazine, 'The AHH Way' are the real evidence of the impact our business efforts. We design communities rather than 'units', with each being unique to its setting. We put a strong focus on ensuring we can make each 'place' a loving home for our residents. We value everyone's feedback, including those who may be affected locally.</p> <p>We involve the community in the design process and we speak with conservation groups about any concerns they may have and how we can improve the design to address such concerns. A comprehensive programme of community engagement days is held during the planning process of a new development to gain feedback from all stakeholders that shape our final design.</p>

T6 Climate Change		
Criteria		Response
C14	Distribution of EPC ratings of existing homes (those completed before the last financial year).	100% of our homes are in the EPC rating band A-C. 90% of our homes are EPC rated B. Reviewing EPC ratings of the top 5 Registered Providers of Social Housing, the average amount of homes rated EPC C or above is 68.7%. This information suggests that AHH homes are in the top quartile for EPC ratings.
C15	Distribution of EPC ratings of new homes (those completed in the last financial year).	100% of our homes are in the EPC rating band A-C. 90% of our homes are EPC rated B.
C16	Scope 1, Scope 2 and Scope 3 greenhouse gas emissions.	We are adopting principles for new developments to operate at net zero from 2030 and are targeting our end-to-end delivery to be net-zero by 2050.
C17	What energy efficiency actions has AHH undertaken in the last 12 months?	We have worked to implement a number of energy efficiency improvements across our new and existing homes over the past 12 months. Our upcoming strategy will determine further changes we should implement. However, we pride ourselves on delivering homes that have energy efficiencies as standard, such as LED efficient lighting, solar panels, PIR sensors, to name a few.

Sustainability Reporting Standard (SRS) for Social Housing

Environmental



C18	<p>How is the housing provider mitigating the following climate risks:</p> <ul style="list-style-type: none"> - Increased flood risk - Increased risk of homes overheating 	<p>The design of our communities demonstrate features to mitigate flood risk and overheating. Sustainable Urban Drainage Systems (SUDS) are used across all developments, these disperse rain water slowly back into the ground or mains sewer.</p> <p>We assess the overheating risk in our SAP calculation reports and calculations take into account specialist glazing mitigation. At design stage, rooms are assessed for overheating by creating 3D models using technology that receive artificial day light and sun light and the heat levels are monitored.</p>
C19	<p>Does the AHH give residents information about correct ventilation, heating, recycling etc. Please describe how this is done.</p>	<p>New homeowners are provided with a welcome pack that details refuse collection, handbooks for boilers/heating appliances and we make suggestions on how to reduce their energy use as well as how to recycle. Community Managers provide personal demonstrations and are on hand to assist.</p>

T7 Ecology

Criteria		Response
C20	<p>How is AHH increasing green space and promoting biodiversity on or near homes?</p>	<p>All homes have allotted garden space or access to landscaped communal areas which are turfed with planting. Our defined internal rules ensure that every home has as much private external space as possible as well as communal external space and public green space. Open green space is maximized and we plant semi-mature trees and aim to increase the numbers of trees on each site, all steps are implemented to enhance biodiversity.</p>
C21	<p>Does the housing provider have a strategy to actively manage and reduce all pollutants?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>We don't have a strategy at present, but over the next 12-18 months, we'll be working closely with all stakeholders to determine our ESG strategy and associated policies. We will be meeting the Regulator of Social Housing's regulatory standards and their Code of Governance as well as working to improve the outcomes of the criteria set within the SRS.</p>

T8 Resource Management

Criteria		Response
C22	<p>Does AHH have a strategy to use or increase the use of responsibly sourced materials for all building works?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>We only source construction materials through UK registered Builders' Merchants that have aligned goals to deliver sustainable development and future net-zero targets. Sourcing through UK Builder's Merchants ensures we benefit from the highest sustainability standards including Forest Stewardship Council (FSC) for timber.</p>

Sustainability Reporting Standard (SRS) for Social Housing

Environmental



C23	<p>Does AHH have a strategy for waste management incorporating building materials?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>During construction, costs for waste and waste management are specifically identified – all measures are taken to reduce these costs through minimising waste. All waste is segregated, enabling recycling, and minimising waste to landfill. Our operational developments follow local authority recycling schemes to minimise landfill. Measures and targets for waste reduction will be developed within our broader strategy for 2023.</p>
C24	<p>Does AHH have a strategy for good water management?</p> <p>If so, how does the housing provider target and measure performance?</p>	<p>All our developments have to meet Building Regulations and Planning Policy targets for water consumption. Through use of innovative measures such as flow reduction devices in most water outlets including showers, taps and W.Cs, our homes are well within these targets. We develop water management strategies for each development, minimising waste water and mitigating phosphates. Within our strategy for 2023 we will benchmark our performance against the RIBA 2030 Climate Challenge targets to reduce water consumption.</p>

T9 Structure and Governance

Criteria	Response
C25	<p>Is the housing provider registered with the regulator of social housing?</p> <p>AHH's wholly-owned subsidiary Affordable Housing Communities Limited (AHC), is a Registered Provider registered with the Regulator of Social Housing (4836).</p>
C26	<p>What is the most recent viability and governance regulatory grading?</p> <p>We have not yet received a governance and viability regulatory grading, because we are below the 1,000 home threshold. However, we comply with the Regulator of Social Housing's regulatory standards.</p>
C27	<p>Which Code of Governance does AHC follow, if any?</p> <p>The AHC Board has approved the adoption of the National Housing Federation's 2020 Code of Governance and an action plan is in place to fully comply with its requirements for a smaller provider.</p>
C28	<p>Is the housing provider Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?</p> <p>AHC is a for-profit provider and its sole shareholder is Affordable Housing and Healthcare Group Ltd.</p>
C29	<p>Explain how AHC's board manages organisational risks.</p> <p>The Board is responsible for the risk management framework which includes the risk management policy, risk register and risk appetite.</p>
C30	<p>Has the housing provider been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) - that resulted in enforcement or other equivalent action?</p> <p>No.</p>

Sustainability Reporting Standard (SRS) for Social Housing

Governance

T10 Board and Trustees		
Criteria		Response
C31	What are the demographics of the board? And how does this compare to the demographics of the housing providers residents, and the area that they operate in?	Our Board is 29% Female and 71% Male, with the average age of our Board being 57. The average tenure is 1.5 years. As AHC has specialised in older persons Shared Ownership to date where the minimum age for eligibility is 55, our board is representative of the resident population it supports.
C32	What % of the board AND management team have turned over in the last two years?	The AHC Board has had a 14% turnover within the last 2 years.
C33	Is there a maximum tenure for a board member? If so, what is it?	The maximum tenure of the Board is six years.
C34	What % of the board are non-executive directors?	57% of the AHC Board are non-executive directors. 4 members out of 7 are NEDs.
C35	Number of board members on the Audit Committee with recent and relevant financial experience.	Our Audit and Risk Committee has 5 Board members, and all have recent extensive financial experience.
C36	Are there any current executives on the Remuneration Committee?	No.
C37	Has a succession plan been provided to the board in the last 12 months?	Yes, a succession plan has been prepared for the Board and was presented to the Board in April 2021.
C38	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	Our current external auditors, Saffreys Champness, have been responsible for auditing our accounts for the last two years.
C39	When was the last independently-run, board-effectiveness review?	We have not yet run an independent effectiveness review of our Board, but plan to do so in Q4 2022.
C40	Are the roles of the chair of the board and CEO held by two different people?	Yes - Tony Spotswood is the Chairman of Registered Provider of Social Housing (AHC) and Harry Samuel is the CEO of AHC. Lord Stanley Fink is the Chairman of AHH Group and our CEO of AHH Group is Julian Shaffer.
C41	How does the housing provider handle conflicts of interest at the board?	We have a Board Code of Conduct and a Conflicts of Interest Policy, all interests are recorded in the Register of Interests.

Sustainability Reporting Standard (SRS) for Social Housing Governance



T11 Staff Wellbeing		
Criteria		Response
C42	Does the housing provider pay the Real Living Wage?	AHH and its subsidiaries pay the Real Living Wage +.
C43	What is the gender pay gap?	Within AHH we employ 87 males / 70 females. The average male salary is median £45,000 / mean £57,804 (lowest £18,070 highest £240,000). The average female salary is median £28,000 / mean £37,790 (lowest £18,250 highest £130,000)
C44	What is the CEO-worker pay ratio?	Lowest - £18,070, 25% - £25,000, 50% - £39,000, 75% - £60,000, Highest (CEO) - £240,000.
C45	How does the housing provider support the physical and mental health of their staff?	We have an accessible Employee Assistance Programme (EAP) with AXA Health, we also have partnership with 'Live Well Dorset' to provide low cost access to mental health activities. We have a number of other initiatives running such as Corporate Gym Membership and Cycling to Work Scheme.
C46	Average number of sick days taken per employee	The average is 0.86 days per employee with an average of 3.08 days per incident.

T12 Supply Chain		
Criteria		Response
C47	How is Social Value creation considered when procuring goods and services?	By aligning all stakeholders' interests, including those of our suppliers, in creating affordable communities, we create more long-term social value. Investing in delivering affordable homes provides direct employment for our suppliers and contractors and boosts the local economy. Each age-appropriate home we provide for older adults unlocks a family home that helps meet the regional housing need. These homes often need refurbishment and create new opportunities for local contractors and service providers. Delivering homes that key workers, first-time buyers and families can afford creates a sustainable, vibrant, diverse community. As an operator of communities, we select suppliers and service providers that support our homeowners to live well. Our homeowners benefit from improved health and wellbeing, and the burden upon local health and social care services is significantly reduced.
C48	How is Environmental impact considered when procuring goods and services?	AHH procure and use materials efficiently during the house building process. Where possible and when appropriate we include the use of locally sourced materials to reduce transit footprint and support local companies, additionally we aim to use existing materials available on site and recycled materials in order to reduce our environmental footprint. Internally, our team are taking part in a series of ongoing workshops to understand modern methods of construction that aim to deliver a net zero ethos, CO2 reduction, more efficient energy ratings and provide long-term sustainability for future and existing developments. We are working on our environmental strategy as a part of our overall strategy.



OUR VISION

A world where everyone can afford to live a happy and healthy life in the security of their own home.

OUR VALUES

We put the customers' needs first, work in partnership and align interests to create more value for all. We believe that investing in affordable housing is good for everyone; it creates sustainable value, builds communities and changes lives.

OUR PURPOSE

To create vibrant, affordable communities that help people get onto and move up and down the housing ladder throughout their lifetime.



Homes
England

Affordable Housing Communities, a subsidiary of Affordable Housing and Healthcare Group is a Registered Provider of Social Housing regulated by the Regulator of Social Housing (Registered No.4836) and supported by Homes England.

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