



# Social Value Driver for The Housing Sector

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# Topics



- Designing the "S" (Social) aspect of ESG in the Housing Sector
- Empowering Tenants Through Collaboration
- Highlighting the People Element through Social Dimension

# Designing The "S" (Social) Aspect of ESG in The Housing Sector



# Designing The "S" (Social) Aspect of ESG in The Housing Sector

It involves creating and promoting sustainable communities that

- ✓ prioritize the well-being of residents
- ✓ foster social interaction and cohesion
- ✓ provide equitable access to housing, services, and amenities







# Key Considerations

## 1. Community engagement and participation

- Social sustainability in housing should involve residents and the community in the design, construction, and management of the housing. This can include community consultation, feedback mechanisms, and involving residents in decision-making processes.
- This helps to build **trust**, create a sense of **ownership** and **pride**, and ensure that the housing meets the **needs** of the community.



# Key Considerations

## 2. Inclusivity and diversity

- promote community building by encouraging residents to **interact with people from different backgrounds**, leading to a stronger sense of connection and belonging.
- A diverse community can bring together individuals with different skills, experiences, and perspectives, leading to **increased creativity and innovation**.
- Inclusive and diverse housing can **attract businesses and entrepreneurs**, leading to increased economic growth and job opportunities for residents.



## Key Considerations

### 3. Health and well-being

- Health and well-being are essential components of social sustainability.
- In order for communities to be socially sustainable, they must promote the health and well-being of their residents. This includes ensuring access to **quality healthcare, healthy food options, safe and clean environments, and opportunities for physical activity and recreation.**
- By prioritizing health and well-being, communities can improve the quality of life for their residents and create a more resilient and sustainable future.
- Additionally, promoting health and well-being can lead to economic benefits by **reducing healthcare costs and increasing productivity.**



## Key Considerations

### 4. Social interaction and cohesion

- Socially sustainable housing should promote social interaction and cohesion among residents through **shared spaces and facilities, community events** and activities, and **opportunities for volunteering** and participation in the community.
- When there is strong social interaction and cohesion in housing, residents are **more likely to feel a sense of community and support**. They may be more willing to **help each other** out during times of need and may also be more likely to engage in community events and activities.
- This can lead to a more **vibrant and connected community**.







## Key Considerations



### 5. Equitable access to housing, services, and amenities

- Socially sustainable housing should provide equitable access to affordable housing, services, and amenities, regardless of income or background.
- This can include affordable housing options, public transportation, access to education and job opportunities, and community services such as healthcare, childcare, and social services.
- Overall, equitable access to housing, services, and amenities is important because it **promotes fairness, social justice, and community development**. It ensures that **all individuals have the opportunity to thrive and succeed in their communities**, regardless of their socioeconomic background or other factors beyond their control.



## Benefits of “S” in Housing:

1. Improved quality of life for residents.
2. Foster a sense of community and belonging among residents, promoting social interaction and cohesion, and **reducing social isolation and loneliness.**
3. Increased affordability and access: provide more affordable housing options and equitable access to housing, services, and amenities, particularly for **low-income and marginalized communities.**
4. **Improved environmental sustainability:** By prioritizing social sustainability in housing, there can be positive impacts on the environment as well, such as promoting **green space, sustainable transportation options, and energy-efficient housing design.**
5. **Positive economic impacts:** Socially sustainable housing can have positive economic impacts on the wider community, such as creating local jobs and businesses, improving property values, and reducing healthcare costs associated with poor living conditions.

# Example of a Social Sustainable Housing

12/01/2023

## HKHS's Third "Senior Citizen Residences Scheme" Project Completed Providing One-stop Elderly-friendly Housing to Achieve Ageing in Place

The Hong Kong Housing Society (HKHS) held a project completion ceremony today (January 12) for its third "Senior Citizen Residences Scheme" (the Scheme) project at Lee Kung Street in Hung Hom and the project is officially named "Blissful Place".

HKHS Chairman Walter Chan said, "The Housing Society pioneered the 'Senior Citizen Residences Scheme' more than 20 years ago with an innovative 'lease-for-life' model that provides housing, recreation, medical and care services for the middle-income elderly under one roof, advocating the concept of ageing in place to meet the housing needs of an ageing population. Leveraging the design and operating experience of the first two pilot projects, the Blissful Place has adopted more new elements of elderly-friendly design as well as application of Gerontechnology, with an aim to enhance the quality of life for our elderly residents and further promote ageing in place."

Among the 312 flats of the Blissful Place, over half of them are one-bedroom units (168) and the rest are studio flats (144). The elderly-friendly and safety features included non-flame cooking, low door threshold, double peepholes, non-slip tiles and handrails in toilets, integrated care link system, thematic colour for each floor for easy identification, and fire alarm lights for individual flat.

Same as the first two pilot projects of the Scheme, the Blissful Place provides a residential care home for the elderly and rehabilitation services, offering one-stop care services for residents. The project is also equipped with recreational facilities, including a sky garden, a reading area and a gymnasium area for the residents to enjoy their fabulous lives.

HKHS will open the show flats of Blissful Place for public viewing in March this year, with details to be announced later. The Scheme adopts a single waiting list arrangement applicable to completed projects including Blissful Place, Cheerful Court, and Jolly Place, as well as all future projects, so applicants do not have to submit repeated applications. For enquiries or applications, please visit the website of the Scheme (<https://sen.hkhs.com>) or call the Scheme hotline at 2839 7111.



HKHS Chairman Walter Chan (4th from left) and guests officiate at the completion ceremony of the Blissful Place



HKHS Chairman Walter Chan (2nd from left) tour "Blissful Place" with the guests to see the elderly-friendly design of the flats.



The Blissful Place logo features a lush apple tree that symbolises longevity, fruitfulness and prosperity.



# Senior Citizen Residences Scheme by HKHS

- Blissful Place located at Lee Kung Street in Hung Hom being the third project to be rented out in the form of a lifelong lease.
- It is a lease-for-life model that provides housing, recreation, medical and care services for the middle-income elderly under one roof, advocating the concept of ageing in place to meet the housing needs of an ageing population.
- Blissful Place has adopted more new elements of elderly-friendly design with an aim to enhance the quality of life for our elderly residents and further promote ageing in place.




There is an outdoor sky garden of over 10,000 square feet !

The background is a solid teal color. On the left side, there is a vertical orange rectangle. In the bottom right corner, there is a large orange triangle pointing towards the center.

# Empowering Tenants through Collaboration





## Good Practice Principles for Engagement

### TPAS National Tenant Engagement Standards

- a clearly identified issue and a desired outcome as part of the activity set out at the start
- engagement activity is clearly set out so it can be easily replicated by other organisations
- engagement activity demonstrates responsiveness to the issue, showing good design and practice
- barriers to successful engagement activity have been addressed after being identified at the start
- activity actually provides a solution to the issue identified demonstrating good planning.



## Resident Engagement Approach

### TPAS National Tenant Engagement Standards

- positive resident centred culture;
- has firm foundations and strategic base for engagement;
- ensures residents and staff are trained and well resourced;
- ensures organisations know who lives in their homes;
- has a range of activities to involve residents;
- has an effective complaints service;
- has effective ways to measure and report on outcomes;
- has a wider role in improving communities



## Tenant Collaboration

- It refers to the practice of tenants in a housing community **working together to address common issues and achieve common goals**. This can include collaborating on activities such as organizing events, maintaining communal areas, advocating for improvements in the building or community, providing support to each other, and more.
- Collaboration among tenants can create **a sense of community and shared responsibility for the well-being of the housing community**. It can also lead to increased communication and cooperation, which can help to **resolve conflicts** and improve the quality of life for all tenants.
- Tenant collaboration can help to foster a sense of belonging and pride in the housing community and can create a more **positive and supportive living environment for all**.



# Ways to Achieve Tenant Collaboration

1. **Tenant Associations:** Tenants can form an association to work together to identify and solve problems in their building or community. This can include organizing events, advocating for improvements, and providing support to each other.
2. **Community Spaces:** Social housing developments can have communal spaces, such as community rooms or gardens, where tenants can come together to socialize, share resources, and organize events.
3. **Maintenance:** Tenants can collaborate on maintenance tasks to keep the building and surrounding areas clean and well-maintained. This can include organizing clean-up days or taking turns to keep communal areas tidy.

## Ways to Achieve Tenant Collaboration

- 4. Security:** Tenants can work together to ensure the safety and security of the building and community. This can include organizing neighborhood watch programs, reporting suspicious activity, and keeping an eye out for each other.
- 5. Support:** Tenants can provide support to each other during times of need, such as illness or financial hardship. This can include organizing meal trains or offering to help with household tasks.







## Examples of Tenant Collaboration

During the COVID-19 pandemic, there have been various examples of tenant collaboration in Hong Kong aimed at helping tenants cope with the challenges posed by the pandemic. Here are a few examples:

- 1.Community Support Networks:** Some tenants in Hong Kong have set up community support networks to **help those who are elderly, disabled, or otherwise vulnerable during the pandemic**. These networks provide support with grocery shopping, medication delivery, and other essential needs.
- 2.Rent Relief Negotiations:** Tenants in some residential buildings in Hong Kong have banded together to negotiate with their landlords for **rent relief** during the pandemic. By working together, tenants have been able to successfully negotiate rent reductions or rent deferrals with their landlords.



## Examples of Tenant Collaboration

3. **Shared Resources:** Tenants in some buildings have collaborated to share resources such as face masks, hand sanitizers, and disinfectants. Some buildings have also set up shared laundry facilities to reduce the risk of transmission of the virus through shared washing machines.
4. **Online Communities:** With social distancing measures in place, many tenants have turned to online communities to stay connected and share information. These online communities provide a platform for tenants to share resources, exchange ideas, and provide emotional support to each other.



## Landlord's Initiatives

- Landlords can support their tenants by offering energy saving advice and installing energy efficiency home upgrades
- In the U.K. having a good EPC (Energy Performance Certificate) rating can mean lower energy bills for tenants and a reduced home carbon footprint. This can make your property more attractive, affordable and comfortable for new and existing tenants.
- **Helping tenants save energy and money:** [guides and tips](https://energysavingtrust.org.uk/how-to-save-energy-and-money-if-you-rent-your-home/) for renters

<https://energysavingtrust.org.uk/how-to-save-energy-and-money-if-you-rent-your-home/>



## Green Lease

- A 'green lease' is a lease that incorporates clauses whereby the owner and the occupier undertake specific responsibilities / obligations with regards to the sustainable operation/occupation of a property.
- For example: energy efficiency measures, waste reduction/ management and water efficiency.
- The incorporation of green clauses is not limited to new leases. Where a lease is already in place, the parties can enter into a Memorandum of Understanding (MoU) which provides a roadmap for co-operation between the parties on improving the environmental performance of the property.



## Green Residential Lease Clauses

- The Chancery Lane Project (CLP) is a collaborative of UK lawyers working to develop new contracts and model laws to help fight climate change.
- Its mission is to create contracts and model laws to enable communities and businesses to fight climate change and achieve net zero carbon emissions for a 1.5 degree world.
- The first editions of the Climate Contract Playbook and Green Papers of Model Laws were published in February 2020 following a successful legal hackathon.





# Green Residential Lease Clauses

Drafting for leasehold agreements that obliges buyers and tenants to use the property in an environmentally conscious way. The covenants make flat owners and tenants aware of what is required to use a building efficiently and make such behaviour mainstream.

Tenant's Covenants :

1. Consumption of Energy and/ or Heat Supplies
2. Repair
3. Decoration, Maintenance and Cleaning
4. Alterations



# Green Residential Lease Clauses

## Environmental Performance Provisions

1. Co-Operation Obligations
2. Environmental Management Plan [and Net Zero Transition Plan]
3. Data Sharing and Metering
4. Tenant's General Obligation on Environmental Performance and Information
5. Costs

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# Highlighting The People Element Through Social Dimension



# What is People Element?

- The people element in housing refers to the individuals or groups of people who live in or are affected by housing policies and decisions. This includes **homeowners, tenants, developers, policymakers, and community members**.
- The people element is crucial in housing because housing is not just about providing a physical structure, but also about creating a community and a sense of belonging. Housing policies and decisions can have a significant impact on people's lives, their well-being, and their ability to participate in the community.



## Outcome of a Well-balanced People Element in Housing

- 1.Improved well-being:** When people have access to safe, affordable, and quality housing, they are more likely to experience better physical and mental health outcomes. This can lead to improved overall well-being for individuals and the community as a whole.
- 2.Reduced inequality:** Housing policies and decisions that are designed with equity and inclusion in mind can help to reduce inequality and ensure that all members of the community have access to the same opportunities.
- 3.Stronger communities:** When people have a sense of belonging and community, they are more likely to be engaged and invested in their neighborhoods. This can lead to stronger communities and a greater sense of social cohesion.





## Outcome of a Well-balanced People Element in Housing

4. **Economic benefits:** Well-balanced housing policies and decisions can also have economic benefits for communities, including increased property values, job creation, and economic growth.
5. **Reduced homelessness:** When housing policies and decisions prioritize access to safe, affordable, and quality housing for all, it can help to reduce homelessness and housing insecurity.



## How ESG Helps

ESG can play an important role in improving the people element in housing by promoting:-

- 1.Social impact:** The social impact of housing policies and decisions is a key aspect of ESG. By considering the social impact of housing policies and decisions, investors and policymakers can ensure that they are supporting communities and promoting social cohesion.
- 2.Governance:** The governance aspect of ESG can help to ensure that housing policies and decisions are made in a transparent and accountable manner. This can help to build trust among stakeholders and ensure that the needs of the community are being prioritized.
- 3.Stakeholder engagement:** ESG can also encourage stakeholder engagement in housing policies and decisions. By involving all stakeholders in the decision-making process, companies and investors can ensure that they are taking into account the perspectives and needs of the community.

## Examples of People Element

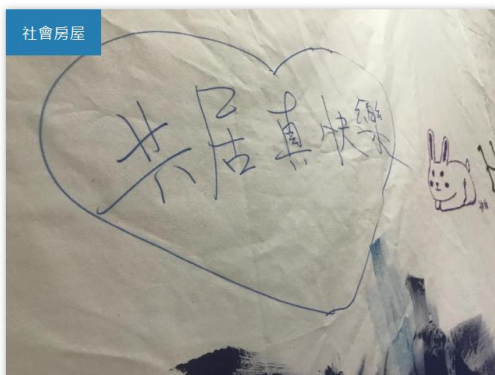
Community Housing Movement (<https://communityhousing.hkcass.org.hk>)

- A social movement launched by the HKCSS with the joint efforts of The Community Chest of Hong Kong, Social Innovation and Entrepreneurship Development Fund (SIE Fund), landlords, and NGOs/social enterprises (SEs), supported by the Government.



Hong Kong

「住+」計劃：青年「打工換宿」共住  
共生連結鄰里



Hong Kong

「好鄰舍」計劃：社會房屋實踐「共住·  
共管·共生」理念

**樂活城 LOHAS Land**  
大埔社會房屋計劃

天倫樂 鄰里情  
共住共生 青年打工/義工換宿

對象：輪候公屋三年或以上；或有迫切住屋需要

獨立單位（兩或三房） 4-6人家庭  
共住單位（三房單位） 2-3人家庭 18至30歲年青人

埔公路大埔滘段410號 策城軒 查詢熱線：2650 8807 基督教香港信義會太和青少年綜合服務中心

CHK「LOHAS Land」Tai Po Community Housing Project



# U.K.'S Key Worker Mortgage & Housing Schemes

## Who Are Key Workers?

- [NHS workers](#)
- Local authority [teachers](#)
- [Police officers](#) and community support officers
- Armed forces personnel
- Prison officers and certain other prison service staff
- Probation officers
- Some Ministry of Defence personnel
- Local authority environmental health workers
- [Fire and rescue service](#) employees



# U.K.'s Key Worker Mortgage & Housing Schemes

## Right-To-Buy

When it was set up, the aim of the [Right-To-Buy scheme](#) was to build an affordable rental house in place of every house sold to give qualifying people the opportunity to purchase their home at a discounted rate.

## Shared Ownership

Shared ownership is another government-backed scheme to help people buy their first property. It allows them to buy an initial share of the property's value, from 25% to 75%, while paying rent to their housing association on the portion that they don't own.

## Homebuilders Discounts

Some home builders will offer a discount (usually up to 5%) on new build homes for key workers. They will have their own criteria for key worker housing eligibility so you should contact the relevant building companies in your local area for further information.





# U.K.'s Key Worker Mortgage & Housing Schemes

## First Homes Scheme

First Homes is a key worker scheme to help first-time buyers and key workers to purchase their first property. Purchasers must live in the local area and must also have a household income that doesn't exceed £80,000 (£90,000 in London.).

## 95% Mortgages

This government-backed mortgage guarantee scheme is designed to help first-time buyers or current homeowners [secure a mortgage with just a 5% deposit](#) to buy a home on the local housing market that is worth up to £60,000.



**International Chamber of  
Sustainable Development (ICSD)**

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ICSD is an NGO and a Learned Society

*Thank You!*