



ESG Report 2023

Assessment Against the Sustainability
Reporting Standard for Social Housing

ESG Report 2023

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Welcome | Building Community



At AHH, we strive to create homes and communities where older people thrive. Making sure our homeowners and their loved ones are happy, safe and secure is at the heart of everything we do.

In an ageing society where only a few enjoy the benefits of retirement communities, we aim to make happy, healthy homes accessible to everyone through the three pillars of our approach:

- **Community** – Creating vibrant places that promote camaraderie and joy is key to forging meaningful connections with neighbors and the greater community. By breaking down barriers and eliminating feelings of loneliness and isolation, our communities help to alleviate the harmful effects that such feelings can have on one's overall health. Moreover, shared community goals and responsibilities give rise to a sense of purpose that adds greater depth and fulfillment to daily life.
- **Support** – Access to support services guarantees a safe environment for ageing gracefully, thereby removing the need for admission into a residential care facility. It enhances homeowners overall physical and emotional welfare, whilst providing assistance with essential domestic and personal care.
- **Finance** – Shared ownership provides individuals with financial security as it offers several benefits. By opting for part-buy ownership, individuals can benefit from reduced entry prices while also unlocking equity. On the other hand, part-rent and deferred payments ensure that the property remains affordable in the long run. Shared ownership can reduce the overall cost of home ownership by up to half.

AHH is a specialist shared ownership platform. We act on behalf of social impact investors and landowners to deliver affordable retirement communities. Our model makes high-quality retirement communities accessible for the six million older people in the UK who cannot currently afford a home that will support them as they grow older.

By aligning the needs of customers, councils, and capital markets, our approach not only reduces the pressure on local health and social care systems but also creates revenue and opportunities for local businesses. This strategy generates secure, sustainable returns whilst provides cost savings for the public purse. Essentially, our solution creates a win-win scenario for everyone.

Julian Shaffer
Founder and Chief Executive Officer



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.



**6 Communities
Created**



**550 Affordable
Homes Built**



**738 Happy
Homeowners**



**£731,340 Annual
Household Savings**

Making homes affordable

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

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.

Improving health & well-being

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

In contrast, 9 out of 10 homeowners in our communities 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

Lowering the cost of living

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

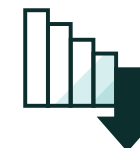
We design and build homes that are easy to maintain and efficient to run. We provide not-for-profit services to reduce the cost of living by at least £1,530 per person per year.²



**7,011 Unplanned
Hospital Days Avoided**



**£2.6m Annual Public
Healthcare Savings**



**1,734 Less GP
Visits Each Year**

Relieving the pressure on the NHS

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

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

Reducing costs for councils

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 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

Slowing the frequency of GP visits

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

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



**1,925 Jobs
Created**



**£2.1m New Local
Spending Generated**



**382 Family Sized
Homes Released**



**90% of homes
EPC B Rated**

Creating jobs and skills

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.

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

Boosting local enterprise

The pandemic and cost of living crisis 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

Retirement communities contribute £5,000 new spending in local businesses per homeowner per year.³ Three local retail jobs are supported from the spending from one retirement living community.³

Redistributing family homes

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

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.

Overview | Affordable Housing & Healthcare Group



AHH is the UK's first and foremost provider of shared ownership retirement living communities designed to improve the welfare and well-being of older people.

Our operating model creates secure investment-grade income streams that outperform inflation; we package this income and offer it to long-term investors such as pension and annuity providers.

The alignment of homeowners and investors creates a sustainable solution for two vital supply-demand imbalances, delivering much-needed affordable communities and investment-grade annuities.

AHH is an end-to-end funding, delivery and operational platform that partners with third party real estate investors, landowners, developers and local authorities to deliver affordable homes and communities.

We manage the capital, define the specification, provide the operational framework, oversee and audit delivery, and manage the customer and home-trading platform to ensure efficient and effective delivery.

We are proud to have delivered six prosperous communities, profitable investments, and meaningful impact for individuals and society in Dorset, Somerset and Wiltshire.

Our plan is to deliver 2,000 new retirement living shared ownership homes over the next five years and manage the assets forevermore.



AHH Shared Ownership Platform

Origination & Delivery Management

Customer Platform & Estate Agency

Tenancy & Asset Management

Research shows that a quarter of all people aged 65 and above are socially isolated.

Loneliness amongst older people is not only associated with longer hospital admissions and a higher rate of hospital readmission, but also with a higher absolute mortality rate.

Laura Warwick, our Community Director tackles this challenge face-on and works closely with our community teams to make our Platinum Skies retirement villages a positive and supportive place to live.

Laura and her team have initiated a range of resident-led activities, clubs and events that not only eliminate loneliness but also support local charities and businesses.

PLATINUM SKIES



“One way we help our homeowners to create communities is to work with local organisations, charities and businesses which means we support the local football team, get golf club discounts and even invite the local policeman in for tea regularly.”

At AHH, we know that creating a sense of community isn't just a tick-box exercise; it's something that needs to be nourished and celebrated over time, and our Community teams are always looking for new ways to engage and excite our homeowners.

In fact, our Community Managers undertake formal training with the Asset-Based Community Development Institute to understand the science behind successful compassionate communities. From this, our teams have an even deeper knowledge and insight into how to help our homeowners feel comfortable, supported, and happy!

Health Benefits for Homeowners

- Alleviate the harmful effects that loneliness and isolation can have on older people
- Increase the happiness, mobility and well-being of residents
- Reduce the risks of dementia, stroke and heart disease
- Reduced risk of hospital admission
- Reduce the absolute mortality rate

The Benefits to Health Services

- 50% less likely to require A&E
- 46% reduction of GP visits
- 38% reduction of NHS costs
- 18% reduction in social care costs

“Community is a place where you have the freedom to join in as much or as little as you want, a place where there's always a friendly face to offer help or enjoy a spot of lunch, plus the chance to party and dance the night away when you're in the mood!”

“ the only thing I wish ... we moved here sooner ”

Bryan and Stephanie

Bryan and Stephanie, who owned a family home with a sizable garden in Lincolnshire, started facing increasing challenges; maintaining the property and reaching local amenities became quite a task. With their loved ones living far away, they agreed it was time to move.

“The only thing I wish, we did it sooner”, Stephanie says, “I agree. I was fit and able then, I was able to do the garden, and I did enjoy gardening, so it was hard to leave, but I’m glad we did now.” agrees Bryan.

As part of the Platinum Skies customer journey, Relationship Manager, Sara got to know Mr and Mrs McGrath, understanding their reasons for downsizing. Sara tailored their offering and showed them around a two-bedroom apartment in Salisbury, and just like that, they were ‘in love’. “It is beautiful what we’ve got. I’m happy, very happy,” says Stephanie.

Byran and Stephanie were looking for somewhere where they could retain their independence yet feel like they’re part of a thriving community. “The people are so friendly.” After being met by Jenny, the Community Manager, the couple say that fellow homeowner Rosemary “knocked on the door and got us into it; she told us what to do.” “You’ve only got to walk down the stairs and you meet somebody, and you begin to know everyone. It’s a proper community.”



Stephanie and Bryan agreed that in their old home, they “never saw anybody in that garden, as it was so big,” and they “used to walk around the village twice and not see anyone.”

In their new Platinum Skies home, Bryan and Stephanie make the most of the community activities, clubs, and events organised by Community Managers and the Social Focus Group, all designed to make friends, reduce isolation, and, most importantly,

have fun. “We have a communal get-together on a Wednesday, and it’s a chance to meet everybody; it’s very nice.”

Bryan says he has “got nothing to worry about at all now” after downsizing and having all the amenities on their doorstep. “We’ve got a doctors so close we can see them from our window; how good is that.”

When designing a Platinum Skies community, our planning and design team ensures that our homeowners can make the most of their time with us; reducing the time it takes to travel to essential amenities, like doctor’s surgeries and shops, plays a vital part in making our homeowners lives more manageable, and enabling them to retain independence for longer.

“It’s freedom’, it’s freedom from the past, it’s freedom in terms of being able to move around”, says Jill when asked if anything surprised her when moving into a Platinum Skies community.

Like Stephanie and Bryan, more than half of people their age live in a home that no longer suits their needs. Platinum Skies provides an affordable solution where they can retain their independence and have easy access to key amenities all whilst within a thriving community.

“ I’ve got friends outside my door, and that’s the big plus for me ”

John

John is like one of many over 55s who we knew we could help on our mission to create vibrant communities through Platinum Skies.

Over a third of the UK’s over 55s are living in a home that isn’t suited to their needs, and John was one of them. Since the passing of his late wife, John had spent the past decade “rattling around” in a five bedroom home in a rural village in the outskirts of Hampshire where he would often “not see anyone for days on end.” Living in only a small part of the home, John felt it was completely unsuitable for his needs and was ready to look for a change of lifestyle.

Since moving home a year ago, John has joined in every activity that is organised by the community managers, and homeowners; he now keeps up with most of the active classes, like yoga, and especially enjoys the coffee mornings as he has now re-started baking and loves to chat with the other members of the community.

John says he has made “a lot of friends” at Platinum Skies, and aside from joining on-site activities regularly, he says he spends time with those with similar interests, going out on fishing trips and attending cricket matches. “It’s always nicer to do things together, than on your own.”

When asked what surprises him the most, John says: “It’s like being on holiday. It’s a resort, without the loneliness of a hotel.” “I’ve got close friends outside my door, and that’s the big plus for me.”

Isolation and loneliness can be as harmful as smoking 15 cigarettes a day. John is like many of our homeowners who now thrive within a vibrant community where friendship and fun is prioritised.



“..... life here is much more convenient and so much more rewarding”

Ann and Vic

Ann and Vic, now proud Platinum Skies Homeowners moved eleven times before they decided that this was their forever home. They were keen to ensure key needs were met; an apartment where Vic couldn't fall down the stairs, a strong sense of community where they both could meet new people and enjoy activities, and a place where they could finally feel at home.

Moving from Cheshire to be closer to family, Vic and Ann looked around several apartments around Poole, all of which Ann notes were “small and pokey” but as soon as they walked into Platinum Skies, Ann says she: “realised the spaciousness, the modernity, the views, and the warmth; we just felt, this was going to be right for us, and I promised Vic that we would never move again!”.

Ann and Vic note that as they were getting older and had no children, they wanted to live in a place with a real sense of community. “We realised that one of us might get left by ourselves, we didn't want to move into a place that felt like a care home, but a place where you could meet other people and do things with them. The environment at Platinum Skies is exactly what we wanted.” Anne says with a beam reaching ear to ear. “You're buying into a community, not just a dwelling, and that offered us a huge range of options for the future.”

At Platinum Skies, embedding purpose and drive within our homeowners is vital to a healthy and happy

lifestyle. The Residents Association and Social Focus Group are two of many groups formed to shape the community and ensure everyone has their say.

“Before we bought, we came down [from Cheshire] as the Residents Association invited us along to a coffee and cake morning, and they were always just so friendly, so open and welcoming, even though we hadn't actually bought at the time, and I thought ‘oh I could fit in here!’”.

What surprised Vic the most was that Platinum Skies provided “the advantage of being surrounded by people of similar lifestyles, similar interests, so that you're always ensured of companionship, which is very important.” “It was the freedom and the ability to remain completely independent.”

Providing opportunities for people to live a healthy and active lifestyle is a fundamental pillar in our ethos at Platinum Skies. Having an active lifestyle in later life can reduce the risk of detrimental health issues, like heart disease and dementia.

Both Vic and Ann get involved with the clubs, activities, and events at Platinum Skies. Vic says, “I found that I've become more independent and more active, certainly doing more things here, than I was doing in our previous home.” “You feel accessible, life is much more convenient and so much more rewarding.”



“our home can grow with us, I don't have to worry, we can relax”

Jan and Graham

Jan and Graham didn't take the decision to move lightly. One of the primary factors was Jan's early onset dementia, which prompted the couple to think seriously about their future and where the best place would be for them to live in both the short and long term.



In discussions with their family, Jan and Graham concluded that moving into a community environment would be their best option. “It offered safety and support, both for my wife and for my own well-being. I didn't want to become a full-time caregiver immediately, so having access to a supportive community was crucial,” Graham says.

The couple bought a flat at Platinum Skies in Salisbury, granting them convenient access to communal spaces like the lounge, bistro, and garden. Graham notes, “This was particularly important because my wife's condition meant she might occasionally wander, and the close-knit community here would be aware of her situation and able to help if needed.”

Their children were also concerned about Graham's long-term welfare; he says: “This community not only provided a safe environment for my wife but also allowed me to have my own respite.” A leading factor to their decision was that Graham could socialise with fellow homeowners, engage in activities, and maintain a sense of community support. “It's evident that this choice has fulfilled our expectations,” Graham notes.

Due to Jan's declining health, the couple explored the idea of moving, particularly to a traditional retirement living property. Graham says that Platinum

Skies “appealed to them the most because it offered more than just a residence. It provided a neighbourly, active, and youthful atmosphere. We didn't want to feel like we were in a traditional ‘old person's home’; Platinum Skies offered a blend of community and independence that we were seeking.”

Their impressions of the community are overwhelmingly positive. The luxurious surroundings, the well-appointed facilities, and the beautiful grounds immediately caught our attention. Graham adds, “Jan can appreciate the garden, as she can still do that, and she is going to join the gardening club.” Graham feels Platinum Skies is a comfortable, relaxed place to live, and that “feeling has only grown stronger as we've settled in”.

As for peace of mind for the future, Platinum Skies has been a reassurance for Graham and Jan. “It allows us to grow older gracefully, without the constant worry of maintaining a large property or facing unforeseen expenses. It's a place where we can focus on enjoying our lives without the burdens and uncertainties that often come with traditional homeownership.”

Graham and Jan's decision to move has been transformative and reassuring. They've found a community that allows them to embrace their future with confidence and a sense of belonging, all while living in a luxurious and tranquil environment.

“

I feel confident, comfortable, secure, happy, and content

”

Jill

Jill believes that Platinum Skies has been a truly life-changing experience. Jill lived alone in Romsey for 18 years, her primary considerations for moving were her decline in mobility after recently adopting a wheelchair and the lack of community.

“My Romsey home’s garden was filled with steps and uneven terrain, which made my daily life quite challenging, especially during lockdown when I was shielding. Frustration set in, which prompted me to explore new living options.”

Living at Platinum Skies, Jill finds it particularly comforting that the community is entirely accessible. “It’s got everything that will make me feel confident, comfortable, secure, happy, and content.”

Jill holds high regard for the vibrant community. “The welcoming atmosphere and the opportunity to lead a more manageable, fulfilling life were what ultimately convinced me to move to the Platinum Skies Salisbury community.” “In Romsey, I knew a few neighbours, but within the first week here, I was able to name 30. It’s the camaraderie and friendship that has been really important to me.”

“As soon as you walk on-site, you feel really welcome. As we walked around, people were saying hello to me, before I’d even come here, and then I got to know those people when I did come here. It was really nice to feel welcome straight away.”

Within Jill’s first visit, she had the pleasure of meeting Mick, Stuart, Gwen, and many other incredible individuals who had previously appeared in Platinum Skies’ videos. She says, “Meeting them in person reaffirmed my decision.”

Jill finds that living at Platinum Skies has renewed her sense of purpose and excitement for the future. She enjoys a flat that overlooks the courtyard, views of the pond, and the soothing sound of a fountain, but most importantly, she has become an active member of a vibrant community.



“

since moving here, that unsettled feeling we had is gone

”

Avril and Barry

Barry and Avril Druce moved to an apartment in our Sherborne community after Avril suffered a stroke. It has led them to downsize from their house and move to a home where they don't need to use stairs. They had previously lived in France for 20 years but returned to Dorset to be closer to their family, and looked for a place that would give them the opportunity to make friends, which they have found with Platinum Skies.

Avril said: “In our last house we began to think ‘Hang on. Maybe this isn't our forever home.’ We saw that Platinum Skies offered independent-living and when we arrived, the building caught my eye as I love architecture. We also liked the concept of community living because we knew that there would always be people around if you want to find some company or you can leave it if you want to be alone.”

She added: “We have made some lovely friends since we moved in and it's nice because people help each other. After living in France for 20 years, we've been back in the UK for nearly six years, but we never felt settled in our last home. Since moving to Sherborne, that unsettled feeling has gone. It's amazing here and we are both extremely happy.”

The community is supported by a dedicated onsite Community Manager who helps to organise and facilitate a host of activities. These include live music events, crafts, coffee mornings, talks, quizzes, and Pilates.

Avril added: “Our generation lived through the 50s, 60s and 70s, and we don't want to be sat in a chair at the edge of a room in an old folks' home. We still want to live life and have a laugh and a joke, so independent-living works brilliantly for us.”



“.....we’ve seen so many friendships form.....”

Jenny, Senior Community Manager

A new club for ex-service men and women launched in our Platinum Skies community in Salisbury.

Senior Community Manager Jenny, along with homeowners, has created an Armed Forces Veterans Club to form new friendships amongst Veterans while sharing stories and experiences in the communal Bistro.

Peter Daykin, a homeowner who joined the new club, was in the Royal Electrical and Mechanical Engineers from 1946 to 1986. He said: “At the first breakfast club meeting, we had about a dozen veterans come along. It was great because we had a real mix of ex Army, Navy, and RAF with different people having served in different places, so we could talk about that. I always said that if I met someone who served longer than me, I would buy them a bottle of whisky, but I’ve not found anybody yet.”

To the homeowner’s delight, the club’s first meeting was joined by Andy from the Salisbury and Amesbury Armed Forces Veterans Club (AFVCB), who has officially affiliated the new club with the AFVCB.

Jenny said: “We realised that we have many veterans across our community who would benefit from the companionship of making friends with other ex-servicemen and women. It’s lovely to see them laughing and chatting together as they share stories. We’ve already seen many friendships form in the club. These homeowners then enjoy seeing each other at other activities, which is what Platinum Skies is all about – bringing like-minded people together.”

A Community Manager’s role is to not only provide a range of wrap-around supportive measures, like arranging fun events to get older people active or being an anchor in times of need, but also to engage with the broader borough to provide as many experiences for homeowners as possible, and opportunities for local businesses and organisations.

As a regular occurrence, Salisbury and all our other communities invite local charities and other vital organisations into the Owner’s Lounge or Bistro to learn more about and often support their mission. Our homeowners have raised thousands of pounds for good causes and enjoy getting together to help others.



At the core of our strategy and operations lies a commitment to reducing our environmental impact and enhancing our environmental performance.

It is vital that we prioritize sustainability and energy usage for the assets we create. This is not only beneficial to our homeowners, but also aligns with our long-term interest to ensure the longevity of our assets and maintain their value over time.

We focus on inspiring our stakeholders, suppliers, and customers to follow suit, for not only is it prudent over the long term, but it also demonstrates our concern for future generations.

We acknowledge that our actions affect the environment, and it is our responsibility to take measures to minimize any adverse effects where possible. In this regard, we scrupulously adhere to pertinent environmental regulations when planning and constructing new projects, in addition to adhering to local building codes.

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.

Our Environmental Principles

1. Ensure the homes we design and construct are inherently efficient without the need to use additional technologies to improve energy efficiency.
2. 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.
3. Minimise the amount of waste we produce through effective design and on-site management.
4. Make the most efficient use of land, including regeneration of redundant or contaminated land.
5. Protect and enhance the natural habitat and local surroundings throughout the development process and prevent pollution from occurring at our sites.

Policy | Equality, Diversity and Inclusion



Fostering an inclusive work environment for our staff and acknowledging the diversity of our residents and communities is imperative in achieving our goals.

We are aware of the various impediments that hinder true equal opportunities, ranging from intentional prejudice to inadvertent ignorance of different lifestyles and requirements. Regardless of the form, discrimination is never acceptable or tolerable.

We are dedicated to ensuring that every individual or group has equal chances in areas such as employment, remuneration, advancement, and other services such as housing, maintenance and lifestyle.

Our EDI principles guide us to be a better employer and service provider. To further eliminate inequalities and maximise employee potential, we provide training packages that cater to each person's development needs.

Our EDI policy hinges on our employees' feedback, which we obtain through regular forums, offering a direct line to our Executive Team. We provide department representatives with a chance to address concerns and suggest improvements, creating an environment that values open communication.



Our EDI Principles

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



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

We have adopted the framework to understand where we can further improve our ESG performance and to demonstrate where we are doing well. The SRS provides 12 Themes and 46 Criteria for reporting ESG:

Environmental

- T1. Climate Change
- T2. Ecology
- T3. Resource Management

Social

- T4. Affordability and Security
- T5. Building Safety and Quality
- T6. Resident Voice
- T7. Resident Support
- T8. Placemaking

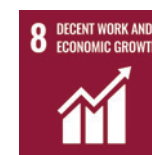
Governance

- T9. Structure and Governance
- T10. Board and Trustees
- T11. Staff Wellbeing
- T12. Supply Chain



The United Nations Sustainable Development Goals help us gauge a broader societal perspective on the impact that we make.

The goals are a guidance framework from which we overlay industry-specific data from selected published data (references on p.31-32) to illustrate the economic and social impact created by our communities.



T1. Climate Change

Criteria		Response
C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	A-Rated – 0% B-Rated – 90% C-Rated – 10% D-Rated – 0% E-Rated – 0%
C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	No new homes completed in the last financial year.
C3	Does AHH have a Net Zero target and strategy? If so, what is it and when does AHH intend to be Net Zero by?	AHH has a goal to reach Operationally Net Zero by 2030 and we have appointed a number of external consultants to assist with the design of all new build developments to reach that goal. Our environmental procurement policy forms part of this strategy and considers the impact of our procurement choices on the environment. Where possible, this influences tender specifications for procuring goods and services.
C4	What retrofit activities has AHH undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against AHH's Net Zero strategy and target?	All our properties are new build thus no retrofit activities.
C5	Scope 1, Scope 2 and Scope 3 greenhouse gas emissions. Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home.	The housing provider does not qualify for SECR reporting.
C6	How has AHH mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is AHH mitigating these risks?	As part of the planning process for all our new build schemes, flood risks assessments are required. Our in-house technical team consider flood mitigation measures such as Sustainable Urban Drainage (SUDS), use of permeable paving or tarmac for all estate roads, raised site levels where required and piling in areas where the ground investigation report states it is necessary due to the prevailing site conditions. Homes overheating is an increasing problem in modern developments due the need to ensure buildings retain heat and are more effective at conserving energy. Higher levels of insulation and lower levels of natural ventilation exacerbate the issue and this has become a priority with our existing stock and new build designs. We have introduced increased levels of natural ventilation which includes the use of smoke ventilation shafts in the morning to allow cooler air to enter the builder during the summer months. Further action is required and solutions are being investigated.

T2. Ecology

Criteria		Response
C7	How is AHH increasing green space and promoting biodiversity on or near homes?	<p>Promoting green space</p> <p>Through the design process, we implement a 7 stage 'Ways of working' process on all our developments. The first 3 stages ensure the standards fully flow through the designs ensuring the correct green space for residents. We ensure that residents are exposed to green space for their well-being.</p> <p>Promoting biodiversity</p> <p>we embrace and improve native habitats. All homes have allotted garden space or access to landscaped communal areas which are turfed with planting. Hierarchy of external space such that our internal rules ensure that every homes has private external space, communal external space and public green space. Open green space is maximized and we plant semi mature trees and aim to increase numbers of trees on each site.</p>
C8	Does AHH have a strategy to actively manage and reduce all pollutants? If so, how does AHH measure performance?	<p>AHH include a banned materials list within their design standards in accordance with HSE guidance. Furthermore, as part of BREEAM Certification (which AHH are committed to attain), we are required to monitor and reduce the following areas for possible pollution:</p> <ol style="list-style-type: none"> 1. Impact of Refrigerants 2. Surface Water Run-offs 3. Light Pollution 4. Noise Pollution <p>The design of our new build developments therefore consider the impact on surrounding areas and ensures mitigation measures are incorporated into the fabric of the building and also the build process to reduce levels of pollution.</p>

T3. Resource Management

Criteria		Response
C9	<p>Does AHH have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?</p> <p>If so, how does AHH target and measure performance?</p>	<p>For all construction works, AHH are committed to comply with BREEAM certification which ensures buildings are compliant when it comes to sustainable construction, operation, design and are fit to be used to assess both refurbishment schemes and new developments. As part of the BREEAM assessment, AHH are required to ensure the following:</p> <ul style="list-style-type: none"> • Production of a sustainable procurement plan. Confirmation that all materials are to be sourced in accordance with BES6001 (framework for sustainable sourcing) and the certificate provided. • that 80% of the assessed materials in the building elements are responsibly sourced. Additionally, 100% of any timber must be sourced in accordance with the UK Governments Timber Procurement policy. • All timber is legally harvested and traded
C10	<p>Does AHH have a strategy for waste management incorporating building materials?</p> <p>If so, how does AHH target and measure performance?</p>	<p>AHH are members of the Considerate Contractors scheme, which requires us to adopt a Waste Management Plan (WMP). This assists us with the requirements of the waste management legislation and can be used to allocate responsibilities for waste management on construction sites.</p> <p>It also assists us in complying with waste management legislation and allows AHH to monitor our costs and environmental performance in relation to management of construction waste.</p> <p>The WMP can be used to document waste carriers and disposal facilities, as well as provide a record of wastes generated, re-used, recycled and disposed, giving final quantities of wastes and the percentage diverted from landfill.</p> <p>We also employ a Waste Champion on our new build sites and when disposing of materials we will only add acceptable waste to skips (materials which are not hazardous to the environment). We will ensure controlled waste is managed appropriately - products that can be collected but should not be mixed with standard waste.</p>
C11	<p>Does AHH have a strategy for water management?</p> <p>If so, how does AHH target and measure performance?</p>	<p>AHH, as part of the Considerate Contractors Scheme, have appointed an Energy Champion on their construction sites. Part of their role is to implement the following;</p> <ul style="list-style-type: none"> • Include the use of motion sensitive or push taps. • Use hippo bags in toilet cisterns. • Collect rainwater in water butts and use for damping down etc. <p>Furthermore, all new developments are equipped with a BMS utility and monitoring system to enable remote monitoring of water meters.</p>

T4. Affordability and Security

Criteria		Response
C12	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)	We do not own or manage any properties which are subject to the rent regulation regime.
C13	Share, and number, of existing homes (owned and/or managed) completed before the last financial year, allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rented Sector, Other	508/550 (92%) of our homes are low cost home ownership and all housing for older people
C14	Share, and number, of existing homes (owned and/or managed) that were completed in the last financial year, allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rented Sector, Other	No additional units completed in 2023.
C15	How is the AHH trying to reduce the effect of high energy costs on its residents?	<p>We are introducing a number of solutions to reduce the reliance on traditional fossil fuels and increasing energy prices. This primarily involves moving towards more sustainable energy sources. These measures include:</p> <ul style="list-style-type: none"> • Installation of solar panels on individual homes and apartment blocks • Air source or ground source (where feasible) heat pumps instead of traditional gas boilers • Heat Interface units to allow boilers to run at lower temperatures when not in use • Increasing level of insulation in walls and roofs to ensure homes are more efficient • Futureproofing to allow for clean supply of alternative energy with dual-fuel boilers to accommodate hydrogen gas <p>The changes to our new build programme have been supported by guidance from our team of external consultants who are experts in their field who offer advice on how to manage the energy use within a home effectively.</p>
C16	How does the housing provider provide security of tenure for residents?	We follow the confides of the lease and the law to ensure security of tenure for residents.

T5. Building Safety and Quality

Criteria	Response
<p>C17 Describe the condition of the housing provider's portfolio, with reference to:</p> <ul style="list-style-type: none"> • % of homes for which all required gas safety checks have been carried out. • % of homes for which all required fire risk assessments have been carried out. • % of homes for which all required electrical safety checks have been carried out. 	<p>Most of our homes are part of a heating network, rather than having gas delivered directly to them.</p> <p>For those homes and communal areas with gas appliances, 100% have an in-date accredited gas safety check.</p> <p>100% of our communal areas have in-date and compliant fire risk assessments which are carried out annually.</p> <p>As our homes are shared ownership, the responsibility for the home itself lies with the shared owner.</p>
<p>C18 What % of homes meet the national housing quality standard?</p>	<p>100% of our homes meet the Decent Homes Standard. Our homes have all been built since 2017.</p>
<p>C19 How do you manage and mitigate the risk of damp and mould for your residents?</p>	<p>At AHH, we:</p> <p>Develop warm, dry, well-ventilated homes for our residents which reduces the risk of damp and mould.</p> <p>Provide homes that are adequately protected from potential damage or deterioration to ensure damp does not transgress into the structure or fabric of the building.</p> <p>React quickly to any reports of damp and mould within any of our properties, provide advice to our residents on the potential causes of the problems, and a course of action to resolve.</p> <p>Over 2023 we have received 3 cases of damp/mould, all resulting from leaks. All cases have been treated and repaired. There are no ongoing cases to report.</p>

T6. Resident Voice

Criteria	Response
<p>C20</p> <p>What are the results of AHH's most recent tenant satisfaction survey?</p> <p>How has AHH acted on these results?</p>	<p>The Board has undertaken to conduct an annual resident satisfaction survey.</p> <p>The 2023 results</p> <p>When reviewing the 2023 survey results it is important to consider that we have moved to the wording and format prescribed by Homes England ahead of this becoming mandatory for 2024's survey. There has also been a change in recording methods, and we intend to move to a new digital format for 2024's survey, which will allow us to conduct the survey in a consistent and efficient way in future years.</p> <p>We are delighted that the 2023 survey had responses from 236 households, which is significantly up on 2022 (2021 - 106 responses). This builds confidence in a robust survey that represents the views from a wide range of homeowners.</p> <p>A summary of key findings has been detailed below:</p> <ul style="list-style-type: none"> • 97% of our homeowners have made a friend at their Platinum Skies community. • 83% of our homeowners have taken part in an event or activity in the last year. • 93% of our homeowners felt welcomed into their community upon moving in. • 88% of our homeowners would recommend Platinum Skies to a friend. • 71% Overall satisfaction score <p>On-site Teams</p> <p>We are extremely proud of the satisfaction scores received about our on-site teams. These include Community Managers, Property Managers, Bistro team and Housekeeping with scores ranging from 4.2 to 4.4.</p> <p>Summary</p> <p>Overall, we are extremely pleased to see that the actions generated from last years survey have resulted in demonstrable improvements in satisfaction for our homeowners. Continuous improvement is in our DNA however, and the feedback received from this survey helped to shape the tender process we have undergone to secure a new property managing agent. Specifically, we sought an operator who could further improve and enhance customer experience and complaints handling; enhanced account customer account management, all whilst maintaining and building upon the excellent service provided by the on-site teams.</p>
<p>C21</p> <p>What arrangements are in place to enable the residents to hold management to account for provision of services?</p>	<p>We do not have resident members of the Board. However, resident AGMs are held annually, and meetings to discuss facilities & finance are held quarterly.</p> <p>We encourage and support each development and each development has a residents association. We also introduced customer experience focused groups from 2021.</p>
<p>C22</p> <p>In the last 12 months, how many complaints have been upheld by the Ombudsman?</p>	<p>We have not had any complaints referred to the Ombudsman in the last 12 months.</p>

T7. Resident Support

Criteria	Response
<p>C23</p> <p>What are the key support services that AHH offers to its residents?</p> <p>How successful are these services in improving outcomes?</p>	<p>Within our various schemes we employ community managers who are available every day to discuss any issues that residents may raise with the provision of services. They also arrange social and wellbeing activities which, from the feedback, are very well received.</p> <p>Each development focuses on mental and physical health for our residents, activities include;</p> <ul style="list-style-type: none"> • Health & wellbeing seminars • Nutrition and healthy eating seminars • Resident support groups • Friday supper club • Puzzle nights • Reading corners • Zoom / outdoor and indoor (when permitted) yoga and pilates- (especially adapted for lock down) • Arts & crafts packs • Afternoon teas • Cheese & wine tasting • Coffee mornings • Summer BBQ's • Christmas dinner • Secret Santa • Take away service from our bistro • Music events • VE day celebrations <p>Our KPIs monitor satisfaction with the provision of our homes and services.</p>

T8. Placemaking

Criteria	Response
<p>C24 Describe AHH's community investment activities, and how AHH is contributing to positive neighbourhood outcomes for the communities in which its homes are located.</p> <p>Provide examples or case studies of where AHH has been engaged in placemaking or place shaping activities.</p>	<p>We design communities rather than 'units', each being unique to its setting.</p> <p>Implementing placemaking within local communities:</p> <ul style="list-style-type: none"> • Community engagement to involve the wider local community in the design • Speaking with conservation groups about their concerns and how this influences the design ahead of build • 3-4 community engagement days are held so all stakeholders can feedback and participate in the design <p>Implementing placemaking within AHC communities:</p> <ul style="list-style-type: none"> • Activity rooms for exercise activities such as yoga • Health & wellbeing talks • Hosting of charitable activities • Providing support networks through CM services • Communal facilities provided • Age appropriate housing, which improves wellbeing and reduces impact on local healthcare services • Intergenerational activity • Local employment gain • Reduced demand on local public services and health resources as assisted living residents are able to live independent, healthy lives in a safe community environment • Provision of extra care accommodation within the community • Create character and identity • Well-designed, high quality and attractive buildings • Respond to existing local character and identity • An integrated network of routes for all modes of transport • Well-considered parking, servicing and utilities infrastructure for all users • Provide high quality, green open spaces with a variety of landscapes and activities, including play • Support rich and varied biodiversity • Create well-located, high quality and attractive public spaces • Provide well-designed spaces that are safe • Make sure public spaces support social interaction • Healthy, comfortable and safe internal and external environment • Well-related to external amenity and public spaces • Communal facilities provided on site • Landscaped central spaces that allow people to meet each other for social interaction, helping to tackle loneliness and isolation

T9. Structure and Governance

Criteria		Response
C25	Is the housing provider registered with the regulator of social housing?	Affordable Housing Communities is registered with the Regulator of Social Housing (4836).
C26	What is the most recent viability and governance regulatory grading?	We have not yet received a governance and viability regulatory grading. However, we comply with the Regulator of Social Housing's Regulatory Standards.
C27	Which Code of Governance does AHC follow, if any?	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.
C28	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?	AHC is a for profit provider and its sole shareholder is Affordable Housing and Healthcare Ltd.
C29	Explain how AHC's board manages organisational risks.	The Board is responsible for the risk management framework which includes the risk management policy, risk register and risk appetite. The Board approved its 5 year strategy in October 2022 and reviews its risk register at every meeting. Its risk appetite was approved in November 2021 and is reviewed alongside the corporate strategy. The next review is due in May 2024.
C30	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?	AHC has not been subject to any adverse regulatory findings in the last 12 months which have resulted in enforcement or other equivalent action.

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?	<ul style="list-style-type: none"> • 33% of the Board are women • 0% of the Board are BAME • 0% of the Board have a disability • The average age of the Board is 60 • The average tenure of the Board is 4 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 AHCL Board and management team comprise a small number, with only the NEDs being directly contracted by AHCL. All staff are employed by the parent. Two managers and one non exec director have left the organisation in the last two years.
C33	Number of board members on AHH's Audit Committee with recent and relevant financial experience.	We have 2 independent board members on the audit committee who have relevant financial experience and we have 2 executive board members on the audit committee along with one financial expert who is an independent committee member.
C34	What % of the board are non-executive directors?	57% of the board are non-executive directors. 4 members out of 7.
C35	Has a succession plan been provided to the board in the last 12 months?	A succession plan has been prepared for the board and was presented to the board in April 2021. The next review is due in April 2024 and will be presented to the Board in May 2024. This will inform the Board's recruitment strategy.
C36	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	Our current external auditors, Saffreys, have been responsible for auditing our accounts for the last two years.
C37	When was the last independently-run, board-effectiveness review?	We have not yet run an independent effectiveness review of our board, but did undertake an internal review in December 2022. This resulted in an action plan and a change in NEDs to meet the necessary skills profile of the Board.
C38	How does the housing provider handle conflicts of interest at the board?	We have a conflicts of interest policy and a board specific code of conduct which provides guidance as to how conflicts of interest are managed. Our non executive directors are not shareholders and are therefore independent of the organisation.

T11 Staff Wellbeing

Criteria		Response
C39	Does AHH pay the Real Living Wage?	AHH and its subsidiaries pay the Real Living Wage +.
C40	What is the gender pay gap?	Within AHH we employ 74 males / 42 females The average male salary is £63,346 (lowest £20,000 highest £180,000) The average female salary is £37,989 (lowest £20,000 highest £130,000)
C41	What is the CEO-worker pay ratio?	Lowest £20,000 25% £23,987 50% £31,169 75% £39,497 Highest (CEO) £180,000
C42	How is AHH ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	AHH has complied and issued an equality policy and training has been conducted with staff on identifying and preventing unconscious biases. We promote an inclusive culture for all staff members and encourage and support staff in development and learning across all sectors of the business. All existing policies have also been reviewed to ensure that policies and procedures do not discriminate in any way.
C43	How does AHH support the physical and mental health of their staff?	<p>Mental health initiatives</p> <p>The group works in partnership with 'Live Well Dorset' which offers free and low cost access to mental health wellbeing activities. The group also provides occupational health services to help keep employees healthy and safe whilst in work and manage any risks in the workplace.</p> <p>HR also provides a function called 'regular check in's with those suffering with mental health and actively support our staff with their line managers to improve their metal health.</p> <p>The group is continually widening and exploring its mental health services to staff, over 2021 we look to implement an EAP system which provides free online counselling , wellbeing, financial support.</p> <p>Physical health initiatives:</p> <p>The group encourages a healthy active lifestyle, we do this by offering the cycling to work scheme, which has proved very popular also free fruit baskets situated around the offices.</p>
C44	How does AHH support the professional development of its staff?	<p>AHH strongly supports the training and development of its staff. The Company recognise the importance of formal qualifications for our employees and employees will be given the opportunity to undertake formal qualifications relevant to the employee's job role. The Company encourage employees to take professional qualifications and where appropriate support will be provided. Employees may also make a request for appropriate learning activities which may be eligible for funding support. Most training and development needs are identified at the appraisal and objective setting meetings normally held at the beginning of the year or at the start of one's employment. AHH Group will pay up to £500 per annum per employee for relevant training courses.</p>

T12 Supply Chain

Criteria		Response
C45	How is Social Value creation considered when procuring goods and services?	<p>We consider social value in everything that we do and our strategy is to stimulate growth of the economy and energise local communities in partnership with NHS Trusts, Local Authorities and SMEs.</p> <ul style="list-style-type: none"> • Boost local businesses with affordable rents and flexible operating environment • Provide aspirational, affordable homes for people who provide vital roles for society • Solve the challenge of government bodies in recruiting and retaining key workers • Help younger people to save for retirement through investment in home ownership • Enable the elderly to release equity and live independently within supported communities • Relieve loneliness and improve older peoples' long-term health and wellbeing • Reduce the burden on NHS and Local Authority health and social services • Restore faith in public administration and foster a sense of hope in local communities
C46	How is Environmental impact considered when procuring goods and services?	<p>AHH has a goal to reach Operationally Net Zero by 2030 and we have appointed a number of external consultants to assist with the design of all new build developments to reach that goal.</p> <p>Our environmental procurement policy forms part of this strategy and considers the impact of our procurement choices on the environment. Where possible, this influences tender specifications for procuring goods and services.</p>

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