

M&G Affordable Living RP Limited (“MAL”)

Equality Diversity & Inclusion Policy

Landlord: MAL Affordable Living RP Limited “MAL”

Version: MAL 1.0

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Authors: Director Asset Management

1. Our policy statement

- 1.1. MAL and their managing agents, acknowledges the diversity of the communities in which we operate and strives to ensure equality of opportunity and fair treatment for all in the management or our shared ownership / affordable living portfolio.
- 1.2. MAL upholds customers, employees and individuals' rights to:
 - Respect and dignity.
 - Fair treatment fairly in respect of the services, procedures and customer choice.
 - To receive support and advice.
- 1.3. MAL employees, board members and managing agents recognise and respect these rights and will act in accordance with them when dealing with customers and members of the wider communities.
- 1.4. MAL and managing agents acting on their behalf, prohibits discrimination based on gender, race, nationality, ethnic or national origin, religious or political beliefs, disability (physical, mental, or learning), marital or civil partnership status, social background, family circumstances, sexual orientation, gender reassignment, spent criminal convictions, age, or for any other reason.
- 1.5. Recognizing both direct and indirect discrimination, MAL is dedicated to adopting positive policies and practices to combat discrimination at personal and institutional levels. MAL will comply with all relevant anti-discrimination legislation, set out in Section 2 below.

2. Legal framework

- 2.1. MAL and its managing agents, will meet its obligations under all equality and anti-discrimination legislation. This policy has been developed in accordance with:
 - The Equality Act 2010.
 - Equal Pay Act 1970.
 - Human Rights Act 1998.
 - Protection from Harassment Act 1997.
 - Rehabilitation of Offenders Act 1974.
 - Part-time Workers (Prevention of Less Favourable Treatment) Regulations 2000.
 - Fixed-term Employees (Prevention of Less Favourable Treatment) Regulations 2002.
- 2.2. MAL acknowledge and support the principle that it is unlawful to discriminate against people at work because of a protected characteristic, summarised below:
 - Age
 - Disability
 - Race
 - Religion or belief.
 - Sex or sexual orientation.
 - Gender reassignment
 - Marriage and civil partnership.
 - Pregnancy and maternity.

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3. **Equality, diversity and inclusion statement** MAL will develop and implement operational policies and procedures that provide a fair, accessible and friendly service and will ensure none of its employees or customers are treated less favourably. This principle also extends to managing agents acting on our behalf.
 - 3.2. Through our managing agents, we will seek to identify the needs of disadvantaged groups in the areas in which we operate and to ensure that all groups and individuals can access housing and support services on a fair and equitable basis.
 - 3.3. We will seek to combat all forms of anti-social behaviour. Our Anti-Social Behaviour Policy ensures that our managing agents report any incidents of anti-social behaviour encountered on our estates. We will ensure that our managing agents provide employees with training and support to deal effectively with incidents of anti-social behaviour and neighbourhood nuisance.
 - 3.4. We will regularly monitor and assess tenant satisfaction across our housing and property management services to ensure that no group receives the same level of customer service irrespective of personal characteristics, including race, gender, age, disability or ethnicity.
 - 3.5. MAL and our managing agents will monitor the level of arrears and evictions across our portfolio to identify any disproportionate impact related to the protected characteristics of our resident groups and provide support to individuals or groups where appropriate.
4. **Implementation and policy promotion**
 - 4.1. The responsibility for implementing and promoting this policy lies with MAL’s board, employees and managing agents acting on our behalf. We also expect customers to respect, cooperate and adhere to the policy following its implementation.
 - 4.2. Customer Involvement - We will ensure that managing agents acting on our behalf involve customers in the decision-making process and that customers are represented appropriately.
 - 4.3. Communication - We will ensure that information shared with our customers, whether in written, electronic or other forms of communication, is accessible to all.
 - 4.4. We will ensure customers have access to large print, braille and audio formats and provide personal assistance where needed. We will address any language or communication difficulties our customers may experience by providing access to translation, interpretation and support services.
 - 4.5. We will also ensure that customers are aware that any aggressive or threatening behaviour towards staff or agents acting on our behalf will not be tolerated.
 - 4.6. Employment and Training – MAL is part of MAL Plc and any employees of MAL Plc providing services to MAL will adhere with MAL Plc’s Diversity and Inclusion policy.
 - 4.7. We will support, educate and train colleagues to understand, implement and operate policies and procedures to ensure fair and equitable treatment for all.
 - 4.8. We will provide training in equality, diversity and inclusion relating to the services that we provide. We will also ensure that managing agents, contractors and consultants acting on our behalf have similar training and support provisions for employees.
 - 4.9. Board representation – MAL seeks to achieve a balanced of representation at board in respect of age, gender, race and disability, to reflect the diverse society and communities in which we operate.
 - 4.10. Board members will support and positively promote MAL’s Equality, Diversity and Inclusion Policy.

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- 4.11. The principles set out on this policy will be adopted in the selection and recruitment of new members of the board. Recruitment to the board will be open, transparent and accountable in accordance with MAL’s board recruitment process.
- 4.12. Our staff recruitment process involves the collection, monitoring and analysis data from prospective employees including ethnic origin, sex, disability, sexual orientation and religious beliefs. The results of this monitoring process are periodically reported to the board.
- 4.13. The purpose of including these characteristics supports the assessment of effective implementation of MAL’s policies and to identify any corrective action that needs to be taken, where necessary.
- 4.14. Complaints of discrimination -MAL, and its appointed managing agents, will not tolerate any form of discrimination experienced by staff, customers or members of the public.
- 4.15. If a customer or member of the public believes they have been subjected to or discriminated against, their complaint will be investigated under our complaint’s procedure.

5. Policy review

We will review this policy at least every two years to make sure it remains relevant and accurate, or more frequently where:

- Legislation, regulation or industry changes require otherwise, making sure that it continues to meet our aims and industry best practice.
- We identify any problems or failures in this policy or procedure as a result of customer, colleague or stakeholder feedback, complaints, or findings from an independent organisation.
- We become aware of any circumstances which may affect the content of this policy.

6. Version Control

Version	Checked by	Amendments	Date of Approval	Review date
V1.0	Director Fund Management	Policy adoption.	Feb. 2026	Feb. 2028