

# ESG template for households

**Using this template:** For each of the three pillars (Environmental, Social and Governance) review the general risks and opportunities listed here. Edit or add points to make the table relevant to your household. When you've done that, decide how you can measure and track these points, and start planning actions.

ESG plan	Environmental	Social	Governance
<i>(Add household name here)</i>	<i>Physical environment including climate change, natural resource depletion, waste, pollution, and deforestation.</i>	<i>Anyone related to the household – family, neighbours, friends, work colleagues and local communities.</i>	<i>How the household and community are managed and what rights and processes are in place.</i>
<b>RISKS</b>	<ul style="list-style-type: none"> <li>✗ Fines for littering or polluting</li> <li>✗ Health risks from pollution</li> <li>✗ Extreme weather events impact lifestyle, personal safety, energy costs and insurance premiums</li> <li>✗ Loss of nature impacts emotional health</li> <li>✗ Fear of climate change/future may affect decisions to have children</li> </ul>	<ul style="list-style-type: none"> <li>✗ Job insecurity, low satisfaction</li> <li>✗ Housing insecurity due to social or environmental changes</li> <li>✗ Unequal access to healthcare, education, tech, social services</li> <li>✗ Poor mental/physical health due to social or political change</li> <li>✗ Inequalities (racial, gender, etc)</li> <li>✗ Fear of unknown</li> </ul>	<ul style="list-style-type: none"> <li>✗ Ineffective or risky action in extreme weather due to poor planning or lack of knowledge</li> <li>✗ Unfair/discriminatory practices</li> <li>✗ Poor personal rights/freedoms</li> <li>✗ Economic hardship limits access to opportunities</li> <li>✗ Minimal input into planning decisions impacting community</li> </ul>
<b>OPPORTUNITIES</b>	<ul style="list-style-type: none"> <li>♥ Save money by reducing energy, fuel and water use</li> <li>♥ Plant trees and grow food</li> <li>♥ Reduce waste, compost more</li> <li>♥ Buy responsibly</li> <li>♥ Invest in sustainable funds</li> <li>♥ Protect wildlife, care for habitats</li> </ul>	<ul style="list-style-type: none"> <li>♥ Increase morale at work/home through conversations and actions</li> <li>♥ Build sense of community</li> <li>♥ Equal opportunities/inclusivity</li> <li>♥ Improve mental/physical health</li> <li>♥ Increase empathy through education and collaboration</li> </ul>	<ul style="list-style-type: none"> <li>♥ Learn about sustainability and share info with others</li> <li>♥ Define family values and goals</li> <li>♥ Share tools, transport and resources with neighbours</li> <li>♥ Advocate for community action and support local eco initiatives</li> </ul>
<b>ACTIONS</b>	<ul style="list-style-type: none"> <li>• (write actions to address risks and achieve opportunities, e.g. change energy supplier, plant trees, etc)</li> </ul>	<ul style="list-style-type: none"> <li>• (write actions to address risks and achieve opportunities, e.g. improve life balance, share concerns, volunteer, etc)</li> </ul>	<ul style="list-style-type: none"> <li>• (write actions to address risks and achieve opportunities, e.g. join local groups, set goals, etc)</li> </ul>