



Environmental, Social & Governance Report 2023-24 Summary Edition

The Radius Sustainable Way

Improving lives and communities through our homes, care and support



Together we make it happen!

At Radius we seek to improve lives and communities through the best possible homes, care and support. We want to build a better place for all in a socially responsible and more sustainable way, while lessening our impact on the environment. Tackling climate change is one of our greatest priorities, requiring true collaboration between our tenants, our staff, local government, business partners, community groups, suppliers and funders.



John McLean OBE, Chief Executive

Evervone has a place

ESG highlights of the year 2023-24









households supported by Radius Connect 24





Fire Risk Assessments completed on time









Radius facilitated Community Events Across Northern Ireland



500 PV Panels sites creating 662,000 kWh



Reduction in Emissions



at Radius community events delivered with 55 partners



CIH Housing 'More than Bricks & Mortar' Award for 'Diversity in **Art' Project** 2024



Radius Community Chest supporting 43 projects



Value for money for customers



tenants setting up home for 1st time



Zero' Award for tenant engagement on St John's retrofit project 2024



ISO 14001 Accredited Organisation



GOLD Tenant Participation Accreditation











Introduction





Chief Executive

Foreword by the Chairman and Chief **Executive**

We are in a changing world where customers, funders, staff and all key stakeholders have high expectations of Radius and its commitment to sustainability. We are transforming how we operate and make decisions, to ensure we deliver homes, services and social value that best meets the immediate and long term needs of our communities. We are expanding our ESG remit at a time of unprecedented competing priorities and remain committed to our visionary pathway 'the Radius Sustainable Way'.

Radius is playing its part in protecting the environment while our staff are working diligently with shared communities to provide a fairer society for all. We are pleased to present Radius's third ESG Annual Report for the period April 2023 to March 2024 which sets out our progress over the last 12 months.

Our customers and communities are taking more ownership of matters which will have a lasting and positive impact on future generations. Our Community Investment Team organised no less than 190 workshops and events with over 10,000 attendees, helping to build resilience across our neighbourhoods. We were delighted to be the first local NI based association to launch a charitable foundation, supporting our most vulnerable communities. We have plans to extend those services which have demonstrably transformed our 'Housing for All' communities to all our neighbourhoods, starting with those most disadvantaged. Our Board remains committed to bringing forward more new housing developments where the tenants commit to living within shared and respectful communities.

Throughout 2023/24 Radius, our tenants and business partners faced very challenging financial and social circumstances highlighting the need and value of a balanced ESG Strategy. With many households continuing to be in severe fuel poverty it is imperative that existing and new homes are made as fuel efficient as possible.

While energy and fuel price increases slowed through 2023/24, Radius still found it necessary to shield tenants from almost £1.6m of heating, service and other charges. We assisted our most vulnerable tenants through our Hardship and Community Chest Funds while those taking up tenancies for the first time were supported with starter packs worth a combined value of £80k.

Customer

First

Assured

Business

Great

Places

Empowered People

At the same time we managed to channel a total of £3.3m of value-for-money services and support to help sustain tenancies across all settings. The value of our social rents over private market rents widened over the last 12 months with them coming in on average 24.2% lower in all 11 council areas, up from 18% in 2022/23. In Belfast Radius rents are on average 45% lower than those offered on private

tenancies.

85% of our homes sit at EPC Level C or above. This compares with the NI average of 64% while 178 or 70% of our new homes starting on site this year have been designed to EPC A. Our global energy usage was down by 3.6% in the same period with our emissions reducing by 2.8%. We revised our strategy and policy on managing cases of condensation, dampness and mould and stepped up our awareness, monitoring and support programmes for tenants and staff working to

remediate affected homes. Through our dampness strategy we aim to eliminate rising damp and water ingress across all our properties inside 3 years.

In 2024 Radius became the first NI based association to be awarded Gold under the Tenant Participation (TP) framework. Our ground-breaking TREK project in Northern Belfast involving 8,500 young people and 1,500 parents and guardians won the Community Relations Council's Community Champions Award in 2024. Our 4 year tenant-led 'Diversity in Art Project' was also recognised at the CIH All Ireland Housing Awards, under the 'More Than Bricks & Mortar' category. We progressed our major retrofitting and tenant interactive project at St John's Close, Belfast to on-site status and were delighted to see this innovative major repairs approach win the 'Collaboration with Tenants' category of the UK's

> Finally we managed to secure NI's first Green Term Loan for £20m in 2023 through Barclay's Plc.

Unlock Net Zero Awards.

These achievements are a snapshot of the creative and collaborative approach being taken by our people in collaboration with our customers. Our Environmental, Social and Governance (ESG) Strategy, the Radius

Sustainable Way charts our pathway

to contributing to a better society through the golden threads of our Corporate Strategy for 2022-2027, namely Customer First, Great Places, Empowered People and Assured Business. We report against the UK's Sustainability Reporting Standard (SRS) as well as the Sustainable Finance Framework. ESG considerations are at the heart of decision-making across Radius and we are a better organisation for it.

'We are expanding our ESG remit at a time of unprecedented competing priorities and remain committed to our visionary pathway 'the Radius Sustainable Way'.

The Sustainability Reporting Standard



Theme		Description		
1	Affordability and Security	We seek to assess the extent to which we provide homes that are affordable to those living on low incomes. We assess tenure mix, existing properties and security of tenure.		
2	Building Safety and Quality	We assess how effective we are at meeting our legal responsibilities to protect tenants and keep buildings safe. The theme assesses gas safety checks, fire risk assessments and performance against Decent Homes.		
3	Resident Voice	We assess how effective we are at listening to and empowering our tenants. The theme covers Board scrutiny, tenant engagement structures, complaint handling and resident satisfaction.		
4	Resident Support	We assess the effectiveness of the initiatives Radius runs to support individual tenants and communities. The theme covers the support provided and how successful it is.		
5	Placemaking	We seek to highlight the wider set of activities that Radius undertakes to create well-designed homes and places which meet local needs and provide great places for people to live and enjoy. We will include examples of our placemaking and place-shaping work.		





Theme		Description		
6	Climate Change	We assess how our activities are impacting on climate change. This theme considers current practice, as well as the changes being made to improve performance in the future. The criteria assessed includes the distribution of EPC ratings and heating sources, emissions data, our capacity for renewable energy production and our environmental strategy.		
7	Ecology	We assess how Radius is protecting the local environment and ecology. The theme considers both our policies and results and covers the following criteria: sourcing materials, waste management, managing pollutants, water management and biodiversity.		
	GOVERNAN	CE		
Thor	no	Description		

Then	ne	Description
8	Resource Management	We assess how Radius conserves and protects its resources and the environment.
9	Structure and Governance	We assess the quality, suitability and performance of the Radius Board of Management. The theme covers a range of criteria including demographics, ownership, experience and independence.
10	Board Trustees	We assess the make-up, governance and effectiveness of the Board together with how they manage risk and other internal controls.
11	Staff and Wellbeing	We assess the extent to which Radius as a good & inclusive employer supports its staff and manages their wellbeing.
12	Supply Chain Criteria	We assess the extent to which Radius uses its supply chain to achieve positive outcomes with respect to social

value and the environmental impact in procurement.

The Global UN Sustainability Goals



Radius is committed to the aims and goals of the Global UN Sustainability Strategy as evidenced by our objects, code of governance, strategies, policies and targets.

These link across our enabling strategies covering all aspects of our operations such as Development, Procurement, Financial Inclusion, People & Culture and Older People etc.

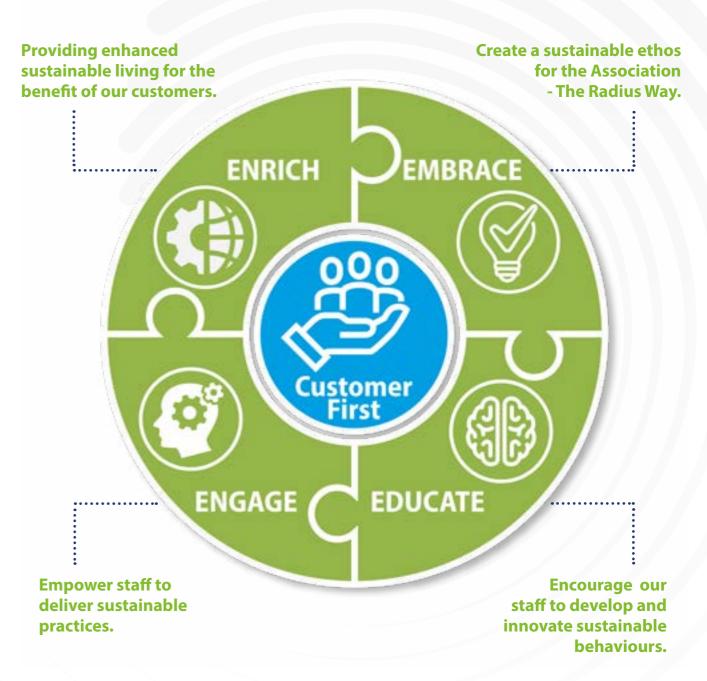


As part of the Radius ESG Strategy, we sought to develop a holistic approach to sustainability through nine key sustainable development themes relevant to Radius, our customers and our partners.

- Housing
- Workplace and Communities
- Exceptional Customer Care
- Green Spaces and Wild Places
- Easy and Connected Transport
- Protecting Water Courses and Resources
- Energy Efficiency and Renewables
- Reuse and Recovery
- Buy Local and Sustainable

The Radius Sustainable Way

By placing customers at the core of what we do, we are not only a socially responsible purpose driven organisation, but one that recognises the role our natural world plays in shaping the world we want to create, where 'everyone has a place'.



Shaping the world you deserve.



SOCIAL

Theme 1 Affordability and Security

Theme 2 **Building Safety**

Theme 3 Resident Voice

Theme 4 Resident Support

Theme 5 Place Shaping







Radius has a vision and duty to provide affordable and secure homes for all

C1. Housing provider specific 'Affordability Indicator':

Radius rents are significantly below market rents and above the historical Local Housing Allowances in almost all areas for 2023/24. The gap between Radius and market rents increased significantly in the last 12 months from an average 18% to 24.2%.

Our largest variance from private rent levels is in the Belfast Area with Radius rents on average 45% lower. The minimum variances occur in Fermanagh & Omagh and Mid Ulster at 5% and 8% respectively.

C2 & C3: Number of Homes, the tenure types of these and customer tenancies:

With the exception of the 22 tenants living in private rented accommodation and those licensees living in supported housing, all other tenants have lifetime security of tenure in Radius social rented homes. The number of new homes completed and taken into management over the 12 months was 254

At the same time we commenced 239 new low-carbon homes giving us a new-build programme of over 700 homes under construction on sites across Northern Ireland. Radius's total number of homes was 13,851 at the end of March 2024.

Local Council Area	Radius avg. monthly rent £	NI Private avg. Rented Sector £	Difference £	Difference %
Antrim and Newtownabbey	£540.91	£719.00	£178.09	25%
Ards and North Down	£552.72	£878.00	£325.28	37%
Armagh City, Banbridge and Craigavon	£503.29	£668.00	£164.71	25%
Belfast	£523.02	£952.00	£428.38	45%
Causeway Coast and Glens	£540.59	£703.00	£162.41	23%
Derry City and Strabane District Council	£554.74	£688.00	£133.26	19%
Fermanagh and Omagh	£572.91	£603.00	£ 30.09	5%
Lisburn and Castlereagh	£544.66	£843.00	£298.34	35%
Mid and East Antrim	£541.00	£691.00	£150.00	22%
Mid Ulster	£559.91	£608.00	£48.09	8%
Newry, Mourne and Down	£559.05	£720.00	£160.95	22%
Average Difference				24.2%







Listening to tenant feedback helps us determine how we shape our business

C4 Actions taken to address Fuel Poverty:

We seek to help the most vulnerable of our tenants to reduce the impact of extreme fuel poverty. We are committed to a programme of lifting over 2,000 of our oldest and least energy efficient properties to EPC Level C or above over the next 5 years. And we are designing all our new properties to EPC Level A.

We are trialling new high-efficiency electric heating systems in some schemes and as in the case of our award winning retrofit project at St John's Close in Belfast, we are engaging and consulting with tenants prior to major refurbishment works in order to tailor solutions to their needs.

We have PV solar panels fitted to 106 sheltered schemes and 400 general needs homes where tenants benefit from electricity savings and contributions due to Renewable Obligation Certificates. Our PV panels generated around 662,000kWh last year for the benefit of tenants while we shielded others living in sheltered housing from the full extent of price increases in electricity, gas and oil.

We guide our tenants on energy conservation methods through our website and tenant handbook.

Meanwhile our frontline staff are trained in energy and water conservation awareness so they can identify incidents of waste while supporting and signposting our customers towards key agencies such as the NI Housing Executive's NI Energy Advice team.

While heating and electricity prices began to stabilise in 2023/24, with the risk of many being exposed to extreme fuel poverty, we supported our older tenants living in sheltered accommodation by shielding them from almost £400,000 of heating costs.

When added to the costs of services which we did not pass on to our customers by way of the normal service charges, our total financial assistance rose to c. £1.6m for the full year. In this way we have sought to help many of our older tenants avoid extreme fuel poverty and sustain their tenancies.

C5 What % of rental homes have at least a 3-year fixed tenancy agreement:

All tenants living in social rented accommodation have security of tenure, well in excess of three years duration.







Radius staff and their partners take appropriate action to eliminate risks

The safety of our customers is of paramount importance, as is the high quality maintenance of our assets. We are rigorous in our pursuit of full compliance in regulation and risk management with regard to the buildings and living spaces which we own and manage.

We are also a 'learning and listening organisation' which reflects on safety incidents, near misses and any concerns raised by customers, staff or partners to then take appropriate and affirmative action to eliminate risks.

C6. What % of homes with a gas appliance have an in-date, accredited gas safety check?

In April 2024 we had 99.76% of gas heated homes with an in-date accredited gas safety check. The outstanding checks were due to refusals and access issues, many of which were in legal process towards gaining access.

C7. What % of homes have an outstanding Fire Risk Assessment?

By year-end we had fire-risk assessed 100% of our homes and had run a number of fire safety campaigns for the benefit of tenants aimed at raising awareness of the most common causes of fire in the home. We are grateful for the assistance of the Northern Ireland Fire Service on such campaigns.

C8. What percentage of homes meet the national housing quality standard?

100% of all occupied homes meet the Decent Homes Standard.

C9. What provisions are in place to hold management to account for provision of services?

Three years ago Radius became the first housing association in Northern Ireland to achieve the Tenant Participation Accreditation. In 2024 we were awarded their highest Gold Quality Award. Radius has tenant representatives on the Radius Board of Management and the Radius Foundation. Tenants from the Tenant Executive also sit on our Customer Experience Committee.

Our very active Tenant Executive oversee the work of six service improvement groups which monitor and assess: major planned works; sustainability; the Radius website; contractor management procedures; repairs reporting and estate litter walkabouts.

In recent years supply frameworks have been designed and procured in collaboration with tenants. In consultation with our tenants we have incorporated new checks and controls which have delivered improved performance.

Since the award of our most recent measured term contracts for repairs, incorporating co-designed enhancements, we have seen significant response times, appointment keeping and overall quality improvements.

We were delighted to hold our latest Tenant Conference in 2024 with over 180 delegates attending in-person joined by more on-line.







It's your voice to be heard...and we provide opportunities for all

This theme seeks to assess how effective Radius is at listening to and empowering our tenants and residents, how we are held to account, the levels of customer satisfaction and the steps taken to understand customer priorities.

C10. Housing Provider specific 'Resident Satisfaction' indicator:

Radius works with over 175 statutory agencies and local community groups as well as other housing associations in the support of all our residents. Our independent 2023/24 customer survey provided valued feedback on our homes, staff and services with:

- 80% feeling Radius treats its customers fairly
- 86% believing Radius has friendly and approachable staff
- 81% feeling their rent represented value for money
- Of the 62% who received a repair, 73% were satisfied with the service.

We conduct monthly surveys of tenants following response repairs and planned works. At year-end, tenants recorded satisfaction levels for response and planned works at 94%, an improvement from 85% in 2022/23.

We also carry out 'mystery shopping' surveys every 6 months to assess the customer communication experience across a range of channels including telephone, email and actual visits to sheltered and supported housing schemes with highlights for 2023/24 including:

- 93% of calls were answered with a professional greeting
- 91% of callers said staff were quick and efficient
- 93% of calls were answered with a professional greeting
- 86% of those emailed were personally

- addressed and experienced a pleasant greeting
- 85% of emails were extremely easy to understand
- 85% of visitors to the Radius website said their experience was very positive
- 95% of respondents easily found the 'Pay my rent' section on the Radius website

C11. Housing specific 'Complaint handling' indicator:

Radius manages 13,851 homes while supporting 20,000 households through our assistive technology offering: Connect24. Our total customer coverage extends to circa 33,000 households across the island of Ireland. In most instances we meet and even exceed expectations.

However on occasions we may fall below our intended service and stated quality standards. Our staff have been trained to investigate these incidents of dis-satisfaction, put matters right and ensure we learn from our shortcomings. We have a Tenant Scrutiny Panel who have helped to shape Radius's complaints process.

Our staff routinely reflect on learnings through management meetings while Board Members monitor complaints performance through Committee and Board meetings. At the end of the 2023/24 year we had received 188 complaints across our total customer base of 33,000 households. We responded to 95.2% within 20days with 64 being fully upheld and 20 partially upheld.

Areas for improvement centre around managing anti-social behaviour and repairs performance. We have used the learnings from our complaints process to drive improvements in many areas of our business.





Customer satisfaction is integral to everything we do

This theme seeks to assess how effective Radius is at listening to and empowering our tenants and residents. How we are held to account, the levels of customer satisfaction and the steps taken to understand customer priorities.

C12. Radius support services for residents and communities:

Radius's 'Housing for All' projects are evidently raising awareness, understanding and mutual respect across our shared neighbourhoods.

Over the next eight years we have plans to invest £8m across all our shared communities through Good Relations Plans. Our Community Investment Team deliver a range of activities alongside our core Housing offering, including:

- Tenant engagement
- Facilitation of community-building activities through TBUC 'Housing for All' funding
- Community Empowerment activities
- Training and skills development
- Health and wellbeing development
- Welfare advice
- Radius Community Chest grants
- Satisfaction surveys
- Resident scrutiny and advisory panels.

The highlights in the last 12 months include 190 community events were staged with 55 partner organisations and over 10,000 attendees:

Financial Wellbeing and Inclusion Team:
 Our Benefits Officers worked with tenants
 to identify £m's if missed eligible benefit
 payments

- Age Friendly Strategy: We launched our strategy for our tenants and residents
- Service Improvement Groups: Our 5 service improvement groups reviewed: complaints; management of anti-social behaviour; the management of mould and dampness within homes; the Tenant Conference and Radius Community Awards; and the performance of heating and 'all trades' repair contractors across our properties.
- Digital Inclusion: Our Digital Inclusion project enabled 89 tenants in 9 housing schemes to participate on a digital skills programme supported by business partners Ability Net, Advice NI, Ulster Bank and Barclays Plc.
- 183 delegates attended the Radius Tenant Conference
- Biodiversity: Our biodiversity projects in partnership with Keep NI Beautiful brought together 23 schools with 607 students. Tenant empowerment: We supported 7 Tenant Groups to achieve the necessary constitutional and governance requirements to enable them to bid for and draw down charitable grants.
- Radius Community Chest: Our £33,000
 Community Chest Fund enabled 43 groups to deliver projects within their neighbourhoods.
- Tenancy Sustainability: We supported our most vulnerable tenants through our £25,000 Hardship Fund while also funding £80,000 of starter packs for those taking up home for the first time.
- Northwest Community Hub: Our Hub at Skeoge Road in Derry/Londonderry delivered 37 events with 617 attendees, all aided by 12 community partners.
- brought together tenants, staff and community representatives.
- Green Flag Awards: We achieved Community Green Flag Awards at 4 of our Independent Living Schemes.





Providing support to our communities

C12. Radius support services for residents and communities:

Within the Radius 14 'Housing for All' schemes, a diverse range of activities included in the following highlights:

TREK Project:

42 schools participated in the TREK (Truth, Respect, Empathy & Kindness) Project with 8,500 children and young people and 1,500 parent across North Belfast. The project won the Community Relations Council's Community Champion Award in 2024.

Confederation Cup 2023:

We sponsored this unique football tournament for those migrated to NI from overseas. 16 teams with 200 participants played for 8 weeks over 38 matches, attracting over 1,000 spectator.

ESOL Classes:

Over 120 people from refugee and asylum seeking backgrounds attended English speaking classes in South, East and West Belfast.

Ethnic Halloween Celebration:

Over 3,000 people attended the Halloween event which showcased our rich vein of diverse costumes and traditional from all across the World.

Traveller Education Programme:

250 school children living in our communities attended the Traveller History Exhibition in Dungannon which was hosted by a Meath based Traveller Group.

Turning Point NI Mental Health & Wellbeing Counselling:

We welcomed 24 clients and delivered a total of 192 support sessions of mental health and wellbeing in Ballymena.

Community Kicks:

We ran a diversionary programme for 1,000 participants over 30 workshops and sessions in Newry.

Impact Boxing:

30 young adults learned about boxing and how to build their mental wellbeing resilience.

Women's Wellbeing:

60 women from Ballymena took part in yoga, Zumba, arts and social activities culminating in a residential at the Corrymelia Welcome Centre. The programme aimed at targeting isolation while building self-confidence was run by Radius, Choice and Triangle housing associations.







Building sustainable homes and communities for all

C13. Radius engaged in placemaking activities:

For us, homes and communities are more than bricks and mortar. We have a long-term commitment to the communities we partner, as we seek to develop well planned homes and neighbourhoods, sympathetic and respectful of their environment and which support shared, diverse and sustainable communities. In recent years we have been especially focussed on the regeneration of 'brownfield' sites. Place-shaping highlights in the last year included:

CREEVAGH HEIGHTS, DERRY / LONDONDERRY

We completed the development of 119 new energy efficient homes, a children's playpark and landscaped open space. The project will also have delivered a multi-purpose sports hall arena with synthetic surface on behalf of the local Sean Dolan's GAC sports club. The project completed in March 2024 and represents an investment of £24.2M in the local community. Within the partnership the Sean Dolan's GAC sports club have contributed £1.85M towards the extension and refurbishment of the club facilities with additional grant being provided by Derry City and Strabane District Council.

Other key delivery partners included the Department for Communities and the Northern Ireland Housing Executive with a wide range of economic and social benefits being made available for the local community and wider area, including:

- Provision of 119 new energy efficient homes to EPC Level A
- Radius sponsored the girls football team and the club's 'half-zip' programme
- The club facilities are available for consultations and introductory tenancy meetings
- Radius contributed to local community events organised through the sports club
- Radius will commit £10k per year for three

- years to give tenants access to the sports facilities at zero cost
- Provision of employment including apprenticeships and placements via the contract
- Radius contributed towards a Summer Camp for the local children
- Radius sponsored the official Opening Event of the Sporting facility
- Provision of Project Management for the supply of the new sporting facility

ST PATRICK'S, BALLYMENA

Our St Patrick's project in Ballymena, valued at £23.4m continued on site at the former Ministry of Defence site in Ballymena in 2024. We are building 120 new social rented homes together with 20 affordable homes. This is the first stage of an overall £160m masterplan which will see the regeneration of 15 hectares at the centre of Ballymena, ultimately delivering leisure, hotel, police and civic facilities. As well as building the homes we will be delivering the enabling road infrastructure, paving the way for new council offices, a police station, a hotel and leisure centre.

The scheme was designated as a 'Housing for All' project with added support for a whole range of cross-community initiatives promoting greater resilience, cultural awareness and respect.

RADIUS 'HOUSING FOR ALL' SCHEMES

We are committed to creating shared communities where people live together, support one another and promote awareness and respect. We have successfully bid for close to £10m of funding under the NI Executive's TBUC Scheme which will support 15 projects over eight years. The programme promotes the themes of: promotion; engagement; bonding; bridging; sustainability and learning.





ST JOHN'S CLOSE, BELFAST

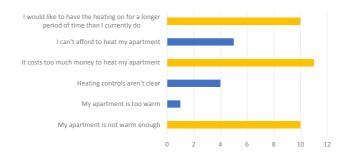
In 2023/24 we commenced the refurbishment of a general needs apartment block close to the city centre. This followed extensive engagement with the tenants at the scheme during which time we investigated their needs and designed solutions which best fitted their lifestyles.

By reducing heat loss, adopting efficient heating systems and choosing fabric upgrades, we managed to design a solution with a 75% reduction in emissions.

Tenants gave detailed responses on their heating, hot water, lighting, noise and ventilation preferences.

The project won the 'Tenant collaboration' category of the Unlock Net Zero UK Awards in 2024. Our Assets and Communities team have been managing the refurbishment through a complex decanting plan with the tenants continuing to live within the building. The project will complete in late 2025.

What problems do you experience with heating your apartment?



On average, how many times a week do you use hot water for bathing/showering?

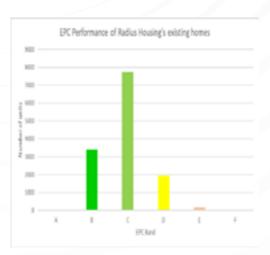


ENVIRONMENT

Radius has engaged with residents, staff, the Board and business partners in the development of a Sustainability Strategy aimed at setting us on a pathway to near zero carbon, namely the 'Radius Sustainable Way'.

We started in 2023 with a commitment to eradicate dampness from our oldest and most poorly performing 300 properties over 5 years. While 85% of Radius's housing stock is at EPC Level C and above, compared to the Northern Ireland residential stock average level of 64%, we have been progressing major repairs programmes on individual pre-war homes and apartment schemes. Meanwhile all new properties are being designed to at least EPC Level A.

We revised our Dampness Strategy and Policy in 2024 to take account of the latest Departmental guidance on damp, mould and condensation and developed new and additional resources and aspects of service to support vulnerable tenants who experience high levels of condensation. In such cases homes are urgently visited with the cause and nature of dampness and/or condensation being diagnosed along with an appropriate remedial plan. Staff have been trained in supporting tenants with advice on lifestyle and how to curtail the growth and return of mould in their homes. Cases of damp are considered alongside other critical tenant compliance and safety matters and are monitored accordingly.





ENVIRONMENTAL

Theme 6 Climate Change

Theme 7 **Ecology**

Theme 8 Resource Management







Delivering modern homes for a modern world

C14 EPC ratings of current homes:

The Radius housing stock consists of 13,851 houses and apartments, with an average EPC score of 76. This compares with other residential properties in Northern Ireland, where the average energy rating is D and the average energy score is 60. As stated 85% of our housing stock is rated at EPC Level C and above.

EPC Band	% Stock	No. of houses
Α	0.2%	27
В	27.6%	3,816
C	57.1%	7,914
D	13.8%	1,917
E	1.2%	163
F	0.1%	14
G	0%	0

C15 EPC ratings of new homes:

We will ensure that all new homes reach a high SAP and EPC rating, which will continually help to improve the rating across all our stock. Certain factors which are outside of our control limit some site's ability to achieve a higher EPC rating. For example, whether or not the housing development can be connected to the gas network will have a bearing on the potential rating.

A small percentage of homes completed in 2022/23 achieved an EPC rating of C due to the unavailability of a local gas network. These homes used oil fuel for heating and domestic hot water. 100% of the 254 new homes completed and handed over in 2023/24 achieved an EPC B rating, with SAP ratings of between 79 and 83. Of the homes started on site this year 178 or 70% achieved an EPC Level-A rating. The remaining 76 were over which we had less design control were built to an EPC B Rating.

C16 Mitigating Climate Risk:

In terms of Radius's SECR obligations for the year ended 31st March 2024, the following energy usage and carbon emissions for our Group's corporate activities were reduced by 3.6% from 2022/23:

- Underlying global energy use for the year ended 31st March 2024 of 52,246,585 kWh down from 52,790,784 kWh in 2023
- Annual GHG emissions for the year of 9,316.8 tCO2 (vs 9,584tCO2 in 2023)
- Emissions intensity ratio of 0.089 GHG emissions per £m revenue (vs 0.099 in 2023).

The above SECR disclosure presents our carbon footprint across Scopes 1, 2 and 3, together with the appropriate intensity metric and our total energy use of electricity, gas, kerosene, LPG and diesel vans. Our fuel usage was:

Energy Source	2024 kWh	2023 kWh
Electric	7,359,452	8,792,574
Kerosene	14,106,833	14,495,375
LPG	1,420,186	1,503,534
Gas	29,225,193	29,815,029
Diesel	134,922	111,314
Total	52,246,586	54,217,826
Reduction	(2.7%)1,971,420	-

Our latest 2023/24 Social Index Survey sought views from tenants on increased sustainability and how retrofit works might be funded.

- 83% of tenants want to see more sustainable homes on offer
- 82% believe Radius should invest in decarbonisation while 6% thought it was unimportant
- 45% would be willing to pay additional monies for greater thermal efficiency
- When asked how much would they pay extra per week for improved heating costs?
 - 20% up to £2pw for a 20% improvement,
 - 13% £2-£5pw for a 35% improvement.
 - 10% £5-£10pw for a 45% improvement.



Given the competing pressures of rapidly rising cost-of-living, energy and heating prices, we were keen to see from the survey where tenants prioritised sustainability:

- 40% of tenants did not see Climate Change and protecting the environment as key issues for Radius and only
- 23% placed it within their top 3 issues and only
- 33% placed it in their top 10 issues.

We believe we have work to do to help our tenants see the benefits of investment in the form of lower energy bills, less damp and condensation in their homes, less litter, enhanced outside spaces and ultimately long term benefits for future generations.

C17. Energy efficiency actions by Radius:

Our current focus is on improving those units within the D, E & F categories, up to a C rating, with a priority being given to those in the E and F categories. As stated earlier we have a plan to tackle 300 of our least energy efficient homes over the next 3 years. Through refurbishment and disposal of unviable homes we will eliminate our highest emission properties. Where we have no choice but to dispose of unviable homes, we are putting back new energy efficient houses, built to lifetime homes and modern space standards, much more appropriate for raising families. As an example we are due to commence Phase2 of our Hopewell development on the Lower Shankhill Road in Belfast which will be offset against the nearby prewar and extremely energy inefficient homes that we have been unable to let. While this offsetting represents a significant capital investment now, it will help sustain the community into the future and provide a much more viable return on investment.

C18. How does Radius mitigate against the risk of flooding and the risk of homes overheating?

In areas of low-flood risk we incorporate appropriate civil engineering hydrological works in order to increase flood plain capacity. Regarding existing homes, our exposure to flooding is generally limited to incidents of flash floods where public and private drains have been poorly maintained. We have included a housing scheme flooding scenario within our Corporate Business Continuity Plan. At sign-up, through our Tenant Handbook and through circulars, we encourage tenants to take out and maintain suitable home contents insurance. Our contractors have access to humidifiers which can be quickly deployed to homes in times of flooding and severe water ingress.

We manage the risk of overheating during the design stage, by incorporating passive design measures such as; solar glazing, high thermal mass, shading as well as carefully designed mechanical and purge ventilation strategies. We review each new development on a case-by-case basis and carry out CIBSE TM59 calculations on typically highrisk dwellings such as those occupied by vulnerable persons or single aspect apartments.

This provides a detailed understanding of internal temperatures throughout the day and night, to allow us to introduce measures to mitigate the risk. Within existing Independent Living or Sheltered Housing Stock it can be the case that temperatures become uncomfortably high for older vulnerable people. The communal boilers will be monitored and regulated by the Scheme Coordinators or visiting contractors. Apartments are fitted with windows which can be opened by residents. In extreme cases we are able to provide mechanical ventilation.

C19. How Radius gives residents information on correct ventilation, heating and recycling:

Our Customer Service Centre is primed to pick up on cases of dampness, mould and condensation in the event these issues present within a Radius property. These are red flagged to the maintenance team who follow our Dampness Protocol for managing and resolving such cases. In parallel Radius's stock condition survey will red-flag properties presenting with dampness and / or high levels of condensation. The surveyor will also record the likely cause of the issue and most appropriate form of remediation.

In parallel we provide details to tenants on how to ventilate and air their homes and how to manage the build-up of condensation within their properties. Guidance is also provided at sign-up. This is supplemented by guidance on the Tenants section of the Radius website and Tenants Handbook. In addition, housing and assets officers together with members of the Customer Service Centre have been trained in reinforcing the same guidance and advice. Mould remediation and cleaning packs are available on request and we are planning to trial the use of damp and mould elimination devices within the homes of tenants during the time the causes of water ingress are being addressed through major works.







C20. How Radius increases green space promoting biodiversity on or near our homes:

We continue to work with our communities on projects which create a positive environmental impact whilst building good relations and promoting sustainability. Green spaces are integral to the development of new housing schemes and neighbourhoods. We also actively seek out opportunities to develop amenities within existing developments such as in the cases of: the opening of the linear green space in Derry/Londonderry; and in our Independent Living Schemes for over 55's.

We are keen that projects and learning have a long lasting positive impact. In addition to the ecological benefits, the development of projects in partnership with community groups builds local resilience and respect for not only the environment but for one another. Examples of projects include:

CASE STUDIES

Community Chest Projects:

Through our Radius's Community Chest Programme we provided 13 small awards during 2023/24. This funding has promoted gardening projects, enhancing green spaces, and supporting urban space for nature to thrive while encouraging tenants to spend time outdoors.

Supporting Our Wild Neighbours Programme:

We are currently working with Keep Northern Ireland beautiful on a bespoke intergenerational programme to promote biodiversity and support local wildlife. Radius Independent Living Schemes partnered with their local primary schools for a programme of learning and building friendships, which will continue once the formal programme has ended. In total 7 schemes and 6 primary schools participated in this project in 2023/24.

Linear Park, Glenabbey, Derry/Londonderry:

Our tenants were frustrated that a green space in Glenabbey had been closed for over 10 years. They were keen to have this space utilised by the local community. Radius in partnership with the council and the tenants worked to re-open this space. It has existing walkways and there are plans to plant trees, develop wildlife space and grow vegetables.

Burnvale Community Garden, Cookstown:

In partnership with Burnvale Residents
Association, we developed landscaping plans for
a new community garden in our shared- housing
development in Burnvale Crescent. This will transform
a piece of waste ground into a productive growing
space for tenants to use and will allow for the creation
of social interaction, building community relations
within Burnvale Crescent.

Community Green Flag Awards 2024:

We received 10 Community Green Flag Awards in 2024. The Green Flag award is a national accreditation scheme which recognises excellence in the management of outdoor green spaces which are accessible to the public. Radius is the only Housing Association in Northern Ireland to hold this prestigious award.

Big Spring Clean:

We actively promoted the Big Spring Clean for our tenants and local community groups. This enabled them to take direct action on tackling waste in their local communities. We loaned out litter picking kits and paid for skips.

C21. How Radius manages and reduces pollutants:

We ensure legal compliance by our partners with pollution legislation at all times on new builds, asset management and landscaping activities. In 2023/24 there were no reportable incidents across our development sites and housing locations. We



encourage staff to commute to work via public transport and have introduced a hybrid working policy, both of which are reducing work related pollutants.

Having reviewed all our stock in 2021/22 for evidence of dampness, we developed a dampness remediation strategy for over 300 of our least energy efficient homes. We approved plans to invest £25m over five years in our damp and older housing stock which will improve the health and comfort of residents. We revisit this plan annually as part of our business planning and prioritising process. Our Assets team continue to perform legionella and asbestos inspections via compliance experts.

Radius has favoured the development of brownfield sites in recent years. The regeneration of former industrial, MOD and residential sites has brought genuine community benefits. Regeneration projects have included the former St Patricks Barracks MOD site in Ballymena, the Gas Works site in the Markets Area of Belfast and Tates Avenue, Belfast.

C22. Radius strategy for using or increasing the use of responsibly sourced materials and works:

We see responsible waste management as an integral part of our business and we operate a proactive Environmental Management System which ensures compliance with statutory requirements as well as drawing in best practice across our business. Our Environmental Management System is certified to ISO 14001. As part of our systematic approach to waste and water management we are committed to:

- Complying with or exceeding regulatory and legislative requirements
- Conserving natural resources, reducing waste and carbon emission loads to air, land and water e.g. use of PV panels on homes and offices; recycling bins etc
- Continually improving process design and evaluating the options for eliminating, reducing, or mitigating environmental impact e.g. progress towards a paperless office; move to hybrid

working with a 30% reduced office footprint

- Encouraging suppliers, contractors and other suppliers to minimise their environmental impact of their activities
- Ensuring our environmental policy statement reflects our ambitions and is aligned with statutory and regulatory requirements and best practice
- Training and monitoring of our staff in waste and water management activities.

We have staff and contracting partners engaged day-to-day in the cleaning of housing and care schemes. Only neutral cleaning chemicals are used in such cases and these have no detrimental impact on the environment. COSHH assessments and data sheets are completed in line with chemical usage in all settings and we do not retain chemicals of a hazardous nature. In line with the Sewer's Adoption Code of 2020 we specify and install more water attenuation systems on projects to regulate surface water runoff and to prevent flooding and through our design partners we seek design solutions with minimal carbon footprint. We introduced Grey Water Recycling on a number of new build projects to cut down on the use of potable water by tenants. We are reviewing their effectiveness within a broad range of sustainability assets and features, and seek to identify the best net zero return on certain sustainability investments.

In 2023/24 we commenced work on Radius's new central offices in Holywood. We moved to hybrid and flexible working after the pandemic and it was felt our existing office-footprint could be reduced by as much as 40%. We expect to complete our new and streamlined offices by late 2025. In the design and layout of our new offices we have sought to reduce our carbon footprint, improve our resource efficiency, bolster employee wellbeing and embrace as many as many ESG aspects as practically possible. The offices will be developed and managed to a BREEAM Very Good Rating, in line with our vision of the Radius Sustainable Way.



GOVERNANCE

Theme 9 **Structure and Governance**

Theme 10 The Radius Board

Theme 11 Staff Wellbeing

Theme 12 Supply Chain







A well-balanced organisation with a strong balance sheet and very low debt

C25. Radius registration with the national regulator of social housing:

Radius Housing Association is registered with the Department for Communities; the Regulatory Authority for Registered Housing Associations in Northern Ireland.

C26. Radius most recent regulatory judgement:

At the time of writing it had been determined that Radius Housing Association has demonstrated that it meets the Regulatory Standards for Governance, Finance and Consumer for the 2023/24 year.

C27. Radius Housing Code of Governance:

Radius Housing Association has adopted the latest 2020 Code of Governance of the National Federation of Housing.

C28. Radius not for profit status:

Radius is a not-for-profit voluntary housing association, registered with the Charities Commission for Northern Ireland.

C29. Radius management of risk:

The Radius Board has ultimate responsibility for establishing, overseeing and reviewing systems of control as well as an appropriate risk management framework. Responsibility for the identification of risks at Radius is clearly defined.

Key risks facing Radius are considered by the Board of Management at each board and committee meeting. Each business unit updates its own risk register on a monthly basis with horizon scanning being undertaken for possible future risks. These in turn are elevated upwards to Radius's Corporate Risk Register. Radius's Audit and Risk Committee have delegated authority over the management of risk in Radius by way of our Risk Policy, the Corporate Risk Register and the monitoring of risk appetite and tolerance.

The Committee manages the Internal and External Audit processes. We annually stress-test our business plan against a number of unfavourable financial variances and scenarios. In such cases our finances have been found to be robust with sizeable 'headroom' on all lending covenants. The Board annually revisits Radius's risk appetite and tolerance.

Training and awareness sessions on Risk and Management are provided annually for Board, Senior Management and Middle Management. Staff throughout the organisation are trained in the use of risk assessment techniques.

Radius continues to receive one of the most positive credit opinions by Moody's for a UK housing association. In their November 2023 Credit Opinion Moody's stated:

'The credit profile of Radius Housing Association (Radius, A1 negative) reflects its strong balance sheet with very low debt, its strategic focus on low-risk social housing, and the supportive operating environment in Northern Ireland'.

C30. Adverse Regulatory Findings:

There were no adverse regulatory findings against Radius in 2023/24.



THEME 10 The Radius Board

C31. Radius Board Member and Senior Management demographics:

We are managed through a voluntary 12 person board, who operate in accordance with the 2020 NatFed Code of Practice. The number of female board members is 4 or 33%, with 8 male (67%) members. Of the 12 members, 6 (50%) were under 65yrs and 6 (50%) were above 65yrs.

The Senior Management Team comprising the CEO and 6 directors, has 5 females (71%) and 2 males (29%). The Radius Board whilst ensuring board member applicants have the requisite skills and expertise as determined through the Annual Board Group Appraisal process, welcome in every recruitment process, applications from diverse backgrounds across all the communities we serve.

C32. Board and management turnover:

In the 12-month period three board members In the 12-month period 2 board members reached their retirement stage. We recruited 2 new members through an open competition based on the priorities identified through our succession planning process.

C33. Radius Board Member Tenure:

In accordance with the 2020 NatFed Code of Practice, the maximum board tenure is six years. However in certain circumstances the maximum tenure can be extended to nine years with the agreement of the Board.

C34. Non-executive directors at Radius:

At Radius no staff or executives are directors or members of the Board.

C35. Audit Committee Members:

Radius has four board members on Radius's Audit and Risk Committee. All except one were employed in senior financial roles.

C36. Remuneration Committee:

There are no employees on the Radius Remuneration Committee. his is solely made up of non-executive board members.

C37. Board Succession Plan:

Our Board reviews its succession plan every year as a key component of the Radius Board Group Appraisal process. The succession plan was reviewed in November 2023 as part of the Board Group Appraisal.

C38. External Audit Partner:

Our Radius internal and external auditors are appointed through procurement processes on timelines in accordance with public procurement policy. The latest Radius external auditors Grant Thornton, were appointed in 2021 and our internal auditors, RSM UK Consulting, were appointed in 2023.



C39. Board Effectiveness Review:

Radius engaged Internal Auditors RSM to perform a review of Board Governance and Effectiveness in 2024. The Lead Consultant had experience of performing similar reviews of housing associations in N.Ireland and across the UK. The first stage of the process performed in 2024 covered: a member skills audit; board reporting, decision making and the effectiveness of board meetings; and general board governance.

The findings were largely very positive with Radius polling very well in most areas when benchmarked with 23 peer organisations.

Some areas for improvement were recommended in relation to training on some business areas for some members and in reducing duplicate approval papers where they appeared in both committee and board meetings. These are being implemented with the second and final stage of the review completing in early 2025.

Each year the Departmental Regulator (DfC) observes a Radius board meeting where they assess the effectiveness of the meeting, the papers, the approvals engagement between board members and the management of the association. In our latest review the DfC findings of the attending official were confirmed as:

'My findings following the observation were all very positive. I noted that the meeting was well run and managed, and the board papers were clear and comprehensive. There was also appropriate scrutiny and discussion amongst the members relating to the various topics'.

C40. Chairperson and CEO Roles:

The role of Chairperson at Radius is held by a nonexecutive board member, currently Martin Pitt. The role of Chief Executive is held by an executive staff member, currently John McLean. Both posts are by appointment through an open recruitment process.

C41. Managing Board conflicts of interest at Radius:

As part of the board application, appointment and induction process, applicants are made aware of the importance of managing perceived and material conflicts of interest. They all receive a copy of our Rules of the Association and our Code of Conduct. Board members are asked to declare any interests or perceived interests prior to joining the Board and thereafter on an annual basis. At the commencement of committee and board meetings the Chairperson will invite members to confirm any interests they may have with the agenda and these are recorded.

In such instances, members will be asked to withdraw from that part of the meeting and will not engage in any discussions or decisions associated with the matter. Radius carries out a governance training session for the Board every 3-4 years at which time conflicts of interest are discussed in great detail.

For the wider organisation, all staff are bound under our Code of Conduct to report any interests and advised how to manage them should they arise

Any interests relating to staff and arising out of their working or living arrangements are reported via the HR and Corporate Services Report to the HR and Finance Committee as an Article31 declaration.









Empowering and valuing our people

C42. Living Wage at Radius:

Radius is committed to being an inclusive and diverse employer where we pay all our employees the Living Wage as a minimum. Among our valued employees are care, support and domestic staff whose pay is directly linked to the Northern Ireland Regional Care Rate and Supporting People. We continue to campaign and lobby for parity between these most valued members of staff and their counterparts within the Health Service so that their terms can be at least at the level of the Real NI Living Wage.

C43. & C44. Radius's Gender Pay Gap and CEO - worker pay ratios:

Radius has 925 employees of which 757 (82.8%) are female and 168 (18.2%) are male. Radius has a relatively large workforce as it directly manages residential care schemes. The Health and Social Care Sector has tended to be most popular among female employees.

As stated above Radius continues to lobby and campaign for a higher regional care rate and more substantive annual Supporting People funding, in keeping with the professionalism, efforts and complexity of the personal care support service being delivered by Radius care staff and their peers throughout Northern Ireland. With increased funding we would be able to close out the gender pay gap in our organisation.

£4.32

Median gender pay gap 25.2%

Split of genders in each quartile

£3.03

Mean gender pay gap 17.3%

Upper hourly pay quarter		Upper middle hourly pay quarter		Lower middle hourly pay quarter			Lower hourly pay quarter	
Male Female	36.6% 63.4% 100%	Male Female	21.2% 78.8% 100%	Male Female	15.3% 84.7% 100%	Male Female	4.6% 95.4% 100%	
	Upper		Upper Middle	Lower	er Middle	Lon	Male Note	
Mean gender pay gap			Mediar	gender pay gap				
Male Female	£17.51 £14.48			Male Female	£17.16 £12.84			

We report that the median pay ratio between the pay of the CEO and staff reduced from 6.34 to 6.23 over the last 12 months



C45. Radius support for the physical and mental health of staff:

Radius operates a programme of services, interventions and activities to support staff in their mental and physical wellbeing, including:

- Radius Staff and Leadership conferences
- 23 Mental Health First Aiders
- A health cash back programme via Health Shield
- 24/7 counselling via the Belfast Trust
- Occupational Health Nurse with cholesterol, blood pressure checks etc
- General and maternity risk assessments
- Work life balance and family friendly policies
- Employee Voice, Change Champions and a union recognition agreement
- Hybrid working with work-life balance measures
- Coffee pot sessions with the CEO and senior management
- The Radius 'Our Place' intranet site for staff with Employee Wellbeing support
- Our 24/7 counselling helpline offering support, guidance and counselling
- The Radius Mental Health Strategy in support of all our people

EMPLOYEE VOICE:

2022/23 Staff Survey as a platform for reviewing core working practices and policies as well as identifying new ways in which Radius could beast support staff. One popular outcome was the launch of the first Radius Electrical Vehicle (EV) salary sacrifice scheme through the car leasing company Tusker.

In a further development we decided to provide all employees with an email address and a SMART phone, paid for by Radius. In this way all staff regardless of where they worked across Northern Ireland would have equal access to staff communications and benefits and to 'Our Place'.

We also saw this as a key enabler in us becoming a paperless business and employer where all staff can receive communications in digital format and would have a permanent record of same without having to retain and store paper versions going forward.





Above: Our Mental Health Strategy Leaflet - available to all staff in printed and digital format on 'Our Place'



Achieving a supportive and healthy work-life balance

Highlights of our latest staff satisfaction survey from 2023 include:

Question	2023/24
I enjoy my job	78%
What I do contributes to the success of Radius	89%
I feel connected to my colleagues and part of the team	73%
My manager provides regular and actionable feedback to help improve my performance	81%
I am satisfied with the level of commitment and support from my line manager	83%
My manager encourages me to take initiative and find better ways of doing things	79%
I know how to access support regarding health, safety and wellbeing at work	83%

Aside from staff benefits, we include resources covering many aspects of work and wellbeing on our intranet site 'Our Place'.

Our communications team have continued to develop and improve our core briefs and other key messaging to increase awareness of all the activities we undertake in pursuit of our purpose and how we perform as social enterprise.

We perform a staff pulse survey every year and a more comprehensive staff satisfaction survey every two years. Highlights of our 2023/24 staff satisfaction survey. (above) The results were considered relatively positive and in line with those of peers in our sector albeit some scores being marginally down on previous years. Our Change Champion Network with representation from across the organisation interpreted the survey and made suggestions on how best we enhance the working experience within Radius. Their proposals have been incorporated in the refreshed People and Culture Strategy which was relaunched at the 2024 Radius Staff Conference.

C46. Average sick days taken per employee:

For the period 1 April 2023 to 31 March 2024 inclusive, Radius staff absence equated to 6,882 days down from 7,020 days in 2022/23. Radius days lost per employee equated to 8.4 days.

We remain committed to ensuring all reasonable support methods are used to manage periods of sickness absence across each part of our business, including use of our Occupational Health Service, the Employee Assistance Programme and referrals to our mental health support provider. Radius carried out an independent review of its sickness and absence processes in 2023/24 to identify scope for new interventions and support mechanisms alongside process improvements.





Strength in partnership

C47. Radius Social Value creation through procuring goods and services:

We are very proud of the work of our staff, partners and suppliers who every day support the most vulnerable and marginalised in society and enable them to play an active part building more sustainable communities. We set out to build a supply chain of responsible partners who embrace fairness and ethical practices in their activities.

Since 2008 Radius has incorporated social value commitments in its contracts, commencing with apprenticeships in the construction of new homes. Since then, we have increased commitments of partners while extending the inclusion of same clauses in all aspects of our supply chain.

As per the Northern Ireland Centre for Procurement Guidance, we score a minimum of 10% on Social Value on major capital and framework contracts. Our supply chain partners are providing opportunities for apprentices, trainees, students and unemployed through:

- The Construction Industry Forum for Northern Ireland (CIFNI) guidance for promoting equality and sustainable development.
- Sustainability Action Plan as published by the Government Construction Clients Group.
- Achieving Excellence in Construction Procurement Guide 11: Sustainability.
- Guidance notes from the Sustainability Construction Group.

C48. Environmental impact considered when procuring goods and services:

We are committed to reducing our impact on the environment and through the 'Radius Sustainable Way' have plans to reduce emissions across our housing stock, improve our open spaces and enhance the wider environment and champion greater biodiversity. We seek a proactive environmental management system approach where the baseline is compliance against legislation and codes of practice but also:

- Measures which conserve natural resources, reduce waste and cut emissions.
- Continually improving process design to reduce our and their impact on the environment.
- Reductions in their own carbon footprint as they deliver services for our customers.
- Training, auditing and monitoring of personnel in decarbonisation activities.

In practical ways we set standards and reward best practice, through:

- Asking our contractors to commit to progressive practices such as:
- B260: Considerate Contractors Scheme, aimed at performance beyond compliance.
- B265: Identification of workpeople, aimed at improved safety and accountability.
- B270: Removal of rubbish and debris, aimed at the efficient clearance of rubbish.
- Requesting that only PH neutral and environmentally friendly cleaning chemicals are used in our schemes.
- Seeking demonstration of good supply chain management including a fair pay charter for subcontractors.
- Encouraging use of BREEAM (Building Research Establishment Environmental Assessment Method) on new offices and homes.
- Purchasing only EPC-A electrical white goods for installation in our new homes.
- Seeking the Buildsafe NI standard from contractors and assurance they have an accredited Environmental Management System.
- Seeking work-method statements on how partners dispose of cleaning chemicals and waste-water, reduce their waste to landfill and how they reduce their carbon footprint while travelling between sites.
- Seeking commitment to continuous improvement and lifetime VFM.

Performing and engaging in post-project reviews.



Radius









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Everyone has a place