



Sustainability Strategy

2026 Update

Ensuring we meet the needs of our customers now, and in the future



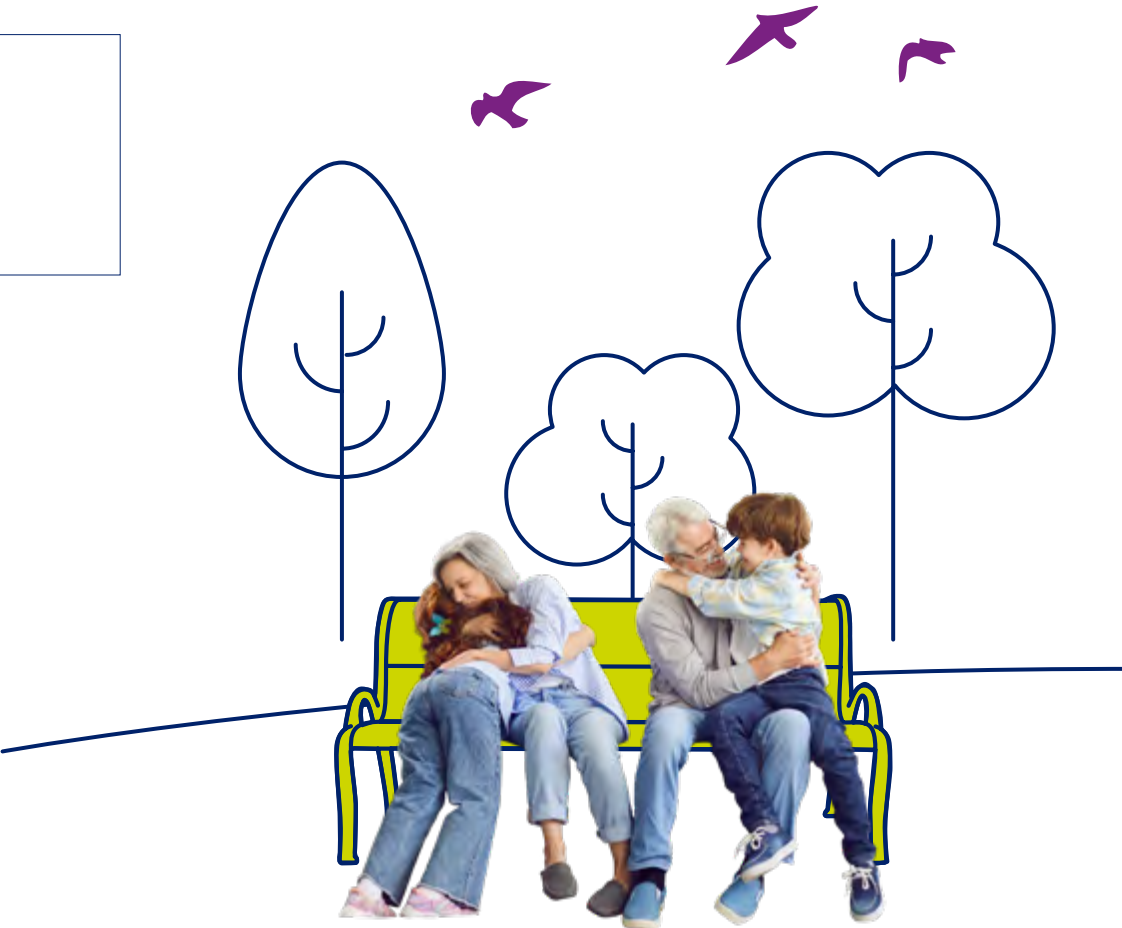


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Introduction

At Orbit, sustainability is more than a strategic priority, it is a core part of who we are. As a not-for-profit, socially driven and commercially minded organisation, we are proud to be recognised as one of the sector’s leaders in sustainability.

For us, sustainability means more than just providing affordable housing. It’s about offering good quality, safe homes, and fostering inclusive, sustainable neighbourhoods that prioritise the wellbeing, aspirations, and needs of our customers. We understand that the impact of our work extends beyond the walls of our homes, and we strive to create environments where people and nature can thrive, today and in the future.

Our Sustainability Strategy is integral to our over-arching 2030 Strategy, providing a holistic approach to sustainability across every facet of our organisation. It ensures that, no matter what we do, we are constantly driving towards a future that is both socially responsible and environmentally conscious.

Since the launch of our Sustainability Strategy in 2023, much has changed, on a broader global and national scale, and within our own operations and progress. We recognise that meeting people’s needs now and in the future, whilst playing our part in the global response to climate change is not finite, and we must continue to be agile if we are to maximise the progress we can make and the impact we can have.

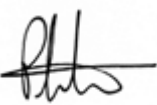
With this in mind, we have updated elements of our Sustainability Strategy to ensure we remain firmly focused on the task ahead, including the global response to climate change, our 2030 vision to achieve amongst the best customer experience of any housing association in the country, and responding to changing societal and environmental needs.

We’ve aligned our Sustainability Strategy to our 2030 Strategy (launched in April 2024), to further ensure sustainability is a fundamental driver of everything we do, whether that’s by reaching Net Zero Carbon, attaining our 30by30 biodiversity target to protect and enhance our green spaces for nature, or addressing energy affordability for our customers. We’ve also revised our targets in some areas, where we have either already exceeded the targets set or to better align with our 2030 Strategy and the journey of positive improvement we are on.

Our fundamental commitments remain the same and we continue to stay true to considering sustainability in both our strategic and day-to-day decision making, as well as working collaboratively with our customers, colleagues, governance and partners to deliver long-term demonstrable and positive change for all.

We remain committed to navigating the changing challenges that our sector and customers, as well as the world at large face, to lead the way in addressing climate change, improving energy affordability, and tackling the housing crisis, all while building homes and communities that are fit for the future.

Through collaboration and continued innovation, we are confident that we can continue to deliver positive, lasting change. Together with our partners, colleagues, and customers, we look forward to shaping a more sustainable and inclusive future.



Phil Andrew
Group Chief Executive



Our Sustainability Strategy

Orbit’s Sustainability Strategy has been developed to ensure that everything we do at Orbit maximises our positive social and environmental impacts. It is an enabler of our 2030 Strategy and aims to provide a holistic view of our sustainability approach across the business. It is organised into the four themes: Our Customers, Quality Homes and Places, Orbit Earth and Our People.

Each theme sets out our key objectives, which are explained in more detail throughout this strategy. Our supply chain underpins everything we do and so is inextricably linked with the delivery of all of these objectives.



Our Customers

- Delivering amongst the best customer service in the sector by working with our customers to shape our services and involve them in the decisions that affect their homes and communities
- Support our customers to maintain their tenancy and fulfil their potential
- Invest into our communities to deliver social value



Quality Homes and Places

- Provide high quality, affordable homes
- Invest in the decarbonisation of our homes
- Provide safe, healthy places to live
- Create sustainable living environments



Orbit Earth

- Environmental stewardship to drive positive change
- Climate action to become net zero carbon
- Enhancement of outdoor spaces to promote biodiversity
- Sustainable consumption to achieve a zero waste, circular model



Our People

- Create inspiring leaders and maximise our colleagues’ career satisfaction
- Provide high quality, safe working environments
- Create a diverse and inclusive workplace
- Skill and capability development with the customer in mind

Developing Our Sustainability Strategy

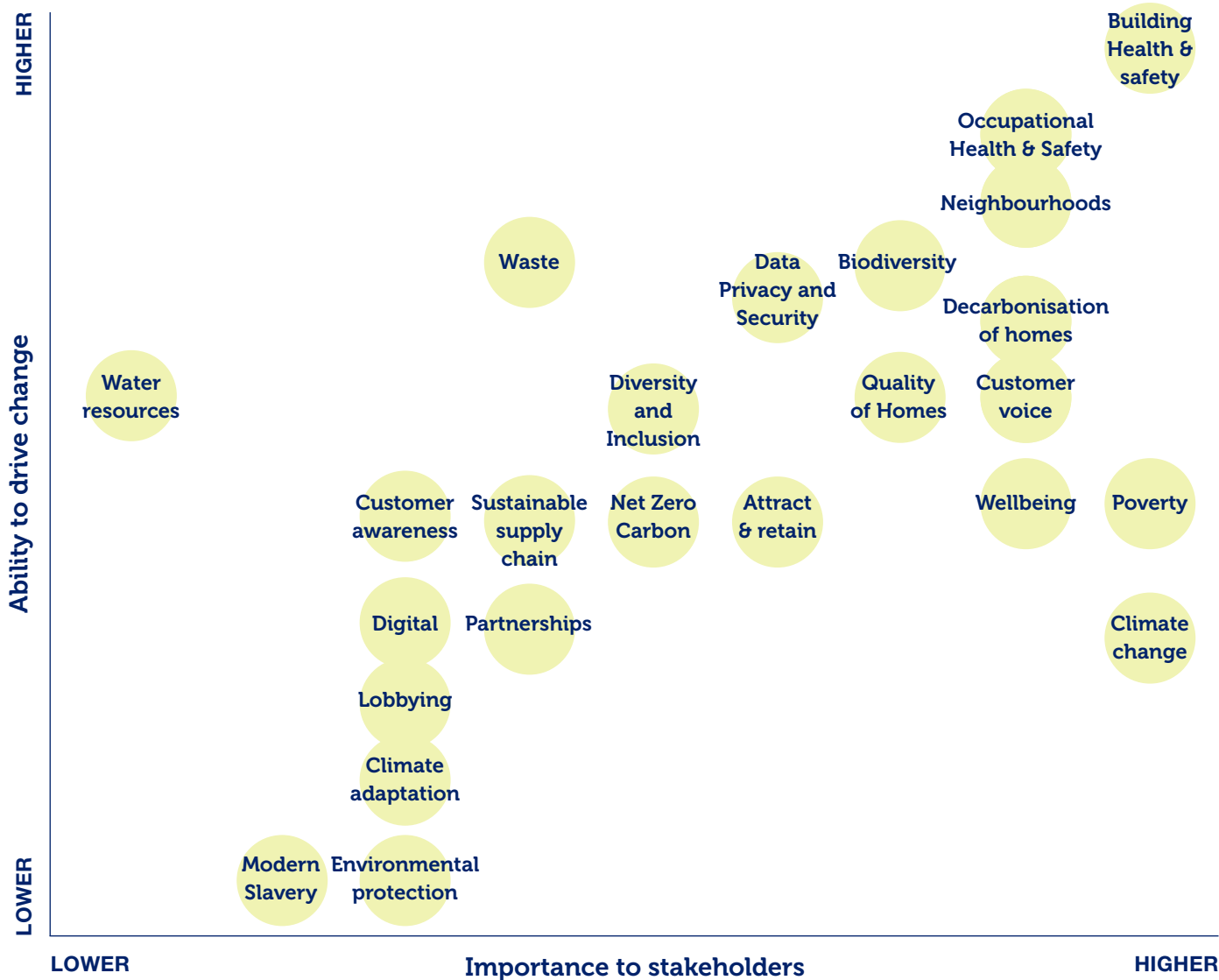
Orbit last completed a materiality assessment in 2023. At that time we identified the importance of building & occupational health and safety, attracting and retaining staff and quality of homes and decarbonisation of our homes as our most material issues. To refine our strategy, we have produced a new materiality assessment through a series of workshops with colleagues and customers.

We then cross referenced these with external sources such as the Sustainability Reporting Standard (SRS) and the United Nations Sustainable Development Goals (UNSDGs), to create a comprehensive list of material issues that were relevant to Orbit. These were then mapped based on financial and regulatory

considerations, the importance to our stakeholders and our ability to drive change.

Those issues in the top right of the chart below are the most material issues for Orbit and will be prioritised accordingly. However, all issues are important and will still be reflected in our strategy.

This exercise will be repeated every three years, or when a significant change within Orbit or the external environment triggers an earlier review, to ensure we are acknowledging the changes in the external environment and the importance of the issues to our stakeholders.

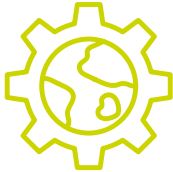


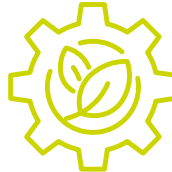
Our 2030 Strategy

In April 2024 we launched our 2030 Strategy, which outlines our ambitions for the next six years including renewing our strategic approach, sharpening our operational focus, and continuing to play our part in tackling the UK’s housing crisis.

Our 2030 Strategy sets out how we plan to continue to provide safe, sustainable, and affordable homes that our customers are proud to live in, by delivering and regenerating new homes sustainably, investing in the safety, quality, and energy efficiency of our homes, and focusing on our customers’ priorities.

This includes working to:

- 

Become carbon neutral in our operations by 2030
- 

Become net zero carbon in our operations, homes and supply chain before 2050
- 

Attain an Energy Performance Rating of C or higher in all existing homes by 2030
- 

Achieve an ‘A’ Environmental Impact Rating for all direct build homes from April 2026

Our Vision

Socially driven and commercially minded, we strive to provide amongst the best customer experience of any housing association in the country by building and maintaining safe, quality homes that our customers love, both sustainably and at scale, supported by excellent customer service. All delivered by happy colleagues who jump out of bed each day to make a social difference.



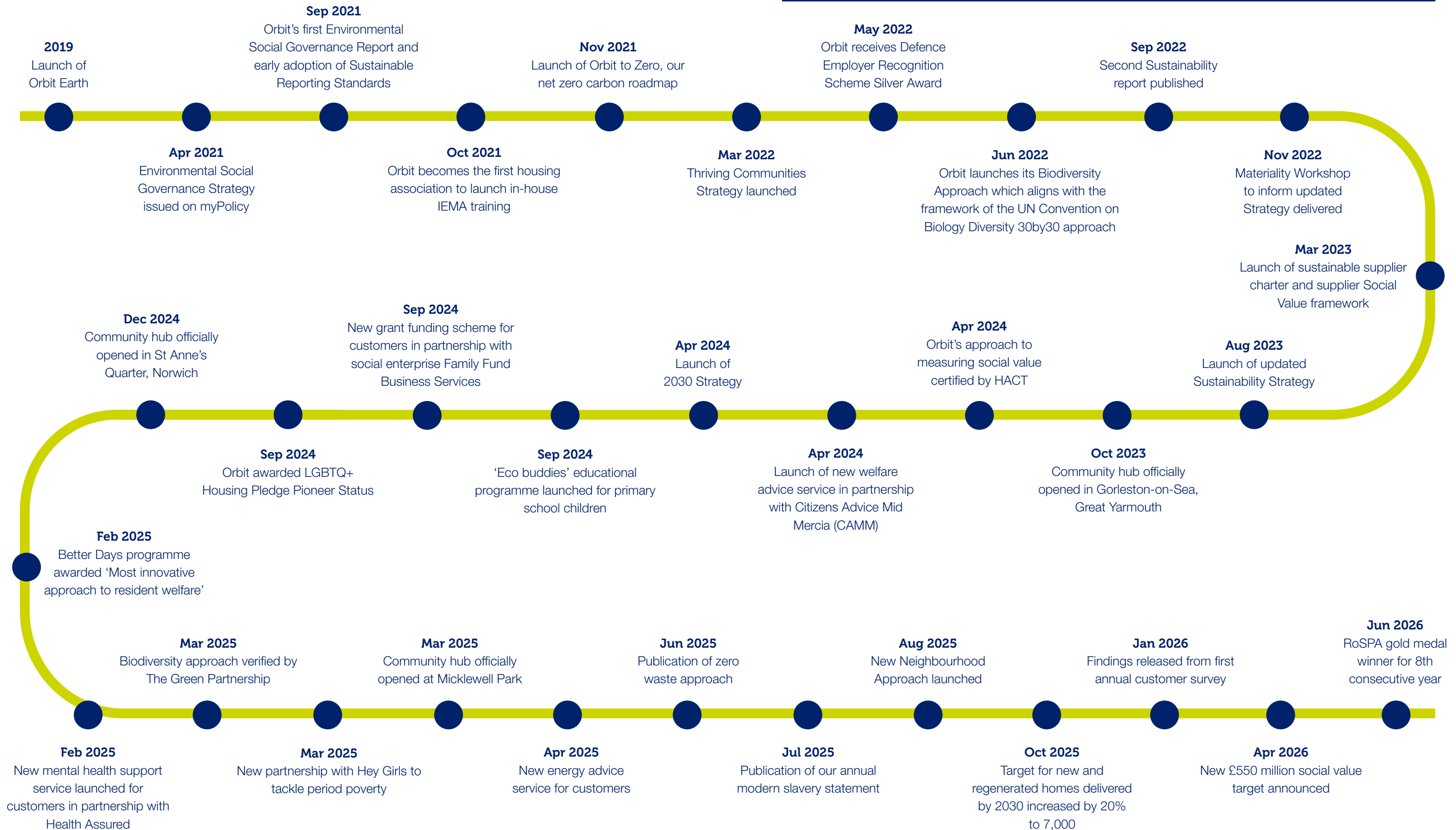
Click here to read our 2030 Strategy

Our 2030 Strategy Overview

In 2025/26, we updated our Strategy to reflect our continued commitment to playing our part in tackling the UK’s housing crisis with an increased build and regeneration commitment, our new approach to Inclusion and Belonging and a new social value target of delivering £550million in social value by 2030.



Our sustainability story so far



Acronyms

IEMA

Institute of Environmental
Management & Assessment

RoSPA

Royal Society for the
Prevention of Accidents

UN

United Nations

HACT

Housing Association
Charitable Trust

Our Customers

Our Customer Commitments outline what customers value from us and what we must deliver in return. Developed with customers, they shape our service expectations for customers, colleagues, and supply partners, and by embedding this in all we say and do, they enable us to develop a more customer-centric culture and deliver what our customers value most from us.

Our 2030 Strategy sets out our ambition to provide amongst the best customer experience of any housing association in the country by the end of the decade. Our Sustainability Strategy has been updated to reflect this ambition and our customer targets will be measured using the sector's Tenant Satisfaction Measures (TSMs).

Our Customer Commitments



Our Targets:

Our new customer targets will be measured using the sector's Tenant Satisfaction Measures (TSMs) and aim to be in the top 10% by 2030 for:

- Overall customer satisfaction (84%) *
- Satisfaction that the landlord keeps tenants informed about things that matter to them (83%) *
- Agreement that the landlord treats tenants fairly and with respect (88%) *

* Percentages are an indicator of what this would look like based on 24-25 performance across the sector.



Customer Voice



Our Customer Voice Strategy, Your Voice, is focused on collaboration and co-creation with customers to shape our services, and on the issues which matter to them, it is based on three core programmes:

Individual Engagement

Providing individual feedback on the services customers receive

- Real time feedback
- Complaints
- Perception-based research
- Research and insight projects
- Social media

Local Engagement

Providing opportunities for customers to influence their neighbourhoods, schemes, and communities

- Estate inspections
- Later Living scheme meetings
- Residents' associations
- Better Days events
- Consult with residents on landscape improvements

Strategic Engagement

Helping to co-create our plans and strategic priorities

- Scrutiny exercises
- Focus groups
- Surveys, polls and discussion forums
- Conferences and events



To ensure our Engaged Customer Group represents all members of our customer community, we are piloting new approaches to attract and retain those who are currently underrepresented, and have launched our 'Principles for Engagement', which clearly outline what customers can expect by taking part. Our four Principles for Engagement are:



Creating safe and inclusive spaces



Being transparent, open, and honest



Making engagement easy



Empowering our people





Customer Support

We aim to support our customers to maintain their tenancies and fulfil their potential by helping to remove barriers that might be created by unemployment, debt, poor mental health, or other social and economic issues.

Delivered through our Better Days programme, our customer support interventions include universal services, which are available to every customer and designed to support financial inclusion, mental wellbeing, employment and skills, and digital support.

They also include targeted local activity in defined localities to improve the social, environmental, and economic prospects of these communities. As part of this we are investing in our local infrastructure with new community hubs that will help bring on-the-ground, face to face mental health services to communities. We will also be launching a new neighbourhood and community approach, enhancing our delivery with localised services that better respond to individual community needs, and enable us to get closer to our customers so we can serve them in their homes, neighbourhoods or from our working locations.

Supporting Financial Resilience

We know from our Annual Voice Survey that almost half of customers worry about meeting everyday costs.

We provide vital support for customers to help manage day-to-day challenges as well as make long term improvements to their wellbeing.

Debt advice service

In partnership with Citizens Advice Mid Mercia (CAMM) we provide customers with free money management and energy advice. CAMM assist with debt, budgeting, and claiming relevant grants and benefits, as well as offering impartial energy advice, such as switching providers and applying for the Warm Home Discount. Available through our Better Days programme, the service empowers customers to manage their finances and make informed decisions, helping them navigate immediate challenges and plan for the future.

Grant support for customers in need

We work with Family Fund Business Services to offer support grants to customers in need. The scheme helps those facing financial hardship with essential items like food, energy bills, clothing, school uniforms, and white goods. It also assists with barriers to employment, such as digital inclusion and travel costs. Family Fund Business Services, an award-winning social enterprise, donates 100% of its profits to its parent charity, which supports families raising disabled or seriously ill children.

Supporting Employment and Training

Our in-house Tenancy Sustainment Job Coaches, Employment and Skills Trainers, and Impact Coaches offer customers tailored coaching sessions on employment and money management to help them sustain their tenancies.

Supporting Digital Ability

Digital skills are an important aspect of life today and often an essential skill for paying bills or accessing support.

We have partnered with Good Things Foundation, a social change charity that supports people to gain access to the internet and learn digital skills, to help customers gain access to the internet by providing free data to those who are eligible.

Via our work with Barclays Digital Wings we also support customers to make the most out of accessing the internet such as how to shop online, use social media to stay connected to friends and family and tips for protecting personal data and recognising and avoiding scams. We also have a number of colleagues who are trained as Digital Champions to provide digital support to customers across our Later Living schemes. This plays a huge part in supporting people to live independently.

Supporting Wellbeing

Wellbeing inequalities have a significant impact on our customers and the communities in which they live. The mental and physical health of our customers is often linked with wider cultural and societal systems of disadvantage, such as financial, employment, physical health, environment and housing security, as well as stigma and discrimination.

At Orbit we have several programmes that support the diverse range of our customers' needs:

Mental health support

Our mental health support service in partnership with Health Assured not only offers customers 24/7 support via telephone or live chat but also access to cognitive behavioural therapy either online, over the phone or in 1:1 sessions in person.



Customer Impact

Delivering Social Value

As a socially driven organisation, we deliver social value by providing decent, safe and affordable homes to 100,000 customers who would otherwise be at risk of living in lower quality private rented accommodation. In addition to this, we work to generate further social value through our frontline services and supply chain.

Social value enables us to measure the financial value for each improvement we make for a customer or for communities. We calculate this value for all our services by using the United Kingdom Social Value Bank (UKSVB), the industry recognised social value tool.

We have expanded our social value capture across the business and with HACT’s support, are making better use of the United Kingdom Social Value Bank (UKSVB) and new built environment measures to further inform our business decisions. This ensures we invest where it will have the greatest impact for our customers and deliver the greatest social return on our investments.

After meeting our target to deliver £100 million in social value by March 2026, we set a new ambitious target of delivering £550 million in social value by 2030.

In 2025/26 we generated £21.5 million in social value via our frontline services and supply chain.



Quality Homes and Places

As a not-for-profit housing provider, we believe everyone is entitled to a good quality home that they can afford, in a place where they are proud to live, and we aim to ensure the homes we provide and the places we create are high quality, safe and sustainable. Focusing on these key objectives will support our vision of building and maintaining safe, quality homes that our customers love, both sustainably and at scale.

Our Objectives:



Provide high quality, affordable homes



Invest in the decarbonisation of our homes



Provide safe, healthy places to live



Create sustainable living environments

Our Targets:

- Building 6,272 new affordable homes between 2024/25 and 2030
- 100% of our properties to be EPC C or above by 2030
- Become Net Zero Carbon in our homes before 2050
- Maintain an upper quartile Net Promoter Score for new build customers (all tenures)
- Tenant Satisfaction Measure 'customers feel safe in their homes' in top 10% for the sector by 2030.



Net Zero Carbon in our homes before 2050

We continue to invest in the energy efficiency of our homes.

We have committed that 100% of our existing homes will be EPC band C or higher by 2030 and are well on our way to achieving this with 89.5% of homes at EPC Band C or above.

We successfully secured £5.67 million through the Warm Homes Social Housing Fund to support targeted investment of energy efficiency measures across hundreds of homes across the Midlands and Bexley. Through the Government's Heat Network Efficiency Scheme, we've also been awarded £987,000 to support improvements to heating services in later living schemes across the country. These upgrades are reducing carbon emissions, lowering

running costs and creating warmer, healthier homes for customers, including older customers in later living schemes. By combining grant funding with our own investment and partnership working, we're supporting customers through the cost-of-living challenges while contributing to net zero and positive environmental and social outcomes.

Supporting this, through our Carbon Forum, we continue to explore new technologies to incorporate into future retrofit programmes including insulation and low and zero carbon heating, and are installing smart thermostats in retrofitted homes to gain better quality data on fuel poverty.

Providing high quality, safe and sustainable homes

As a housing provider we are responsible for a portfolio of over 46,500 homes; how we manage and maintain these homes is key to providing high quality, safe and sustainable homes. We do this through our Asset Management Strategy and Building Health and Safety Strategy.

Asset Management

The strategic asset management plan consists of four steps to be delivered by 2030:

Consolidation

We will continue to implement our densification strategy, which has been underway since 2019. This will see us target 98% of our stock in no more than 50 key local authorities with 650 units or more by 2030. Our 2030 growth areas will be increased through development, acquisition and bilateral asset swaps with other housing providers. Our exit areas will facilitate asset swaps and ultimately be sold. The denser portfolio will allow us to provide a more efficient and sustainable service, and develop stronger partnerships with local authorities and communities in these areas.

Simplification and Enabling Technology

We currently have significant capital tied into shared ownership at the present time. The social value for these investments was generated at the point of initial sale to customers and now achieves limited additional value and therefore we will keep this under regular review. We will also increase the installation of smart sensor technologies and the digitalisation of property data to better inform decision-making and customer support services.

Standardisation

By 2030, more of our portfolio should be providing customers the opportunity to age in place and to live in a home and community safely, independently and comfortably regardless of age, income or ability level. We will have developed property passports that support the journey to net zero carbon and achieving EPC C in all our homes. We will have developed our understanding of how individual properties can be adapted to provide high quality, accessible and affordable homes and have a recognisable standard look and feel.

Shape and Grow

We will leverage our increased focus on specific local authority areas to further build partnerships and seek acquisition opportunities. Where potential properties are at less than EPC band C, Orbit will seek to discount according to the projected cost of decarbonisation works to reach a minimum of C. Work will continue on the existing portfolio to decarbonise and support energy affordability for our residents. The portfolio will also be assessed for climate resiliency, and plans developed to mitigate risks of climate changed posed to our properties.



Building Safety

British and ISO (International Organisation for Standardisation) standards have been used to create our unique standards-based Building Safety Strategy for in-scope buildings.

We are currently working to:

- British Standard BS9997 Fire Risk Management Systems (FRMS), which is the UK's current best practice for fire risk management, and we remain the only national housing association to have achieved this accreditation

We are currently working towards (by 2025):

- Business Resilience Management System ISO 22301, which looks at events that are likely to disrupt a business and seeks to minimise the risk of it occurring, whilst also preparing the business for a swift reaction if the worst does happen
- Data Management and BIM (Building Information Modelling) ISO 19650 and BS 8644, which helps us to create and maintain a robust golden thread of information required to implement the safety changes in the Building Safety Act and ensure our homes are safe for our customers

Common to all standards is the Plan, Do, Check, Act model (PDCA), which will be at the heart of the new Building Safety Regulator's regime.



Building new affordable homes

We want to create new homes that customers truly want to live in, that can adapt as lifestyles and situations change, and which offer our customers the assurance that safety and the environment have been considered throughout.

Our New Build Residential Policy and Design Standards go far beyond the Decent Homes Standards and are our commitments for the creation of new Orbit homes and communities. Designed with customers, colleagues, and specialists, they aim to ensure our new build homes meet customer needs today and for the future, and focus on five key elements:

Accessibility:

Homes are designed to be accessible to the widest possible range of people and allow for future adaptability wherever possible.

Space fit for purpose:

Orbit Homes house types meet the Nationally Described Space Standards (NDSS) as a minimum and are designed to Royal Society of the Prevention of Accidents (RoSPA) Safer by Design Gold Standard, ensuring they are amongst the safest new build homes on the market.

Our new house type range focuses on maximising the light and space to improve the enjoyment and wellbeing of our customers.

Design:

We offer parity of specification across all tenures where possible to achieve high quality, tenure blind developments. Orbit Homes house types include more room for desks and workspaces throughout, alongside modern USB sockets, data points and fibre optic connectivity, where available.

Future proofing:

Within all of our developments we consider the use of modern methods of construction (MMC) and, through our design, we aim to allow for the installation of foreseeable technologies. This includes electric vehicle charging as standard.

Environment and sustainability:

We aim to minimise the environmental impact of the homes we build, and the construction process undertaken. Homes go beyond Building Regulation minimums and use fabric-first, solar orientation, and ventilation techniques to achieve high thermal performance, improved comfort, and affordability.

We are increasingly installing waste water heat recovery (WWHR) and solar photovoltaic systems to further help homeowners and customers with rising energy bills. We are reviewing our new home designs in preparation for the Future Homes Standard to incorporate technologies such as air source heat pumps and underfloor heating to maximise energy efficiency and reduce greenhouse gas emissions.

Material specification is considered in sustainability terms, including responsible sourcing, circular economy, material reuse and embodied carbon, and we consider the life-time costs of materials, with high-quality, long-lasting materials favoured to ensure quality and longevity. Our specification aims to reduce water usage such as the introduction of flow restrictors and water butts.

The outdoor spaces of our new build developments will deliver biodiversity net gain of 10% or greater moving forward and will align with our innovative 30by30 commitment formed in partnership with The Wildlife Trusts. This means that 30% of our outdoor green spaces will be managed in a way that supports nature’s recovery. This is part of a global movement to protect our wildlife for the enjoyment of current and future generations.

As members of the Future Homes Hub, we have also signed up to the Homes for Nature Commitment and will be delivering on measures including swift bricks and hedgehog highways in our future developments.



Sustainable communities and placemaking

Our Urban Design and Placemaking approach ensures a consistent standard and product for our customers, whilst delivering value for money.

Architecture and urban character play key roles in placemaking; we aim to deliver locally distinctive places which reflect an area’s heritage, landscape, and identity. We aim for a healthy distribution of tenure on our developments, subject to planning policy, with schemes designed so that site layouts result in high quality living spaces alongside safe and comfortable streets and spaces, where ecology and biodiversity are successfully integrated.

Connection to the wider community is a key consideration in site selection, ensuring access to public transport, shops and services, health and education and centres of employment.

Community Hubs

In areas where we have a high density of housing stock, we build partnerships with community organisations to support the creation of inclusive, healthy and sustainable communities where people are proud to live.

As part of this, we run a number of community hubs to provide services for our customers and the wider community structured around our Better Days programme, as well as providing spaces for the local delivery of services by statutory organisations and voluntary community sector (VCS) partners.

We currently operate community hubs in Newmarket, Norwich, Gorleston, Daventry and Bexley.

Orbit Earth

Orbit is fully conscious of the environmental challenges facing our world today. Climate change, biodiversity loss and resource security pose immediate and future risks to our customers and operations. There are also significant opportunities to improve efficiencies, reduce costs and improve the wellbeing of our customers by creating greener, more sustainable communities.

We are committed to doing our part to unlock these opportunities, whilst providing affordable, quality homes and sustainable neighbourhoods for our customers. To help us achieve this, we have established our environmental sustainability programme, Orbit Earth. This sets out our approach across three objectives:



Climate action
to become
net zero carbon



Enhancement of
outdoor spaces to
improve the quality of
natural resources
including biodiversity,
land, water and air



Sustainable
consumption to
manage resources,
materials and
products responsibly

Our Targets:

- To become Carbon Neutral in operations (scope 1 and 2) by 2030 and Net Zero Carbon across all scopes 1-3 before 2050
- To become Net Zero Carbon in our housing and supply chain (Scope 3) before 2050
- For 30% of our outdoor spaces to be enabling nature’s recovery by 2030
- To reduce avoidable waste generated by 15% per direct build plot by 2030
- To send zero non-hazardous waste to landfill or incineration by 2030



Orbit operates an environmental management system that has been certified to ISO14001: 2015 by the British Standards Institute. This demonstrates our commitment to managing our environmental responsibilities and provides assurance that our approach is robust and effective.



Environmental Stewardship

It is essential that we manage our day-to-day operations to promote positive environmental impacts and manage any compliance obligations. We have followed best practice in developing an environmental management system that identifies the key issues we must manage to remain a compliant and sustainable organisation.

Our environmental management system is certified to ISO14001: 2015 by the British Standards Institute and demonstrates our commitment to managing our environmental responsibilities and provides assurance that our approach is robust and effective. This is overseen by a dedicated environmental sustainability team that works to continually improve our approach and to embed our processes across the organisation.

Supporting Sustainability - Environmental Sustainability Skills for Managers

Our environmental sustainability qualification for our colleagues is the first in-house training of its kind in the social housing sector. The course, Environmental Sustainability Skills for Managers, provides learners with a broad understanding of environmental sustainability principles and the skills needed to implement positive environmental change as individuals, in their teams and the wider organisation.

Delivered in-house by our environmental sustainability team, this internationally recognised qualification developed by the Institute of Environmental Management and Assessment (IEMA), has been tailored for Orbit and the social housing sector to provide learners with a working knowledge of our environmental management system.



Climate Action

We are committed to following a science-based approach to reduce our direct and indirect greenhouse gas emissions in accordance with the 2015 Paris Agreement.

Orbit published its detailed Orbit to Zero roadmap in November 2021, during COP26 in Glasgow. It sets out actions already taken and future commitments across four different elements: our customers, our homes, our operations, and our supply chain partners.

Carbon Neutral in our Own Operations by 2030

Orbit will reduce its direct emissions by 50% by 2030 (against a 2018-19 baseline) and offset the remainder in order to become Net Zero Carbon. As of March 2026, Orbit had already reduced emissions by 42%.

Further actions that will be taken to achieve this include:

- Optimise our heat networks to run more efficiently
- Explore renewables options to reduce energy costs for customers
- Continuing to operate an agile working model that reduces travel and office space
- Transitioning our grounds maintenance fleet to electric vehicles
- Implementing energy efficiency improvements in our offices and customer communal spaces
- Providing energy awareness and other training opportunities to staff and customers



In 2024, our annual customer voice research revealed that 75% of customers are concerned about climate change, a 5% reduction from 2022 and below UK figures as of Spring 2024 (80%).

53% say that Orbit making decisions based on protecting the environment is very important to them and 85% say it is fairly/very important.

Seven in ten customers think it is very important to have close access to green spaces, with nine in ten considering it fairly/very important.

Net Zero Carbon in our supply chain before 2050

Two thirds of Orbit’s greenhouse gas emissions originate in our supply chain, which makes it vital that we work collaboratively to support and challenge our suppliers to reduce their emissions.

We have committed to ensuring all of our strategic partners have set out their own Net Zero Carbon commitments by 2025. More than 60% of supplier spend is already covered by a Net Zero Carbon commitment. In this way, we are able to align with the science-based targets methodology. We are now supporting our partners to deliver on these commitments whilst expanding the overall proportion covered by a commitment and operating to a carbon reduction plan.

Climate Adaptation

In addition to working to reduce our greenhouse gas emissions, we are increasing our understanding of the likely impacts of climate change in order to support our customers to adapt and remain comfortable in their homes. We believe the two primary climate risks that will impact our customers' homes will be overheating and surface water flooding. Between now and 2030, we will conduct more detail modelling and planning to form a comprehensive climate adaptation plan. We are also taking the following actions now:

- Reducing heat loss in our managed properties with colleague training and efficiency improvements
- Flood notification service
- Training of estates colleagues in identification and maintenance of drainage assets
- Reviewing drainage management plans and maintenance requirements

In our new build properties, we currently build our homes to EPC band B or higher and have begun to transition away from natural gas boilers in preparation for the Future Homes Standard. We continue to increase our use of modern methods of construction (MMC) to deliver energy efficient, warm homes.



Enhancement of Outdoor Spaces

Globally, we are living in a biodiversity crisis, with humans the main driver behind a significant reduction in the number of species alive on the planet today. The UK has lost half of its wildlife since 1970 and one in ten species are currently threatened with extinction. At the same time, our customers have made it clear that they want easy access to greenspaces and ‘wildlife outside their window’.

In response, Orbit partnered with The Wildlife Trusts between 2020 and 2022 to create an approach that is both scientific and practical in its delivery.

A pilot project saw us undertake detailed habitat surveys of four estates that are representative of our wider portfolio. These were then used to develop biodiversity improvement plans for those communities, which were designed to contribute towards the global 30 by 30 target and implemented in collaboration with our customers.

Following the success of the pilot project we were able to develop our approach, which allows anyone with minimal training to assess our estates and determine their current performance against the criteria developed with The Wildlife Trusts, and to commit that 30% of our outdoor spaces will be enabling nature’s recovery by 2030. This aligns with the goal of the UN Convention on Biological Diversity and The Wildlife Trusts’ 30 by 30 campaign.

Our full approach can be accessed via our website.

Our Orbit Earth programme is also focused on broader natural resources, including water conservation and air quality. We are focused on expanding our efforts in these areas for future versions of this strategy. Over the coming years, Orbit will work with its peers to develop a Green Space Model, biodiversity metric and certification programme, and resources for the wider sector to utilise.



Biodiversity – the variety of life in a given area, whether that be an individual estate or the entire planet.

Orbit was a founding member of the Green Spaces Advisory Board which was formed in 2021 with the purpose to unlock the potential of green spaces through actions, thought leadership, and enabling conversations that create collaboration. Over its two year term, the Board conducted sector-wide engagement culminating in a Guide for the sector. We also made publicly available our tools in delivering 30by30.

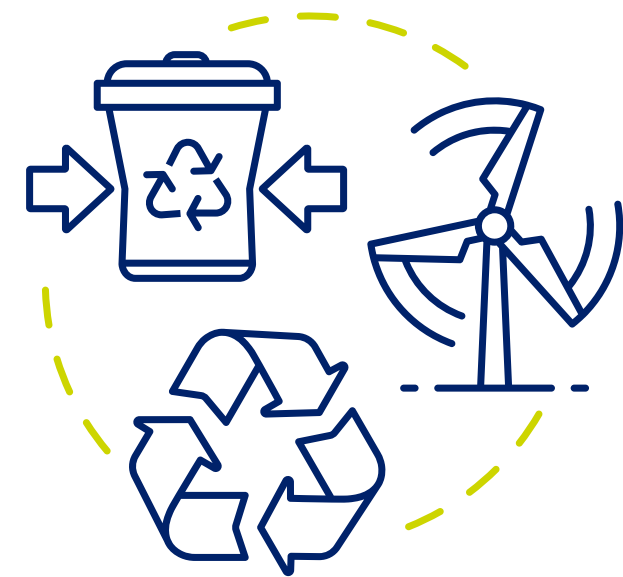


Zero Waste

We aim to:

- Transition to a circular economy where resources are sourced, produced, used, and disposed of sustainably
- Adopt a life cycle approach where efficiency is optimised, and waste avoided

This will unlock value for Orbit and our customers whilst reducing our exposure to future resource insecurity.



Circular economy – an economy that reduces material use, redesigns materials to be less resource intensive and recaptures “waste” as a resource to manufacture new materials and products.

Whilst we have made great progress on our waste targets to date, there is still work to do to ensure we meet all of our 2030 targets. Our methods for reducing waste across all three business areas and working towards our 2030 targets will focus on the following four key initiatives, however, this is not an exhaustive list:

1. Identify our top 10 waste streams from construction waste

Appoint a waste broker that will be able to provide detailed analysis of mixed construction waste to ensure we are targeting inefficient design choices and improving our specifications to reduce off-cuts and wastage. Improved data will also enable us to review and analyse the most efficient house type designs and make better decisions for sustainable procurement and development design in the future. Improved mixed construction data will allow us to make comparisons between traditional build types and Modern Methods of Construction to influence build types in future years.

2. Working with customers

Our bulk waste tonnages across our properties are estimated to be 841 tonnes in 2023-2024 which is almost as much as two Olympic size swimming pools worth of waste every year. This comes at a huge expense to both Orbit and our customers. Working with customers to raise awareness to support our zero waste ambitions, we hope to reduce instances of fly tipping and wasteful practices to reduce the economic burden of bulk waste. This will also create better communities and improved outdoor spaces for our customers to enjoy.

3. Colleague training and education

We have delivered the two-day IEMA Environmental Sustainability Skills for Managers training course to 204 of our colleagues across Orbit. The IEMA course touches on waste management, circular economy principles and the impact of resource use. However, we recognise there are further steps to take to broaden the training and engagement on waste management to achieve our targets. We will prioritise both culture change and upskilling our colleagues through internal training programmes and engagement campaigns that combine Orbit’s waste goals and current global resource issues.

4. Sustainable procurement and supply chain engagement

Evidence suggests that 80% of the damage inflicted upon the environment when products become waste can be avoided if more thoughtful decisions are made at the production stage (WRAP, 2013) therefore we will be working with our partners to ensure we are using sustainably procured materials and ensuring our partners are committing to their own waste strategies. We will prioritise products with exceptional sustainability credentials and ensure our partners are adhering to our landfill diversion targets by updating our specification and tender documents where necessary, with a view to setting targets for our products and partners in coming years.

Our current grounds maintenance waste data and target refers to directly managed communal green space only and current data shows we are exceeding our reduction targets; therefore, from 2025/2026, we will look to baseline our contractor-managed grounds maintenance waste, assess how this compares to our direct grounds maintenance waste, and set targets accordingly.

5. Comply with 2025 waste segregation regulations set by the UK Government

New regulations stipulate all offices, including construction and scheme offices, must comply with the 2025 Simpler Recycling regulations that require segregation of food waste and dry recyclable materials from black bin waste from 31 March 2025. We will also manage any garden waste produced from our offices in accordance with the waste hierarchy and arrange for it to be composted where possible or recycled. To comply with these regulations, we will alter our waste collection across offices and create waste campaigns and educate colleagues to drive improved waste management practices.

In the upcoming years, we will look to consolidate our office portfolio where office usage patterns have changed from COVID-19 and our agile working policy. Consolidating offices will likely support our Net Zero journey and lead to greater colleague satisfaction, but could lead to increased waste as we move from external landlord management to direct responsibility. We will review our office waste over 2025/2026 and analyse the data to determine whether a normalised baseline and target would be more appropriate for office waste data.



Our People

Engaged colleagues are central to delivering the services and support our customers expect from us. We cannot deliver one without the other. They are our best asset, and we believe they should be able to maximise their potential, have the opportunity to make a difference, and to do so in a safe, supporting, and respectful environment.

Our Objectives:



Attract and retain the right talent to deliver excellent customer services



Unlock the potential in our colleagues and maximise their career satisfaction



Create a diverse and inclusive workplace



Provide a safe and secure working environment

Our Targets:

- Maintain a competitive advantage by maintaining or increasing the current levels of engagement of our colleagues compared to benchmark (at benchmark 0%)
- Maintain a competitive advantage by maintaining or increasing the current levels of colleagues' connection with purpose compared to benchmark (difference to benchmark +2%)
- By 2030 all of our colleagues have access to an individual development plan designed to raise their capability and ultimately their overall contribution to our purpose

Attracting, retaining and unlocking potential

We will achieve this by building individual and team capability, inspiring leadership, sharing in our pride in purpose and ambition, and building a fit for future organisation.

On an annual basis we conduct an employee survey to understand our colleagues views. This is where our colleagues' targets are assessed, ensuring they remain engaged and connected with our purpose.

Our areas of focus and priority in our People Strategy are:

Enablement and Skills: ensuring colleagues have access to structured learning and the tools for their role; that capability frameworks are in place to identify and support routes to growth; and that Orbit is an organisation supportive of skill acquisition and transfer across teams and processes.

Leadership: enabling leaders to grow talent and help colleagues to succeed; acting as 'coach', supporting, encouraging, and leading performance; being visible and understanding the challenges colleagues face.

Teamwork: creating a culture where we trust each other and actively work together; encouraging cross functional working and growth; supporting best practice across teams.

Reward and Recognition: having a remuneration policy that encourages and incentivises doing the right thing for our customers; recruiting for passion and customer focus, and developing for capability; paying for skill acquisition.

Our success will be:

- Increased colleague engagement and retention
- Individual and enterprise capability enhancement
- Closing pay gaps



Looking after our colleagues' Health and Wellbeing

Our Wellbeing Strategy for delivering a strong wellbeing proposition for colleagues is informed by our colleagues themselves. Through our engagement surveys we check in with colleagues and take proactive steps to enhance our wellbeing offer. Colleagues are telling us that looking after their wellbeing is not only about the benefits or support we offer, it's about the way their work is set up, the systems and processes we have in place as well as the reality of their job day to day.

Our focus for the next 24-36 months will be:

Creating a one stop shop for all wellbeing needs

Creating a unified wellbeing proposition, part of the broader benefits offer that enhances colleagues connection with our offer and provides them with the necessary support for their individual circumstances.

Reviewing key partnerships to ensure meaningful and relevant support as we deliver our employer promise through a robust EAP offer and a strong occupational health proposition.

Creating or enhancing our policies and guidance that support our wellbeing offer (such as reviewing our parental pay policies, enhancing flexibility of work and more).

Helping colleagues understand the values of the benefits

we offer at Orbit and encouraging long term planning and the importance of pensions, as well as helping colleagues stretch their income further through the financial support we offer.

Service with respect

Creating a dedicated support offer for colleagues dealing with difficult work situations and interactions.

Leadership

Supporting leaders to confidently have wellbeing conversations with their team members and help them on the journey to feeling that they can be their best at work.

In building our proposition we therefore look holistically at what our colleagues are telling us, our absence rates, our leavers data, our engagement survey as well as the societal reality across our sector.

In 2023 we launched our wellbeing strategy and have created a unified wellbeing offer for colleagues, part of our benefits offer, to create a holistic colleague proposition.

What we strive for:

- To decrease our absence rates and reduce sickness absence due to mental health.
- Enabling our colleagues to manage their workloads without having to feel under pressure or having to work extended hours.
- Ensuring our colleagues are not leaving Orbit because of the impact their role is having on their own emotional and physical wellbeing.
- Increased engagement with Orbit's benefits proposition, especially increased colleague pension contributions that will help colleagues better plan for their future.



Inclusion and belonging

We are committed to fostering inclusive, connected communities where people feel safe, respected and valued. By creating places where colleagues, customers and communities can thrive, we strengthen our social impact and support sustainable outcomes for everyone.

We recognise that diversity of experience, background and perspective makes us stronger. By embracing difference and building a culture of belonging, we can unlock the potential of our people, deliver more accessible and equitable services and better meet the needs of the diverse communities we serve.

We're continuing to advance our ambition to be a truly inclusive organisation where everyone feels they belong. An independent review recognised the strengths of our approach while highlighting opportunities to further embed inclusion across our culture, leadership and decision-making.

To support this ambition, we have evolved our focus from Equality, Diversity and Inclusion to Inclusion and Belonging. This reflects our commitment to creating an environment where everyone can be themselves, contribute fully and feel part of a supportive and connected community.

Looking ahead, we will work collaboratively with colleagues to shape and strengthen our approach, ensuring it is informed by lived experience and meaningful engagement. Our Board will continue to play an active role by promoting inclusive leadership, strengthening expectations across our supply chain and partnerships, and embedding Inclusion and Belonging within recruitment, governance and organisational decision-making.

Through these actions, we aim to create lasting social value, enhance colleague wellbeing and ensure equitable opportunities and outcomes for the people and communities we serve.



Developing our colleagues

We want every colleague to understand what great looks like in their role, recognise their starting point, and access structured learning to build their capability. We're beginning by introducing a Professional Development Framework for our high-volume roles. This framework is tailored to the technical requirements of each role and aligned with our behavioural expectations, providing clarity and clear development pathways.

Over time, we will build on this approach to create fit-for-purpose development solutions for all colleagues, aligned to the needs of their

role and relevant professional standards. By 2030, our ambition is that 100% of colleagues will have access to structured, meaningful development opportunities and a clear sense of how to grow in their role.

We will measure success not just through activity, but by how confident colleagues feel in their skills and how satisfied they are with their development – using engagement data as a key benchmark.

Providing a safe and secure working environment

Our Health and Safety Strategy, single integrated Health and Safety Management System and risk register covers our approach to the health, safety and welfare of our colleagues. It follows a Plan, Do, Check and Act methodology and we work closely with the Royal Society of the Prevention of Accidents (RoSPA) to ensure our systems and processes remain best practice.

- Plan** - Health and Safety guidance and governance
- Do** - Information, instruction, training and supervision and skills, knowledge, experience and behaviours
- Check** - Audit and review
- Act** – Assurance and reporting

In September 2022, RoSPA was commissioned by Orbit to carry out a Quality Safety Audit (QSA) of the Health and Safety Management System applied across the Group. In the resulting QSA we achieved an overall Health and Safety Performance Rating (HSPR) of 82.2% and a Level Four award based upon the lowest score of the 11 sub-sections of the QSA. Level Five is the highest QSA score achievable. Our objective is to continue to work with colleagues across Orbit to achieve Level Five by 2027.

Building health and safety awareness

Our 'Work Safe, Live Safe' campaign aims to increase health, safety and welfare awareness and understanding, and develop skills across our workplaces through targeted training, workshops and promotional content.

Equally, we aim to share safety knowledge with our customers using a range of mediums to help them and their loved ones stay safe in their homes. This includes partnering and supporting the Royal Society of the Prevention of Accidents (ROSPA) on several of their safety campaigns, including RoSPA's Safer Stairs, Fall Fighters and Safer by Design.



Our Partners

Effective partnerships are key to Orbit delivering its goals and commitments, from working with partners who are experts in their field to deliver our Better Days services, to working with environmentalists to shape our Orbit Earth programme. Partnerships ensure we can have the greatest impact by utilising the skills and knowledge of those that deliver best practice.

Orbit's biggest partners are our supply chain and for us it's important we are working in partnership, not just to deliver a great service for our customers, but also expand upon the delivery of this strategy through them to ensure we can deliver wider impact. For this reason we have developed the Sustainable Supplier Charter.

Our Sustainable Supplier Charter sets out what our suppliers can expect from us and what we expect from them in return.

Orbit's relationships with its suppliers are based on fairness, transparency, and integrity: **We will conduct our business in a way that treats people fairly and creates sustainable neighbourhoods.** It is our ambition to be part of a supply chain that is built on these values, and we encourage our suppliers to engage with their suppliers on the same basis. We also expect all our suppliers to manage their own suppliers in a responsible and sustainable manner.



Sustainable Supplier Charter

Our charter is focused on the following key themes:

- Business Conduct**
Ensuring fairness and transparency by working in line with procurement and contracting regulations. Compliance with our legal and regulatory obligations in relation to money laundering, data privacy, fraud, bribery and corruption. Ensuring the economic sustainability of our suppliers by prompt payment in line with our 30-day payment code.
- Diversity, Inclusion and Human Rights**
Treating our suppliers with respect and integrity, promoting equity, inclusion and diversity. Meeting the requirements of the Modern Slavery Act 2015 (MSA), including an annual update and publication of our own Modern Slavery and Trafficking statement. Making sure that we never use child labour, forced labour or unacceptable working hours or conditions.
- Environmental Sustainability**
Encouraging our suppliers to reduce their environmental impact by reducing their carbon footprint, promoting biodiversity, and reducing waste.
- Social Value**
Working in partnership with our suppliers to deliver social and environmental projects as part of their social value to further improve employment opportunities for our customers and help build sustainable neighbourhoods.

We are supporting our partners to deliver on these themes by sharing best practice guidance on key issues including Modern Slavery, Climate Action and Social Value. We will use resources like the Supply Chain Sustainability School and provide our own webinars and events to support management of key risks and opportunities for our sector.

Sustainability Linked Loans

Sustainability linked loans are in place which focus our delivery on relevant key performance indicators.

We have committed to retrofit our existing homes to EPC C or higher by 2030, to become net zero carbon in our own operations (scope 1 & scope 2) by 2030, whilst also committing to manage a minimum of 30% of our outdoor green spaces for nature's recovery by 2030, in alignment with the UN Convention on Biological Diversity. Furthermore, we have also committed to deliver in excess of £22 million of social value creation for our customers and communities under the HACT methodology.

NatWest	Barclays	ABN•AMRO	Virgin Money
£150 million	£150 million	£150 million	£50 million

[Click here to read our Sustainable Finance Framework](#)



Governance

Strong governance supports our sustainability aims

Orbit is committed to ensuring we provide amongst the best customer experience of any housing association. Linked to a commitment to ensuring the health of the business, including all those involved in our work or living or working in our properties or communities. Our strong corporate governance structure, underpinned by clear measures and reporting, includes:

- Robust corporate structure supported by specialised committees
- Experienced management team and boards
- Risk management deeply engrained into Orbit's culture
- Highest governance rating – G1 by the Regulator of Social Housing
- Ensuring compliance with all regulatory requirements and obligations

Risk management

Our approach to risk management encompasses all areas of our business, including sustainability, and is underpinned by six key elements:

- Clear understanding of our risk environment, incorporating internal and external factors
- Robust approach to identifying and monitoring key risks
- Putting in place early warning measures and risk triggers so that we can act before a risk materialises
- Close monitoring of our Strategy Business Critical Risks
- Regular stress testing of our Financial Plan in line with risk appetite set by the Orbit Group Board
- Clearly defined appetite for risk approved by the Orbit Common Board

Any sustainability related risks are embedded into the corporate risk management process at an operational risk management level through Senior Management Team risk registers process and, at a strategic level, through reporting to Orbit Common Board. Underpinning this is an ongoing review of the internal and external environment and the extent to which that impacts on all risks. Given the rate of environment and social change, this ongoing risk analysis is an important element of our Sustainability Strategy.

The Orbit Common Board maintains overall responsibility for strategic risk management and our internal controls environment is continually reviewed and monitored by the Audit and Risk Assurance Committee on behalf of the Board. All subsidiaries are required to implement our risk management framework and provide reports to their respective boards.

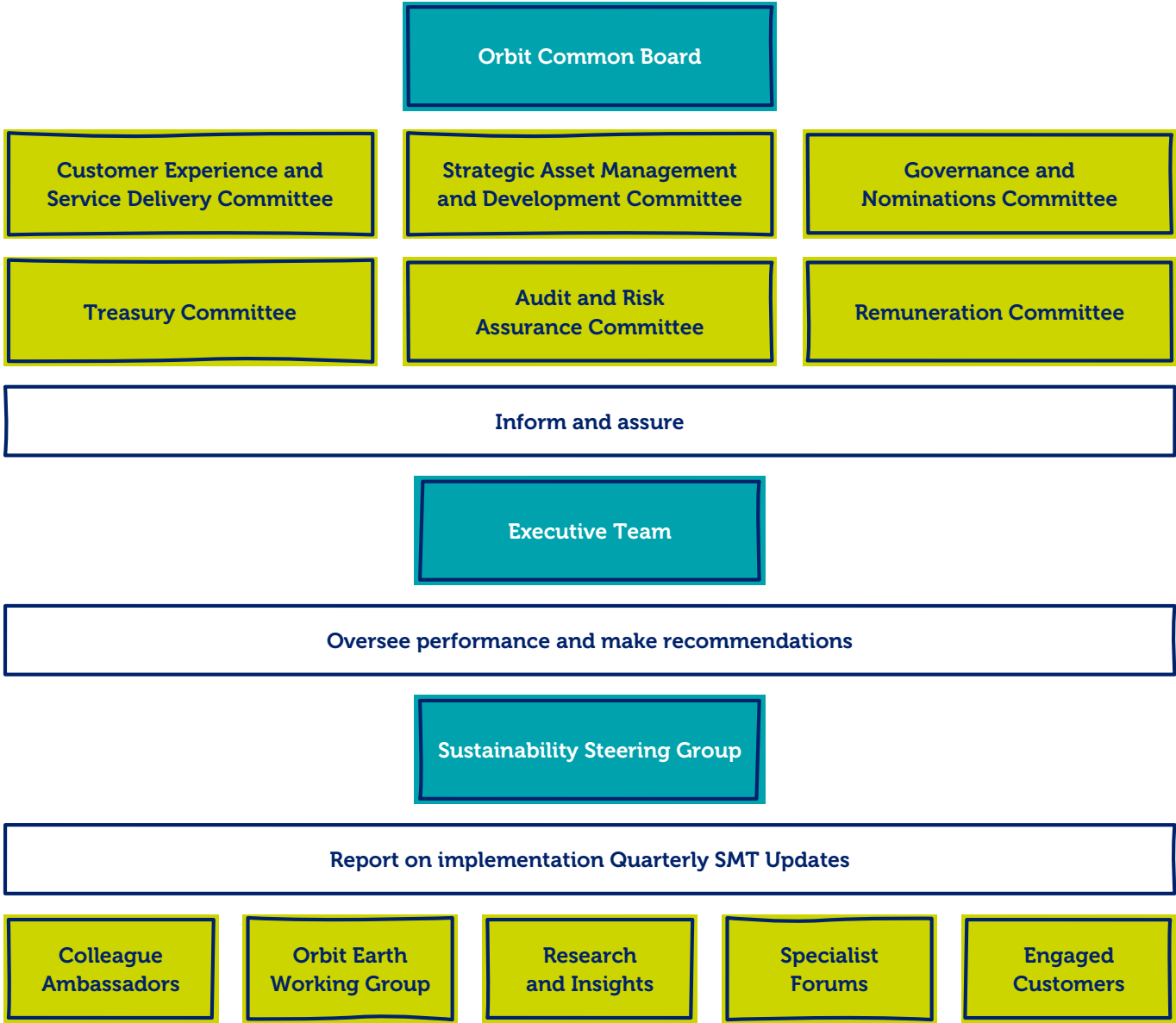


Governing our sustainability commitments

Our sustainability commitments are reported to and overseen by our Executive team and Orbit Common Board through our robust performance management framework. This reinforces our strategic commitment to sustainability.

This is supplemented by a Sustainability Steering Group that meets to ensure the Sustainability Strategy remains relevant and appropriate to Orbit's vision and values, our stakeholder expectations, and the external environment.

Engagement activity and specialist forums, such as our EDI Strategic Forum, Carbon Forum, Health and Safety Forum, continue to evolve our commitments to ensure they remain relevant and sector leading, and to provide input and oversight of our Sustainability Reporting Standard for Social Housing (SRS) and Business in the Community submissions.



Frameworks

United Nations Sustainable Development Goals UNSDGs

The 17 Sustainable Development Goals are a call for action by all countries to promote prosperity whilst protecting the planet. They recognise that ending poverty must go together with strategies that build economic growth and address a range of social needs including education, health, social protection, and job opportunities, whilst tackling climate change and environmental protection. Orbit maps its sustainability commitments to ensure we are supporting global change against these targets.



The Sustainability Reporting Standard for Social Housing (SRS)

This is a voluntary disclosure framework for housing providers to report on their sustainability performance in a transparent, consistent and comparable way. It was developed with the housing sector and lenders and investors to make it easier for them to assess the performance of housing providers, identify risks and pursue opportunities to create positive social and environmental outcomes. Orbit was one of the early adopters, signing up to this standard in 2020.



Sustainable Finance Framework

As a registered provider of affordable housing, Orbit is committed to its social purpose, and provides housing for target populations underserved by the UK commercial housing market as designated by the UK Regulator of Social Housing (RSH). All its investments and expenditures are dedicated towards this purpose. In alignment with this Sustainability Strategy, Orbit has elected to create a **Sustainable Finance Framework** (the “Framework”), under which it can undertake sustainable financing transactions (public bonds, debt Private Placements, term loans and revolving credit facilities), funding green, social or a combination of expenditures (respectively green, social or sustainability instruments; together “Sustainable Finance Instruments”). The strategy seeks to deliver improved performance for Orbit’s customers, colleagues, and suppliers, with specific programmes and objectives for each of these stakeholders.



Reporting on our sustainability

Sustainability Reporting Standards

The Sustainability Reporting Standards (SRS) has been developed by the Good Economy with input from several housing associations, housing sector specialists and investors. The SRS is a standardised approach for reporting on sustainability across the sector and are made up of core and enhanced metrics for those housing associations who want to report in more detail.

We are one of 100 housing associations signed up to the SRS and report on the enhanced metrics. In doing so, we have had the opportunity to learn and reflect on our approach.

This has enabled us to strengthen our strategy and our commitments to reflect the breadth of work we are already delivering as part of our overall business strategy.

We will report on our SRS results on an annual basis. To ensure transparency within this report we highlight our previous year's results to indicate where we have made improvements and where we have not.

Sustainability Report

Orbit’s annual Sustainability Report reports on progression against our sustainability targets over a retrospective 12 month period and in relation to our material issues, and drills down to the impact we have made to our customers. Our Sustainability Report will be published at the same time as the Orbit Group Annual Report and Accounts.

Glossary

Air source heat pump	A heat pump that can absorb heat from air outside a building and release it inside. It works much like air conditioning but in reverse. Heat pumps offer high efficiency and can be low or zero carbon depending on the electricity source. Click here for a handy introductory video by the Energy Saving Trust.
Biodiversity	The variety of plant or animal life in a particular area.
Carbon footprint	A measure of the carbon dioxide released into the atmosphere as a result of the activities of an individual, organisation or country. Usually measured either in kilogrammes or tonnes of CO ₂ . When shown as CO ₂ e the “e” stands for equivalent and refers to the conversion of other greenhouse gases into CO ₂ for ease of accounting.
Climate change	Refers to long-term shifts (usually 30 years or more) in weather patterns. Whilst these shifts can be natural, the impacts of humans particularly since industrialisation has seen climate change accelerate through the burning of fossil fuels and land use change.
Decarbonisation	Eliminating carbon from an activity, operation, or product.
Energy performance certificate (EPC)	A rating system to score energy efficiency and energy affordability of a home or building. The highest EPC level is A and lowest G. The certificate will include recommendations on how to make the building more energy efficient and save money.
Greenhouse gases (GHGs)	Gases released into the atmosphere by natural or man-made causes that have an impact on our climate.
Net zero carbon (NZC)	The reduction of greenhouse gas emissions as much as possible and the offsetting of any remaining emissions. Under the later international standards this is taken to mean a 90% or greater reduction in emissions by 2050.
Photovoltaics (PV)	Photovoltaics, also known as solar panels, or solar PV. A technology installed on a roof or on a self-standing structure (large-scale versions are often called solar farms) which enables sunlight to be converted into electricity. Solar power is a renewable source of energy.

Renewable resources	A natural resource or source of energy that can be repeatedly used and replaced naturally, such as water, wind, or solar power.
Science based targets	A target which aligns with a future global warming of no more than 1.5 degrees centigrade. Typically interpreted as a 90% reduction in emissions by 2050.
Scope 1, 2 and 3 emissions	GHG emissions are categorised into three groups, or “scopes”, by international reporting standards such as the GHG Protocol. Scope 1 and 2 cover our own operations, whilst Scope 3 covers our housing and supply chain. Scope 1 emissions: direct emissions from resources that Orbit directly controls (such as fuel used in company vehicles and natural gas in our buildings). Scope 2 emissions: indirect emissions from energy bought for use in Orbit’s operations (such as electricity in our offices). Scope 3 emissions: indirect emissions outside of the operational control of Orbit. This includes our customers’ energy use in their homes, purchased goods and services, business travel and employee commuting.
Social housing decarbonisation fund (SHDF) / Warm Homes Fund	A government fund that aims to upgrade a significant amount of the social housing stock – currently below Energy Performance Certificate (EPC) Band C – to increase energy efficiency, tackle fuel poverty and reduce carbon emissions.
Sustainability	A balance between economic, social, and environmental needs to ensure the needs of today do not compromise those of future generations.
Tonnes of carbon dioxide equivalent (tCO ₂ e)	The total greenhouse gases emitted, measured in tonnes of carbon dioxide. Other greenhouse gases, such as methane, are converted to CO ₂ according to their global warming impact to allow for a single figure to be presented.
Whole house retrofit	A complete approach to making homes more energy-efficient and limiting their impact on climate change, focusing on the fabric of the house first, including the walls, roof, floors, windows and doors, to strategies for ventilation, heating efficiency and cooling in the summer months.

