

MORE SUSTAINABLE HOUSING

BIEN + DURABLE



The CSR commitments of Emeria and its subsidiaries

A WORD FROM THE PRESIDENT



Emeria has a strong ambition: **to be the industry reference for tomorrow's residential real estate services, recognized for its quality of service and the development of innovative services.** The strategic plan that we have been implementing since 2018 conveys just as much our ambition to contribute to **the enhancement of our customers' property assets** as it does that of **improving their wellbeing.** We are aware of the challenges the sector is currently facing: ageing property stock, skyrocketing expenses, energy consumption...

As needs and habits continue to evolve, and requirements are becoming ever more demanding, Emeria and its subsidiaries wish to bring innovative solutions for those who are at the heart of our preoccupations: customers, owners, tenants and teams, all while contributing to the environmental and societal transition.

Emeria has decided to commit in favour of more environmentally friendly housing, respectful of all citizens' wellbeing, and launched the "Bien + durable (more sustainable housing)" plan. A commitment to serve lifestyle evolutions and to live more sustainably. A commitment that reaffirms the zero-tolerance approach to all forms

of discrimination, particularly in terms of access to housing. **Both ambitious and pragmatic, our CSR plan shows the way and reflects our commitment to continuous improvement.** It sets the course for the years to come and gives a first glimpse of our preoccupations. Each of the pillars presented will be supported by an action plan. The implementation of this plan has begun and is being progressively deployed since 2020.



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Philippe Salle
President and Chief Executive Officer
of Emeria

MORE SUSTAINABLE HOUSING



EMERIA - 2022 KEY FIGURES



3 million
customers



Over 13,000
employees



Over 700
branches in our network



Over €1.2bn
in revenue



EMERIA'S CSR CHALLENGES

While defining its CSR strategy, Emerica commissioned its first materiality study in order to define and prioritise its CSR challenges. A series of interviews enabled us to map priority CSR challenges according to our internal and external stakeholders, and to highlight converging topics.



MATERIALITY ANALYSIS

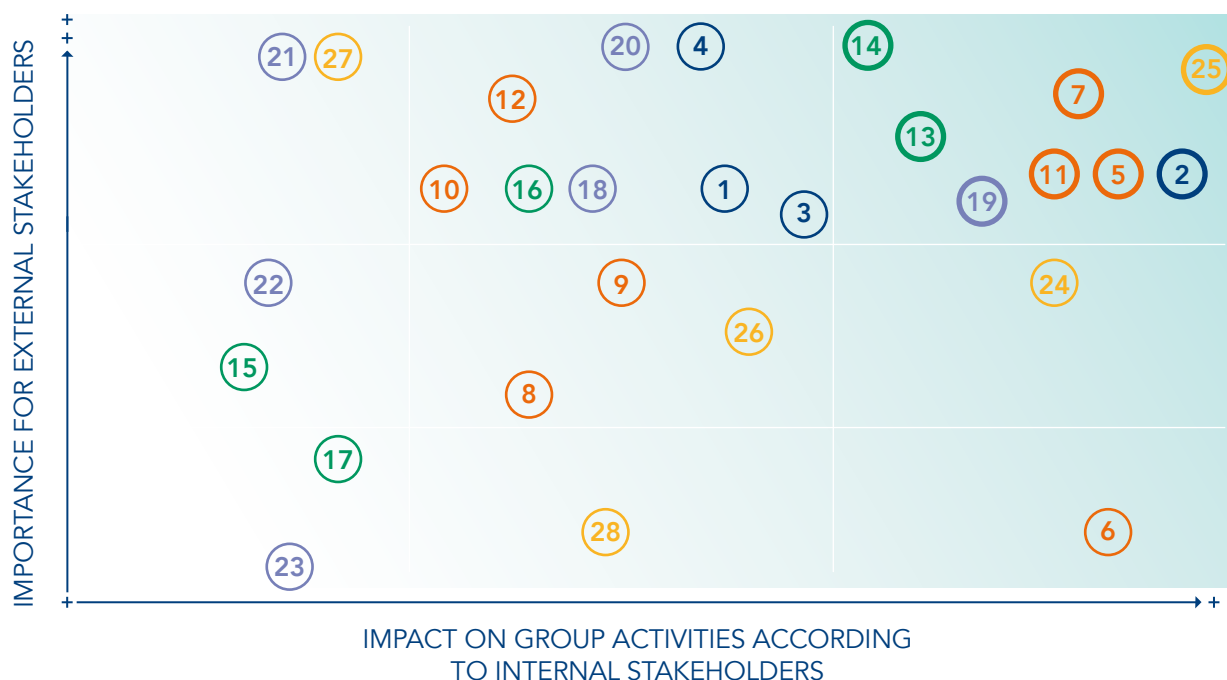


GOVERNANCE AND MANAGEMENT

1. CSR in the company's management
- 2. Business ethics**
3. Responsible and transparent communication
4. Dialogue with stakeholders

WORKING CONDITIONS AND RELATIONSHIPS

- 5. Quality of life at work and employee well-being**
6. Labour relations
- 7. Employee development**
8. Diversity and inclusion
9. Gender equality
10. Collaborative innovation and intrapreneurship
- 11. Group image and attractiveness**
12. Raising employees' CSR awareness



ENVIRONMENTAL FOOTPRINT

- 13. Raising occupants' CSR awareness**
- 14. Greenhouse gases (GHG) and energy transition**
15. Biodiversity
16. Circular economy and waste
17. Environmental impact – Foncia Management

SOCIETAL IMPACT

18. Health and safety of building occupants
- 19. Innovation**
20. New lifestyles and habits
21. Community spirit and quality of life – building occupants
22. Non-discrimination and access to housing
23. Inclusive Foncia offers

STAKEHOLDER RELATIONS AND TERRITORIAL CONNECTIONS

24. Personal data protection
- 25. Customer experience**
26. Responsible sourcing
27. Local anchoring
28. Raising stakeholders' CSR awareness

HOUSING CHALLENGES IN FIGURES



An example: the environmental challenges of housing in France

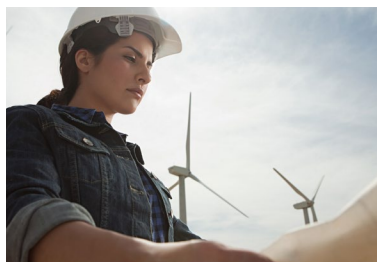
The building industry is one of the most affected by sustainable development issues. In its fight against climate change, France set itself a series of ambitious environmental objectives, in line with the COP21 commitments, several of which concern the building industry.



37 million

homes in France

GOAL



Attain carbon neutrality
by 2050



Residential and tertiary buildings account for 23% GHG emissions and 43% of energy consumption

GOAL



Radically improve the energy efficiency of residential and tertiary buildings by 2050 (to reach ≈40% of energy consumption)

HOUSING CHALLENGES IN FIGURES



An example: the environmental challenges of housing in France



4.8 million
homes with low energy efficiency

GOAL



Renovate 500,000 homes a year by 2022, then 700,000 afterwards; priority to low energy efficiency ones to allow their disappearance by 2028

* Source: Senator Dominique Estrosi Sassone's report on the bill seeking to step up the fight against insalubrious or dangerous housing



Almost 3.4 million

primary residences heated by domestic fuel (3rd most popular after gas and electricity), one of the most polluting fuels in terms of CO₂ eq/kWh emissions

GOAL



Ban on installing new domestic fuel boilers as of July 2022



Almost 450,000
homes in France considered unfit for habitation



Any home occupied by a tenant or sub-letter as a primary residence must comply with decency standards.



OUR STRATEGY OF CORPORATE SOCIAL RESPONSIBILITY

Emeria, serving over three million customers in the housing industry in Belgium, France, Germany, Luxembourg, the Netherlands, Portugal and Switzerland, ensures property enhancement and customer wellbeing. This mission gives rise to the responsibility for providing solutions to the environmental, social and societal questions of our sector, and contributing to more sustainable ways of living.

As a local player, we are committed to sustainable housing and living together better with our customers, tenants, residents, communities and other industry stakeholders.

Our CSR strategy is based on three commitments: support the environmental performance of buildings, improve the wellbeing of our customers and teams, and be a trusted partner to local communities.



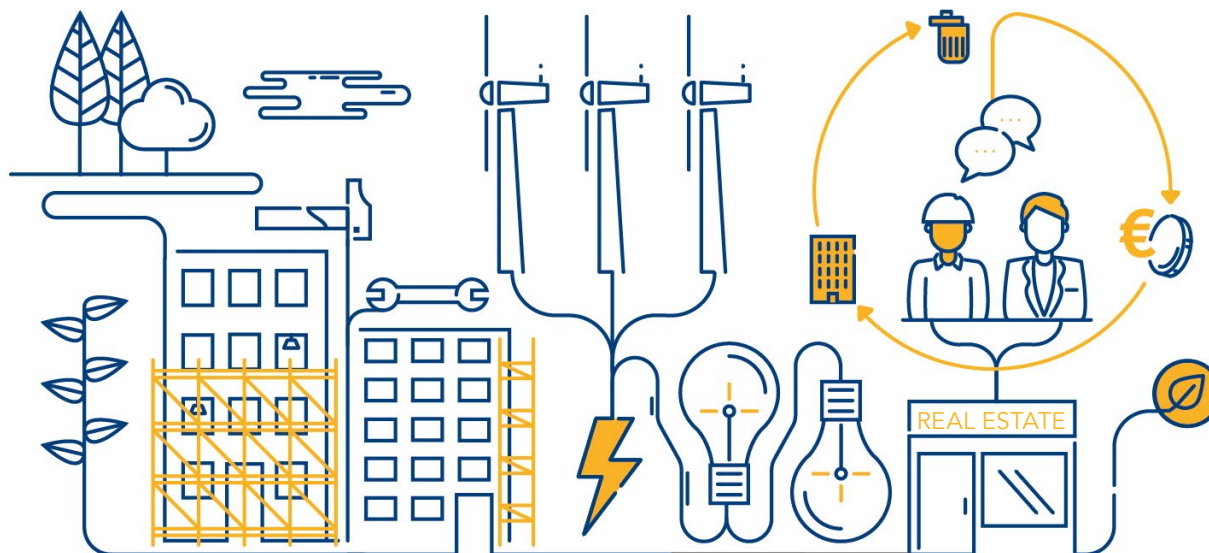
AXIS 1: SUSTAINABLE HOUSING



Support the environmental performance of buildings

Accounting for 36% of greenhouse gas emissions in Europe, the construction sector plays a vital role in the fight against climate change. Emeria and its subsidiaries pledge to contribute to the improvement of the environmental performance of the property holdings we manage, by promoting energy-efficient renovations, developing a more sustainable approach to building management and raising awareness and guiding customers towards better resource usage. The goal: combine a positive environmental impact, reduced expenses and property enhancement.

Buildings' environmental performance is largely dependent on three factors: the building's own performance, optimal management and maintenance of its fixtures, and lastly the behaviour of its occupants. Our commitment is based on these three pillars.



1. PROMOTE BUILDINGS' ENERGY PERFORMANCE

- Create and promote an energy-efficient refitting program,
- promote the production and consumption of green energy,
- measure the energy consumption of the property holdings managed by Emeria and its subsidiaries, and set a target for improved future performance.

2. DEVELOP SUSTAINABLE BUILDING MANAGEMENT

- Train teams on sustainable building management,
- develop a sustainable control plan for property holding managers,
- support collaborative and circular economy initiatives.

3. RAISE OCCUPANTS' AWARENESS OF SUSTAINABLE PRACTICES

- Encourage occupants to adopt eco-responsible practices,
- promote green energy consumption for individual units.

AXIS 2: WELL-BEING FOR ALL



Improve the well-being of our customers and teams

Conscious of the quick and structuring evolutions of life and living, Emeria and its subsidiaries wish to contribute actively to the improvement of their customers' and teams' quality of life. Obviously, this means guaranteeing a safe working and living environment, but also a better understanding of societal transformations at play (digital, new habits, etc.) and the development of appropriate responses. Lastly, committing to quality of life also implies putting concrete actions in place against discrimination, particularly in terms of access to housing and the fight against sleep merchants.



1. ENSURE THE COMFORT, HEALTH AND SAFETY OF BUILDING OCCUPANTS

- Commit to decent and quality housing,
- ensure the safety of occupants by deploying a comprehensive risk prevention and management plan,
- facilitate the reporting of incidents and claims and speed up their processing,
- contribute to the respect of the rules of good neighbourliness for comfort and quality of life.

2. INNOVATE TO SERVE NEW WAYS OF LIVING

- Propose solutions to serve the collective good
- support new modes of transport and eco-mobility,
- streamline exchanges between customers and managers using digital technology.

CUSTOMERS



- Improve work-life balance,
- develop tools and approaches to better carry out and reinvent our professions,
- create improved workspaces adapted to new ways of working,
- develop and implement social dialogue for the entire group.

- Create and deploy training plans adapted to individual needs and skills, and to job evolutions
- facilitate mobility for employees,
- ensure the development of managerial skills according to job evolutions.

- Contribute to universal access to housing,
- ensure an inclusive working environment.

AXIS 3 : DIALOGUE AND LOCAL ANCHORING



Be a trusted partner to local communities

With more than 600 branches spread throughout seven countries and by nature of its various activities, Emeria contributes to the economic development of the communities it operates in. With this in mind, we wish to acknowledge and reaffirm our role as a partner and guide for our customers and other stakeholders at both local and national levels. Firstly, by strengthening and enhancing our local connections, through recruitment, the choice and support of our suppliers as well as our civic engagement. Secondly, by developing dialogue with our stakeholders. Finally, by improving our communication on topics of interest to our stakeholders.



1. CONTRIBUTE TO ECONOMIC DEVELOPMENT BY ANCHORING OUR ACTIVITIES LOCALLY

- Support employment through recruitment and local development,
- support local suppliers (SMEs) in their sustainable development approach,
- strengthen our civic engagement.

2. DIALOGUE WITH OUR STAKEHOLDERS

- Set up a process for collecting stakeholder feedback,
- create forums for dialogue with stakeholders at national and local levels,
- set up an internal and external whistle-blower mechanism.

3. DEVELOP TRANSPARENT AND APPROPRIATE COMMUNICATION

- Communicate our CSR action plan,
- present a clear revised services offering,
- simplify and ensure better understanding of our pricing.

Emeria