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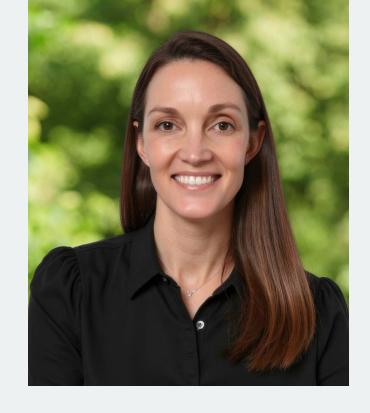
# BUILDING IMPACT

**A Letter from Our Team** 

Belveron has seen substantial growth throughout our portfolio and across our team over the last few years. That same growth has also been reflected in the practices and processes of our environmental, social, and governance (ESG) programs. As you will see in our second annual Impact Report, we remain focused on creating value through strategic planning and process refinement, which makes our assets more resource-efficient and resilient, our communities more engaged, and our operations up to date with best practices.

Uplifting and supporting our communities remains a key focus of our strategy, and we are proud to see that our "AAA" approach — access to services, activating community spaces, and achieving community engagement — delivers communities where people can make the most of their financial and social situations. As an affordable housing owner, Belveron understands that our assets provide more than a place to live. They can be havens for well-being and community-building, helping those who live in our assets access resources and opportunities that can lead to better outcomes.

Our efforts to optimize resource efficiency and building performance guide our assets toward environmental stewardship, ensuring we conserve energy and water and manage our waste generation effectively. Through energy audits and efficiency upgrades, we are achieving financial savings on utility bills and operating costs while securing a portfolio of assets that operate in an environmentally responsible manner. As we continue to grow and invest in new and existing assets, Belveron is committed to doing the due diligence necessary to analyze, mitigate, prepare for, and manage the possible physical and transition risks our portfolio may face due to climate change. We are acutely aware of the disproportionate



impact climate change has on the affordable housing space and are taking steps to ensure our assets remain valuable for both investors and residents.

Strong governance is enforced through solid policies and procedures at Belveron. We believe that operating a business with integrity and transparency can lead to favorable results and build trust among industry players and peers. Inclusion in the workplace and across our assets helps ensure that we meet the needs of our employees. We sustain our ESG strategy through a culture of compassion and curiosity, generating value beyond our buildings.

On behalf of everyone at Belveron, I invite you to review our Impact Report to see our progress towards building communities of enduring value. We welcome your feedback and support in this endeavor and look forward to continuing to share our progress in the years to come.

Sincerely,

Bianca Vanin

Bianca Vanin

Head of Asset Management Belveron Partners



# ABOUT BELVERON

As a privately held investment firm, Belveron Partners is in the business of preserving, revitalizing, and creating affordable housing. With a nationwide presence and over 30,000 units, we work with federal, state, and local housing authorities, non-profits, and purpose-driven partners to deliver on our core belief.

Our core belief is that access to safe, highquality, affordable housing is an integral first step towards stability, well-being, and access to opportunities that promote economic mobility.

Founded in 2006, Belveron now operates in 14 states plus the District of Columbia.

Belveron is proud to be consistently ranked by Affordable Housing Finance (AHF) as one of the top 10 owners of affordable housing nationwide, by number of units.

AHF | Affordable Housing Finance

BELVERON BY THE NUMBERS<sup>1</sup>

66 COMMUNITIES

28,997° TOTAL UNITS

24,630° AFFORDABLE UNITS

\$1.2B EQUITY RAISED

22 EMPLOYEES

- 1. All figures as of December 31, 2024
- 2. Includes Belveron majority stake ownership in Conifer Realty

# OUR STRATEGY

#### **FUND MANAGEMENT**

Our fund management business invests in affordable and workforce housing communities across the US on behalf of private and institutional investors. Through direct acquisitions and joint venture projects, Belveron delivers investments that combat the affordability crisis. We invest in the following sectors:

#### Project-Based Section 8 Housing

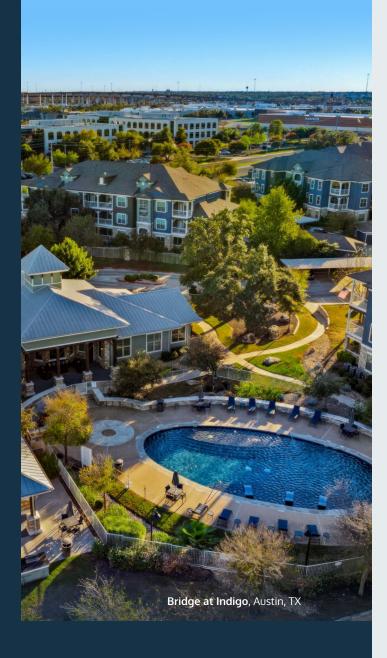
Assets that have Housing Assistance Payment (HAP) contracts with the federal government and provide rental subsidies to low- and very low-income families.

### Special Opportunity Housing

Assets governed by local or state affordability programs that allow us to create and preserve affordable housing units in strategic markets, many of which frequently include partial or full tax abatements and/or rental subsidies.

# Low-Income Housing Tax Credit (LIHTC) Housing

Assets that were developed or renovated with LIHTC equity in place of traditional equity, and must remain in compliance, typically for a period of 30 years.

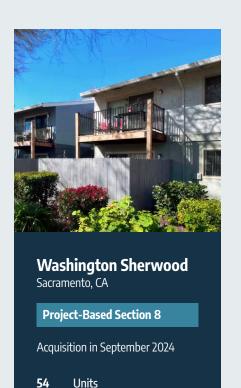


### **DEVELOPMENT**

Our investment in Conifer Realty, a full-service real estate company with capabilities in development, construction, management, and ownership, enables us to build new housing to help meet the demand for safe, high-quality, affordable homes in the Northeast and Mid-Atlantic regions.



### **RECENT INVESTMENTS**

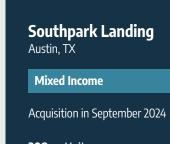


Affordable Units Preserved

<60% AMI Units

80% AMI Units

**39 yrs** Extended Affordability



308 Units154 Affordable Units Created31 <60% AMI Units</li>

**123** 80% AMI Units

99 yrs Extended Affordability





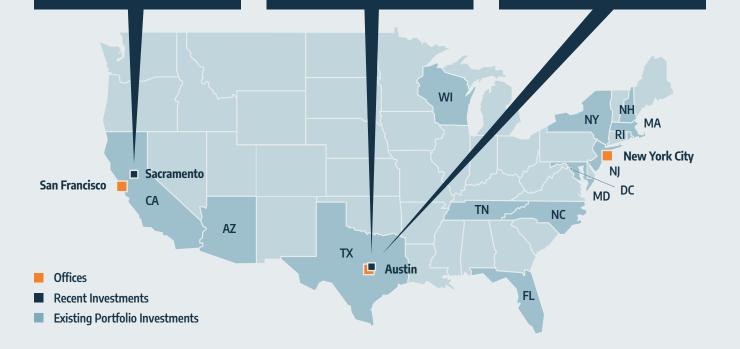
Acquisition in May 2024

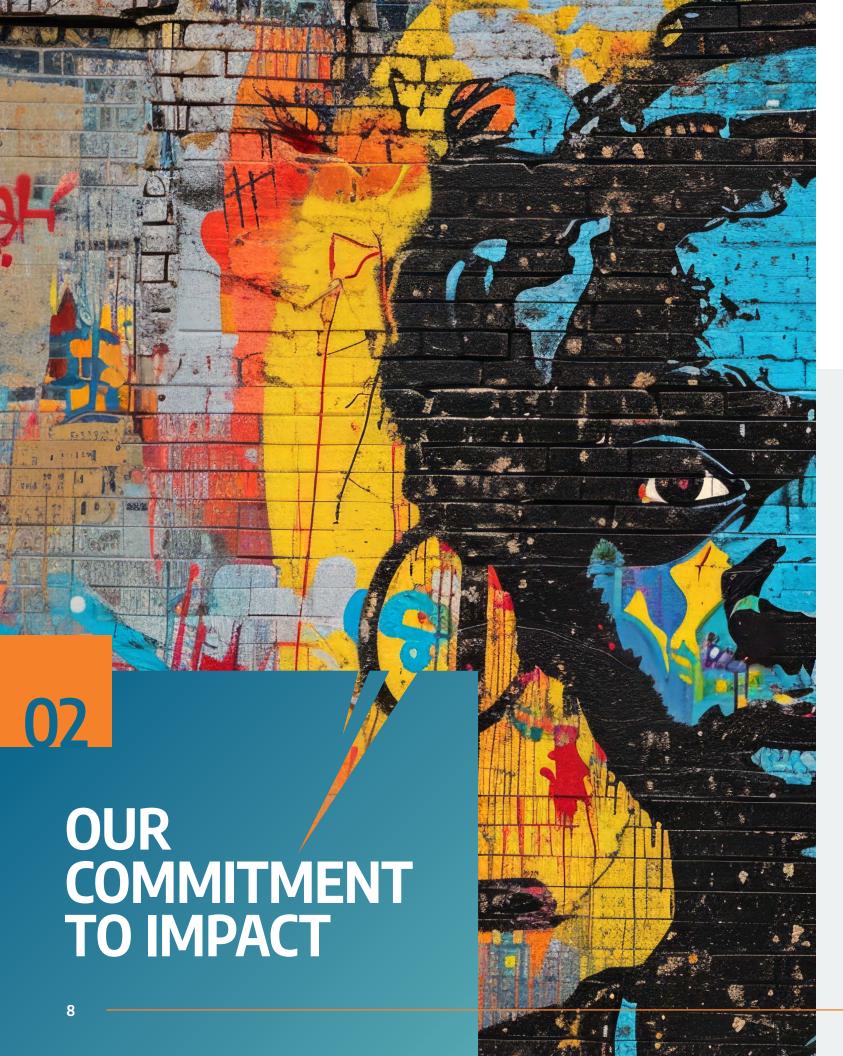
UnitsAffordable Units Created

**35** < 60% AMI Units

**142** 80% AMI Units

**99 yrs** Extended Affordability





Belveron achieves attractive risk-adjusted returns for our investors while creating vibrant and sustainable communities. Through a formalized ESG strategy aligned with global goals and affordable housing industry frameworks, we are creating communities that help foster better opportunities for our residents. To do so, we are focused on providing quality results and fostering a workplace that abides by strong leadership practices.

# ALIGNING OUR IMPACT WITH INDUSTRY OBJECTIVES

# United Nations Sustainable Development Goals

The United Nations Sustainable Development Goals (UN SDGs) are the world's shared plan to end extreme poverty, reduce inequality, and protect the planet by 2030. Adopted by 193 countries in 2015, the 17 UN SDGs inspire action from people and organizations across sectors, geographies, and cultures through a targeted framework. Belveron looks to align our impact in support of the following eight goals:

















#### **Multifamily Impact Council**



The Multifamily Impact Council (MIC) is a non-profit organization focused on establishing and maintaining multifamily investments to increase capital flow into affordable and sustainable rental housing. In recent years, MIC has developed the Multifamily Impact Framework, the industry's first market-based standard for industry impact principles and reporting guidelines for multifamily properties in the United States. Through seven pillars, the framework sets criteria for impact investment focused on:

















As this framework continues to evolve, Belveron is assessing how best to optimize our impact investment strategy to support these pillars, with a focus on Affordability, Housing Stability, Resident Engagement, and Climate and Resiliency.

Throughout the report, we have indicated our support for these frameworks using the following symbols:

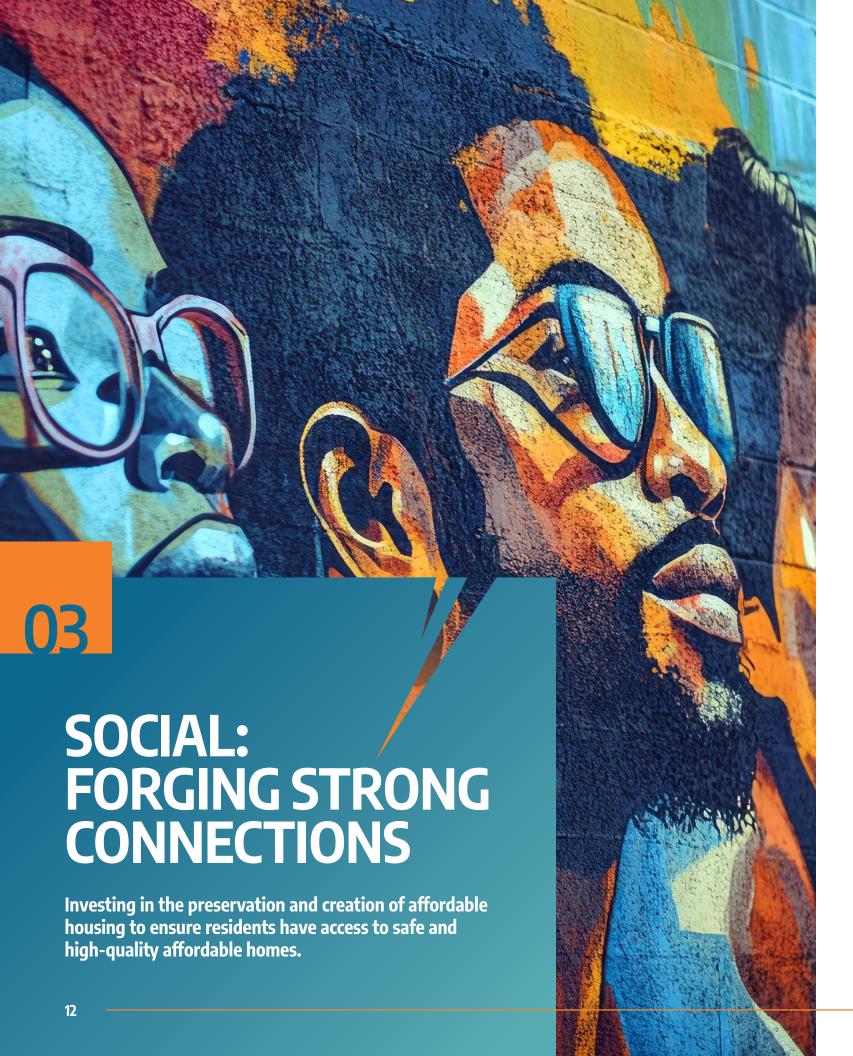


**UN SDGs** 



MIC Framework





Through our investment in affordable housing, Belveron plays an important role in delivering better life outcomes for individuals, families, and underserved communities.

We aim to foster this through our



which involves providing:

# ACCESS TO SERVICES

such as financial support and educational training

# ACTIVATING COMMUNITY SPACES

to foster connection

## ACHIEVING COMMUNITY ENGAGEMENT

to encourage positive relationships



# OUR RESIDENTS

Belveron's portfolio is home to residents from a diverse cross-section of backgrounds and lived experiences.<sup>1</sup>

Household Income

<\$24,999

\$25,000 — \$49,999

18%

\$50,000 — \$74,999

18%

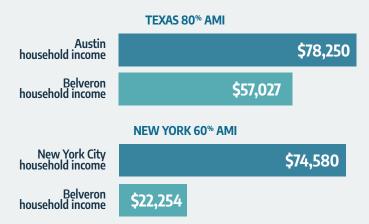
\$75,000 — \$99,999

12%

# Area Median Income (AMI) of a Two-Person Household<sup>2</sup>

**15**%

\$100,000

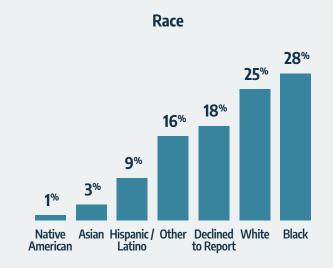


#### **Years Living at Property**

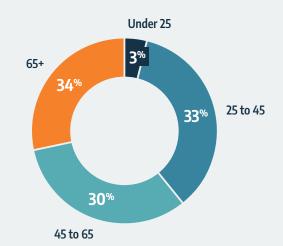
**AVERAGE TENURE: 5.22 YEARS** 

#### Gender





### Age





<sup>2.</sup> Data representing the average income for a two-person household is depicted to show the relative average median income of households in our portfolio compared to the average median income of the surrounding areas for our two largest markets in terms of unit count: New York City, NY and Austin, TX.













### **ACCESS TO SERVICES**

Belveron strives to identify the needs of our communities and seek out local partners to provide resources that best meet the needs of the individual community. Services provided vary by community and fall under one of two delivery methods, first, social services provided via third-party contracts put in place at assets where budget allows, and second, those provided in partnership with nonprofit community organizations where a specific need has been identified.

# SOCIAL SERVICES VIA THIRD-PARTY CONTRACT

Of Belveron's 66 asset portfolio, 13 had a contract in place with a third-party social services provider in 2024 to offer a variety of services and resources for residents.

2024

13 assets

**66** total assets

with contracts in place

Services differ from asset to asset, but include:

- Financial Services
- Homelessness prevention
- Health and Wellness Services
- Education and Training Services
- Legal Support Services







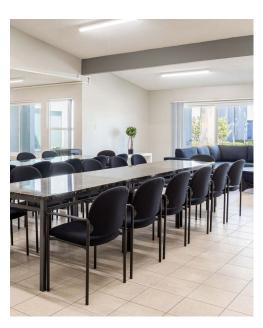














#### **Case Study**

#### PACIFIC TERRACE APARTMENTS

Midway City, CA
98
Project Based Section 8
2023

LifeSTEPS is a fully insured, professional agency with a twenty-year history of providing quality services to residents of affordable and supportive housing. The services were brought to Pacific Terrace to assist the elderly resident population with direct one-on-one assistance, educational programs, and to promote a greater sense of community through social activities offered multiple times per month.

**Third-Party Provider:** 



#### **SERVICES OFFERED**

#### **Financial Services**

Residents received guidance and resources to enhance their financial literacy, including a class on 'Myths about Money' to give them more confidence and agency over their financial situations.

#### **Education, Health, and Wellness Services**

Guidance on facilitating a good night's sleep was offered to residents to help ensure they can lead and maintain healthy lifestyles. Similarly, classes on self-care and healthy holiday treats were also held with residents to bring wellness into the holiday season.

### **Events, Service Coordination, and Individualized Plans**

LifeSTEPS facilitated holiday bingo, service coordination for efficient engagements, and individualized services to help residents realize healthy lifestyles.

At Pacific Terrace, 68% of units were able to take part in one or more of these engagements, bringing healthy choices, financial literacy, and holiday celebrations to their doorsteps.

# SOCIAL SERVICES VIA CUSTOM COMMUNITY PARTNERSHIPS

Belveron strives to partner with local nonprofit organizations to provide residents with customized support tailored to the specific needs of the community.





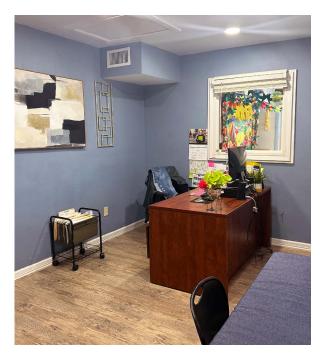


















#### **Case Study**

### **ELMRIDGE APARTMENTS**

LOCATION	Austin, TX
UNITS	130
TYPE	Project Based Section 8
ACQUIRED	2021

Elmridge is a vibrant family community located in East Austin. We partner with local nonprofits to provide mobile medical support to residents on a monthly basis and also participate in annual back to school and holiday events that provide resources and support to the community.







#### **SERVICES OFFERED**

### **After-School Tutoring and Bible Study**

Every Monday during the school year, 10-15 young residents gather in the community room for tutoring provided by Mission Possible. On Thursday evenings, Mission Possible also hosts "Big Fish Club" for interactive bible sessions, activities, and games.

### **Food Pantry**

Every Tuesday, Black Women In Business brings fresh produce, dairy products, perishables, flowers, and foliage to the community for residents to choose from for their families.

#### **Coats Program**

At the asset's annual Winter Wishes event, We Can Now provided coats and winter gear to the community.

### **ACTIVATING COMMUNITY SPACES**

Through the revitalization of our communities, we aim to identify and activate unused or underused spaces. Our 2024 goal was to activate six spaces. By year end, we had exceeded our goal, activating nine new spaces for community building and wellness activities across six assets, including:

- Community Garden + Mural at **Bronx Park Apartments**
- New gym + Outdoor revitalization project at **Presidio Apartments**
- Community Area + Gym makeover at **Pacific Apartments**
- Community room revamp at Lanehill **Apartments**
- Playground installation at **Elmridge Apartments**
- Community Exercise Loop added at Arbors at **Tallwood**

activated spaces

**3** activated spaces













### **Belveron ensures resident** health and safety by:

Prohibiting smoking at or near all assets

#### **Portfolio Compliance: 76%**

Using no or low-VOC paint, both in common areas and individual apartments

#### **Portfolio Compliance: 42%**

 Remediating life and safety hazards, such as mold, asbestos, and lead-based paint and pipes, when identified

#### **Portfolio Compliance: 100%**

Training asset managers in fire and life safety protocols and periodically auditing for compliance

**Portfolio Compliance: 100%** 















#### **Case Study**

#### PRESIDIO PARK APARTMENTS

LOCATION	Santa Barbara, CA
UNITS	50
TYPE	Project Based Section 8
ACQUIRED	2023

#### **Strategy**

Presidio Park Apartments is a 50 unit apartment complex in the heart of Santa Barbara. One of the few affordable housing residential complexes in the city, that has a 100% Project Based Section 8 contract and subsidizes rents for families in a burgeoning city. Working with the City of Santa Barbara to preserve and revitalize this asset is at the core of our investment strategy. Belveron invested an estimated \$2M towards renovations of the community, which included addressing deferred maintenance at the building, enovating the kitchens and bathrooms of all units, and making community improvements to the common areas.

#### Results

Community Improvements featured the addition of:

- FITNESS ROOM
- **COMPUTER STATION WITH WI-FI**
- READING AREA
- BIKE RACKS
- **ENHANCED GRILL AREA**
- **UPDATED PLAYGROUND EQUIPMENT**
- NEW DOG RUN

These enhancements were strategically designed to activate and repurpose previously underutilized spaces, fostering greater community engagement and usability. In a tribute to the local community, the entrance areas were also adorned with two pieces from a local art gallery to showcase and support the creative practice and professional visibility of artists with

# ACHIEVE COMMUNITY ENGAGEMENT

To foster trust and transparency with our residents, Belveron uses a range of communication methods to provide community updates, garner feedback, and communicate about our resident services and events.

#### **RESIDENT OUTREACH & FEEDBACK**

- Emails and communications posted in the resident portal
- Letters delivered to residents' mailboxes to provide general updates
- Posted notices and/or QR codes to elicit feedback or share information in easy and convenient spaces
- In-person meetings during business hours at on-site offices to foster direct communication

In 2024, our resident ESG survey received an 88% response rate, providing us with insights on activations and social events that occurred throughout the year. Our 2023 resident ESG survey received a 92% response rate.

88% response rate

2023 92% response rate





#### **COMMUNITY EVENTS**

Belveron organizes community events for our residents, whenever possible with the goal of connecting residents and property management teams in more relaxed, community settings. Events in 2024 included:

- Potlucks and food pantry donations to combat hunger in our communities
- Bingo nights to promote socialization at our senior assets
- A "Winter Wishes" series, focusing on our youngest residents during the holiday season
- Quarterly resident meetings to engage our residents and hear from them personally
- Health screenings and fitness classes to encourage resident wellness
- Back-to-school drives to support the young families in our communities
- Holiday meal preparations to help our residents celebrate cultural experiences
- ...and much more

In 2024, our goal was to host events at 30% of our portfolio. By year end we exceeded this goal by hosting events at 57% of the portfolio. In 2023, we hosted events at 20% of our portfolio assets.

30% GOAL

2024 57% events held

2023 20% events held







Belveron held on average 13 events per asset throughout the year focused on food security, resident wellness, and holiday cheer. Bingo nights were especially popular, with 14 assets hosting at least one bingo event.

AVERAGE EVENTS PER ASSET

13

# Building Community at Capital District Apartments

At Capital District Apartments in upstate New York, Belveron hosted nearly 350 community events and engaged over 100 resident participants across its four buildings. Some of our more popular activities included:

- A weekly veggie truck
- Halloween trick-or-treating
- Thanksgiving meal distribution
- And, of course, bingo!





Identifying climate-related risks, analyzing energy usage, reducing resource consumption, and implementing solutions to enhance the resilience of our assets are just some of the responsibilities Belveron undertakes as part of our sustainability efforts.

We understand that climate change disproportionately affects people of color and low-income individuals. By ensuring we operate and maintain resilient infrastructure, Belveron works to mitigate the negative impacts caused or exacerbated by the climate crisis.





## **RESOURCE MANAGEMENT**

Analyzing and reducing our resource consumption at the asset level is a critical part of our approach to sustainability.

#### **ENERGY EFFICIENCY**

Energy efficiency varies by asset depending on geography, building topology, and building age. In 2024, Belveron completed an energy audit for 63% of its new acquisitions, outlining energy efficiency opportunities to be implemented at the assets. Wherever possible, Belveron looks to increase efficiency and reduce energy consumption by installing:



#### **Smart heating controls**

2024



18% of portfolio

Belveron will continue to assess which assets would benefit from implementation, where possible, based on existing systems





### **ENERGY STAR® appliances**

2024

**56**% of portfolio

100% of portfolio

TARGET:

2023

**56**% of portfolio

2023

### **LED lighting**

2024

62% of portfolio

43% of portfolio

TARGET: 100% of portfolio









#### **Case Study**

#### LANE HILL & WATERVIEW APARTMENTS

LOCATION	Yonkers, NY
UNITS	193
TYPE	Project Based Section 8
ACQUIRED	2021

#### **Strategy**

Lane Hill and Waterview are two apartment complexes located in Yonkers, NY that Belveron purchased in 2021. Lane Hill has 110 units and caters to seniors age 62+. Waterview has 83 units and caters to families. Both properties benefit from 100% Project Based Section 8 contracts.

After investing \$2M to upgrade the building windows and elevator systems, as well as renovating baths and kitchens with green retrofits, Belveron investigated additional ways to reduce our energy consumption. We selected Runwise because their innovative heating control platform uses wireless sensors and a predictive temperature algorithm to regulate building heat. The platform also alerts staff to system issues so preventative maintenance can be conducted before larger problems arise.



#### Results

#### **LANE HILL**

At Lane Hill, Belveron installed 30 smart sensors at the asset to deter excess energy use, resulting

- 118.9 tons of CO2 saved (equivalent to 26 cars off the road)
- 113% return on investment
- 13% reduced heating costs during the heating season
- 0.7 degrees reduction in overall building temperature to avoid overheating

#### **WATERVIEW**

At Waterview, 21 smart sensors were installed to cut down on energy costs and realize savings, resulting in:

- 83.2 tons of CO2 saved (equivalent to 18 cars off the road)
- 53% return on investment
- 21% reduction in heating costs during the heating season
- 1.8 degrees reduction in overall building temperature to avoid overheating









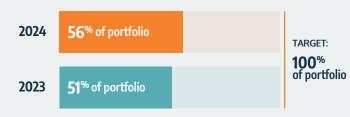


#### **WATER EFFICIENCY**

Belveron works to reduce water use through their bespoke water conservation programs. On a rolling basis, assets are targeted for upgrades such as lowflow toilets and showerheads, faucet aerators, and leak detection systems.

Our 2024 goal was to roll out water conservation programs at 4 to 5 assets. We exceeded this goal in 2024 by targeting 9 assets.

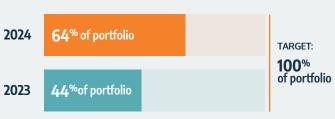
#### Water efficiency upgrades



#### **WASTE MANAGEMENT**

Belveron tries to manage the waste of our communities responsibly and develop habits that reduce the amount of waste generated. Assets in some states, such as California, Texas, New York and New Jersey, require rigorous waste diversion or recycling programs, which we comply with; other assets have implemented programs and upgrades voluntarily.

### **Recycling Programs**

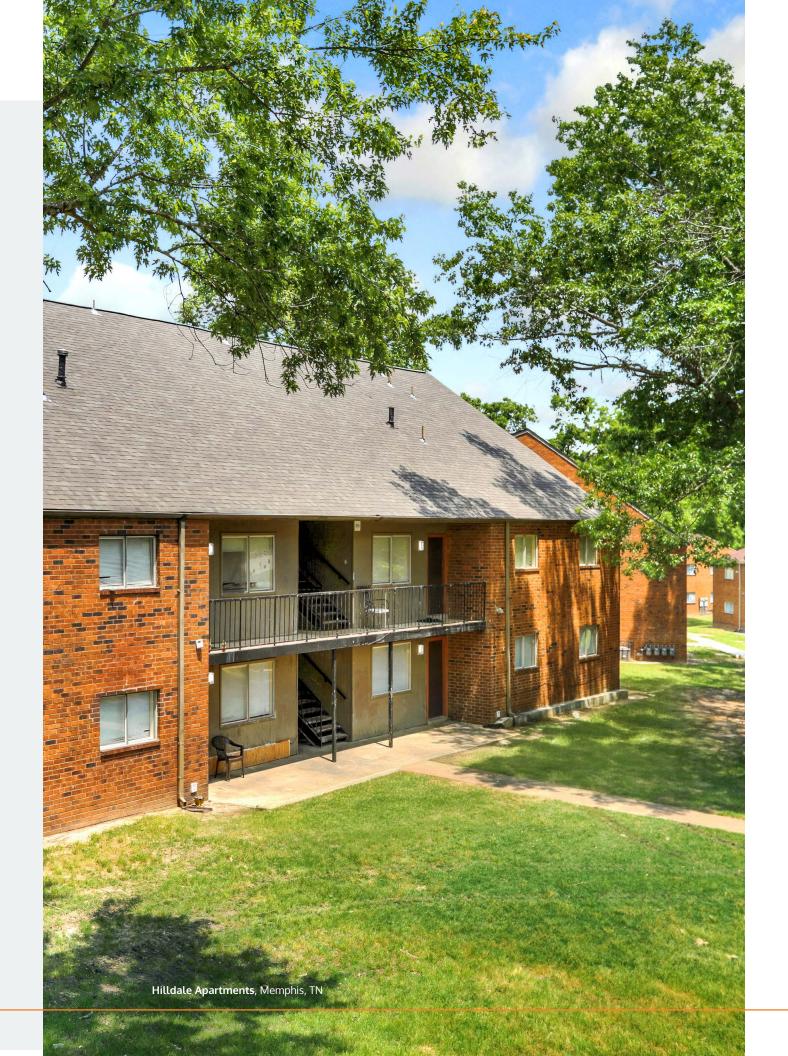












# **CLIMATE RISK AND RESILIENCE**

Each of our assets is assessed for physical risks, such as flooding, wildfires, and major storms, that may pose threats to residents and operations, as well as for transition risks, including rising insurance costs. Belveron is taking steps to manage and mitigate our risks, as well as future-proof assets where possible, as the climate crisis persists.

#### **ACQUISITION RISK EVALUATIONS**

of acquisitions are evaluated for climaterelated risks, with resiliency measures integrated into business plans at the time of acquisition through capital planning

#### **ENERGY AUDITS**

of new acquisitions obtained an energy audit within six months of acquisition. We aim to have 100% of new acquisitions complete the energy audit within a six month timeframe



# MONROE PLAZA APARTMENTS

LOCATION	Green Bay, WI
UNITS	197
TYPE	Project Based Section 8
ACQUIRED	2022

### Strategy

As part of our standard procedure for conducting energy audits on new acquisitions, Belveron identified several building features that required optimization at Monroe Plaza. Through this audit, Belveron identified and then implemented upgrades and efficiency measures to realize significant savings. In 2024, Belveron invested \$60,000 into building upgrades for measures that included:

- In-unit LED lighting retrofit
- Common area LED lighting retrofit
- Low-flow and high-efficiency shower heads, kitchen and bath aerators, and toilet retrofit kits

























#### Results

Through the efficiency measures implemented at Monroe Plaza, the asset saw water, energy, and financial savings. In total, 132 toilet retrofit kits were installed resulting in 91% of units having high efficiency toilets. Additionally, 169 units received LED lighting upgrades.



#### WATER SAVINGS

- 772,923 gallons of water saved over one calendar year
- **14% reduction** in water use over one calendar year
- 21% return on investment
- **\$9,500** estimated annual savings



#### ENERGY

- **7,291 kgCO2 s**aved over one calendar year
- **1% reduction** in electricity use over one calendar year
- **6% return** on investment over one calendar year
- **\$1,234** estimated annual savings



Belveron creates a sustainable portfolio of assets with strong governance at the corporate level. We maintain open communication, ensure that ethics drive our decisions, and guide our teams with deliberate, thought-out strategies and action plans.







# GOVERNANCE IN PRACTICE

Belveron brings team members together from every level of our organization to form committees that ensure we execute on our sustainability and investment strategies and targets.



Our ESG policy helps ensure Belveron team members are guided by ESG best practices and standards in daily operations. The policy was first conceived in 2021, then refined in 2022, with the first full year of implementation being 2023. Belveron is committed to continuously reviewing and refreshing this policy to evolve with new technology and industry best practices.

#### **ESG TEAM**

#### Responsibilities

- Ensures we are tracking data points to fulfill our ESG strategy
- Convenes to discuss the ESG strategy and make amendments as needed

#### Frequency of meetings

Quarterly

#### **INVESTMENT COMMITTEE**

#### Responsibilities

- Deliberates on decisions involving new investments, discussing their merits, opportunities, and risks
- Addresses decisions regarding portfolio sales, significant capital injections beyond the business plan, and material organizational changes, including senior team updates

#### Frequency of meetings

Regularly

#### **VALUATION COMMITTEE**

#### Responsibilities

- Reviews and updates fair market values of the firm's investments across funds
- Ensures Belveron investments represent a reasonable estimate of values based on current market conditions

#### Frequency of meetings

Quarterly



Paul Odland
Founder and
Managing Partner



**Josh Plattner**Chief Investment
Officer



**Bianca Vanin**Head of Asset
Management



Vladimir Shlafman Chief Financial Officer



Jeremy Levkoff
Director, Capital
Transactions



**Shannon Duffy**Project Coordinator,
Investments



Jonathan Savage Associate, Asset Management



**Ryan Saroya**Controller

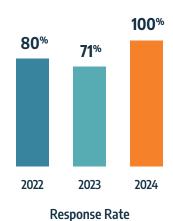
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# EMPLOYEE ENGAGEMENT

As a member of our team, employees are provided competitive compensation, comprehensive benefits, and career development opportunities. Belveron puts focus on work-life balance, meaningful work, fair treatment, and strives to build a supportive environment for our employees.

#### **ANNUAL EMPLOYEE ENGAGEMENT SURVEY**

We connect with our employees through an annual survey to request feedback on equity and inclusion practices and general satisfaction with the firm, as well as to gather data on team demographics.





#### **EMPLOYEE DEMOGRAPHICS**

Understanding the demographic makeup of our employees helps ensure we can best support our employees' needs and build a well-rounded and inclusive workforce.

#### Gender

#### **All Employees**

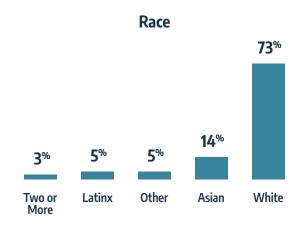




#### **Investment Committee**







#### **MONTHLY TEAM MEETINGS**

Monthly team meetings are held for the entire organization where we discuss broad topics, including:

- Pipeline investments and new acquisitions
- Portfolio operations, successes and challenges
- Company and fund updates
- New team member introductions

#### **EMPLOYEE DEVELOPMENT**

Belveron works to provide opportunities for employees with an interest in furthering their education to attend conferences and training sessions in their areas of concentration. We also sponsor employee membership in relevant industry organizations.

In 2024, Belveron fully funded employee participation in:

13

CONFERENCES

PROFESSIONAL DEVELOPMENT COURSES

All Belveron employees participate in regular training sessions to reinforce company policies and best practices on topics such as sexual harassment and cybersecurity.

#### **DIVERSITY, EQUITY & INCLUSION (DEI)**

Creating workplaces that support diversity, equity and inclusion helps ensure everyone who works for us can show up as their whole selves, bringing their perspectives and lived experiences to the workplace. In January 2024, Belveron's DEI committee came together to set goals around.

Diverse Recruiting

DEI Metrics Tracking

Community Connections

**DEI Trainings** 



#### **Industry Associations**

Belveron and our employees take an active role in numerous industry organizations and networks, where we learn best practices alongside industry leaders, regulators, and other key stakeholders in the affordable housing sector. Examples of organizations we have participated with include:



Affordable Housing Finance



Association of Asian American Investment Managers (AAAIM)



Information Management Network (IMN)



Real Estate Innovation Conference (RetCon)



Urban Land Institute (ULI)



Women's Affordable Housing Network (WAHN)



Multifamily Impact Council (MIC)

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As we move forward and continue to provide and prolong access to affordable housing, we remain steadfast in our pursuit value creation for our residents, employees, assets, and investors.

### We will continue to:

- Show up and support our residents with a range of services, communal spaces, and community events
- Garner feedback from residents and employees to improve their experience with our organization
- **Drive efficiency** and resource conservation initiatives across our portfolio to realize energy, water, and financial savings
- Prepare against climate-related risks to ensure a resilient portfolio
- Carry out ethical and inclusive operations while upholding strong policies to ensure good governance
- Support employee development with training opportunities and financial support to grow and maintain a skilled workforce
- Keep an active role in industry associations to stay abreast of best practices

Summit Plaza, Jersey City, N

