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**ENVIRONMENT  
PLANET**

**SUSTAIN  
-ABILITY**

**ECONOMY  
PROFIT  
GOVERNANCE**

**SOCIAL  
PEOPLE**

## WHAT IS SUSTAINABILITY?

**SUSTAINABILITY:**  
 “The degree to which a situation will maintain the three types of capital (social, environmental, and economic).”

**ESG:**  
 Environment, Social & Governance

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## BRIEF HISTORY OF SUSTAINABILITY (UNITED NATIONS)

UN Published the Brundtland Report “Our Common Future”	UN Earth Summit Agenda 21 Framework Convention on Climate Change	UN World Summit Johannesburg Declaration Millennium Development Goals	UN Earth Summit The Future we Want	UN Climate Change Conference (COP 21) Paris Agreement UN Sustainable Development Goals	UN Climate Change Conference (COP 26)
1987	1992	2002	2012	2015	2021

**1 NO POVERTY**

**2 ZERO HUNGER**

**3 GOOD HEALTH AND WELL-BEING**

**4 QUALITY EDUCATION**

**5 GENDER EQUALITY**

**6 CLEAN WATER AND SANITATION**

**7 AFFORDABLE AND CLEAN ENERGY**

**8 DECENT WORK AND ECONOMIC GROWTH**

**9 INDUSTRY, INNOVATION AND INFRASTRUCTURE**

**10 REDUCED INEQUALITIES**

**11 SUSTAINABLE CITIES AND COMMUNITIES**

**12 RESPONSIBLE CONSUMPTION AND PRODUCTION**

**13 CLIMATE ACTION**

**14 LIFE BELOW WATER**

**15 LIFE ON LAND**

**16 PEACE, JUSTICE AND STRONG INSTITUTIONS**

**17 PARTNERSHIPS FOR THE GOALS**



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## U.N. GLOBAL ACTION



**United Nations**



**PARIS AGREEMENT - U.N. COP 21 (2015)** - Adopted by **196 parties (countries)**.

Goal: limit global warming to **well below 2°C**, preferably to **1.5°C**.

The decisions we make now will determine the course of the next 30 years and beyond: emissions must fall by half by 2030 and reach net-zero emissions no later than 2050 to reach the 1.5 Celsius goal.



UN Secretary-General António Guterres' Nov 12, 2020

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## CANADA'S ACTION: U.N. CONFERENCE OF THE PARTIES

### CANADA'S COMMITMENT U.N. COP 26 (2021):

- Reduce emissions by 40-45 percent by 2030;
- Achieve net zero emissions by 2050
- Enshrining this target in law through the *Canadian Net-Zero Emissions Accountability Act*.



Government of Canada

Gouvernement du Canada

### Net-Zero Emissions by 2050

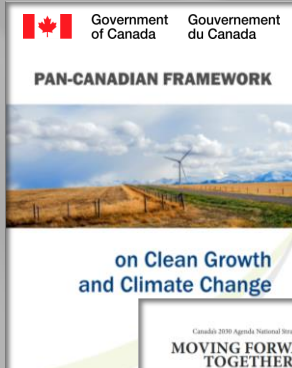


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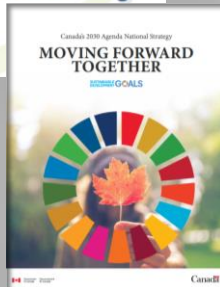
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# CANADA'S ACTION PLANS



on Clean Growth  
and Climate Change



## Pan-Canadian Framework (2016)

1. **Pricing carbon pollution;**
2. **Further reduce emissions** across the economy;
3. **Adapt to the impacts of climate change** and build resilience; and
4. **Accelerate innovation**, support clean technology, and **create jobs**

1. New Buildings: **"net-zero energy ready" model building code by 2030 adopted.**
2. Existing Buildings: **Model code for existing buildings by 2022**, adopted in future.

## Moving forward together: Canada's 2030 Agenda National Strategy (17 SDGs) (2021)



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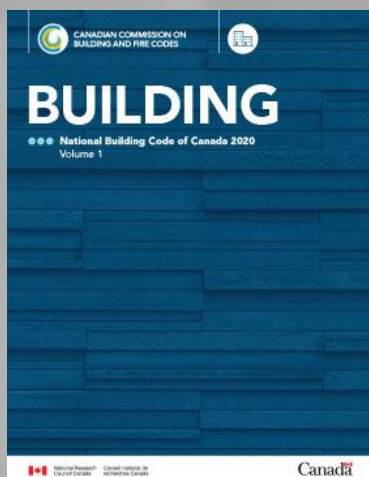
[https://publications.gc.ca/collections/collection\\_2017/eccc/En4-294-2016-eng.pdf](https://publications.gc.ca/collections/collection_2017/eccc/En4-294-2016-eng.pdf)  
<https://www150.statcan.gc.ca/n1/pub/11-26-0004/112600042021001-eng.htm>

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# NATIONAL BUILDING CODE

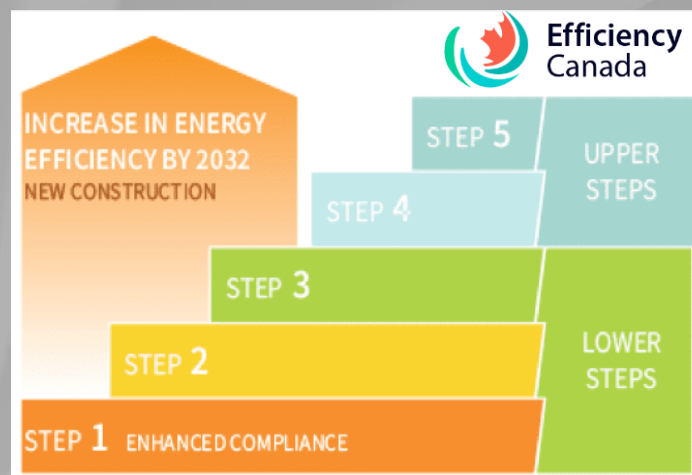
Government of Canada  
Gouvernement du Canada



<https://www.efficiencycanada.org/what-you-need-to-know-about-the-new-building-codes/>

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# CANADIAN PROVINCE AND TERRITORY CLIMATE PLANS



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# MUNICIPAL GREEN DEVELOPMENT STANDARDS

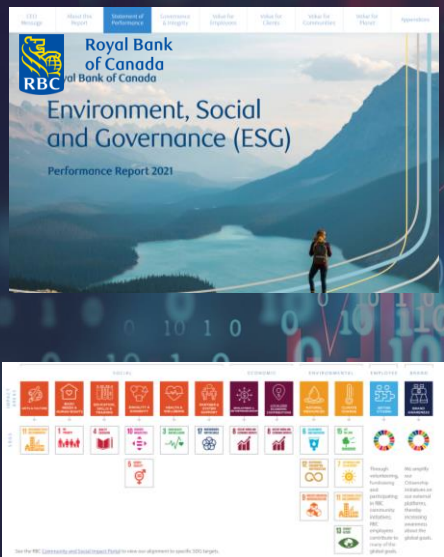


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# CANADIAN BANKS & ESGS



## 2021 Highlights

### By the numbers

29 countries 87,000+ employees 17 million clients

### Governance & Integrity

Established the Climate Strategy Steering Committee and the ESG Disclosure Council (ESG DC)

46% & 23% of Royal Bank of Canada Directors have self-identified as women and Black, Indigenous and People of Colour (BIPOC), respectively

82 average percent ranking on ESG indices

### Employees

#2 globally in the 2021 Refinitiv Diversity & Inclusion Index, ranking over 11,000 publicly listed companies

91% of employees feel proud to be part of RBC

94% of RBC

### Clients

Highest in Customer Satisfaction among the Big Five Retail Banks, 5 out of the last 6 years (J.D. Power)

Winner of Celent Model Bank 2021 Award for Digital Onboarding

\$597+ billion

### Communities

\$140+ million<sup>1</sup> given globally through cash donations and community investments

\$100 million commitment to help Black entrepreneurs reach their full potential through the RBC Black Entrepreneur Program

### Planet

**Net-zero emissions in our lending by 2050**

Carbon neutral in our operations

Joined the Net-Zero Banking Alliance (NZBA)

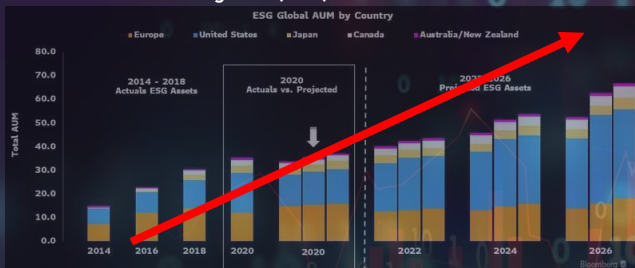


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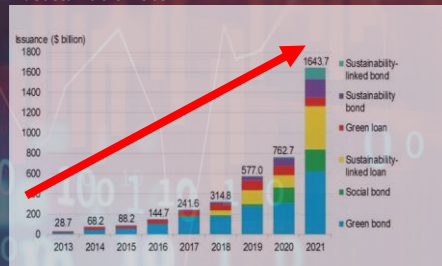
# ESG INVESTING TRENDS

## 1. Total Assets under management (AUM)

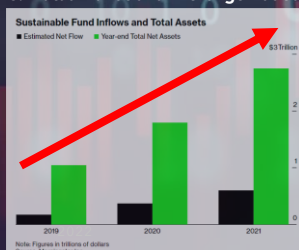


ESG by the Numbers: Sustainable Investing Assets in Global Markets

## 2. Sustainable Debt



## 3. Mutual Funds and Exchange Traded Funds (ETFs)



## ESG INVESTMENTS

- Doubled from 2020-2021
- 77% of ESG funds still exist vs 46% of traditional funds (over 10 years)
- Forward planning businesses tend to be more stable.

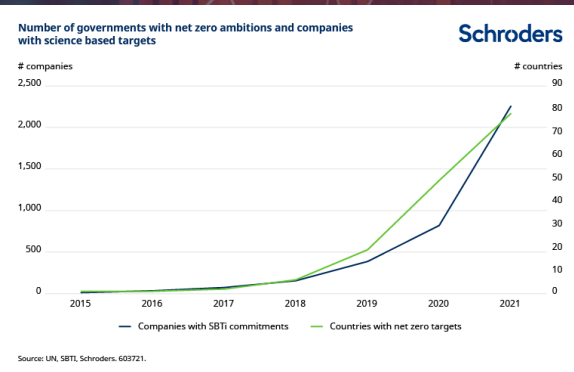
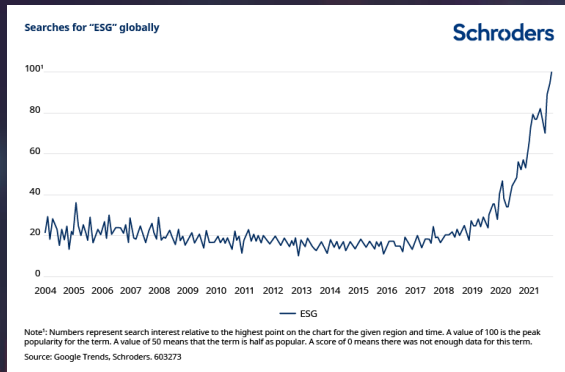
The Future Of ESG investing (forbes.com)

ESG: 2021 Trends and Expectations for 2022 (harvard.edu)

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# ESG GLOBAL TRENDS



Outlook 2022, sustainable investment - Asset Management - Schroders

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## A FEW EXAMPLES: GLOBAL INDUSTRY

ENERGY INDUSTRY

**2050 Goal** – Achieve Net Zero Emissions

FINANCIAL INDUSTRY

**Goals** – Achieve Net Zero Emissions in operations + in lending.

Walmart

OWENS CORNING

AUTOMOTIVE INDUSTRY

**Electric Vehicles** – Billions invested in R&D

FOOD INDUSTRY

**Goals** – Achieve Net Zero Emissions

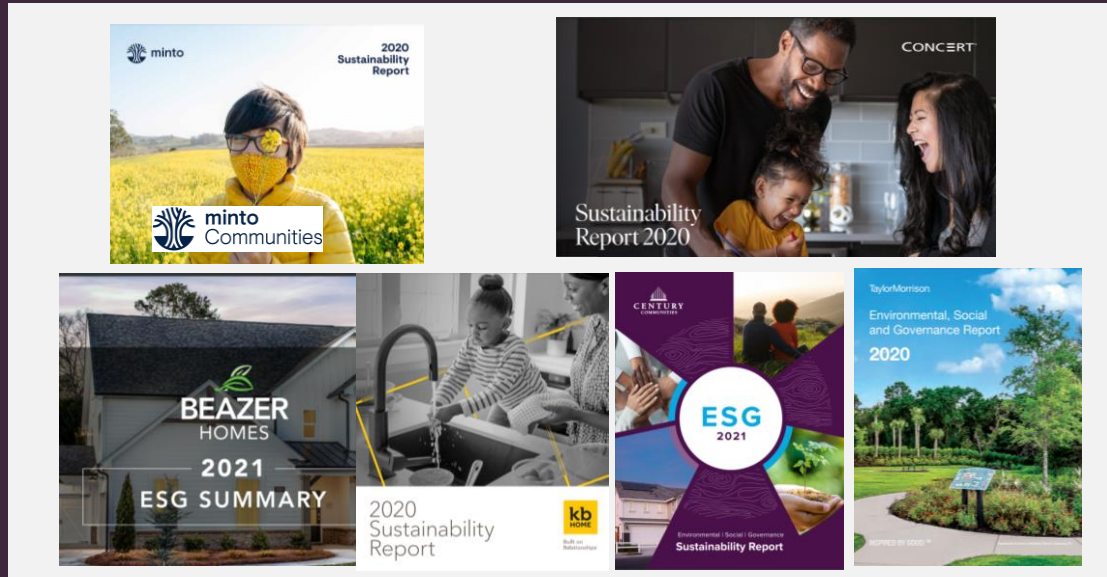
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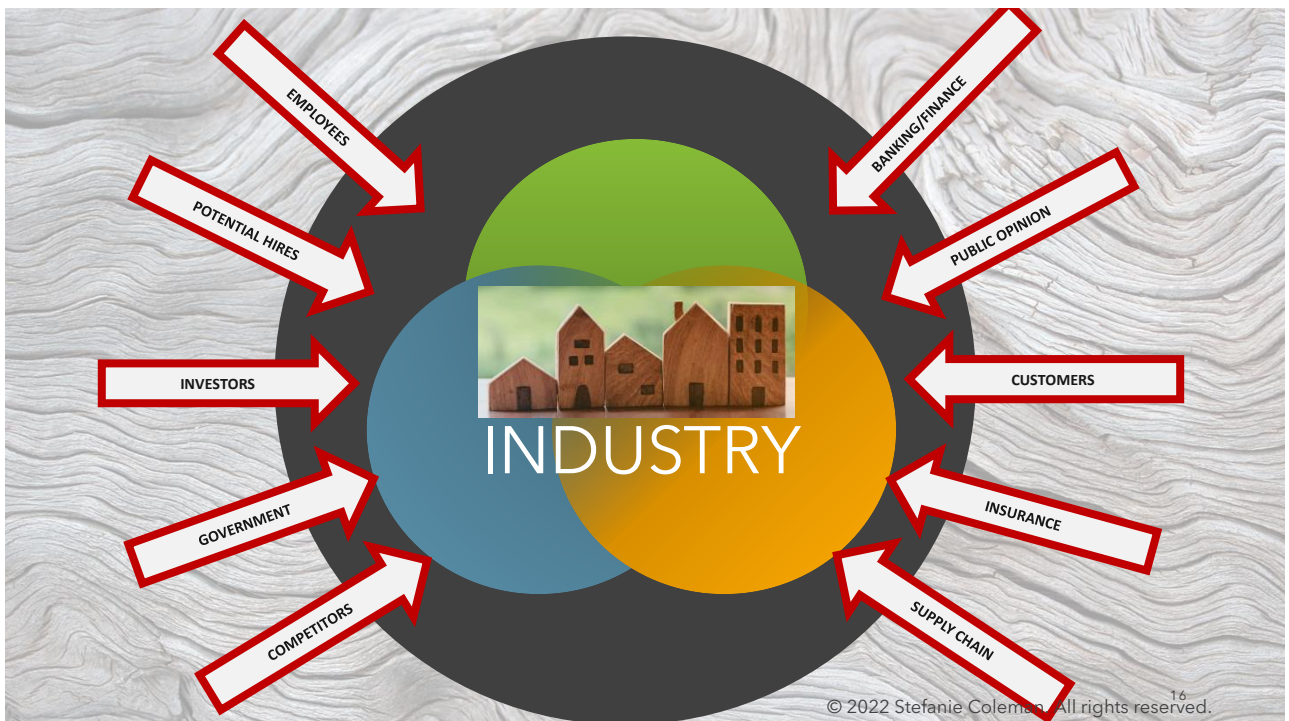
## A FEW EXAMPLES: HOME BUILDERS



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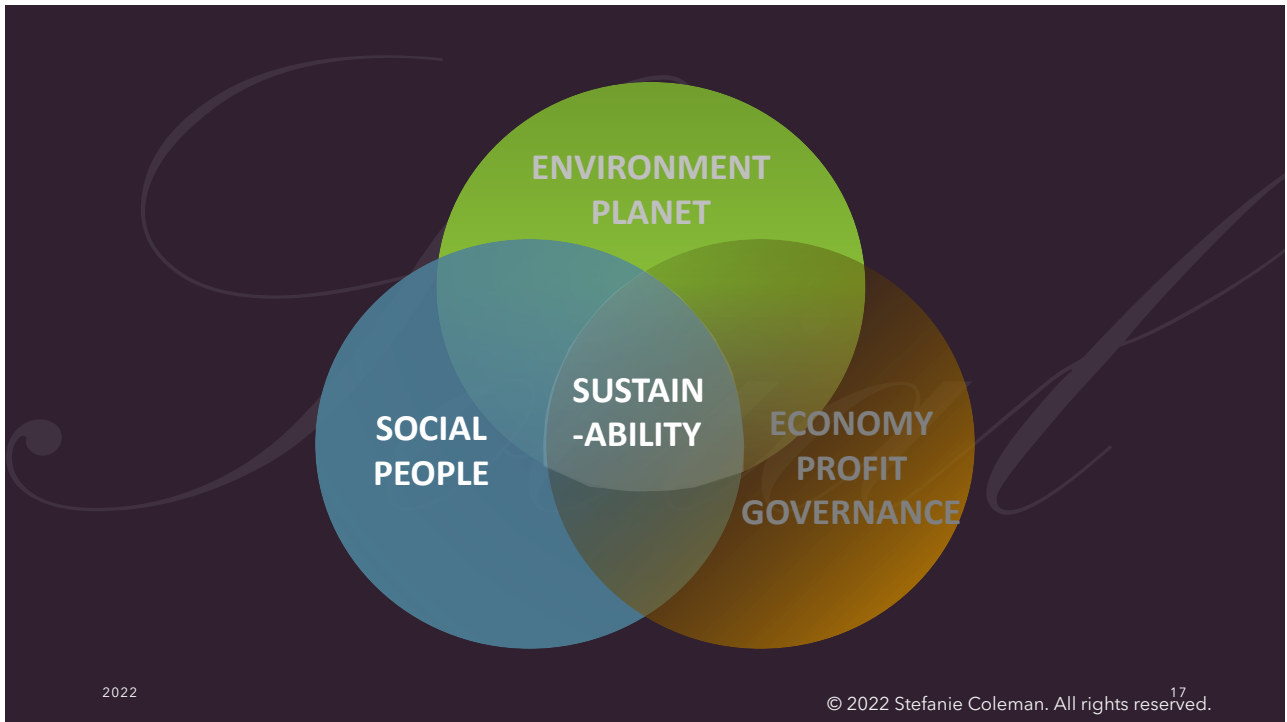
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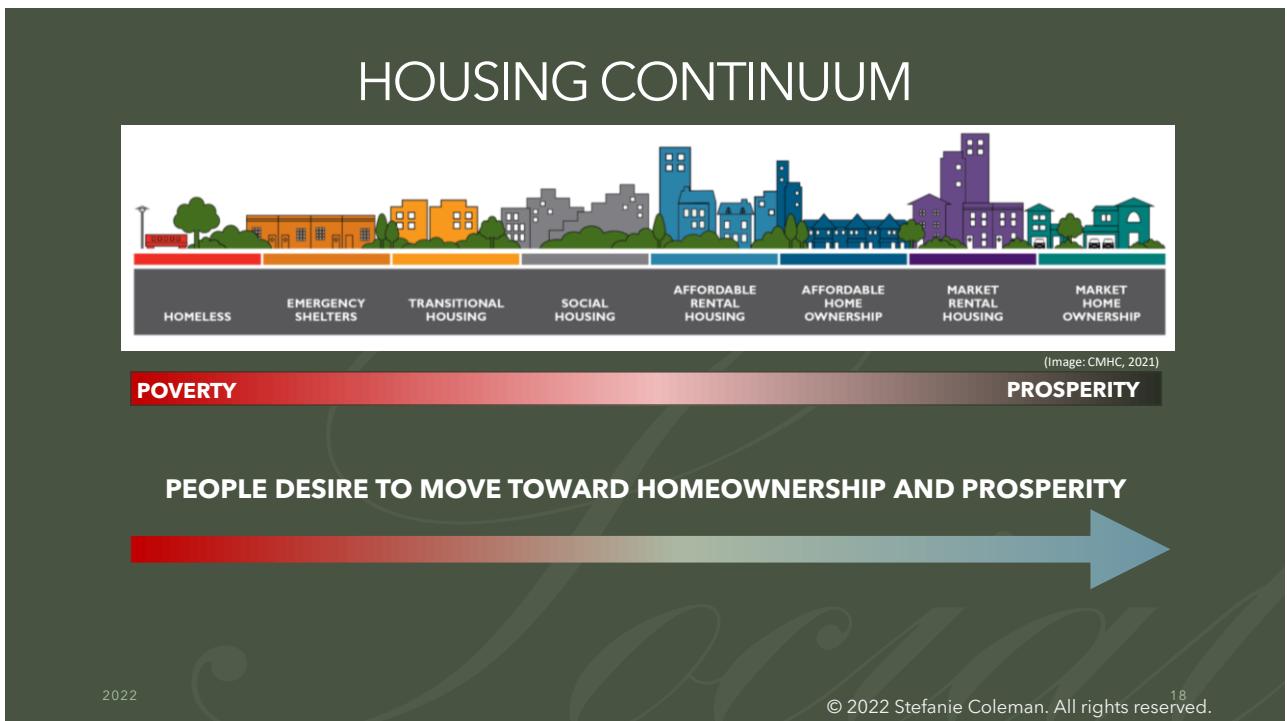
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# HOUSING AFFORDABILITY: A SOCIAL ISSUE



## What Happens When People Can't Buy?

"The Survey of Consumer Finances, released in Sept. 2020 by the Federal Reserve, found in 2019, **HOMEOWNERS** in the U.S. had a median **NET WORTH** of **\$255,000**, while **RENTERS** had a **NET WORTH** of just **\$6,300** (Holzhauer, 2021)."

<https://www.cnbc.com/select/average-net-worth-homeowners-renters/>

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# HOUSING AFFORDABILITY

## Affordable housing/shelter costs: 30% of gross income

Median household: Max Affordable Shelter Costs: **\$1,983/month**

Lone Parent median household: Max Affordable Shelter Costs: **\$1,500/month**

Median house purchase cost (\$645,000): **\$3,263/month\***

Median rent rate (CMHC data) 3 bedroom: **\$1,330/month\*\***

Median rent rate (renter.ca) 3 bedroom: **\$2,483/month\*\***

\*House cost includes mortgage (3%/25 yrs, 20% downpayment, utilities, property taxes)

\*\*Rent cost includes rent and utilities

## What happens when people can't afford to buy or rent?

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# HOUSING AFFORDABILITY: A SOCIAL ISSUE



## What Happens When People Can't Buy?

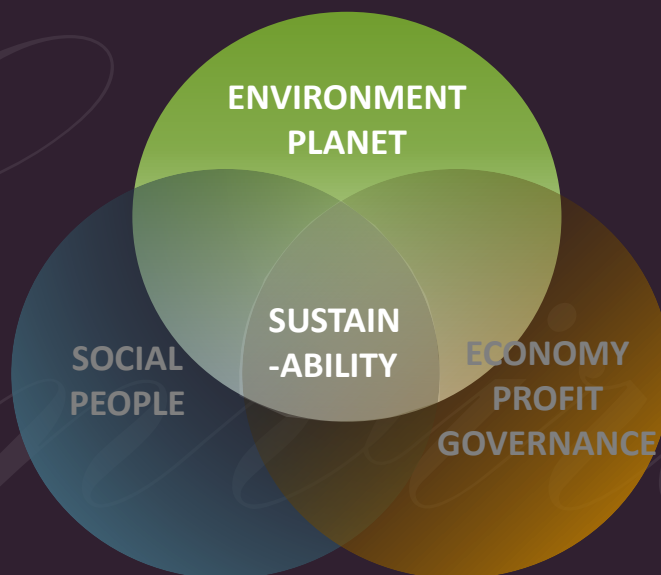
Homeownership is out of reach for median and average income households.

Market-rate rent is increasingly becoming out of reach many Canadians, including median income Canadians, but especially fixed income seniors and single parent families.

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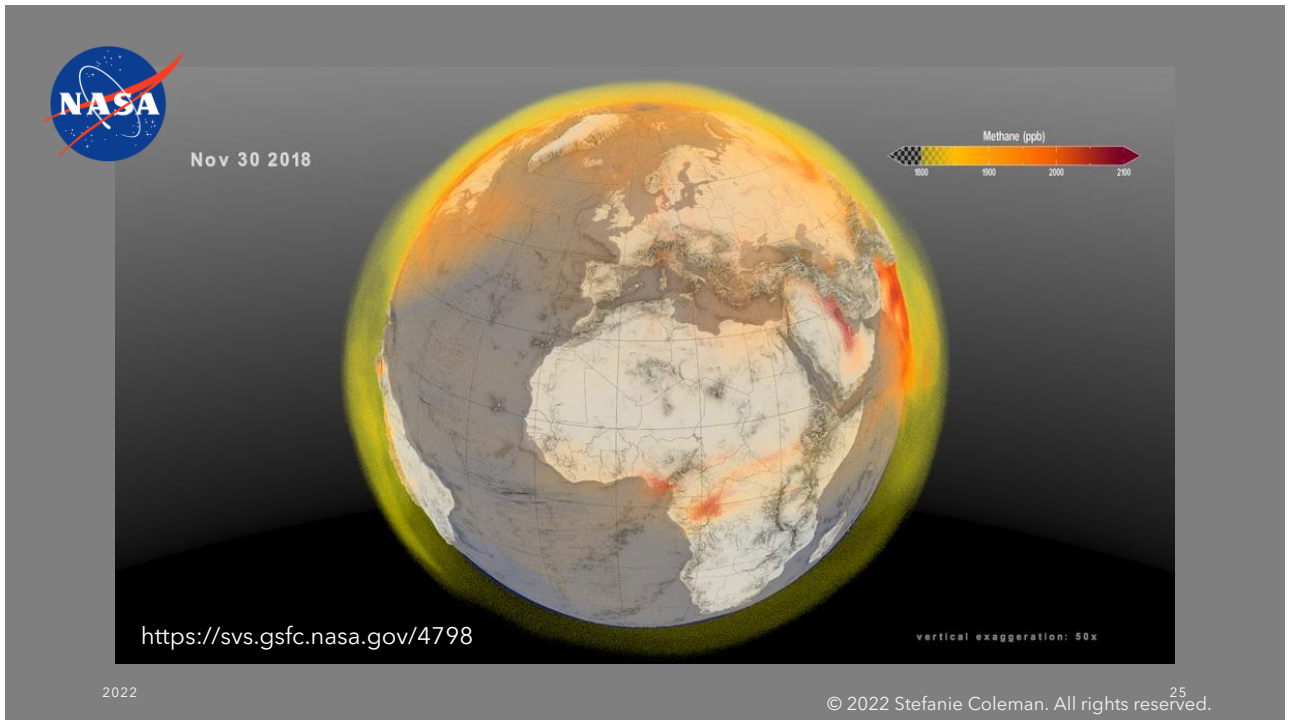




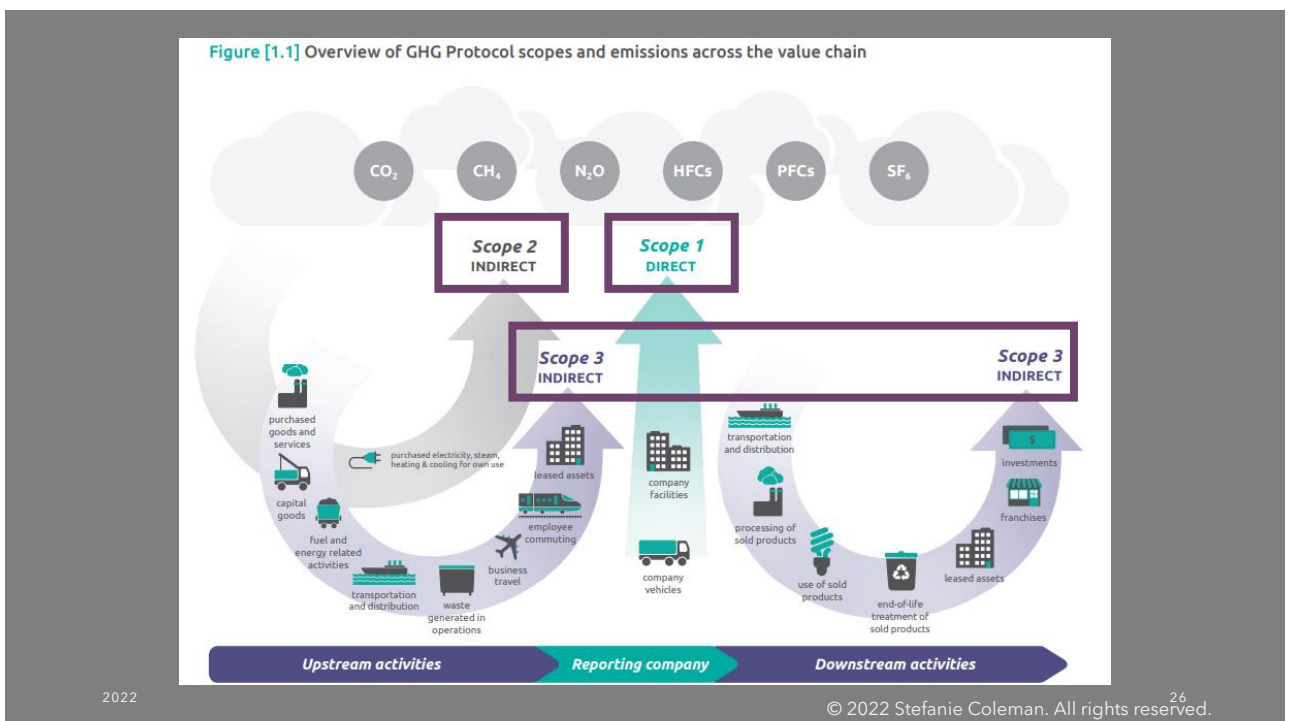
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## EMBODIED CARBON

### EMISSIONS

Emissions generated during the manufacturing of the materials the homes are built with.

### BIG EMITTERS

- Concrete
- Steel
- Masonry
- Some insulation (getting better)

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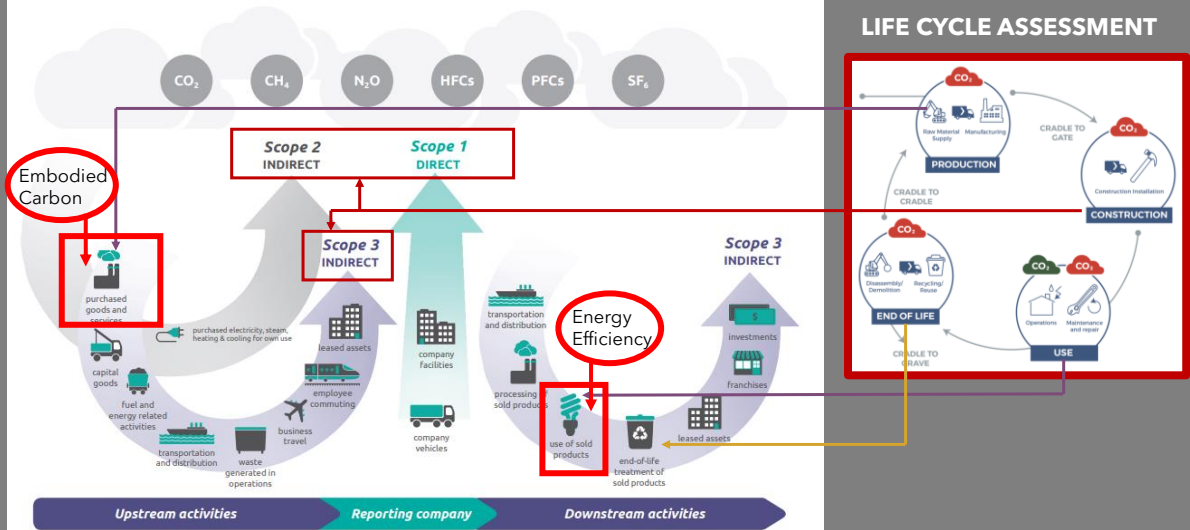
Polyisocyanurate (poly)

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Figure [1.1] Overview of GHG Protocol scopes and emissions across the value chain

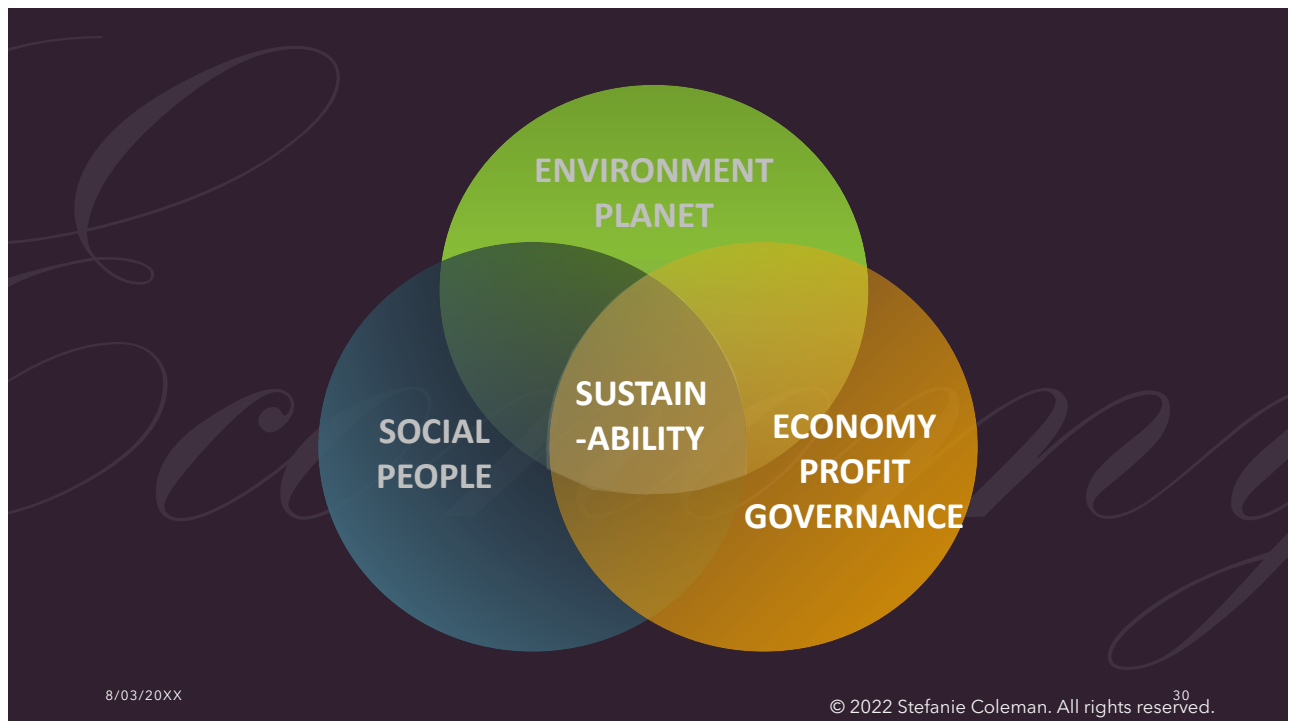


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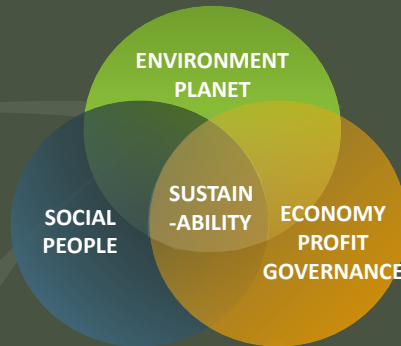
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## BRINGING IT TOGETHER. THE TRIPLE BOTTOM LINE: WE NEED TO THINK DIFFERENT

WASTE + WARRANTY



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## CASE STUDY: WASTE



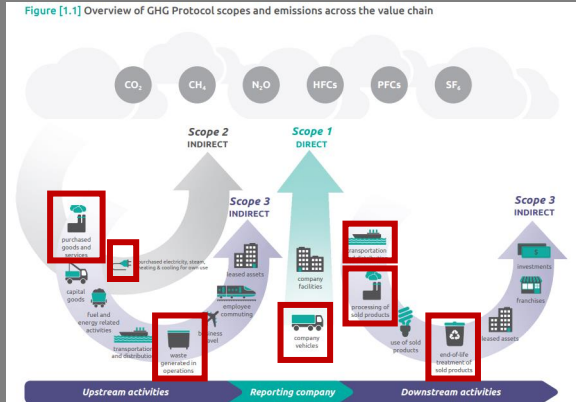
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Figure [1.1] Overview of GHG Protocol scopes and emissions across the value chain



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## TRIPLE BOTTOM LINE: WE NEED TO THINK DIFFERENT

**Look at our business systems and processes**  
**Consider how we manage our resources**

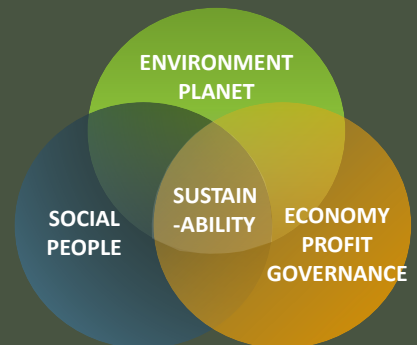
**Adopt lean construction processes to:**

- Cut down cycle time
- Reduce material and labour costs
- Reduce our natural resource demands
- Reduce deficiencies and warranty callbacks
- Reduce waste

**These actions will reduce our environmental impacts, improve the quality of life for people and housing affordability, while increasing our profitability. Triple Bottom Line.**

PLANET  
PEOPLE  
PROFIT

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## THANK YOU

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