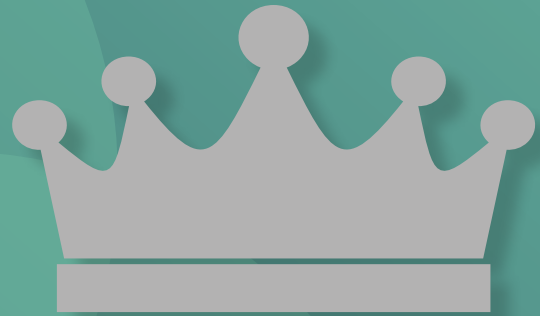




Environmental
Social
Governance



Environmental Social Governance

Report 2021

Contents

Foreword	4	Safe and sustainable	25
Our purpose – homes people love	6	Building safety and quality	26
Strategy and objectives	7	(gas, fire, decent homes standard)	
UN sustainable development goals	7	(SRS: C6,C7,C8), (SDG: 1,3,6,7,10,13)	
Get closer to customers and deliver great service	10	EPC for existing homes –	27
Affordability and security	11	(SRS: C14), (SDG: 7,9,11,13)	
Customer engagement –	12	Scope 1, 2, 3 emissions –	28
(SRS: C9), (SDG: 3,11)		(SRS: C16,C17), (SDG: 7,9,11,13)	
Customer satisfaction –	13	Biodiversity – (C20), (SDG: 13,15)	29
(SRS: C10), (SDG: 3,11)		Mitigating Climate Risk –	30
Complaints – (SRS: C11), (SDG: 3,10)	13	(C18), (SDG: 1,3,7,13)	
Resident support – (SRS: C12),	14	Revolutionise our data and technology	31
(SDG: 1,2,3,4,8,10,11)		Remote working – (SRS: C16,C17),	32
Case study: Catalyst and EY foundation	16	(SDG: 3,8,13)	
– (SRS: C13), (SDG: 3,4,8,17)		The Garden – (SRS: C9), (SDG: 3,10)	32
Case study: Kickstart –	17	Data (SRS: C9)	32
(SRS: C13), (SDG: 3,4,8,10,11)		Building information modelling –	33
Build more quality homes	18	(SRS: C14,C15,C16), (SDG: 7,9,13)	
Homes in development –	19	Invest in our people and define our culture	34
(SRS: C3), (SDG: 1,3,6,7,8,9,11)		A culture that enables high performance,	35
EPC – New homes –	19	growth and opportunity for everyone –	
(SRS: C15), (SDG: 7,9,11,13)		(SRS: C43), (SDG: 3,5,10)	
New home user guide –	21	Gender Pay Gap	35
(SRS: C19), (SDG: 7,12,13)		Ethnicity Pay Gap	37
Great design – (SRS: C12,C15,C18),	21	A recognised employer of choice	39
(SDG: 7,8,9,11,12,13,14)		and great place to work –	
Case study: Littlemore, Oxford –	22	(SRS: C42,C44,C45,C46),	
(SRS: C13), (SDG: 1,6,7,8,9,11,12,13)		(SDG: 3,8,10)	
Case study: Sidney Close,	23	Living wage	39
High Wycombe – (SRS: C13),		CEO Worker pay ratio	39
(SDG: 1,6,7,8,9,11,12,13,15)		Wellbeing	39
Case study: Open Havelock,	24	Growth ready	39
estate regeneration – (SRS: C13),		Governance	40
(SDG: 1,3,6,8,9,11,13,17)		Structure and Governance –	40
		(SRS: C25 to C29)	
		Board and Trustees –	41
		(SRS: C31 to C41)	
		Supply chain – (SRS: C47,C48),	42
		(SDG: 12,17)	

Catalyst Housing Limited

Ealing Gateway
26-30 Uxbridge Road
London W5 2AU

0300 456 2099

www.chg.org.uk

Registered Society

Registered Number: 16561R

Regulator of Social Housing Registered Number: L0699

A charitable housing association

Catalyst is one of the leading housing associations in London and the South East. Our vision is to create a self-sustaining business, which uses commercial disciplines and profits to provide affordable homes, improve neighbourhoods and change lives.

Foreword

Catalyst's roots go back nearly 100 years to the founding of the Kensington Housing Trust. Throughout that century of enormous change, Catalyst has maintained a consistent commitment to build homes people love and to support our communities through our services and projects.

Back in the 1920s the Kensington Housing Trust secured its first properties from the Great Western Railway company, refurbished them and then let them out at an affordable rent. The trust recognised that housing should be only a part of their service and so a benevolent fund was established to help families go on holiday, pay for doctors' bills and help residents leave London to convalesce. Social purpose was sewn into the fabric of our organisation from the very beginning.

Today, we call this commitment Environmental, Social and Governance (ESG) and from those now distant beginnings, our ESG credentials have continued to evolve and to flow through every part of our business, from our sustainability agenda to our community initiatives. It is central to our corporate strategy and is demonstrated through our business objectives but most importantly, it's what means the most to our customers.

Our purpose is clear: homes people love. We build communities, places where our customers can live and thrive. We're constantly working to get closer to our customers, to deliver the services they expect – and to be there for them at moments of need. Our customers were some of the hardest hit by the effects of the pandemic so we created a wellbeing

team who last year made 8,300 phone calls to over 4,300 customers, helping customers access services and organisations for support, as well as providing our own specialist teams for financial, mental health, young person and employment support.

The benevolent fund we created all those decades ago has evolved into today's Catalyst Housing Charitable Trust, which spends up to £100k a year in grants to support Catalyst customers and communities overcome hardship, improve their well-being and meet their aspirations. It also uses its charitable status to gain funding from organisations such as Big Lottery to run community projects.

One of our four values at Catalyst is 'show kindness' and never was this needed more than the immediate start of the pandemic, when all colleagues were sent home to work. We know that positive colleague wellbeing leads to greater productivity and a better service to customers. We made sure that our colleagues received support

“Despite the dramatically different world we live in compared to that of our predecessors who established our organisation all those decades ago, we will always be a commercially minded business, driven by our social purpose.”



throughout the national lockdowns, as we transitioned to home working for the majority of our workforce.

During a national shortage, we worked hard to find and supply customer facing teams with the correct personal protective equipment (PPE) such as face masks, face visors, hand sanitiser and anti-bacterial wipes – keeping everyone safe.

We are dedicated to building affordable homes and 75% of those currently in the pipeline, more than 6,000 homes, will be affordable. Our aim is to increase that to 85%



**Environmental
Social
Governance**

“Social purpose was sewn into the fabric of our organisation from the very beginning. Today, we call this commitment Environmental, Social and Governance (ESG) and from those now distant beginnings, our ESG credentials have continued to evolve and to flow through every part of our business, from our sustainability agenda to our community initiatives.”

through our aspiration to deliver 1,000 new homes every year from 2025. We'll ensure that every build has the lowest possible impact on the environment. This will include materials used, the construction process and the systems in place to create environmentally friendly living.

For our existing homes, we are fully committed to meeting government targets on carbon emissions with all homes to be EPC C by 2030. We're developing a detailed plan for improving energy performance, making sure that our homes are safe and sustainable. We've commissioned expert third parties to work with us to develop design standards for sustainability – considering both climate resilience and social value.

In line with our principle of good corporate citizenship we decided to repay the money we received from

the government for furloughed colleagues' salaries. As an ethical business, we couldn't in good faith benefit from the government's job retention scheme which was designed to prevent redundancies.

Our ESG credentials have been recognised as sector leading. Catalyst was the first housing association to receive the Certified Sustainable Housing Label (CSHL) from Ritterwald, under the new criteria orientated on the United Nations' Sustainable Development Goals.

This is our inaugural annual ESG report, and we have prepared it using The Sustainability Reporting Standard for Social Housing (SRS)1. As an early adopter of the standard we are excited to promote the strong ESG credentials of Catalyst. Details of the SRS criteria are included as Appendix 1. The achievement of Gold in our 2021 SHIFT (Sustainable Homes

Index for Tomorrow) assessment is further evidence of our commitment. We will continue to embed ESG commitments in everything we do.

For our customers, we will ensure we deliver on our homes people love, by providing affordable and sustainably built homes and communities – creating opportunities and services for our communities to grow.

And, despite the dramatically different world we live in compared to that of our predecessors who established our organisation all those decades ago, we will always be a commercially minded business, driven by our social purpose.

**Ian McDermott
CEO**

Introduction

As a regulated charitable housing association, our core activities are the provision of landlord services and homes for social and affordable rent, affordable home ownership and a range of independent living services. We are one of the UK's leading housing associations – a member of the G15 group¹, managing over 34,000 homes and 65,000 customers in London and the Home Counties. We have been delivering homes and communities

for more than 80 years, constantly adapting and evolving our services to meet customers' changing needs. As a traditional housing association our main focus is on delivering social housing, being an experienced mixed tenure developer with a proven track record in estate regeneration. Our purpose is to provide homes that our tenants love regardless of tenure type, and in doing so creating communities and neighbourhoods that can flourish and grow.

As a not-for-profit organisation we reinvest money raised from property sales into developing and maintaining more affordable homes and have identified approx. 6,000 new homes for delivery over the next 10 years. We have an excellent track record in successfully delivering award winning major development projects and are proud to receive external recognition for the quality, creative design and our commitment to creating homes people love.



Our purpose – homes people love

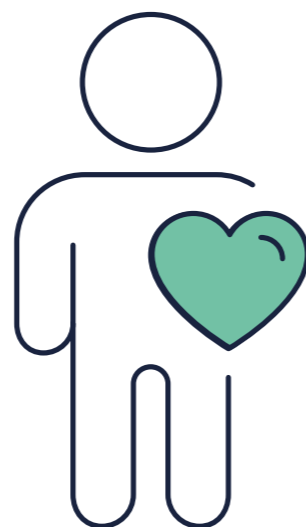
What does it mean to love your home?

It's more than a roof over your head. It's more than being warm and dry. It's more than feeling comfortable. It's more than a well-designed space made with quality materials. It's more than a location you like and surroundings that are well looked after. It's more than feeling safe. It's more than renting, buying or sharing. It's more than private or social. It's more than someone responding when you have a problem. It's more, even, than someone solving that problem for you quickly. It's more than a sense

of community. It's more than family and friends coming over. It's more than getting value for your money. It's more than feeling like your landlord is on your side. It's more than the smell of toast. It's more than getting to your front door after a tough day. It's more than a place to call your own.

Loving where you live is more than these, because it's all of these, and more. It's what it means to you.

This is what drives us at Catalyst. We're not just about housing, we're about homes. Homes people love.



¹The G15 is the group of London's largest housing associations

Strategy and objectives

Our corporate strategy is underpinned by five objectives – all of which contribute to our purpose, vision, and values – and which have guided our approach to everything we have accomplished this financial year.

These objectives allow us to demonstrate and report on our sustainability performance.






UN sustainable development goals

The Sustainable Development Goals (SDG) are a call for action by all countries – poor, rich and middle-income – to promote prosperity while protecting the planet. They recognise that ending poverty must go hand-in-hand with strategies that build economic growth and address a range of social needs including education, health, social protection, and job

opportunities, while tackling climate change and environmental protection.

At Catalyst, as a regulated charitable housing association our core activities cover 14 of the SDGs and are embedded in our corporate strategy.

The table below links our Corporate Strategy to the relevant SDG and to the Sustainability Reporting Standard (SRS) themes and criteria.

Corporate plan	Our priorities	SRS: Themes and criteria	SDG
Get closer to customers and deliver great service 	<ul style="list-style-type: none"> Affordable homes providing value for money Customer engagement Customer insight Service delivery Service behaviours 	T1: C1, C2, C5 T3: C9, C10, C11, C12 T5: C13 T12: C47	1, 2, 3, 8, 10, 11
Build more quality homes 	<ul style="list-style-type: none"> More affordable homes How and where we grow Famous for quality Great design 	T1: C3	6, 8, 9, 11, 12, 17
Safe and sustainable 	<ul style="list-style-type: none"> Safe homes Expertise and research to make Catalyst a Net Zero-Carbon organisation by 2050 Biodiversity 	T1: C4 T2: C6, C7, C8 T6: C14, C15, C16, C17, C18, C19 T7: C20, C21 T8: C22, C23, C24 T12: C48	7, 11, 12, 13, 15
Revolutionise our data and technology 	<ul style="list-style-type: none"> Foundations for the future Data and digital culture Building Information Modelling (BIM) Innovative technology for homes and services 	C9, C17	8, 9, 17
Invest in our people and define our culture 	<ul style="list-style-type: none"> A culture that enables high performance, growth and opportunity for everyone A recognised employer of choice and great place to work Growth ready 	T11: C24, C43, C44, C45, C46	3, 4, 5, 8, 10

Strategy and objectives

UN sustainable development goals

1. No poverty
2. Zero hunger
3. Good health and wellbeing
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



Get closer to customers and deliver great service

This is our commitment to putting customers and customer experience at the centre of what we do – creating homes people love and earning and keeping the trust of our customers. With people spending more time in their homes and with a greater need for us to offer support, it's never been more important to ensure we are close to our customers and continue to deliver a great service.



Get closer to customers and deliver great service

Affordability and security Homes in management – (SRS: C1, C2, C5), (SDG: 1, 3, 10, 11)



At 31 March 2021 we had 30,213 of homes over across 38 local authorities in London and the Home Counties. Affordable rent, general needs, low cost shared ownership and supported housing represented 76.4% of our total homes. We have analysed the rents we charge for

these tenancies and compared them to local housing allowances and market rents for each local authority.

The majority of our rental homes have a lifetime tenancy agreement.

	Number of homes	% of total homes	% of LHA allowance	% of market rent	Annual social value
Social housing:					
General needs	17,859	59%	45.9%	37.6%	£196m
Affordable	2,466	8%	75.8%	67.3%	£11m
Shared ownership units	4,851	16%	70.5%	63.5%	£26m
Supported and housing for older people	1,804	6%			
Intermediate rent	386	1%			
Leasehold	2,245	8%			
Total owned	29,611	98%			
Accommodation managed for others	602	2%			
Total social housing units	30,213	100%			



Affordability

We provide housing that is affordable, considering all sources of income, including welfare payments. We are transparent and accountable in the way we set rents; and set rents in a non-discriminatory way that meets our wider social purpose.

General needs

General needs represents 52.9% of our total stock. Our rents are on average 37.6% of the average market rent. This discounted rate equates to a social value of £196.5 million a year in total and £11,000 a year per home.

Affordable rent

Affordable rents were introduced to allow social housing providers to charge up to 80% of the local market rent for the homes we let. We have 2,466 affordable rents across 35 local authorities. Our rents are on average 67.3% of market rents. This discount rate equates to a social value of £10.9 million a year in total and £4,400 per home.





Get closer to customers and deliver great service



Shared ownership

We have 4,855 shared ownership homes across 63 local authorities. The rents that we charge on the equity we own are on average 63.5% of market rents. This discount rate equates to a social value of £25.9 million a year in total and £5,400 per home. So not only does shared ownership allow our customers to get onto the property ladder more quickly than buying a home outright. It is also cheaper than paying full market rents.

Reducing fuel poverty – C4

As a social housing provider, Catalyst is committed to helping customers who struggle to cope with rising energy costs heat their homes.

As we transition to renewable heating solutions, we are acutely aware of the potential implications this has on fuel poverty. Catalyst is committed to ensuring our renewable heating solutions are matched with maximising operational efficiencies by putting into practice our fabric first strategy.

Enabling customers to get access to extra support from their fuel providers if they need it through the Priority Services Register is another key priority for us. Some of the services we offer our customers and the impact they have made are:

- **Energy advice** – our in-house energy experts compare gas and electricity suppliers to find the

cheapest deal for our customers. Catalyst’s sustainability team directly supported 16 customers, saving those who switched to a cheaper energy tariff, using our Snap Your Bill feature, an average of £232

- **Pocket power** – this is a free phone service to help people switch to cheaper deals and apply for discounts for their household bills. The pilot for this initiative launched in January 2021 and helped 29 customers up to the end of March, saving each customer an average of £255

- **Groundwork** – we partner with the charity Groundwork, who provide personalised home energy advice, and help customers to better understand their energy bills

- **iChoosr** – we launched a new project at the end of the year, in partnership with iChoosr. Our customers can participate in free quarterly auctions, where energy suppliers bid for the opportunity to provide the best deal for our customers, who then have the option to switch to a lower tariff if desired. In the final two months of the year, 22 customers registered with the service. We look forward to reporting on the success of this initiative next year

- **Energy redress scheme** – this scheme distributes payments from energy companies who have breached rules. We then

apply for these funds which can pay for anything from making homes more energy efficient, to providing advice that helps consumers keep on top of their bills. We have so far issued over 320 vouchers to our customers totalling £14,063.

Customer engagement – (SRS: C9), (SDG: 3, 11)



We work with customers to shape the services that matter most to them. Our customer engagement model is divided into four key areas:

- Customer voice
- Customer involvement
- Consultation
- Scrutiny and customer communications.

Our scrutiny group, the Performance Allies, help us perform at our best. Customers hold management to account by scrutinising key topics of dissatisfaction. They report their recommendations to the Customer Experience Committee (CEC) who report to the Board. These recommendations help the Board and CEC approve improvements which are designed through the customer lens. We use diversity of thought to work in partnership and understand what we do well, why things go wrong and how we can

do more of what we’re great at. The group are guided by insight from text analytics, perception survey and The Garden, our online community.

Our customers are also involved in designing our service standards, attending focus groups and workshops, helping us test and try new products, building strong communities and our online community. We report the outcomes of these projects internally and to the CEC quarterly so they can monitor progress to deliver our customer engagement model.

Customer satisfaction – (SRS: C10), (SDG: 3, 11)



We continuously survey and review our services to understand our customer views, what we’re doing well and where we can improve. Our customer experience committee includes resident nominated members who ensure we receive valuable customer input. This committee also reviews complaints and customer satisfaction data.

The range and size of the surveys reflect our strong desire to understand our customers and use the insight gained to improve customer experience. The large sample, from the two main surveys, the perception survey and the repairs survey, enables us to drill down into the data to shed light on various subgroups and to detect emerging trends.

Satisfaction for customers who rent has trended upwards over the last three years. There has been more fluctuation with shared owners, but their satisfaction was lower in 2020/21 than in

Corporate Target	2020/21 target	2020/21 actual	2021/22 target
Customer satisfaction home renter %	75%	76%	76%
Customer satisfaction shared owner %	62%	50%	64%
Customers who trust us	72%	68%	73%
Customers who love their homes %	80%	88%	81%
Increase in engaged customers	30%	33%	25%

2018/19, but similar to the previous year, 2019/20.

Through the year we undertook a review of the service being provided to our shared ownership customers. This involved a series of focus groups and internal workshops. The recommendations from the workshops have been reviewed and action plans being put in place to further improve customer satisfaction. The recommendations underpin the increase in the target for the current year.

Complaints – (SRS: C11) (SDG: 3, 10)



Like all organisations, sometimes things go wrong.

Our Resolution team work alongside the complaints experience panel sharing their ideas to improve how we respond to complaints. Their recommendations are escalated to the CEC via quarterly reports. We work with our customers to seek their thoughts and ideas.

The group was created in April 2021 and will continue to meet every

quarter to review and discuss closed complaints to improve our responses to customers and make service improvement recommendations. We welcome complaints from customers and use the opportunity to learn from where we have got things wrong.

The lessons learnt and changes we make to our service following complaints, are reported quarterly to our Executive Team, Board and the CEC and through the Housing Ombudsman self-assessments. We will also share our learnings with customers through our website and customer magazine.

In the year we received 1,313 complaints of which:

- 94% were resolved at Stage 1
- 3% were resolved at stage 2
- 42 complaints were referred to the Ombudsman.



Resident support

– (SRS: C12),

(SDG: 1, 2, 3, 4, 8, 10, 11)



At Catalyst investment in our communities is a key part of staying true to our social purpose and our identity as a social landlord. In September 2019, the Catalyst Board approved a three-year community investment strategy and committed £9 million to its delivery over the next three years. The strategy was co-created in partnership with our customers and colleagues, and focused on three priorities, which include advice and wellbeing, community programmes and funding, as well as strategic partnerships and funding. The delivery of the strategy is led by our dedicated Catalyst Communities team. The team offers a vast variety of projects, services and works with thousands of customers every year.

Advice and wellbeing support

Our advice and wellbeing services include financial and digital inclusion, employment and skills, young people and families, and tenancy support.

- The team works with over 1,000 customers every year
- We helped customers to maximise their income by over £2 million through access to new or improved benefits and employment and access to grant funding achieving



- 1,164 successful outcomes(*) compared to 829 in 2019/20
- 2,477 customers received money and benefits advice
- 201 customers received employment advice
- We helped customers claim £1 million housing-related benefits to avoid going into arrears.

(*) We define a successful outcome as assisting a customer:

- Who was immediately (prior to that assistance) on government benefits to increase their benefit entitlement, and/or
- Who was immediately (prior to that assistance) unemployed into employed work (such as employed work to include, but not be limited to, part-time work, paid apprenticeships, traineeships or self-employment), and/or
- Who was immediately (prior to that assistance) in part-time work to increase their contracted hours
- With improved employability prospects

(including, but not limited to), through work placements, further education, training, employability training, vocational training and/or participation in a minimum of eight sessions of volunteering.

Helping communities through Covid-19

In response to the pandemic, we created a dedicated customer wellbeing team who made a staggering 8,500 wellbeing and befriending calls, prioritising vulnerable residents and hardest-hit neighbourhoods.

As well as emotional support, the team has arranged practical and financial help, putting residents in touch with our specialist teams for money, benefit and employment advice, connecting communities to local initiatives and providing digitally excluded households with equipment and training.



“A massive thank you for your support. When I received my first phone call I wasn’t in a very good place, feeling tearful and alone. Paul listened and talked to me. By the second and third calls I was in a much better place – thank you all and continue what you’re doing.”

Here’s some of the moving feedback we received:

‘A massive thank you for your support. When I received my first phone call I wasn’t in a very good place, feeling tearful and alone. Paul listened and talked to me. By the second and third calls I was in a much better place – thank you all and continue what you’re doing.’

‘I often feel lonely as my wife cannot get out of bed some days due to her MS and I only have the dog for company. I’ve been consumed with worry about Covid-19. My chats with Amy were a highlight of the week. We shared our fears and she helped me feel more upbeat and helped with practical things like reminding me about appointments.’

Catalyst Housing Charitable Trust

Catalyst Housing Charitable Trust (CHCT) oversees the distribution of our customer and community grants programmes. Over £100,000 of grants have distributed to customers facing vulnerable circumstances to help with the costs of essentials such as food, gas, electricity, furniture, white goods and school uniforms over

the past year. Over 30 charities and voluntary organisations, including foodbanks and counselling services benefited from emergency funding to help them respond to the pandemic.

Covid-19 voluntary sector support fund

In recognition of the extra demand on voluntary organisations, we created a dedicated fund to offer emergency grants of up to £2,000 to help local organisations cope. 28 organisations benefited from grants to help with everything from getting meals to increasing the capacity of organisations providing mental health support. Mark Curtin, the CEO of the Felix Project explains how the grant helped his organisation.

‘Food crates are vital to our operations as London’s leading food redistribution charity – they allow us to move and sort the surplus food that will go on to feed London’s most vulnerable communities. During this hunger crisis caused by Covid-19 and lockdown, we have been fighting a daily battle to find enough empty crates to safely

load and move produce. This grant means we can buy 500 extra food crates, which will be a real help to our daily logistics.’

Active transport

We have been supporting our residents to get active by offering free bike repairs and bike ability courses at our community events in 12 of our neighbourhoods. We are also working in partnership with Sustrans to create local bike hubs. We launched the first of these earlier this year in Ealing with £50,000 funding from Sport England.

The bike hub offers a free cycle loan scheme, classes for adults and children, bike repairs and low-cost bike purchase and ownership options. The project has benefited over 100 residents already and is creating a focal point for customers to gather and connect in their neighbourhoods.



Get closer to customers and deliver great service

Case study

Catalyst and EY foundation



In 2020/21, and for the third year, Catalyst has partnered with the EY Foundation to run the 'Our Future' programme for 12 young people.

This year, Catalyst welcomed young people from Luton in Bedfordshire, and delivered a varied skills and employability programme 'virtually' between October and April, with an online celebration event for students and colleagues to mark the end of the programme.

Over the six months, the young people received five days of paid employability skills training, six days of paid business experience, an accredited wellbeing qualification through the Royal Society of Public Health, and an insight into careers in the housing sector.

Each young person was matched with a fully trained business mentor from

Sustainable development goals

(SRS: C13), (SDG: 3, 4, 8, 17)



the Catalyst team who worked with them to develop a plan for their academic, career and personal development, and will remain available to support them after the programme.

Catalyst encourages participants to keep in touch and apply for apprenticeships, roles and opportunities. From the previous two programmes, we've been able to offer students paid roles in Catalyst's community youth work team, on our apprenticeship scheme and temporary work on business projects during their university holidays.



Get closer to customers and deliver great service

Case study

Kickstart

Catalyst has taken an innovative community-focussed approach to the government's new Kickstart scheme. Through the scheme, Catalyst will employ 30 young people in newly created community-based roles.

Launched last year, the scheme provides funding to create six-month paid job placements for 16 to 24-year olds who are on Universal Credit and at risk of long-term unemployment.

Inspired by the groundswell of community action seen in its communities across London and the South East during the pandemic, Catalyst's Director of Community Investment, Sahil Khan, took the opportunity to create a new type of role in the organisation to help young people get work experience and gain transferable skills whilst supporting their communities and building a local network.

The new role of Community Connectors will work with Catalyst's Communities team. The young people will use the knowledge of their neighbourhoods to map local community services, undertake community listening, stay in touch with socially isolated people and organise local community projects to boost community spirit and wellbeing as the country looks to focus on its recovery from the coronavirus outbreak.

Sustainable development goals

(SRS: C13), (SDG: 3, 4, 8, 10, 11)



30

Catalyst will employ 30 young people between now and summer 2022 in newly created community-based roles.



Build more quality homes

The past 15 months has seen significant changes to the economic environment Catalyst operates within, and also to the way we build, sell and let new homes. No one could have predicted the impact of the global pandemic and the effect it would have on so much of our delivery. In times such as these, the need for safe and sustainable affordable housing has never been greater.



Build more quality homes

We have just launched our Development Strategy 2021. This seeks to balance the undisputed need to deliver more new affordable homes whilst fulfilling our obligations to existing customers.

The Future Homes Standard was announced in the government's Spring statement 2019 and is expected to be introduced by 2025. As we await the full details of the standard, we expect new build homes will need to be future-proofed with low carbon heating and world-leading levels of energy efficiency. In anticipation of this, we've been working with industry experts to develop our sustainability standards, prioritising carbon, social value and climate resilience.



Homes in development – (SRS: C3), (SDG: 1, 3, 6, 7, 8, 9, 11)



In the year ending March 2021, we invested £125 million in new homes and completed 315, of which 84% were affordable. Customer satisfaction on new homes in the year was 93%, an increase from the previous year of 81%.

For the future pipeline we have a strategic objective to increase the number of affordable homes to be 85%, of which 55% will be rented. We already have a significant pipeline of over 6,000 plots and an aspiration to deliver up to 1,000 new homes annually from 2025.

EPC – New homes – (SRS: C15), (SDG: 7, 9, 11, 13)



For our new homes, we want to ensure that we are building properties that are fit for the future and meet national climate targets. This means building low carbon, resource-efficient new homes which will not require substantial

investment to bring them up to higher sustainability standards in the future.

We maximise learning from the technology we install in our properties to ensure that this meets anticipated performance levels. We monitor our new developments to better understand how our properties are performing, so that improvements can be made to future developments, creating a cycle of continuous improvement.

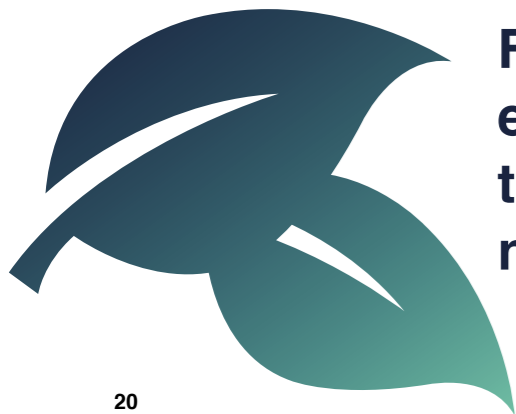
Tenure type	No. of homes completed	% of homes completed
Social rents	39	12%
Affordable rents	70	22%
Shared ownership	147	47%
Supported and housing for older people	8	3%
Market sale	51	16%



The table below shows the average EPC ratings of our new builds and our targets for the next two years.

	2020/2021 Actual	2021/2022 Target	2022/2023 Target
Average SAP	SAP 85	SAP 86	SAP 88
Shared ownership homes	(EPC B)	(EPC B)	(EPC B)

For our new homes, we want to ensure that we are building properties that are fit for the future and meet national climate targets.



Build more quality homes

New home user guide – (SRS: C12), (SDG 1, 2, 3, 4, 8, 10, 11)



On all new homes we provide home user guides which includes an information pack. Included in this pack is energy saving advice that will provide affordable warmth, electricity saving tips, water saving tips and guidance on buying new energy efficient appliances for the new home.

We also provide information on responsible purchasing so we can encourage our customers to reduce the impact on our environment when changing our shopping habits. These include the issues with plastic, energy performance and home cleaning products.

Great design – (SRS: C12, C15, C18), (SDG: 7, 8, 9, 11, 12, 13, 14)

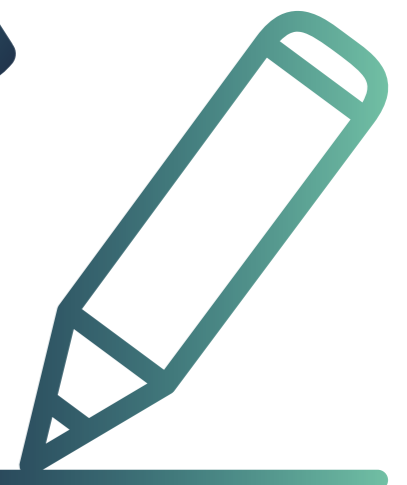


In continuing to evolve Catalyst's new home standards we have reconsidered our current position within the industry, identifying a hierarchical approach to sustainability by establishing key parameters and associated deliverables. We are currently testing these parameters against our pipeline of new homes to define minimum standards for scale.

Our three primary sustainability objectives currently being defined are:

1. Net Zero Carbon Enabled
2. Social value
3. Climate resilience.

Creating homes people love, while limiting our impact on our planet



Case study

Littlemore, Oxford



Catalyst is building a total of 270 new homes over four phases through the redevelopment of the Littlemore Park NHS site in Oxford.

Due to complete in the summer 2023, Newman Place is a 100% affordable development and is located less than four miles from Oxford City Centre. We're building 108 new homes for social rent and 162 for shared ownership, with priority purchase options for NHS key workers. The homes also include 14 wheelchair-accessible homes and a five-bedroom family home to meet the needs of local people on the housing register.

Newman Place is truly landscaped, and sustainable and biodiverse in design. The development respects, reflects and enriches the area's heritage as the former site of Littlemore Park hospital since 1846. Its design blends

Sustainable development goals

(SRS: C13), (SDG: 1, 6, 7, 8, 9, 11, 12, 13)



'old and new', with bricks and local stone chosen to blend with the neighbouring Grade 2 listed georgian manor, and a 'campus' feel to the park reflecting Oxford's academic heritage and the adjoining Oxford Science park.

For residents and the wider community to enjoy, we're creating and landscaping footpaths, cycleways and seating areas alongside Littlemore Brook and connecting with the science park

and restoring an area of copse. The development will also have a play area made from natural materials, two hibernacula for local wildlife, community allotments and public art marking the site's heritage.



Case study

Sidney Close, High Wycombe

In summer 2021, Catalyst completed 19 much-needed new homes for affordable rent in the heart of the Chiltern Hills.

We acquired the site of the former care home Sidney House, which had been unused for many years, from Buckinghamshire council, and we've built a 100% affordable development for local people on the housing register.

The development, called Sidney Close, comprises 19 two-bedroom houses and has been designed to give the new street a real community feel. The development surrounds a central landscaped garden for residents, and seven of the homes have private gardens. To maintain an attractive streetscape, all homes have allocated parking or car ports, raised brick planters by the front doors and bespoke wooden bin stores.

Through its design and layout, Sidney Close respects and reflects the local area and wildlife with red Chiltern bricks chosen and built-in bat boxes installed across the development. Future-ready and with sustainability at the forefront of Catalyst's values and credentials, the development includes solar panels, and an electric point has been installed in each car port to allow the future installation of an electric vehicle charging point. Each car port also has cycle storage racks.

Sustainable development goals

(SRS: C13), (SDG: 1, 6, 7, 8, 9, 11, 12, 13, 15)



In summer 2021, Catalyst completed 19 much-needed new homes for affordable rent in the heart of the Chiltern Hills.

Case Study

Open Havelock, estate regeneration



Catalyst completed the first phase of the regeneration of the Havelock estate in Southall, Ealing in August 2020.

The project's first phase, developed in partnership with Ealing Council, saw 291 new homes built, with over 55% available new homes for social rent.

As well as the new homes, the project has seen a complete revamp of over 6,000m² of the neighbourhood's public realm, including a brand-new children's playpark and significant investment into the nearby canal-side path next to the adjacent Grand Union Canal.

Whilst subsequent phases of the regeneration are under review, Catalyst has developed and secured £1m external investment for a meanwhile uses project called 'Open Havelock' which will transform 36 abandoned garages and 2,000m² of blighted public realm on the estate into social and

Sustainable development goals

(SRS: C13), (SDG: 1, 3, 6, 8, 9, 11, 13, 17)



delightful 'meanwhile' spaces that deliver tangible community benefit whilst the area is regenerated. The project will create opportunities for play, sport and recreation as well as providing workshop, studio and storage space to build the capacity of local enterprises and community groups.

The project aims to establish and nurture partnerships and programmes that will become embedded in longer term strategies and designs for the neighbourhood.

Open Havelock has been developed through extensive community

engagement and is built on a sound understanding of local needs, issues and aspirations. It adopts an asset-based approach that maps and builds on community assets such as networks, skills, volunteering, entrepreneurship and facilities. The project is underpinned by feasibility study and is shaped by focused live testing. www.openhavelock.com

The project will start on site this summer and complete Jan 2022.



Safe and sustainable

The national focus on safety, particularly fire safety following the tragic events at Grenfell, and the 2050 net zero carbon target demonstrates why "safe and sustainable" is one of our corporate objectives. But these are not the only, or even the most important, reasons for Catalyst. For our customers to love their homes, and to trust us, those homes must be safe, affordable to run, built and maintained on sustainable principles.

Our Sustainability Strategy 2020-2025 sets how we are planning to make Catalyst a zero-carbon organisation by 2050. This work is supported by a Zero Carbon road map developed in 2019. We continue to focus on three key areas across our business:

- Our homes – to create sustainable, resource-efficient, future-proofed homes that are warm and affordable
- Our communities – to build great places and strong communities where residents can lead happy, healthy and sustainable lives, and
- Our business – to become a more sustainable and resource efficient business that minimises the impact of our operations on the environment.

Catalyst is fully committed to improving our sustainability performance and in April 2021, we retained our SHIFT (Sustainable Homes Index for Tomorrow) Gold accreditation for the first time as a merged organisation.



Building safety and quality (gas, fire, decent homes standard) – (SRS: C6, C7, C8) (SDG: 1, 3, 6, 7, 10, 13)



Gas Safety certificates

As of 31 March 2021, there were just 33 overdue gas certificates which are broken down below:

- 19 cases that are going through a legal process
- 10 cases due to customers not providing access
- four direct Covid-19 cases (self-isolation or shielding).

If the 19 cases going through the legal process were excluded, then the total percentage figure would be 99.92%.

Fire risk assessments

100% of our homes have a fire risk assessment in place. We continue to work closely with both central government and local authorities to ensure fire and building safety for our residents. We also continue to engage with our residents, to hear and understand their concerns and comments.

Key fire safety developments in the last financial year include:

- Aluminium Composite Material (ACM) cladding has been removed from our buildings that are over 18 metres - Crossway Point, Dan Court and Merle Court
- Nine successful grant applications to the government's Building Safety Fund (BSF) on behalf of 238 leaseholders, to help fund works to replace any wall cladding materials that needs removal from nine high-rise buildings.

We continue to work closely with both central government and local authorities to ensure fire and building safety for our residents.



Decent Homes Standard

As of 31 March 2021, 99.7% of our homes met the Decent Home Standard. The number of Decent Home Standard failures are due to works being delayed or cancelled when health concerns were initially raised at the outset of the Covid-19 pandemic. Ongoing concerns in respect of Covid-19 for the health of our residents, staff and contractors continue to affect this programme, but we are developing safe methods of progressing further improvements as quickly as possible.

EPC for existing homes – (SRS: C14) (SDG: 7, 9, 11, 13)



The energy efficiency of our homes is measured by the government standard known as SAP (Standard Assessment Procedure). SAP is measured on a scale of 1-100 and determines the A-G rating for the EPC (Energy Performance

Certificate) which each new home must now have. The average SAP rating is 73.1 which is an improvement to the previous year score of 72.01. In the year we have increased the number of homes that are rated A and B.

EPC rating	2019/2020	2020/2021
Homes rated A	0.12%	1%
Homes rated B	6.06%	9.7%
Homes rated C	69.72%	66.8%
Homes rated D	22.96%	21.7%
Homes rated E or worse	1.12%	0.8%
Average SAP	72.01	73.1

For our existing homes, we are fully committed to meeting government targets on carbon emissions with all homes to be EPC C by 2030.

EPC rating	2019/2020	2020/2021	Increase% / (reduction%)
Scope 1	6,524	5,859	(10%)
Scope 2	3,147	2,855	(9%)
Scope 3	62,325	50,377	(19%)

Scope 1, 2, 3 emissions – (SRS: C16, C17), (SDG: 7, 9, 11, 13)



We have been reporting on Scope 1, 2 and 3 since 2019-20 under the government requirements for Streamlined Energy and Carbon Reporting. Scope 3 measures regulated carbon emissions from our social rented homes and from our Ealing office (leased). We are planning to expand the scope of Scope 3 next year to included purchasing and commuting.

The homes that we own, and build have the biggest impact on the environment. Catalyst can help reduce the environmental impact of our existing homes by installing renewable technologies, improving thermal efficiency and installing carbon reduction measures. In the past 12 months we have done the following:

- 461 boiler replacements
- 313 heating upgrades
- 332 cavity wall insulation installs
- 34 loft insulation installs.

Scope 1 – Fuel and gas

More efficient A-rated boilers have been installed at key operational sites, including Brent Unity Centre

(London), Harrow Road Energy Centre (London) and Manor Place (Cambridge).

Our Estate Services ongoing use of a pool of bicycles and an electric van have saved 9.5 tCO₂e this year.

Scope 2 – Electricity from our stock

We have replaced light fittings in our offices and residential communal areas with more energy efficient LED lights. We installed LED upgrades to the stairwell lighting and atrium spotlights at our Houghton Hall office and replaced 275 light fittings in our communal areas, saving 1,376 kWh or 0.32 tCO₂e.

Scope 3 – Indirect emissions

With over 30,000 social rented homes in our portfolio, this forms the largest part of our carbon footprint.

To help improve the energy efficiency of our homes we have carried out 461 boiler replacements, 313 heating upgrades, 332 cavity wall insulation installs and 34 loft insulation installs. We have also built 305 new homes with an average SAP (or energy performance score) of 85. This means our average SAP for all of our homes has increased to 73.1 from 72.0 last year.

The average carbon emissions of our homes is now 2.167 tCO₂e, down 5.5% from last year. This represents a saving of around 2,921 tCO₂e.



Catalyst can help reduce the environmental impact of our existing homes by installing renewable technologies, improving thermal efficiency and installing carbon reduction measures.

We have also increased our Energy Performance Certificate (EPC) records for our homes from 17% to 57%, helping to improve our overall energy data confidence.

We have continued to provide energy saving advice to our residents, including tailored energy advice and information in our magazine and website.

Electric vehicles (SRS: C16) (SDG: 7, 13)



As part of our commitment to reduce our carbon impact we are

continually reviewing our approach to facilitating greener transport solutions. As electric vehicles become more and more accessible, we are committed to ensuring Catalyst can accommodate this transition on behalf of our customers, employees and supply chain. We are currently in the process of drafting a new emerging strategy to support both new and existing homes as well as responding to our operational needs.

Biodiversity – (SRS: C20), (SDG: 13, 15)



A Biodiversity action plan is being developed this year to identify

other opportunities to improve our green spaces for both our communities and the local wildlife and to ensure protection for local biodiversity is embedded in all of our activities. The action plan will feature guidance on best practice for our Estates Services team, such as re-wilding grassland where appropriate, changing hedge cutting regimes to reduce interference with nesting birds and installing bird or bat boxes.

The action plan will also advise on the prioritisation of native, pollinating plant species, which will have a positive impact beyond our perimeters of our schemes. A key component of the action plan will be engaging our customers and colleagues on local biodiversity initiatives and communicating ways they can get involved in promoting local species.



Safe and sustainable

Mitigating climate risk – (SRS: C18), (SDG: 1, 3, 7, 13)



New builds undergo Flood Risk assessments where required and mitigation measures including permeable paving, green roofs, sustainable drainage are incorporated into schemes. We monitor the level of risk of flooding through our SHIFT assessment for both new and existing homes. In 2017 we introduced an Overheating Design Guide for all new schemes, and these will be integrated into our new standards. Our new standards for new builds have a core KPI target to achieve 100% risk free for overheating and flood risk.

We monitor the level of risk of flooding through our SHIFT assessment for both new and existing homes.



Revolutionise our data and technology

With so much information moving online, and especially after a year where Covid-19 has migrated some of our activities into the digital space, the need for appropriate data security and optimal technology solutions has never been greater.

Revolutionise our data and technology

Remote working – (SRS: C16, C17), (SDG: 3, 8, 13)



When we set out to revolutionise our data and technology solutions, we didn't realise how business critical it would be to enable everyone to work from any location.

Nonetheless, we successfully mobilised our workforce to work from home overnight - including our contact centres armed with only a headset and laptop - following the government's announcement of the first national lockdown.

Employee feedback has been largely positive, both in relation to productivity and wellbeing. This uplift in wellbeing is reflected in reduced short-term sickness and voluntary turnover. The reduction in commuting by car has caused a reduction of 1.8 tCO₂e emissions per day. To put this into context, to replicate this reduction Catalyst would need to plant 71 trees for each of the 632 employees that drive to work every year. In addition to the lack of commuting time, financially people are likely to have seen benefits of remote working, with the lack of a commute representing an estimated average saving of £1,250 per annum for those commuting by car (and a likely larger saving for those using public transport).



The Garden – (SRS: C9), (SDG: 3, 10)



The Garden is our new customer engagement online community. It fulfils a key deliverable of our customer experience strategy, to help us get closer to customers. From an annual customer survey we sent out to all our customers in February 2020, two thirds of respondents told us they want to interact and collaborate with us online.

The Garden is a closed engagement platform for Catalyst customers only. The Garden enables customers to interact with us and each other on a range of projects, based on topics which interest them. They can get involved using quick polls, sharing ideas on an ideas board, complete surveys and leave their feedback in a range of creative ways. Customers can get involved when it suits them, from the comfort of their own home. Customers can interact with one another locally and regionally to discuss topics of interest posted on The Garden and can participate in live customer consultations, policy reviews and

scrutiny projects. We have created private groups to work with groups of customers who have helped us choose our service partners during a customer procurement panel and engaged with customers living in blocks undergoing major fire safety works.

The platform helps us engage with customers digitally, supports them through upskilling and training and encourages them to meet and work with other residents. This has helped customers make new friends, working in likeminded groups such as our new resident scrutiny group, The Performance Allies. The Garden has also encouraged customers to get involved who would not usually travel to our London or Counties offices due to distance, anxiety or time commitments. The Garden does not seek to replace face to face engagement, but it helps us reach out to a wider group of our customer base and reduces the need for us to write, email and call customers.

Data (SRS: C9)

Keeping our data safe is central to protecting our customers, our colleagues and ourselves. Data is one of our biggest assets, so we need to manage it in a sustainable,



structured and proactive way, to improve quality, integrity and compliance of data.

Data governance and compliance is integral to this as it helps us make sure the right data is available to the right person as well as ensuring we are meeting legal requirements.

To be managed effectively, there is clearly defined accountability and responsibility across Catalyst:

- Data owners (accountability)
 - Data owners are senior people who are accountable for the quality and compliance of a defined dataset
- Data champions (responsibility)
 - They work closely with data owners and are responsible for the operational delivery of data protection. They resolve data protection issues, document policies and procedures and enforce data compliance within their teams
- Data stewards (responsibility)
 - Data stewards work closely with

data owners and are responsible for the day-to-day management of the data within their area. They resolve data quality issues, document processes, standards and rules and enforce guidelines within their teams

- IT and data subject matter experts
 - They are responsible for providing technical support to data stewards and data owners with regard to IT infrastructure, data classification and data cleansing.

Building information modelling

(SRS: C14, C15, C16),
(SDG: 7, 9, 13)



Building information modelling is a collaborative process that allows clients, designers, contractors, manufacturers, and other development professionals to plan,

design and build new homes within a fully connected data rich three-dimensional model. The value of this digital model is also realised during the operation and live management of the physical asset once occupied. Within this last year, Catalyst have published our Generic BIM Information Requirements in accordance with ISO 19650 to embed the delivery of future new homes within a digital BIM environment.

This will ensure a fully coordinated, consistent and appropriately detailed BIM process is maintained resulting in accurate field verified as built information to support the post-occupancy live management of the asset.

As part of our next steps, we are considering further technology solutions to support the management of asset rich BIM data at scale and retrospectively creating qualitative BIM data for our existing homes.

Invest in our people and define our culture

We cannot deliver our strategy without our people. To provide homes people love, we need to develop and foster an organisation where talented, engaged people aspire to work and grow. To provide services with love requires connection, commitment, pride and trust. As of 31 March 2021, we have 1,116 employees and, in the year, recruited 198 roles of which 77 were internal placements.

Invest in our people and define our culture

A culture that enables high performance, growth and opportunity for everyone

(SRS: C43), (SDG: 3, 5, 10)



In a competitive market we will attract, retain and nurture our talent and skills and develop the diverse workforce of the future.

Our Equality, Diversity and Inclusion Strategy outlines our commitments to making a purposeful change to our work in this area. We are fortunate to have a diverse blend of customers, communities and colleagues, and while we have made good progress we recognise that there is much more we can, and must, do. Equality, diversity and inclusion underpin the delivery of our purpose, vision, values and corporate plans. Our strategy is informed by the views of those we house, employ, and work with, and it will only be delivered through a true collaborative effort. We have set out our promises against five strategic objectives:

- i. Strengthen the leadership and governance of equality, diversity and inclusion
- ii. Deliver high quality services that are accessible to all
- iii. Create a culture of inclusion and belonging
- iv. Employ a diverse workforce that at all levels reflects the communities we serve
- v. Tackle stigma and eliminate discrimination



Gender Pay Gap	Mean	Median
2020	9.8%	2.1%

Gender Pay Gap

Catalyst is committed to being a great place to work but more importantly an employer that supports equality in our practices. Whilst the legal requirement to report on our Gender Pay Gap has been paused for this year due to the pandemic, Catalyst is committed to consistently analysing our Gender Pay Gap and our decision to continue to report on our position is reflective of our values of:

- Deliver on promises
- Give respect
- Be accountable

The UK's national average Gender Pay Gap is 17.3% and we are pleased to report that Catalyst continues to outperform this with an average pay gap in the last year of 9.8%. This demonstrates our commitment to making Catalyst a leading provider of homes and a great place to work. Our core belief is that to fulfil our ambitions we must protect the diversity that makes us who we

are and strive to further close the gaps. Women make up 54% of our organisation, 34% of our Executive Leadership team, and 55% of our managers. We want to continue to be a company where women want to work and build their careers. Catalyst is committed to embedding diversity into everything that we do and taking positive action to embrace and promote diversity, with a pay policy that is equitable and fair, open and transparent.



Our Gender Pay Gap data:



Our Gender Pay Gap is calculated by using payroll data for relevant employees



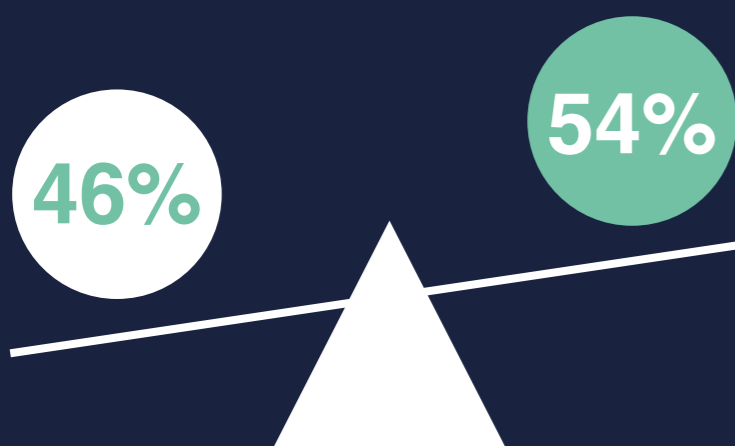
At time of reporting Catalyst had

1,167



relevant employees

With a gender split of 46% male and 54% female



640

Total number of female colleagues

527

Total number of male colleagues

Gender Pay Gap

(Based on full-pay relevant employees relevant)

mean

9.8%

median

2.1%



Invest in our people and define our culture

We have carried out an ethnicity pay gap analysis and the results will be included in the Ethnicity, Diversity and Inclusion Report to be published later this year.



Ethnicity Pay Gap

The Black Lives Matter movement is a powerful and stark reminder of the inequality that exists in society. The newly Covid-19-

inflated demographic of people and families at risk of finding themselves homeless need us more than ever, alongside the ongoing social inequality illustrated by Black Lives Matter. This means that our role in

the delivery of new homes can both help boost the domestic economy and contribute to the healing our social fabric is crying out for.

We have carried out an Ethnicity pay gap analysis and the results will be included in the Ethnicity, Diversity and Inclusion Report to be published later this year. We review the percentage of women, disabled and ethnic diversity in senior positions and this is reported on a quarterly basis to the Board and Executive. In the last 12 months all three metrics have strengthened.

Measure	2020 (base position)	2021
Ethnic diversity of colleagues in Head of Service, Leadership team roles	13.0%	15.4%
Disabled colleagues employed in Head of Service, Leadership team roles	4.5%	5.6%
Number of women in Head of Service and Leadership team roles	51.7%	53.8%



 Invest in our people and define our culture

A recognised employer of choice and great place to work – (SRS: C42, C44, C45, C46), (SDG: 3, 8, 10)



We will develop an attractive employer brand that appeals to a multi-generational working population, establish a compelling employee proposition, and respond to the changing nature of work. We will review our approach to how and where our people work, offering a consistent high-quality employee workplace experience regardless of location.

Living wage

Our people bring energy, imagination, and drive to our work every day – an enormous contribution that deserves to be rewarded. As well as paying the living wage, our competitive salaries, great benefits and people-friendly policies demonstrate how much we value and support our colleagues. Annual external benchmarking takes place to ensure all employees are paid a fair and competitive salary.

CEO worker pay ratio

The CEO pay ratio is calculated using the BEIS² methodology. It's calculated by dividing the CEO's compensation by the pay of the median employee, meaning half of a company's workers make more and half make less. In addition to the median, we have also calculated the 25th and 75th percentile.

Our CEO work pay ratio of 7.1 is favourable in comparison to the FTSE 100 which was 84:1 in the previous year.

Year	Method	25th Percentile	50th Percentile (Median)	75th Percentile
2021	Option A	8.5:1	7.1:1	5.4:1

Wellbeing

At Catalyst, we believe wellbeing is a broad concept made up of different areas. There is no hierarchy in the areas of wellbeing – all are equally important. Below are the 5 pillars of wellbeing we support as part of our Wellbeing framework:

Physical wellbeing – Physical wellbeing is about how we look after and protect our physical selves. Physical wellbeing is not just about the absence of disease but also includes lifestyle behaviours and choices to support positive physical health. We host sessions such as yoga, sports days and walking clubs to promote physical wellbeing.

Emotional wellbeing – Emotional wellbeing is closely linked to mental wellbeing and is defined as how you feel about yourself, your feelings and your surroundings. We offer monthly mindfulness and access to the Employee Assistance Program services to allow colleagues to support their emotional wellbeing.

Financial wellbeing – Healthy financial wellbeing is defined as having control over your finances, being able to absorb an unexpected financial shock, being on track to meet your financial goals and having the financial freedom to make the choices that allow you to enjoy life. We've hosted pension awareness sessions, published links to relevant organisations who support financial wellbeing and even invited Mrs MummyPenny in for a talk on managing household finances.

Mental wellbeing – Mental wellbeing is how we respond to life's ups and downs, the state of mind we're in and what we feel and think. We have over 20 trained mental health first aiders and regularly promote services such as MIND and CALM and our EAP provider.

Social wellbeing – Social wellbeing is around feeling positive about interactions with other people and the wider world. With the pandemic, social wellbeing has taken a hit, so we run regular virtual coffee mornings and afternoon teas to allow colleagues to connect with each other.

We monitor the number of sick days taken on a weekly basis ensuring we. In the year the average number of sick days taken per employee was 6.6 days. This is below the national sector averages of 8.83 days.

Growth ready

We are an organisation that is growth ready and embraces and thrives on change. On 1 April 2021, we entered into partnership with Rosebery. Rosebery's strong values and local expertise, as well as their excellent reputation, will help us strengthen our ability to deliver on every ounce of our commitment to help the country build back stronger.

The partnership was prompted by Rosebery's desire to embark on major estate regeneration projects, using Catalyst expertise and experience in this area.

² Department for Business, Energy and industrial Strategy



Governance

Structure and Governance (SRS: C25 to C29)

<p>C25 Is the housing provider registered with a regulator of social housing?</p>	<input checked="" type="checkbox"/>
<p>C26 What is the most recent viability and governance regulatory grading?</p>	<p>G1 (The provider meets governance requirements) / V2 (Compliant, the provider meets viability requirements. It has the financial capacity to deal with a reasonable range of adverse scenarios but needs to manage material risks to ensure continued compliance)</p>
<p>C27 Which Code of Governance does the housing provider follow, if any? Is the housing provider Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?</p>	<p>NHF Code of Governance 2020 (adopted on 1 April 2021) previously was the 2015 version</p>
<p>C28 Is the housing provider Not-For-Profit?</p>	<input checked="" type="checkbox"/>
<p>C29 Explain how the housing provider's board manages organisational risks</p>	<p>We have a corporate level risk map and a series of operational risk maps. Corporate risks are monitored by the Audit and Risk Committee and the Board in line with our Risk Management Framework. See also our annual report and financial statements for more detail on how risk is managed.</p>

Board and Trustees (SRS: C31 to C41)

<p>C31 What are the demographics of the Board? And how does this compare to the demographics of the housing providers residents, and the area that they operate in?</p>	<p>55% of the Board are women</p>	<p>66.18 average age of the Board</p> <p>4 years average tenure of the Board</p>	<p>0% of the Board are BAME</p> <p>0% of the Board have a disability</p>
<p>C32 What % of the Board AND management team have turned over in the last two years?</p>	<p>C33 Maximum length of tenure of a Board member</p> <p>6 years under both the rules and the Code of Governance. Exceptions to this are permitted in exceptional circumstances.</p>		
<p>38%</p>	<p>C34 11 out of 12 Board members are non-executives</p>		
<p>C35 Number of Board members on the Audit Committee with recent and relevant financial experience</p>	<p>5 members of Audit and Risk Committee</p> <p>1 member is independent but a former Catalyst Board Member</p>	<p>3 Members that are also Board Members (the Chairs of Audit and Risk, Finance and Treasury and Investment Committees)</p> <p>1 is a Rosebery Board Member (a subsidiary housing association)</p>	<p>All have relevant financial experience, with three being finance specialists, one being a development / finance specialist and the one being a generalist</p>
<p>C36 Are there any current executives on the Remuneration Committee?</p>	<input checked="" type="checkbox"/>	<p>C37 Has a succession plan been provided to the board in the last 12 months?</p>	<input checked="" type="checkbox"/>
<p>C38 How many years has the housing provider's current external audit partner been responsible for auditing the accounts?</p>	<p>The next rotation is due to take place in 2022 6 years</p>		
<p>C39 When was the last independently-run, Board-effectiveness review?</p>	<p>C40 Are the roles of the chair of the Board and CEO held by two different people?</p>		
<p>January 2020 by Campbell Tickell</p>	<input checked="" type="checkbox"/>		
<p>C41 How does the housing provider handle conflicts of interest at the Board?</p>	<p>The Vice Chair plays a role similar to a Senior Independent Director in resolving disputes that cannot be settled by the Chair. We also have a Board and Committee Member Disputes Policy which sets out how such disputes should be handled.</p>		

Governance

Supply chain – (SRS: C47, C48) (SDG: 12, 17)



All relevant procurements include a social value and environmental impact qualitative questions within the Invitation to Tender (ITT). The social value question is weighted between 5 and 10% and contractors are asked to propose their social value offer within their submission. Accordingly, any applicant will be

required to support Catalyst in the following areas:

- Employment and Training Financial Resilience Community projects
- Supporting isolated and vulnerable customers
- Digital inclusion
- Sponsorship/funding

- Improving local environments
- Other social value offers
- Agreed budget spend on community investment.

Questions around environmental impact include codes of conduct around rubbish removal, use of tools and hazardous materials.



Appendix 1 – Sustainability reporting standard

Appendix



Theme	Criteria	
Climate change	T6	C14 Distribution of EPC ratings of existing homes (those completed before the last financial year)
	T6	C15 Distribution of EPC ratings of new homes (those completed in the last financial year)
Ecology	T6	C16 Scope 1, Scope 2 and Scope 3 green house gas emissions
	T6	C17 What energy efficiency actions has the housing provider undertaken in the last 12 months?
Resource management	T6	C18 How is the housing provider mitigating the following climate risks: - Increased flood risk - Increased risk of homes overheating
	T6	C19 Does the housing provider give residents information about correct ventilation, heating, recycling etc. Please describe how this is done
	T7	C20 How is the housing provider increasing green space and promoting biodiversity on or near homes
	T7	C21 Does the housing provider have a strategy to actively manage and reduce all pollutants?
	T8	C22 Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building works?
	T8	C23 Does the housing provider have a strategy for waste management incorporating building materials?
	T8	C24 Does the housing provider have a strategy for good water management?

Appendix



Theme	Criteria	
Affordability and security	T1	C1 For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:
	T1	C2 Share, and number, of existing homes (homes that were completed in the last financial year), allocated to:
Building safety and quality	T1	C3 Share, and number, of new homes (homes that were completed in the last financial year), allocated to:
Resident voice	T1	C4 How is the housing provider trying to reduce the effect of fuel poverty on its residents?
	T1	C5 What % of rental homes have a 3-year fixed tenancy agreement (or longer)
	T2	C6 What % of homes with a gas appliance have an in-date, accredited gas safety check?
	T2	C7 What % of buildings have an in-date and compliant fire risk assessment?
	T2	C8 What % of homes meet the Decent Homes Standard?
	T3	C9 What arrangements are in place to enable the residents to hold management to account for provision of services?
	T3	C10 How does the housing provider measure Resident Satisfaction and how has resident satisfaction changed over the last three years?
	T3	C11 In the last 12 months, how many complaints have been upheld by the Ombudsman How have these complaints (or others) resulted in change of practice within the housing provider?
Resident support	T4	C12 What support services does the housing provider offer to its residents. How successful are these services in improving outcomes?
Placemaking	T5	C13 Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities

Appendix



Theme	Criteria
Structure and governance	T9 C25 Is the housing provider registered with a regulator of social housing?
	T9 C26 What is the most recent viability and governance regulatory grading?
	T9 C27 Which Code of Governance does the housing provider follow, if any?
	T9 C28 Is the housing provider Not-For-Profit?
	T9 C29 Explain how the housing provider's board manages organisational risks
	T9 C30 Has the housing provider been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) - that resulted in enforcement or other equivalent action?
	T10 C31 What are the demographics of the board? And how does this compare to the demographics of the housing providers residents, and the area that they operate in?
	T10 C32 What % of the board AND management team have turned over in the last two years?
	T10 C33 Is there a maximum tenure for a board member? If so, what is it?
	T10 C34 What % of the board are non-executive directors?
	T10 C35 Number of board members on the Audit Committee with recent and relevant financial experience
	T10 C36 Are there any current executives on the Remuneration Committee?
	T10 C37 Has a succession plan been provided to the board in the last 12 months?
	T10 C38 For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?
T10 C39 When was the last independently-run, board-effectiveness review?	
Board and Trustees	T10 C40 Are the roles of the chair of the board and CEO held by two different people?
	T10 C41 How does the housing provider handle conflicts of interest at the board?
Staff wellbeing	T11 C42 Does the housing provider pay the Real Living Wage?
	T11 C43 What is the Gender Pay Gap?
Supply chain	T11 C44 What is the CEO-worker pay ratio?
	T11 C45 How does the housing provider support the physical and mental health of their staff?
	T11 C46 Average number of sick days taken per employee
	T12 C47 How is social value creation considered when procuring goods and services?
	T12 C48 How is environmental impact considered when procuring goods and services?

Appendix





Catalyst Housing Limited
Ealing Gateway
26-30 Uxbridge Road
London W5 2AU

0300 456 2099
www.chg.org.uk

Registered society
Registered Number: 16561R