1. Introduction

Overview
Housing New Zealand Corporation, a statutory Crown entity, and its subsidiaries including Housing New Zealand Limited (together, HNZ) provides housing services for people in need. Its vision is building lives and communities by housing New Zealanders.

HNZ’s core role is delivering public housing for people who need it, and helping our tenants live well in their homes. HNZ also works to sustain tenancies and, where it can, help people move towards housing independence. Other key roles include showing leadership within the social housing market, as well as increasing the supply of emergency, transitional and affordable housing. Categories of New Zealand housing are further defined within Section 2.1 – Use of Proceeds of this Framework.

HNZ is the largest residential landlord in New Zealand, housing approximately 187,000 people in its 65,500 properties across New Zealand, of which around 63,000 are owned and 2,500 leased. The portfolio is valued at $28.5 billion, making it one of the New Zealand Government’s largest assets.

HNZ is currently facing a significant asset renewal and realignment requirement. The average house age is approximately 45 years and around 45,000 homes will require renewal or replacement over the next 20 years.

It is proposed under the Kāinga Ora – Homes and Communities Bill that Housing New Zealand Corporation will be disestablished and its existing functions and assets will be vested in a new Crown agent to be known as Kāinga Ora – Homes and Communities. References to Housing New Zealand Corporation in this Framework include Kāinga Ora – Homes and Communities.
Commitment to sustainability

HNZ recognises the potential for carbon emissions of buildings to contribute to global warming and acknowledges the importance of generating both positive environmental and social outcomes through its operations, build programmes and influence on customers.

HNZ’s vision for sustainability is strategically aligned with Government commitments to international agreements, including the United Nations Paris Agreement, and Sustainable Development Goals (SDGs), as well as its focus on wellbeing as a measure of living standards.

HNZ will demonstrate its commitment to sustainability by implementing its Customer Strategy and Programme, Environment Strategy and key measures of success outlined in the 2017-2021 Statement of Intent.

Commitment to wellbeing

HNZ is committed to sustaining and growing intergenerational wellbeing.

The New Zealand Living Standards Framework (LSF) was developed by The New Zealand Treasury (Treasury) in order to measure and analyse intergenerational wellbeing.

The LSF aims to deliver better policy advice to Ministers targeted at improving living standards and which takes into account the impact on New Zealand’s current and future stocks and flows of wellbeing.

The LSF also allows comparisons of wellbeing across population groups and internationally to identify where New Zealand’s living standards may fall short.

HNZ appreciates that public housing and wrap around services for people in need are an important source of wellbeing, with potential impacts on the four capitals which form the base of the LSF:

• financial and physical capital
• human capital
• natural capital, and
• social capital.

The four capitals are interrelated. For example, constructing new public housing contributes to New Zealand’s financial and physical capital but also potentially improves living standards for tenants by reducing overcrowding. This, in turn, can lead to better health outcomes for tenants and provides greater housing stability, which can lead to better education outcomes for children, thus also benefitting human capital.

Achieving positive environmental outcomes

HNZ’s Environment Strategy\(^4\) develops strategic responses that are tailored to address its environmental impacts and areas of influence. The strategy is primarily focussed on climate change and waste as these are particularly relevant to its operations.

HNZ is a large consumer of raw materials and has a significant environmental footprint, particularly through its build and maintenance programmes.

HNZ is uniquely placed to contribute towards environmental objectives. This is due to its ability to influence change through a variety of channels. HNZ can reduce its own impacts, influence the behaviour of its contractors and customers, and lock in the future environmental performance of its assets.

The Environment Strategy strives to reduce HNZ’s impact on the environment by endeavouring to achieve the following three outcomes:

1. Reduce the emissions produced by its homes, construction programme and operations
2. Reduce the waste produced by its construction programme, operations and customers
3. Improve the native biodiversity, green spaces and air quality in its communities

HNZ is in the process of investigating the feasibility of a range of initiatives to achieve these outcomes. The criteria against which these will be assessed are the size of the impact, the degree of control that HNZ can exert, the financial sustainability of implementation, ancillary benefits to customers and communities and New Zealand Government priorities.

Achieving positive social outcomes

HNZ’s key responsibility is housing New Zealanders in the greatest need for the duration of their need. As a social landlord, HNZ goes above and beyond what other landlords are required to do in supporting tenants and linking them with the social support services they need.

The 2017-2021 Statement of Intent\(^5\) is Housing New Zealand’s key strategic document. It outlines who HNZ is, what it does, the factors influencing its role and how success will be measured so that it continues to be a leader in a growing sector that improves the lives of all New Zealanders.

Key measures relating to improved social outcomes include customer satisfaction with housing and related services, as well as the condition of the assets and suitability for customers.

In 2018, HNZ developed a Customer Strategy that sets the direction for the services and housing provided for its customers. It outlines how to achieve the vision of its customers to live well, with dignity and stability, in connected communities.\(^6\)

\(^4\) [https://www.hnzc.co.nz/about-us/investor-relations/](https://www.hnzc.co.nz/about-us/investor-relations/)

\(^5\) [https://hnzc.co.nz/publications/statement-of-intent/](https://hnzc.co.nz/publications/statement-of-intent/)

\(^6\) [https://www.hnzc.co.nz/about-us/investor-relations/](https://www.hnzc.co.nz/about-us/investor-relations/)
Development of a Sustainability Financing Framework

The decision to develop this Sustainability Financing Framework (the “Framework”) was motivated by an undertaking to further embed environmental and social considerations in processes and practices across core HNZ business activities. Ensuring the Framework demonstrates alignment and contribution to the SDGs, as well as the LSF and its association with wellbeing has been an additional consideration to build on this work and position HNZ as a leader in this space.

The HNZ Framework has been developed to demonstrate how HNZ intends to enter into Sustainability Financing Transactions (“SFT”) with proceeds earmarked to finance, or refinance, projects and expenditures that will deliver positive environmental, social and wellbeing outcomes and which support HNZ’s strategy and vision. Financing may include instruments such as bonds and loans which contribute towards sustainable development by earmarking the proceeds to projects/expenditure that fall within the Eligible Categories as defined in this Framework.

Regarding housing construction, all proceeds raised from each HNZ SFT will be utilised for new, or retrofit of existing, social housing only. SFT proceeds will not be used for financing other categories of housing required by the New Zealand Government’s priorities such as emergency, transitional, affordable and market housing. Key housing-related services producing social and wellbeing outcomes, such as HNZ’s Intensive Tenancy Management service, may also be utilised.

Under the Framework, HNZ may issue any of the following SFTs:

- Green Bonds
- Social Bonds
- Green Loans
- Sustainability Bonds
- Wellbeing Bonds, which are Sustainability Bonds that are also aligned with the LSF.

With respect to bonds, bonds issued under the Framework will be aligned, as appropriate for the type of bond issued, with the International Capital Markets Association (ICMA) Green Bond Principles7 (GBP), 2018, Social Bond Principles8 (SBP), 2018 and Sustainability Bond Guidelines9 (SBG), 2018 or as they may be subsequently amended.

With respect to Green Bonds issued under this Framework, in addition to alignment with the GBP, HNZ may also choose to seek certification of Green Bonds in compliance with the requirements of the Climate Bonds Standard (CBS) Version 2.110, or as they may be subsequently amended, subject to the availability of applicable sector specific technical criteria.

With respect to loans, loans drawn under the Framework will be aligned with the Green Loan Principles11 (GLP), December 2018 or as they may be subsequently amended.

The Framework may be subsequently updated as the sustainable finance market evolves.

Each SFT will align with the four core components as set out in Section 2 of this Framework:

1. Use of proceeds
2. Project evaluation and selection
3. Management of proceeds
4. Reporting

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10. https://www.climatebonds.net/standard/download
2.1 Use of proceeds

The net proceeds of each SFT will be earmarked for financing new or re-financing existing projects/expenditures, in part or in full, that fall under the following Eligible Categories and have been incurred no earlier than 30 June 2018. If bonds or loans are designated as SFTs after they are issued or borrowed (as the case may be), as amount equal to the net proceeds will then be earmarked as described above.

The proceeds of a Green Bond/Loan issued under this Framework will be applied to projects that fall under the Eligible Categories set out in Section 2.1.1 below.

The proceeds of a Social Bond issued under this Framework will be applied to projects that fall under the Eligible Categories set out in Section 2.1.2 below.

The proceeds of a Sustainability Bond issued under this Framework will be applied to projects that fall under the Eligible Categories set out in Section 2.1.1 and/or 2.1.2.

If the projects identified for any Sustainability Bonds are aligned with the LSF, then those Bonds may also be referred to as Wellbeing Bonds.

In order to identify eligible projects and related expenditures which support and contribute towards the SDGs, HNZ has utilised guidance and resources published by ICMA,12 The Treasury, the United Nations (‘UN’), and the Sustainable Development Investments Taxonomies13 published by APG Groep NV (‘APG’).

Regarding housing construction, all proceeds raised from each HNZ SFT will be utilised for construction of new, or retrofit of existing, social housing only. SFT proceeds will not be used for financing other categories of housing required by the New Zealand Government’s priorities such as emergency, transitional, affordable and market housing. New Zealand housing categories are further defined below.

New Zealand housing categories

State or social housing

HNZ provides social housing for people in the greatest need for the duration of that need14. Applicants assessed as eligible for social housing who are ready to be matched to a suitable property are placed on the Ministry of Social Development (‘MSD’) Social Housing Register15 and categorised as either Priority A or Priority B. The home and tenancy management are provided by HNZ.

Priority A: People who are considered ‘at risk’ and includes households with a severe and persistent housing need that must be addressed immediately. The household is unable to access and/or sustain suitable, adequate and affordable alternative housing.

Priority B: People who have a ‘serious housing need’ and includes households with a significant and persistent need. The household is unable to access and/or sustain suitable, adequate and affordable alternative housing.
Transitional housing\(^6\) (also referred to as emergency housing)

Transitional housing provides short-term housing for families who don’t have anywhere to live and have an urgent need for a place to stay. This housing is used to help clients stabilise their short-term housing and support needs, learn to live independently before moving to a more permanent housing solution. HNZ will own or lease the buildings but will not be responsible for the tenancy management of these transitional housing properties.

Affordable housing

This refers to houses at KiwiBuild\(^7\) price points which are deemed affordable for the tenant based on the tenant's level of income.

KiwiBuild eligibility criteria

- First home buyers (or 'second chance applicants')
- NZ citizen or permanent resident or a resident visa holder who is 'ordinarily resident in New Zealand'
- Owner-occupation
- Three-year residency obligation
- Bank lending pre-approval

Income cap (household)

- $120,000 sole buyers
- $180,000 two or more buyers

Market housing

Housing New Zealand limited is currently undertaking several large scale regeneration projects whereby the existing HNZ homes on tracts of contiguous site are demolished and the resulting bare land is reconfigured for increased density of housing. Market housing in this context refers to excess sections of land that are released by HNZ to be sold on the open market for redevelopment, without the application of price restrictions.

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2.1.1 Eligible Categories – Green

Green Bond/Loan proceeds will be earmarked for financing new or re-financing existing projects/expenditures which are aligned with the GBPs or GLPs (as applicable), support and contribute towards meeting the SDGs as described below, and (in the case of Wellbeing Bonds) align with the LSF as described below. Eligible projects and other related and supporting expenditures are identified within the GBPs/GLPs and aim to deliver positive environmental benefits.

The HNZ Green Bond/Loan eligible categories are as defined within the GBPs/GLPs and may be expanded over time. They currently include:

1. Green buildings
2. Pollution prevention and control

<table>
<thead>
<tr>
<th>GBP Eligible Categories</th>
<th>Sample Eligible Projects</th>
<th>UN SDGs Alignment &amp; Contribution</th>
<th>LSF domain &amp; capital alignment and contribution (Wellbeing Bonds)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Buildings</td>
<td>New construction and/or retrofit of social housing that has, or will receive, minimum 6 Star Homestar rating(^{22,23,24}).</td>
<td>Domains: • Housing • Environment • Health • Income and consumption • Social connections • Subjective wellbeing Capitals: • Financial and physical capital • Natural capital • Human capital</td>
<td></td>
</tr>
<tr>
<td>Pollution Prevention &amp; Control</td>
<td>Reduction of waste by HNZ construction activities on kg/m(^2) basis through: • standard designs for standard material sizes and reduced material types that reduce construction waste. • deconstruction services and waste management to recycle and reuse deconstruction waste • use of materials that reduce waste and/or have recycled content(^{25}).</td>
<td>Domains: • Housing • Environment • Health • Subjective wellbeing Capitals: • Financial and physical capital • Natural capital • Human capital</td>
<td></td>
</tr>
</tbody>
</table>

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\(^{23}\) Most Kiwi homes would only achieve a 2-3 on the Homestar rating scale; a new home designed and built to today’s Building Code would achieve around a 3-4 on the Homestar scale. [https://www.nzgbc.org.nz/ Category?Action=View&Category_id=110](https://www.nzgbc.org.nz/ Category?Action=View&Category_id=110)

\(^{24}\) Broadly speaking, in Auckland a 6 Homestar home will be 38% more energy efficient than a home built to the building code. (Potential savings vary from region to region.) [https://www.nzgbc.org.nz/ Category?Action=View&Category_id=110](https://www.nzgbc.org.nz/ Category?Action=View&Category_id=110)

\(^{25}\) [https://www.hnzc.co.nz/about-us/investor-relations/](https://www.hnzc.co.nz/about-us/investor-relations/)
2.1.2 Eligible Categories – Social

Social Bond/Loan proceeds will be earmarked for financing new or re-financing existing projects/expenditures which are aligned with the SBPs, and also support and contribute towards meeting the SDGs as described below. Eligible projects and other related and supporting expenditures aim to address or mitigate a specific social issue and/or seek to achieve positive social outcomes especially, but not exclusively, for a defined target population(s).

Examples of target populations as defined within the SBPs include, but are not limited to, those that are:

- living below the poverty line
- excluded and/or marginalised populations and/or communities
- vulnerable groups, including as a result of natural disasters
- people with disabilities
- migrants and/or displaced persons
- undereducated
- underserved, and
- unemployed
- any population groups identified as targets/priorities through LSF analysis

The HNZ Social Bond eligible categories are as defined within the SBPs and may be expanded over time. They currently include:

1. Affordable Housing
2. Socioeconomic Advancement and Empowerment.

<table>
<thead>
<tr>
<th>SBP Eligible Categories</th>
<th>Sample Eligible Projects</th>
<th>UN SDGs Alignment &amp; Contribution</th>
<th>LSF domain &amp; capital alignment and contribution (Wellbeing Bonds)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing</td>
<td>Retrofit of existing, and development of new, social housing. This includes upgrades to provide better health and wellbeing outcomes for tenants under a number of programmes including the HNZ Warm &amp; Dry programme and Healthy Homes Act requirements. Development of accessible units which incorporate mobility considerations for building new homes as well as for redevelopment. Development of supported housing for tenants requiring intensive support to live in their homes, including those utilised for Community Group Housing.</td>
<td>Domains: • Housing • Health • Income and consumption • Social connections • Subjective wellbeing</td>
<td>Capitals: • Financial and physical capital • Natural capital • Human capital • Social capital</td>
</tr>
<tr>
<td>Socioeconomic Advancement &amp; Empowerment</td>
<td>Development of an Intensive Tenancy Management (ITM) function to provide better support for the 5 percent of HNZ customers identified as most at risk of poor wellbeing outcomes.</td>
<td>Domains: • Housing • Health • Income and consumption • Social connections • Subjective wellbeing</td>
<td>Capitals: • Financial and physical capital • Natural capital • Human capital • Social capital</td>
</tr>
</tbody>
</table>
2.1.3 Exclusionary criteria
HNZ will not knowingly include any of the following projects/activities in eligible projects/expenditure for HNZ Green Bond/Loan, Social Bonds, Sustainability Bonds or Wellbeing Bonds:

- Manufacture or wholesale retail of alcoholic beverages
- Manufacture or wholesale retail of tobacco products
- Ownership or operation of gambling enterprises
- Production or distribution of adult entertainment materials
- Manufacture or retail sale and distribution of weapons and small arms
- Transportation of live cattle
- Whaling
- Predatory lending activities
- Production or refining of palm oil
- Extraction or refining of fossil fuels
- Large-scale hydro projects (i.e. projects that generate greater than 20 MW of electricity)
- Technology and equipment for large scale hydro projects
- Transmission infrastructure and systems where 25% or more of electricity transmitted to the grid is fossil-fuel-generated
2.2. Project evaluation and selection

The project evaluation and selection process will ensure that the proceeds of the HNZ SFT(s) are earmarked for financing of new or refinancing existing projects/expenditures that meet the criteria set out above. HNZ will be ethical in its approach to evaluating and selecting projects for financing and/or refinancing. HNZ has a stated commitment to and history of adhering to ethics and integrity as demonstrated in the 2017-2021 Statement of Intent.

HNZ will form a Sustainability Financing Working Group (SFWG) to carry out the evaluation and selection process. The SFWG will consist of, at a minimum, senior representatives from the Treasury team, Financial Control Team, and key Finance Business Partners.

Projects shortlisted by HNZ’s Treasury Team will be presented to SFWG for evaluation and selection, and subsequently to the Chief Financial Officer for review and approval, as required by delegation. Any project considered as an eligible project in accordance with this Framework will be earmarked for the use of proceeds of a SFT under this Framework.

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**Project identification**
HNZ Treasury Team proposes appropriate projects

**Executive Group Approval**
Sustainability Financing Working Group (SFWG) confirms eligible projects/expenditures

**Final Review and Approval**
Review and approval by Chief Financial Officer, as per delegation

**Add to Register**
Project added to Sustainability Financing Projects Register

**Annual Review**
Annual Compliance/Assurance Review by external reviewer for compliance with the Framework
2.3. Management of proceeds

To manage the proceeds of HNZ’s SFT(s), HNZ will establish a Sustainability Financing Register.

The proceeds of each HNZ SFT will be earmarked against the pool of eligible projects and expenditures identified in the Sustainability Financing Register. If bonds or loans are designated as SFTs after they are issued or borrowed (as the case may be), an amount equal to the net proceeds will then be earmarked as described above.

The Sustainability Financing Register will be reviewed annually by the SFWG to account for any re-allocation, repayments or drawings on the eligible projects and expenditures within the pool.

The Sustainability Financing Register will contain relevant information including:

1. Details of the SFT(s): key information including Issuer/Borrower entity, transaction date, principal amount of proceeds, settlement date, maturity date, and interest margin or coupon, and ISIN number;
2. Details of Use of Proceeds, including:
   - Summary detail of eligible projects/expenditures to which the proceeds of the SFT have been earmarked in accordance with this Framework;
   - Amount of SFT proceeds earmarked to each eligible project and/or eligible category;
   - Confirmation of appropriate delegation authority endorsement that the project is considered to be an eligible use of proceeds as per the Framework;
   - Aggregate amount of SFT proceeds earmarked to eligible projects/expenditures;
   - Any unallocated SFT proceeds yet to be earmarked against eligible projects/expenditures;
   - Estimated environmental and social impact, where available;
   - Other necessary information

Pending allocation and earmarking, the net proceeds from the SFT(s) will be invested according to the Housing New Zealand Group Treasury Policy, subject to the exclusionary criteria in Section 2.1.3.
2.4. Reporting

HNZ’s sustainability impact reporting will be released alongside the HNZ Group Annual Report. This reporting will disclose the use of proceeds of its SFT(s) and be made available on the Housing New Zealand website (currently at: https://www.hnzc.co.nz/about-us/investor-relations/).

An annual Assurance/Compliance Report, specifically related to sustainability financing, will also be prepared by an appropriate External Review Provider and published on the HNZ website (currently at https://www.hnzc.co.nz/about-us/investor-relations/).

The following information will be provided until all SFT proceeds have been allocated, then updated on an annual basis. Reporting will contain at least the following details:

1. Summary:
   A list of all SFT(s) executed in the reporting period and outstanding at the reporting date and summary terms of each transaction. Key information to be provided will include issuer/borrower entity, transaction date, principal amount of proceeds, maturity date, and interest rate or coupon and ISIN number.

2. Allocation reporting – for each SFT:
   - A list of eligible projects/expenditures earmarked to be funded by the proceeds of the SFT
   - Amount of proceeds allocated to the various eligible projects
   - Description of major eligible projects
   - Aggregate amount of proceeds of SFT allocated earmarked to eligible projects
   - The remaining balance of unallocated proceeds yet to be earmarked

3. Impact reporting – for each SFT:
   Where possible, HNZ will provide qualitative and/or quantitative reporting of the environmental and social impacts (where relevant) resulting from eligible projects/expenditures. Subject to the nature of eligible projects/expenditures and availability of information, HNZ will look to utilise the impact reporting guidelines, as detailed within the ICMA Green Bond Principles Resource Centre and Appendix B of this Framework.

HNZ will retain Sustainalytics (or another suitably qualified second party opinion provider) to conduct an annual review of all bonds issued and loans borrowed under this Framework.

The following information will be produced and published on HNZ’s website (currently at https://www.hnzc.co.nz/about-us/investor-relations/).

<table>
<thead>
<tr>
<th>Item</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Framework</strong></td>
<td>At issuance of the first bond issued under this Framework</td>
</tr>
<tr>
<td>Second Party Opinion</td>
<td>At issuance of the first bond issued under this Framework</td>
</tr>
<tr>
<td><strong>Climate Bond Certification</strong></td>
<td>At issuance of any Climate Bond certified Green Bond</td>
</tr>
<tr>
<td><strong>(if applicable)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Review</strong></td>
<td>Annually for all outstanding Green, Social, Sustainability and Wellbeing Bonds and Green Loans</td>
</tr>
<tr>
<td><strong>HNZ Sustainability Financing Report</strong></td>
<td>Annually for all outstanding Green, Social, Sustainability and Wellbeing Bonds and Green Loans (released alongside the Housing New Zealand Corporation Annual Report)</td>
</tr>
</tbody>
</table>
3. External review

HNZ has engaged Sustainalytics to provide an external review in the form of a Second Party Opinion on the Framework, and confirm alignment with the June 2018 GBP, SBP, SBG and/or the December 2018 GLP. The Second Party Opinion also confirms that the Wellbeing Bonds can contribute to achieving the impacts intended by the LSF.

This Second Party Opinion will be made publicly available on the Housing New Zealand website at https://www.hnzc.co.nz/about-us/investor-relations/.

HNZ will engage Sustainalytics, or an appropriate external review provider, to provide an annual review and assurance that each outstanding SFT remains in compliance with the Framework. This annual review will be made publicly available on the Housing New Zealand website at https://www.hnzc.co.nz/about-us/investor-relations/.
Appendix A – Reference documents

I.  Housing New Zealand
  
  Annual Report 2017 – 2018  
  https://www.hnzc.co.nz/publications/annual-report/

  Statement of Intent 2017 – 2021  
  https://www.hnzc.co.nz/publications/statement-of-intent/

  Statement of Performance Expectations 2018 – 2019  

  Housing New Zealand Environment Strategy  
  https://www.hnzc.co.nz/about-us/investor-relations/

  Housing New Zealand Customer Strategy  
  https://www.hnzc.co.nz/about-us/investor-relations/

II. ICMA Green Bond Principles, Social Bond Principles and Sustainability Bond Guidelines  
  https://www.icmagroup.org/green-social-and-sustainability-bonds/

III. LMA/APLMA Green Loan Principles  

IV. United Nations Sustainable Development Goals  
  United Nations Sustainable Development Goals (SDGs)  

  Green and Social Bonds: A High-Level Mapping to the Sustainable Development Goals  

V. Living Standards Framework  
  https://treasury.govt.nz.nz-economy/living-standards
Appendix B – Impact reporting

HNZ will look to utilise potential environmental and social impact reporting indicators summarised below, as further detailed in the ICMA Green, Social and Sustainability Bonds Resource Centre and guidance developed by the ICMA GBP and SBP Impact Reporting Working Groups, subject to the availability of information and confidentiality requirements.


HNZ will endeavour to report against all indicators of chosen categories but highlights the fact that not all may be applicable to all bond/loan issuances.

<table>
<thead>
<tr>
<th>GBP Eligible Categories</th>
<th>Potential Impact Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Green Buildings</strong></td>
<td>Green certifications obtained</td>
</tr>
<tr>
<td></td>
<td>Materials sourced sustainably (including certified products, recycled content) (%)</td>
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<tr>
<td></td>
<td>Energy/ CO₂ savings from renovations and upgrades</td>
</tr>
<tr>
<td><strong>Pollution Prevention and Control</strong></td>
<td>Amount of waste reduced, reused, recycled and/or diverted from landfill (tonnes)</td>
</tr>
<tr>
<td></td>
<td>CO₂ and other GHGs avoided/reduced through waste management (tCO₂e)</td>
</tr>
<tr>
<td></td>
<td>Amount of waste that is separated and/or collected and treated (including composting) (tonnes and %)</td>
</tr>
<tr>
<td></td>
<td>Reduction of air pollutants in buildings</td>
</tr>
<tr>
<td></td>
<td>Amount of soil and land remediated</td>
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<tr>
<td></td>
<td>Amount of runoff reduced</td>
</tr>
<tr>
<td><strong>Affordable Housing</strong></td>
<td>Number of people housed with new and/or retrofitted social housing accommodation</td>
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<tr>
<td></td>
<td>Number of new and/or upgraded facilities financed that include mobility considerations</td>
</tr>
<tr>
<td></td>
<td>Number of new and/or upgraded facilities financed for supported housing for tenants requiring intensive support to live in their homes</td>
</tr>
<tr>
<td><strong>Socioeconomic Advancement and Empowerment</strong></td>
<td>Type of support for customers identified as most at risk of poor wellbeing outcome</td>
</tr>
<tr>
<td></td>
<td>Case studies</td>
</tr>
</tbody>
</table>
Appendix C – Contacts

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