



Value for Money: self-assessment

YEAR ENDED 31 MARCH 2021

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The purpose of this document

As a charitable registered society, Value for Money (VfM) is extremely important to Rosebery Housing Association because we don't have an unlimited pot of money but we do have an overwhelming demand for our services. This document is intended to provide an overview of how we:

- focus resources on our objectives to bring value to the communities we work with;
- manage our costs to maximise the resources available;
- identify and implement improvements in the way we work.

Who we are and what we do

Rosebery Housing Association was formed in 1994 and today owns more than 2,770 affordable homes across Surrey and West Sussex, ranging from one-bedroom flats to four-bedroom family homes. We are a charitable registered society committed to providing good quality homes and services. The focus of our property portfolio is in Epsom and Ewell, where we own most of the affordable housing. We are proud to be a local business that creates sustainable communities by forging strong local partnerships, working closely with residents and communities and creating local jobs. Rosebery Housing Association is a subsidiary of Catalyst Housing Limited.



In recent years, we have shifted our focus towards greater self-sufficiency in the way we provide some of our key services, in order to deliver the standards of quality that are core to our business. This has meant taking more direct control of our operations to improve quality and efficiency. It led to the creation of our Rosebery Repairs and in-house Voids team and was the rationale for increasing our investment in staff to support residents, to optimise their income and maintain their tenancies. These are the services that we know are important to them.

Our strategic approach has provided us with solid foundations on which to build a resilient business and create the capacity to deliver more affordable homes. We continue to manage the challenges in our operating environment, including:

- The massive impact of COVID-19 and its implications for the UK, our business and our people;
- Continued uncertainty in the aftermath of Brexit and the UK's ongoing negotiations with Europe;
- High land prices that prevail in our area of operation;
- The continued impact of welfare reforms on low- and middle-income earners.

When COVID-19 struck, towards the end of 2019/20, the world was plunged into a crisis unprecedented in modern times. The pandemic has had a devastating impact and has in some way affected every sector and every business.

Rosebery was forced into lockdown when the first Government restriction was introduced in mid-March 2020. This had an immediate impact on our business and our people, as we came to terms with the scale of the pandemic. Ours is a resourceful organisation, we have always made sure we had a robust Business Continuity Plan and Incident and Emergency Plan in place, in the event of just such a catastrophe. Those

precautions and a series of planned trial runs proved their value during 2020/21, ensuring that we were able to continue to operate efficiently throughout the crisis, albeit under difficult circumstances.

We are resilient and strong and determined in the face of this pandemic. Our number one priority throughout this crisis was and remains the health and well-being of our staff, our residents and our business partners.

We will continue to weather this storm, we will survive and grow our capability, and we will continue to support our residents and contribute to the overall supply and development of new affordable homes.

Our objectives are:



CHOICE – to provide a range of affordable, quality homes



COST – to provide excellent service at a suitable price, recognising value for money principles



CREATIVITY – to bring added value to the communities where we work



PEOPLE – to develop our people to achieve our and their potential



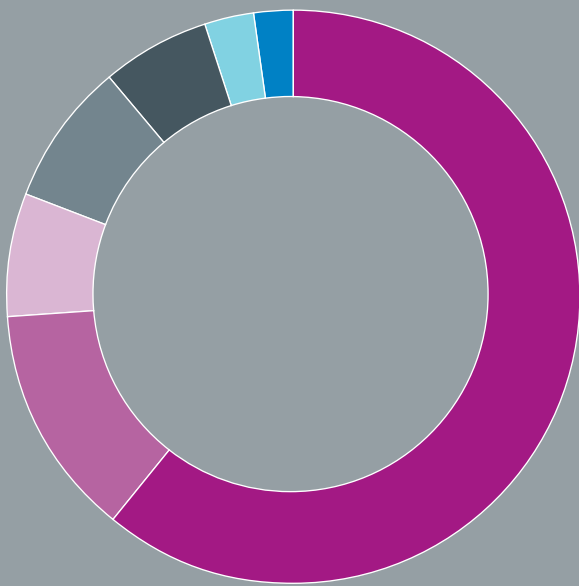
COMMUNICATIONS – to develop clear and concise communications



Delivering
300 homes
over 5 years

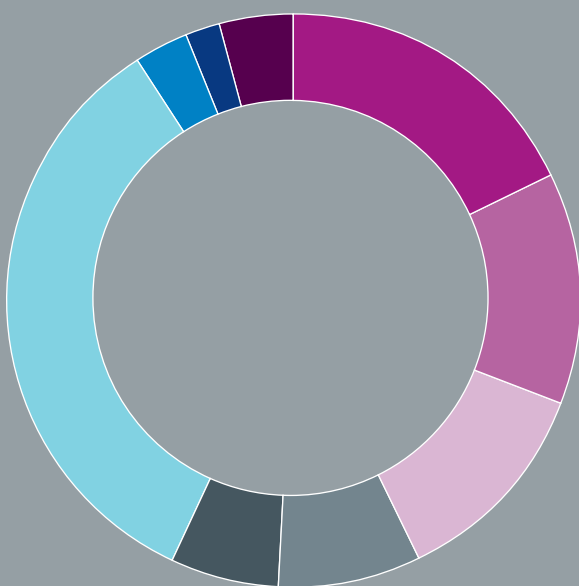
How we spent our money in 2020/21

The charts below show where our money came from during the year and how we spent our funds.



Our income

- Rent from General needs housing (61%)
- Rent from Temporary social housing (13%)
- Rent from low-cost shared ownership (7%)
- Service income (8%)
- Rent from Sheltered and Homes for older people (6%)
- Surplus on sales of properties (3%)
- Garage and intermediate lettings income (2%)



Our expenditure

- Interest (18%)
- Repairs and maintenance (13%)
- Staff costs (12%)
- Major repairs (8%)
- Service and community development (6%)
- Housing development (34%)
- Insurance, banking and professional (3%)
- Premises and office running costs (2%)
- Other (4%)

Our commitment to VfM

Our commitment to the principle of Value for Money means managing our resources economically, efficiently and effectively to provide quality services and homes.

As defined by our annual VfM strategy and linking to our Corporate Plan, we set ourselves financial targets for operating efficiency, including operating margins and keeping costs per unit under scrutiny. But it is much more than a financial calculation, our strategy delivers in four areas: financial/efficiency targets, quality of service; social impact; and environmental impact.

As a provider of affordable housing and a business of social purpose, delivering VfM is not purely financial. Put simply, it is business efficiency and is centred around the social value that we deliver to the community.

As an employer, we provide VfM by offering our staff a great place to work and the opportunity to develop and achieve their, and our, potential. Rosebery is an organisation that invests in its people, providing training and knowledge to ensure customer excellence and enhance their personal development.

VfM is at the heart of everything we do; we measure it in the context of meeting our objectives and we aim to fulfil our objectives by implementing the strategic direction set out in our Corporate Plan.



VfM Scorecard

Objectives	Performance Indicator	Actual 2020/21	Actual 2019/20	Actual 2018/19	Bench- marking quartile	Trend	Target 2020/21	Target 2021/22
Choice quality homes	New homes delivered	21	0	11	–	^	31	25*
	Purchased homes for Temporary Accommodation	0	0	14	–	<>	n/a	n/a
	Homes meeting Decent Homes standard	100%	100%	100%	–	<>	100%	100%
	Average SAP rating	73.51	73.24	73.11	72.8	^	73.4	74
Choice quality services	Current GN and HfOP arrears as percentage of yearly rent debit	2.52%	2.22%	2.11%	3.36%	^	< 5.00%	< 5.00%
	Average GN void turnaround (days)	8.2	12.41	9.76	10.39	v	15 days	15 days
	Percentage of repairs right first time	96.13%	95.23%	95.03%	89.46%	^	91%	91%
	Appointments kept as percentage of appointments made	99.78%	99.57%	99.60%	96.84%	v	95%	95%
	Percentage of dwellings with a valid gas safety certificate	100%	100%	100%	100%	<>	100%	100%
People	Average sick days per employee**	7.42	5.30	6.62	6.82	v	***	N/A
Creativity and choice	Percentage of residents satisfied with overall service	85%	85.83%	86.27%	85.5%	v	90%	90%
	Percentage of residents satisfied with repairs and maintenance	93.98%	96.49%	95.32%	77.5%	v	92%	92%
Financial	Operating surplus (social housing lettings)	34.39%	34.96%	34.65%	*	v	31%	30%
	Return on Capital Employed	4.16%	4.51%	4.33%	3.18%	v	3.85%	3.58%
	EBITDA MRI interest cover	156%	150%	153%	142.25%	^	137%	146%
	Social Housing cost per unit (adjusted for exceptional costs) ****	£4,054	£4,101	£4,064	£4,891	v	£4,100	£4,286

* Based on 11 new homes for affordable rent in Q1 of 2021/22, and a further 14 later in the year.

** Includes long term sickness.

*** We no longer include a target as we do not use this for performance review and we do not consider staff sickness levels to be a performance issue.

**** Calculated on unit numbers but excluding leasehold properties.

Key

SAP – Standard Assessment Procedure
GN – General Needs
HfOP – Housing for Older People

In this report we illustrate trends by using arrows to indicate where our position has improved, been maintained or declined.



Improved



Maintained



Declined

Satisfaction levels and COVID-19

The period in question has been unprecedented and the difficulties faced by people in all walks of life have been very significant.

In terms of resident satisfaction levels, it is reported by Housemark (March 2021) that by autumn and winter 2020, the perception scores reported across the sector were, on average, seven percentage points below the level recorded prior to the pandemic.

We believe that much of this decline in satisfaction scores across the housing sector can be attributed to the negative impact that the government restrictions had on households, generally. This was a period when individuals and families struggled to come to terms with the challenge of lengthy imposed lockdowns and their impact on residents' physical, social and mental well-being.

Housemark (March 2021) provided this statement: Based on our discussions we attribute this (decline in satisfaction levels) to the following factors.

- Expectation that services should be back to normal – and the build-up of repairs backlogs;
- Lockdown fatigue affecting sentiment;
- A pre-existing but slight negative survey bias inherent with the onset of winter.

Against this backdrop of a significant decline in satisfaction levels across the sector, we managed to maintain encouraging levels of resident satisfaction as follows.

- The percentage of 'Repairs right first time' rose, once again, to **96.13%**, well exceeding the benchmark of 89.46% and bettering the percentage we recorded in the previous two years (95.23% in 2019/20 and 95.03% in 2018/19).

- For our measurement of 'Appointments kept as a percentage of appointments made', we maintained at a near perfect **99.78%**, again exceeding the benchmark and the performance level we recorded in both of the previous two years.
- Satisfaction with our repairs and maintenance service declined to 93.98% in 2020/21, down from 96.49% in 2019/20. This slight decline is largely due to the impact on our repairs services caused by the imposition of COVID-19 restrictions. During the series of lockdowns, Rosebery was forced to prioritise emergency services in order to meet health and safety regulations and this prioritising of services no doubt had a negative impact in terms of meeting residents' expectations. However, the whole housing sector experienced a significant downturn in satisfaction levels during COVID-19, so our modest decline should be viewed in this broader context.
- The average number of staff sickness days per employee rose two percentage points above the level recorded in the previous year but less than one percentage point above the benchmark of 6.82 days. This increase in 2020/21 is largely due to the impact of COVID-19 which directly affected a small number of staff but for significant periods of time as they were required to isolate in line with NHS advice.
- Our financial performance during 2020/21 remained sound. Even though we saw a modest reduction in our operating margins on social housing, this figure was well above our target for the year. Our social housing cost per unit rose slightly compared to the previous year but it should be noted this figure includes expenditure on components and capital investment in our homes. We are pleased to report that we were able to continue our investment programme throughout 2020/21, despite the COVID-19 crisis.



7% decline
in satisfaction levels
across the sector

Value for Money highlights

We proactively encourage VfM savings and invest for future savings. We maintain a VfM log which is available for all staff to update and evidence VfM achievements. Staff are encouraged to challenge established methods of working in order to deliver efficiencies. The major VfM projects for 2020/21 are part of our ongoing digital transformation strategy and include the following.

- We have maintained our continued investment in mobile working generally to reduce paperwork and make our staff more effective in their roles. In 2020/21 we completed the project to introduce a complete mobile working suite of applications and this has been particularly valuable during the past year, with all staff working remotely due to COVID-19.
- Our teams began trials of property management software that allows us to remotely monitor the status of our properties. Introducing an improved Customer Relationship Management (CRM) reporting system to ensure we capture and record interactions with our residents and make sure that we respond to queries or issues in a timely and effective manner.
- Our HR team encouraged and promoted online learning to support our staff while they are working remotely. One of the benefits of this digital solution is that colleagues have the flexibility to conduct their e-learning at a time that best suits their work routine.

We are pleased with the performance steps we have made in delivering VfM.

COVID-19: working through this together



At the onset of COVID-19, we developed and implemented a full crisis management action plan which delivered to our emergency planning and business continuity plans.

Our Leadership team met regularly to review progress and implementation of the plan, agree actions in response to the crisis and address any strategic and operational issues.

With very close monitoring, particularly during the initial stages of the crisis, we were able to ensure that there was gainful employment for every member of staff. This saw us redeploying staff to where they were most needed, in order to continue delivering essential services. This focused our resources on priority areas and allowed us to ensure the well-being of our older and more vulnerable residents by making nearly 800 welfare phone calls to them during the restrictions.

Communication was a vital part of this activity and we targeted clear messaging at each of our key internal and external audiences. As the crisis unfolded, we supported our operatives by providing clear guidance on keeping safe, observing personal hygiene rules and the proper use of Personal Protective Equipment (PPE). We also developed our newsletter, Community news, delivering advice and support to our residents under the collaborative theme of 'Working through this together'. As our staff continued to work remotely, we carried out online surveys to understand what colleagues were feeling and experiencing during lockdown, how they were coping with this change in the way we work and what they felt about the way forward. Their feedback is essential in helping us to plan the way ahead; it is informing our thinking and provides the basis for our remobilisation plan. Response to the surveys has been overwhelmingly positive, ensuring that everyone's voice is heard and listened to.



Digital first and foremost

Changing the way we work is about harnessing technology to provide real, tangible advantages to our business, our staff and our resident community.

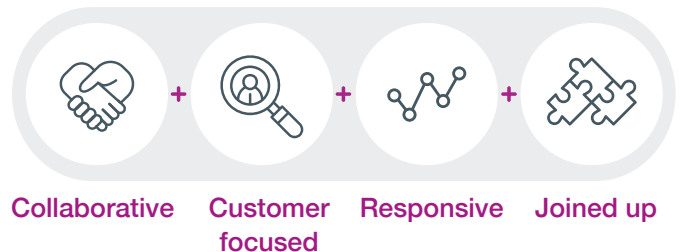
Our digital transformation programme is delivering a step-change in the way we work, improving our efficiency, streamlining our operations, and stripping out and replacing systems and processes that no longer meet our needs.

The benefits to the business are significant and continue to transform the way we work. Digital transformation enables us to be more resident focused, responsive and efficient as a business. By continuing this transformation and changing the way we work we become more:

- Collaborative
- Customer focused
- Responsive
- Joined up

We continue to work on improving mobile working for all staff which saves on paperwork. This proved invaluable when COVID-19 struck and meant that our staff were able to work effectively from the safety of their own homes.

These projects enable us to reduce our overall costs and also to provide an improved service which has enhanced our residents' perception of the VfM they receive from Rosebery.





New mobile working modules

As part of our digital transformation, we have been developing a number of modules to support and enhance our mobile working.

We have now gone live with these modules which are designed to make our lives easier by helping us to allocate and manage our resident visits, streamlining the process for staff and residents.

The new modules enable us to capture images and documents which are then automatically stored against the resident, property or component within Open Housing.

Using an automatic scanning upload and a new naming convention, each document will then be uploaded, identified and stored against the relevant property or resident record. These documents will be automatically retained for the period set out in our retention policy, which is an important part of our GDPR compliance.

We've also delivered a 'work queue' module, which will allow everyone to view, access and close any work items that are assigned to them.

Using RAG status to track these items, each piece of work is categorised as Red, Amber or Green, which will help us to prioritise our work and focus on the most pressing tasks.

As always, we will be keeping our residents informed of progress and they will be able to log issues and track communications and repairs via our resident portal.

Self-service portals

Resident portal

We launched My Rosebery, our resident portal, in 2019. A one-stop-shop tenancy management hub, it enables our residents to manage their property, rent account and allows them to communicate with Rosebery at a time that suits them best. The features include the following functionality.

- Viewing tenancy details and statements;
- Paying rent online;
- Updating and viewing personal details;
- Messaging Rosebery directly;
- Sending and receiving message updates from Rosebery;
- Reporting repairs and appointments booking;
- Viewing current and historic repairs to their property and block.

We launched My Rosebery to support our residents in their homes and allow them to get in touch with us 24/7. The portal is accessible on any electronic devices with a browser. My Rosebery is a live 'window' on the state of each tenancy and allows staff to view the same information in real time. Through the implementation of this portal, we have saved costs on posting and managing transactions.

Contractor portal

Our contractor portal was first launched in 2019 and is a key platform for Rosebery. It streamlines job allocation and processing and simplifies the invoicing process with our contractors.

The portal is highly intuitive and is a new way of working with our contractors. It allows them to track, update and complete jobs, manage appointments, and invoice for completed works all in one place.

The portal saves our contractors time and reduces the administrative effort on Rosebery's part. It delivers greater efficiencies, notifies all parties using enhanced communication techniques as and when updates are made. Using less paper has a big impact on sustainability.

Our contractor portal development has positively impacted our relationship with contractors, it delivers a smoother more transparent invoicing and payment process reducing the invoicing and payment timescale. Over 68% of our current contractors are signed up and using the contractor portal on a regular basis.

Through the implementation of this portal, we have saved costs on posting and managing transactions.

my
ROSEBERY
RESIDENT PORTAL

my
ROSEBERY
CONTRACTOR PORTAL



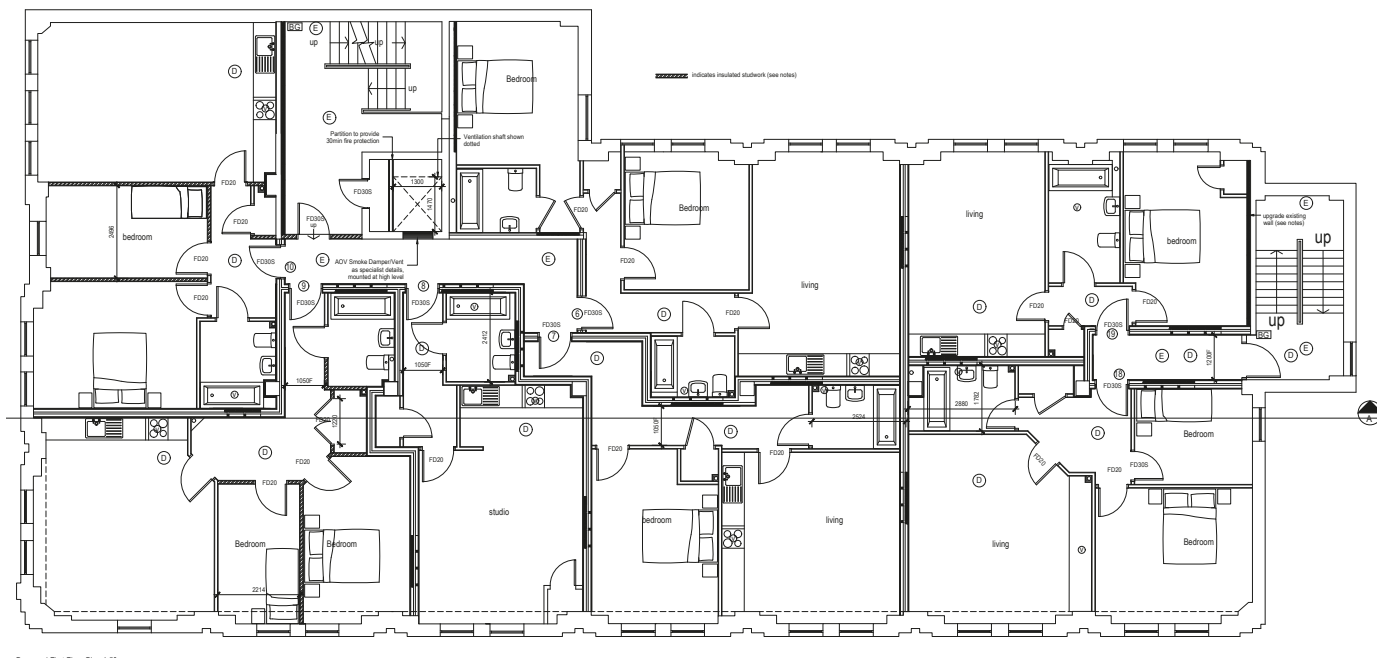
Homes

We have been actively working on increasing our development programme and driving up our new supply. In March 2021 we completed on **21** new affordable rented units at The Gables, in Horley, and we were on site with three developments in the first quarter of 2021/22. Those three sites – at Maritime Court, Ormonde Avenue and Rosebank – will deliver 11 new homes and will be completed by August 2021. We expect to complete

the fourth site at Crawley Down in Mid-Sussex District Council, in April 2022, delivering a further 14 new homes. Our development at Whyteleafe Road in Caterham will be completed in 2022/23 and will provide an additional ten new homes.

Expenditure on new homes also increases the reinvestment metric. Both of these metrics for 2020/21 are lower than our targets as our development plans have been impacted by planning delays.





The Gables, Horley

This is our first affordable rent development in Reigate and Banstead Borough Council. Originally an office block, it has been converted into 21 new homes, a combination of:

- Three studio flats
- Eight one-bedroom flats
- Ten two-bedroom flats





Crawley Down

This will be our first development in the Mid-Sussex District Council.

Under a Section 106 agreement, we have **14** new homes for affordable rent and shared ownership.

Affordable Rent

- Four one-bedroom flats
- Three two-bedroom flats
- Four two-bedroom houses

Shared Ownership

- Three three-bedroom houses

Affordable Rent



Shared Ownership





SIDE ELEVATION



REAR ELEVATION

Whyteleafe Road, Caterham

We completed on the land and build contract in this location, providing **ten** new homes, eight affordable rent and two shared ownership via the Section 106 agreement, located in Tandridge Borough Council.

Affordable Rent

- Two one-bedroom flats
- Four two-bedroom flats
- One two-bedroom house
- One three-bedroom house

Affordable Rent

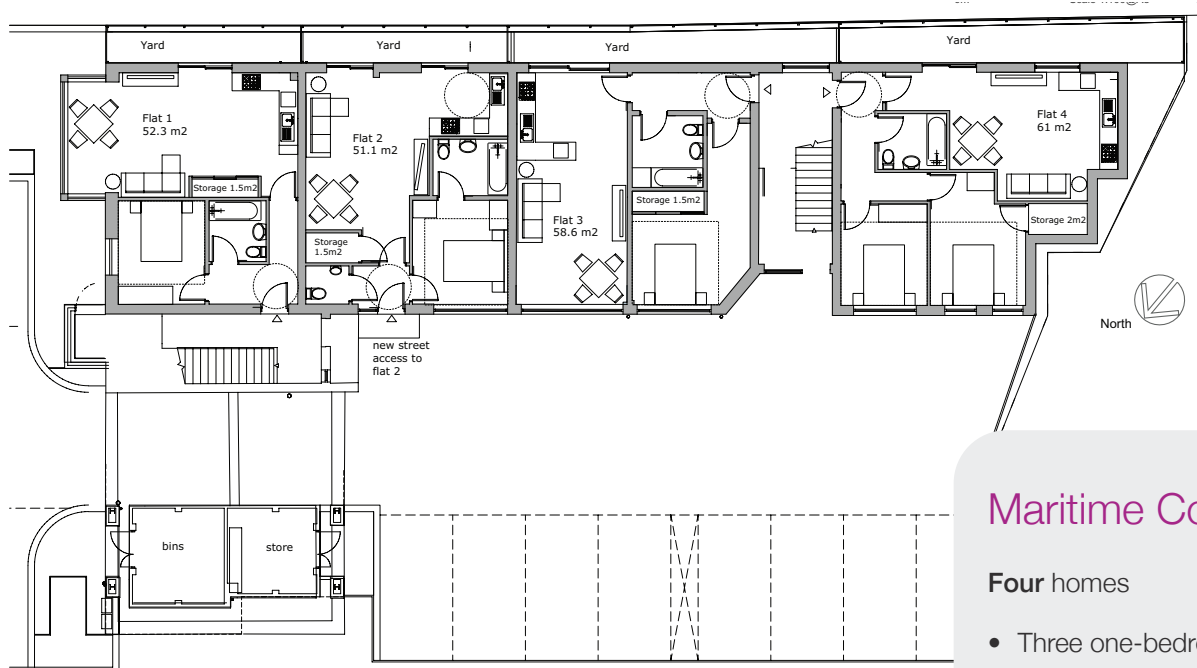


Shared Ownership

Shared Ownership

- One two-bedroom house
- One three-bedroom house





Maritime Court

Four homes

- Three one-bedroom flats
- One two-bedroom flat

GROUND FLOOR PLAN



Ormonde Avenue

Former garage site

- Three two-bedroom flats



Rosebank

- Four two-bedroom flats

Management of our homes

Unit cost analysis £	2020/21	2019/20	2018/19	Sector average in 2019/20	Sector average in 2018/19	Sector average in 2017/18
Management (including overheads)	1,862	1,687	1,378	1,068	1,045	1,016
Services	555	481	385	662	626	599
Routine Maintenance	1,173	1,286	1,354			
Planned maintenance/ major repairs	719	940	740			
Total maintenance and major repairs	1,892	2,226	2,094	2,051	1,965	1,828
Other social housing cost per unit	104	93	79	468	481	477
Social Housing cost per Unit	4,413	4,487	4,278	4,249	4,118	3,119
Social Housing cost per Unit (adjusted for exceptional items)	4,054	4,101	4,064	4,249	4,118	3,119

Sustainability

In 2020/21 we were committed to measure and validate our environmental sustainability performance, working with Parity Projects. They use data science to establish a set of sustainability performance indicators and improvement targets against our portfolio. Our current carbon baseline is 1.9 tonnes of CO₂ per unit and an average SAP 992 score of 73.1.

Going forward we will be exploring sustainable renewable technology and opportunities to create smart homes with monitoring hubs. This innovation will potentially enable us to report on repairs or breakdowns, humidity and damp in our properties and will help to reduce fuel bills with renewable energy solutions.

We will be looking to trial technology solutions to improve quality and efficiencies within our stock.



Our environmental approach to our properties

Ecological enhancements and renewable technologies

We are currently in a state of fuel poverty across the world and new sources of energy are being considered to help meet our demand. Hydrogen, a man made gas, is being reviewed as a replacement for natural gas by some leading manufactures who are currently trialling the new technologies.

- We have provided 136 of our general need properties with renewable energy equipment for heating and hot water services. We are planning to extend this programme in the future and explore other sustainability initiatives.
- All common area bin stores are provided with recycling facilities.
- Low energy lamps are provided at all new tenancy sign-ups and we are actively promoting energy efficiency.
- All void properties are provided with heat deflectors behind radiators.
- Our grounds maintenance and specialist environmental services company recycles our grass cuttings and vegetation. The compost is used as part fertiliser by local farm producers and is available free to staff and residents.
- New build properties are provided with bike sheds to promote sustainable transport.

Potential sustainable actions to reduce the overall carbon footprint of our stock in the future include the following initiatives.

- Actively engage with existing residents and provide information on energy efficiency products such as LED (light-emitting diode) lamps.
- Promote water saving to our staff and residents.
- Provide water storage butts to residents who have garden flowerbeds and use self-contained allotments.
- Reduce the amount of printer paper and ink used within our office, in line with our digital transformation.

- Approach our energy supplier for information on current government green deals on insulation and ecological enhanced heating and hot water facilities.
- Promote the installation of energy smart meters within residents' homes.
- Install A+ rated central heating services across all stock with a gas supply.
- Retro fit solar PV (Photovoltaic) on existing purpose-built blocks of flats to feed common area lighting and power. Any excess PV generated is to be fed into associated dwellings to help tackle fuel poverty.

Common area energy consumption, cost and CO₂ emissions

In line with our sustainability principles, we are focusing on our energy consumption in common areas and exploring ways to reduce our carbon footprint, energy use and overall cost. The following are examples of schemes where we are undertaking this work.

Norman Colyer Court

This property has 52 self-contained flats spread over three floors. The scheme houses designated elderly residents and has a laundry room, communal boiler system and multiple corridors leading to each flat. To reduce electricity consumption, we have upgraded the internal lighting in communal corridors, which was proven to reduce the consumption of energy by 34,303 KWh, resulting in a reduction in the cost of electricity by £2,904 and cutting our emissions by 8,768 Kg of CO₂ per annum in 2020/21.

John Gale Court

This is a designated elderly scheme with assisted living, delivered through a third party which is employed directly by the residents. We have looked at the communal boiler system and installed a Building Environmental Management System that controls the commercial plant. This reduces fuel consumption during the warmer months and provides remote access to the equipment. We have seen a year to date reduction in energy use.



renewable
energy



recycling
facilities



low-energy
lighting



composting



bike sheds



water saving
solutions

General needs, leaseholder and shared ownership common areas

We have investigated PV installation and although there would be a benefit from the energy produced for the common areas, the cost of the associated works currently makes the installation unviable from a VfM perspective. Battery storage is also being considered but the technology is new and has yet to be fully explored by the manufacturers.



Doing the right things



Rosebery Repairs

Our Board's decision to establish Rosebery Repairs as an in-house provider was originally taken to control the quality and improve resident satisfaction in what is our key service. This venture has been an unqualified success and we continue to optimise what we have created, for the benefit of our residents and our bottom line. It is the quality of this service that is a priority for our residents, which makes it imperative that we maintain an exceptional standard.

- Rosebery Repairs continued to provide a first-class repairs service throughout 2020/21 despite the enormous challenges we faced during the COVID-19 pandemic. The safety of our staff and our residents was paramount in every decision we made and was at the forefront of everything we did.
- All staff were supplied with the required PPE where plentiful stocks were kept and maintained and strict adherence, in line with the Government guidelines, was applied to each repair instruction.
- Emergency void and communal repairs were fully maintained during the year.
- Routine repairs were still registered but deferred until such times as the national restrictions were eased.
- To ensure that our operational staff were kept fully utilised they were redeployed on void and planned works projects which are traditionally outsourced to contractors.
- Our KPIs (key performance indicators) for first time fix repairs reached 96.13% and our appointments made and kept were marked as 99.78%, both of these indicating an improvement on the previous year.

Repairs right first time

2020/21	96.13%
2019/20	95.33%
Benchmark	89.46%

Appointments kept as a percentage of appointments made

2020/21	99.78%
2019/20	99.57%
Benchmark	96.84%

Residents' satisfaction with repairs and maintenance service

2020/21	93.98%
2019/20	96.49%
Benchmark	77.50%

- In terms of work carried out for private customers we continued to deliver responsive and void works for Epsom & Ewell Housing Association during the year. There was also a steady increase in works carried out for victims of domestic abuse via the Surrey Sanctuary Scheme. As in previous years, any profitable income from these initiatives goes back into the business to subsidise new work programmes.
- Under extremely difficult circumstances, we are pleased to report that resident satisfaction with our repairs service exceeded the target and we achieved 93.98% during the year.

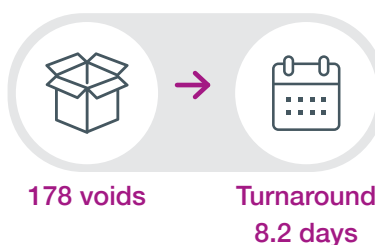
Voids repairs team

The success of launching our in-house repairs business, Rosebery Repairs, encouraged us to develop our own Voids repairs operation and the rationale and principles behind both were the same. Bringing these services under our roof has provided Rosebery with a much greater sense of self-sufficiency. It has enabled us to control the standards of quality and deliver the required levels of service, without relying on external contractors to carry out this work.

We launched our Voids repairs service in 2019 and in 2020 we added a third member to the team. By creating a small, agile in-house team to carry out all the electrical checks and repairs within our void properties, including fully certificated electrical work, the team has met all its challenges and has underlined our growing self-sufficiency in this key part of our business.

The standard that we established in the first year carried through into 2020/21 when we saw a total of 178 voids successfully completed, a slight increase on the previous year, with an average 8.2 days turnaround time for our contractor and our in-house team.

- 155 minor voids had a turnaround time of 7.4 days.
- 23 major voids had a turnaround time of 16.22 days.



Rent arrears and void turnaround time

	2020/21	2019/20	2018/19	Year on year trend	Upper quartile	2020/21
Current General Needs (GN) and Housing for Older People (HfOP) arrears percentage of yearly rent charges	2.52%	2.22%	2.11	✓	1.99%	5.00%
Average GN void turnaround time (days)	8.2	12.41	9.76	✓	17.09	15.00

NICEIC reaccreditation

The National Inspection Council for Electrical Installation Contracting (NICEIC) is one of several organisations in the UK that regulate the training and work of electrical contractors. It also offers Competent Person Schemes to oversee work in the electrical industry. Electrical contractors are required to show competency annually to remain approved contractors, meeting the NICEIC's specification of assessment. It's an important accreditation and many local authorities will only give work to electricians who have been through this approval process.

In 2019/20 Rosebery undertook the NICEIC assessment and emerged with full Approved Contractor Accreditation. In 2020/21 Rosebery was re-assessed and we maintained approved contractor status. This reaccreditation means that the organisation has the capability to deliver electrical works in-house and does not have to rely on third party contractors to carry out this work. It opens the door for us to offer a wide range of services to a variety of potential clients, including private landlords, other housing associations, commercial organisations and even private home owners.

As was the case with Rosebery Repairs and, subsequently, our Voids repairs business, bringing this electrical capability in house means we can control the quality of this work for our clients and deliver outstanding value for money.



Resident safety

Safety of our residents is an absolute priority for Rosebery. We encourage all our residents to check smoke alarms weekly and provide communication around white good recalls, general electrical safety around the home and have a five-year periodic test and inspection cycle on all electrical installations.

Fire safety compliance

To ensure our homes are compliant with fire regulations, we carry out regular estate inspections and have a robust approach to managing items left in corridors and fly tipping.

We conduct regular fire risk assessments by our preferred supplier. Programmes completed in 2020/21 include new FD60 '60 minute' fire retardant doors across our portfolio with shared common areas and entrances and the installation of data tags to each door that allows instant access to the doors data.

In 2018, in the aftermath of the Grenfell Tower tragedy, Rosebery took the proactive decision to replace all communal fire doors with even stronger materials. In 2018/19 we spent £528k on these works. In 2019/20 we spent £962k and in 2020/21 a further £710k. We have now completed this major piece of work and have installed nearly 1,000 new doors in total.

We have also revised our property new build, void, kitchen replacements and electrical rewire specification to cover additional, automatic fire detection within a single property, by means of an interlinked heat detector within all kitchens.

Reinvesting in our assets

All capital works programmes for 2020/21 were completed to budget.

A total of 119 boilers have been replaced against a budgeted 105 boilers, reinforcing our value for money principles.

We replaced 25 kitchens and 32 bathrooms, inclusive of electrical upgrades associated with the works.

The 2020/21 planned programmes were based on projections extracted from the stock condition survey data and were enhanced with local knowledge from the Rosebery teams.

Works programmes are finalised to maximise the efficiency of their delivery and to minimise disruption for residents.

Reactive programmes are driven by resident demand. We carried out a procurement exercise to appoint contractors to deliver the planned maintenance works and ensure that value for money is being achieved.

During the year, we carried out 363 periodic electrical test and inspections with minor repairs and the average cost per property was £375.

We continue to maintain 100% compliance for all landlord gas safety checks, demonstrating that our contractor continues to offer a good level of service.



Regular
fire risk
inspections



1000+
fire doors
installed



119
boilers
replaced



25
kitchens
replaced



32
bathrooms
replaced



363
electrical
tests and
inspections



100%
compliance
for gas safety

Resident satisfaction

Our repairs service is consistently highlighted as the most important service in the eyes of our residents. We are pleased that residents' satisfaction with our repairs and maintenance service continues to be communicated positively.

Satisfaction with repairs and maintenance passed our target of 92%, reaching 93.98%.

This degree of resident satisfaction is testimony to the efforts of our team and, once again, vindicates our decision to bring the business in-house when we launched Rosebery Repairs.

'Satisfied that their views are being taken into account' was logged as 77.24%, which is marginally below our 78% target for the year and a percentage point below the previous year's level of 80.29%.

Similarly, with 93.11% for 'satisfied with gas servicing', we exceeded our 92% annual target but were just a percentage point below the previous year's 93.60%.

'Satisfied with landlord services', which we logged at 85%, was less than a percentage point lower than the level recorded in the previous year (85.83%).

Resident satisfaction	2020/21	2020/21 target	2019/20	Previous year trend	2018/19	2017/18
Satisfied with landlord services overall	85%	90%	85.83%	▼	86.27%	87.46%
Satisfied that their views are being taken into account	77.24%	78%	79.24%	▼	80.29%	79.88%
Satisfied with repairs and maintenance	93.98%	92%	96.49%	▼	95.32%	96.50%
Satisfied with gas servicing	93.11%	92%	93.60%	▼	94.84%	90.20%
Satisfied with estate services	79.75%	85%	77.77%	▲	80.89%	86.51%



Resident engagement

Resident engagement is a key area of strategic focus for Rosebery and our Board and it is an essential component in the delivery of our Value for Money strategy. Resident satisfaction is inextricably linked to VfM and resident feedback enables us to gauge how our actions are perceived and whether we are effective in delivering our services.

Together with Tenants

Rosebery is actively supporting the National Housing Federation (NHF) campaign entitled 'Together with Tenants', which is aimed at building a stronger relationship with residents. We were involved in the early stages of its development and we signed up to this initiative as an early adopter. We are continuing to lend our weight to this campaign and will be supporting the six commitments which are set out in the Together with Tenants Charter:



Relationships

Housing associations will treat all residents with respect in all of their interactions. Relationships between residents and housing associations will be based on openness, honesty and transparency.



Communication

Residents will receive clear, accessible and timely information from their housing association on the issues that matter to them, including important information about their homes and local community, how the organisation is working to address problems, how the organisation is run, and information about performance on key issues.



Voice and influence

Housing associations will seek and value the views of residents and will use this information to inform decisions. Every individual resident will feel listened to by their housing association on the issues that matter to them and can speak without fear.



Accountability

Collectively, residents will work in partnership with their housing association to independently scrutinise and hold their housing association to account for the decisions that affect the quality of their homes and services.



Quality

Residents can expect their homes to be good quality, well maintained, safe and well managed.



When things go wrong

Residents will have simple and accessible routes for raising issues, making complaints and seeking redress. Residents will receive timely advice and support when things go wrong.



Virtual Scrutiny Panel

We set up our Virtual Scrutiny Panel (VSP) in 2018, with the aim of scrutinising our frontline services and offering recommendations for ways in which we could make improvements. During 2020/21, the panel completed its second service review, focusing on our anti-social behaviour (ASB) service.

The panel identified the ASB service for review as residents told us this was their top priority service in a survey carried out in November 2019. The purpose of their investigation was to:

- identify compliance with policy, procedures and service standards;
- establish the quality of service and levels of resident satisfaction;
- offer recommendations to help address improved reporting and case management; with the view to improving services and thereby increase resident satisfaction.

The VSP reported their findings to our Board in May 2020 and the panel offered three recommendations for improvement to the ASB service. The Board approved each recommendation and we agreed a service improvement plan.

Rosebery Voice

In December 2019, we launched a new digital consultation platform called the 'Sounding Board' as a way of receiving regular views from residents on our existing services and our priorities for improvements. Since then, we have carried out three quarterly surveys seeing 500 residents respond. The 'Sounding Board' has proven to be a successful tool in helping us to understand how well we are doing and where we need to improve.

We have now decided to re-brand the Sounding Board, so it reflects the value that we place on hearing resident views. Now known as Rosebery Voice, this is an interactive, engaging and informal way for all Rosebery residents to make their voices heard.

Rosebery Voice participants can expect to receive up to four surveys per year via SMS and email. Interested participants may also be invited to take part in online discussion groups. Residents will then receive a newsletter sharing the results of our surveys and proposed actions.

Acting on residents' views, Rosebery Voice works to make positive changes in the way we operate. It allows residents to take a leading role in helping us to develop and co-design services to meet expectations.

Other initiatives that delivered VfM

Viewing vacant properties by video

During 2020/21, we introduced the ability for vacant properties to be viewed with use of video footage, which we managed via Vimeo. The benefit is that a prospective resident only needs to visit the property once during sign up. This has significantly reduced the risk of transmission throughout the pandemic, as well as saving the resident and our officer time. The availability of video footage is also a useful tool for local authorities when deciding on an appropriate allocation ensuring that any specific needs of prospective residents are met and preventing offers from being refused. They also offer good evidence of the condition of a property at the start and end of a tenancy to determine where recharges should be applied. Being able to evidence these reduces challenge from residents which can lead to an inability to recover the recharge costs.

Mutual exchanges

As a result of more joined up working and collaboration, we identified two households which were able to mutually exchange their homes. This win-win exchange satisfied both parties' respective needs and was achieved with minimal disruption and cost.

Help for hoarders

We provide support for those who are susceptible to hoarding and we maintain a level of awareness through our training. On one occasion in 2020/21, we helped a hoarder to move home once we had identified the problem. Although this relocation came at a cost in the short term, it reduced our management costs in the longer term and it minimised the risk to the resident and his neighbours.



Delivering social impact

Welfare reform continues to bite and is high on our corporate risk register. A monthly report is submitted to the Executive Team detailing our current position. We have KPIs in place to monitor the impact of Universal Credit (UC).

Through the Tenancy Sustainment Service and our partnership with ETHOS (a project from Surrey Lifelong Learning Partnership) and Citizens Advice, we are able to provide an effective response to the challenges we and our residents face.

We strive to increase the employability of our residents and provide them with appropriate job opportunities, wherever possible. We have developed an effective partnership with ETHOS that supports our residents in employment, training and skill development. Between April 2020 and March 2021, ETHOS helped 14 of our residents achieve a job interview. The project helped eight of our residents into employment, three of our residents into training and two into voluntary work. Using the HACT (Housing Associations' Charitable Trust) model this has achieved a social return on investment of £116,160 in 2020/21, up from £58,735 the year before.

The Income Team adapted and delivered their service without compromising on quality to ensure the sustainment of tenancies. The team focused on the physical and mental well-being of residents, increasing our attempts to engage with residents with greater success. Patches were created to match the Neighbourhood Team, with a dedicated Neighbourhood Officer, Income Officer and Tenancy Sustainment Officer for each patch ensuring the delivery of a holistic service. Digital communication with residents increased through text messages, email and *My Rosebery*.

We launched the Hardship Fund to empower staff to support residents to create and maintain sustainable tenancies. Relationships with partner agencies were further improved, ensuring residents had easy access to additional support.

The Citizens Advice money and debt advice service, which we fund, managed to secure £264,946 in additional income for our residents, of which £77,086 was for the organisation.

Most significantly, our Tenancy Sustainment Officer service secured additional income of £608,251 for our residents, of which £345,468 was for the organisation.

The Income Team recognised that there was a gap in support for residents when it comes to essential items, and so they launched the 'Hardship Fund' in 2020. It is a fund available to empower staff to support residents to create and maintain sustainable tenancies. By using the fund, staff have created a social value return worth £175,758.

The total cost of funding all these services during 2020/21 was £148,573. Much of the work we do results not only in financial support for our residents but also delivers valuable social impact.

All told, the services provided and supported by Rosebery during 2020/21 gained additional income, savings and social value worth £1,165,115.



Assisting
residents with
employment



Money and
debt advice
service



Hardship
Fund



Social return
on investment
£1,165,115

Supporting our staff

CIPHR

Fully aligned with our digital transformation programme, our CIPHR platform is a secure online HR support system which is accessible to all staff via desktop, iPad or mobile devices. Integrated into our intranet, this is a platform that staff can access easily, eliminating the need for any additional login stage and making it as easy as possible to use. Staff are able to log in wherever they are, whenever they need to, and it supports our move towards more mobile working.

CIPHR, or *MyHR*, is a highly intuitive self-service system that allows staff to manage their daily HR needs. It's a modular system and we continue to grow its functionality, wherever we see real benefits to our staff and efficiencies for the business. *MyHR* proved invaluable during the COVID-19 lockdown period in 2020/21; CIPHR enabled our staff to continue to operate efficiently, without any loss of efficiency or impact on business continuity. Our people have all been able to access their records, search the staff directory, book annual leave, update their contact details and carry out all of the other functions that the system offers. It has also enabled staff to move from paper-based objectives to recording these online, providing further evidence of our ongoing digital transformation.

During 2020/21 we launched *Onboarding*, a new part of the HR platform which provides new starters with a warm welcome to Rosebery, an overview of who we are, what we do, an outline of our teams and key information for staff joining the organisations. This new part of the CIPHR platform provides an early introduction to the organisation and helps our new starters to hit the ground running.

CIPHR continues to play an important role in our business efficiency and business continuity and, with its emphasis on self-service, it has given our staff a greater degree of self-sufficiency and mobility. It has allowed us to deliver automated reports to the business, such as our monthly contact list, derived from accurate data held within CIPHR, providing the Leadership team with up to date information which proved invaluable during the COVID-19 lockdown.

Staff well-being

Support for staff and their well-being during lockdown was Rosebery's priority. The organisation saw to it that managers and their line reports were in regular contact and that staff were supported throughout the process. The focus was on ensuring the physical, social and mental well-being of all employees during what was a difficult period for many. We provided a variety of well-being support initiatives including, for example, a well-being pack with advice and guidance on the three key strands of well-being.

Maintaining regular contact between colleagues we felt was essential, so we set up groups of 'virtual kitchen conversations', a series of ten minute calls for random pairs of staff to catch up socially.

We created essential travel passes for staff members, based on their individual roles and in order for them to be recognised as key workers when going about their business and attending properties.

Environmentally friendly offices

Rosebery strives to be an environmentally friendly organisation in the way we work, the materials we use and the energy we consume. Our aim is to minimise our impact on the environment, maximise our energy efficiency and continue to develop our green approach to our workplace and our properties.

We only source and obtain office supplies that meet our sustainability criteria. 100% of the kitchen supplies that we use have been suitably sourced. These include products that are approved by sustainability organisations such as Rainforest Alliance, Sustainable Agriculture Network (SAN), Common Code for the Coffee Community (4C). They also include products defined as local produce 'grown and regulated in the UK'. The majority of our office supplies are suitably sourced through an organisation that has received several corporate sustainability awards, the employer and Environmental Protection Agency (EPA) Energy Star® leader awards, as well as having been named 'Greenest Retailer' by Newsweek three years in a row.

During lockdown, we saw a dramatic reduction in the number of staff visiting the office and, in turn, a reduction in the paper and other resources consumed. The reduction in paper copies will see an increase in scanning of documents, as we continue our digital transformation and our desire to minimise impact on the environment.

Home to office travel

Due to the restrictions imposed by COVID-19, staff have worked from home reducing the CO₂ environmental impact of driving to and from the office. Based on 8,720 miles per month, at 0.49Kg CO₂ per mile, we have seen an average reduction of 4,273Kg CO₂ per month.

Waste and recycling

100% of our general waste is diverted from landfill. We contributed to the achievement of zero percent to landfill, measured over the year. We provide clearly labelled recycling bins throughout our office space, both in the work areas and in the communal kitchen. We recycle approximately 4kg of waste per working day. As much as 29% of our office waste is recycled and 100% of our confidential secure shredded waste is recycled.



100% general
waste diverted
from landfill



Sustainable
supplies



Making the most of our talents

Making the most of what we have is a commitment that extends to all areas of the business. As the first in-house training initiative we have co-created, we are proud of our Emerging Talent programme and the outcomes that it has achieved. As a result of the training, we now have a pool of ambitious managers who have been upskilled for the future of our company.

Developing our leadership capacity

Building on the success of our earlier Emerging talent programme, we launched a Leadership initiative, bringing together members of our Executive Team and Heads of Service in a bespoke development programme.

The first stage in the leadership initiative was a Facet5 process, to explore and explain how these six team members differ in their behaviour, motivation and attitudes and, importantly, what can be achieved by understanding what makes us different. Facet5 profiling is intended for teams to realise their full potential by understanding the differences that exist between their members. This Facet5 process was followed by a series of development sessions, designed to explore effective interaction, collaboration and decision making.

The development of our leadership capacity was important and timely, as it allowed the Leadership team to build on its combined strengths and to put into practice the key elements of the programme. This happened just before COVID-19 first struck and the demand for strong leadership and decision making became paramount. Regular Leadership meetings dealt with the immediate impact of the crisis and each of the team members had a clear remit and leadership responsibility.

We have since extended the leadership initiative to manager level, with the Manager's Survival Kit, a programme of training designed specifically to support managers and provide them with a set of practical tools that they can use to ensure an efficient and consistent approach for all Rosebery teams. The focus of this initiative was on delivering high performing teams that make the most of our resources and deliver greater consistency across the organisation.

Investors in People (IIP)

We retained our Silver Investors in People accreditation as well as our Health and Well-being Good Practice Award and we liaised closely with our IIP accreditor throughout the COVID-19 crisis, drawing on their experience and advice.



Performance against key strategic VfM priorities 2020/21

Our key VfM objectives for 2020/21, together with their outcomes, are set out below.

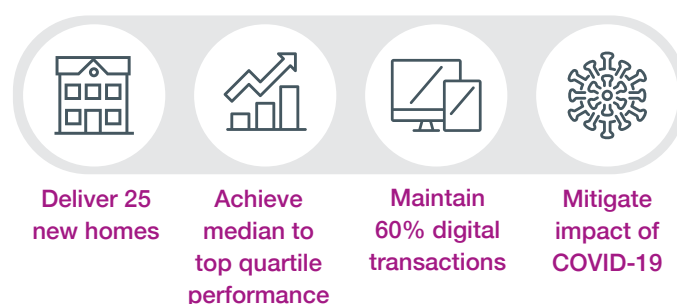
Target	Expected outcome	Outcome
Deliver new homes in line with our business plan	<ul style="list-style-type: none"> • Deliver 32 new homes (0.89% new supply per VfM metric). • Achieve 8.52% in reinvestment (VfM metric). 	<ul style="list-style-type: none"> • We delivered 21 new homes in 2020/21 and plan to complete a further 25 in the coming year. Our progress during 2020/21 was of course impacted by the global pandemic.
Operate as a high performing organisation compared with peers	<ul style="list-style-type: none"> • Achieve median to top quartile performance when compared against peers. 	<ul style="list-style-type: none"> • During 2020/21 HouseMark reviewed our performance and against our peers we were a median performer on costs and highly rated on performance.
Changing the way we work	<ul style="list-style-type: none"> • Deliver our digital transformation project. • Achieve 70% of resident related transactions via digital channels by end of the year 2022/23 and, with a phased programme, to achieve 50% in 2020/21. 	<ul style="list-style-type: none"> • Delivered further projects. • 62% of transactions in 2020/21 were digital, well exceeding our revised target of 50%. We are monitoring our performance and measuring our switch to digital channels. The revised target is to reach 70% by the end of the year 2022/23, with individual targets set along our journey. • It is proving challenging to identify the savings from the digitalisation programme but our digital investment has been invaluable during the COVID-19 lockdown as all our staff were able to continue to deliver a service to residents while working remotely.
Mitigate impact of welfare reform on residents	<ul style="list-style-type: none"> • Provide a programme of support for our residents. • Protect residents' tenures by minimising arrears and rent-related evictions and helping them to maximise their income opportunities. • Target £500k worth of social value as a result of our tenancy sustainment work. 	<ul style="list-style-type: none"> • Provide a programme of support for our residents, including digital upskilling and help them to pursue employment and training opportunities. • Delivered income, savings and social value worth £1,165,115.

VfM targets for 2021/22

The Board sets annual targets against a suite of Key Performance Indicators (KPI's) which measure performance both in terms of satisfaction levels and also costs. Key VfM projects for 2021/22, part of our continued digitalisation programme, include introducing a new Anti-Social Behaviour (ASB) module to assist us in managing this – an area of key importance for our residents.

We had intended to update our service charge system in 2020/21 to make our budget setting and monitoring processes more efficient. A significant amount of work was done on this project during the year but the full transition is now due to be completed in 2021/22. We will also take forward the work on our property management system as we move toward 'smarter homes', and improved integration with third parties to monitor compliance and other critical elements involved in ensuring our properties are maintained to a good standard at all times and that they meet all health and safety requirements.

We continue to make progress towards our target of making 70% of our transactions electronic, increasing mobile working and improving efficiency in a range of back office functions. At the end of 2020/21 we had reached a level of 62% and had already exceeded our target for 2021/22 which was set at 60%. We aim to reach 70% in 2022/23 and this remains our four-year goal.



Target	Expected outcome for 2021/22
1. Deliver new homes in line with our business plan.	<ul style="list-style-type: none"> • Deliver 25 new homes. • Achieve 8.52% in reinvestment (VfM metric).
2. Operate as a high performing organisation compared with peers.	<ul style="list-style-type: none"> • Achieve median to top quartile performance when compared against peers.
3. Change the way we work.	<ul style="list-style-type: none"> • Deliver our digital transformation project. • With a phased programme, we aim to maintain our 62% achievement in digital transactions, against a target of 60% which we have already exceeded. The ultimate goal is to achieve 70% digital transactions in 2022/23.
4. Mitigate impact of COVID-19 and welfare reform on our residents.	<ul style="list-style-type: none"> • Provide a programme of support for our residents. • Protect residents' tenures by minimising arrears and rent-related evictions and helping them to maximise their income opportunities. • Target £500k worth of social value as a result of our tenancy sustainment work.



Digital transaction targets

Our goal is to achieve 70% of resident transactions via digital channels by 2022/23.

Resident transactions

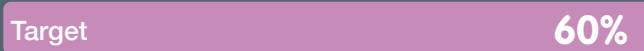
Year 1: 2019/20



Year 2: 2020/21



Year 3: 2021/22



Year 4: 2022/23





Financial performance

We met all our financial targets for the year and met all of our funding covenants. Our financial performance is summarised in the table below.

Income and Expenditure Account £m	2020/21	2019/20	2018/19	2017/18
Income (including income from first tranche sales of shared ownership properties)	17.0	16.5	17.0	17.4
Expenditure	(11.1)	(10.7)	(11.0)	(11.5)
Operating surplus before property sales	5.9	5.8	6.0	5.9
	34.6%	35.4 %	35.2%	33.9%
Interest	(4.0)	(4.0)	(4.0)	(4.0)
Profit on sales, Right to Buy (RTB), Asset Management Sales	0.5	0.4	0.0	0.4
Net surplus	2.4	2.3	2.0	2.3
	14.3%	13.7%	11.7%	13.2%
Actuarial adjustment – current year	(0.9)	1.2	(0.3)	0.1
Initial recognition of multi-employer defined benefit scheme	–	–	(0.7)	–
Net surplus	1.5	3.5	1.0	2.4

2020/2021 highlights



Turnover

£17.0m



Surplus

£2.4m



Property assets worth

£186.2m



Funds available for investment

£24.95m

(before pension adjustment)

The way forward

The COVID-19 crisis has had an enormous impact on our business and all our lives. Rosebery is a resilient organisation with resourceful people and we will continue to find effective, innovative ways of overcoming adversity. Our business continuity plans and digital transformation programme have served us well during this crisis. The organisation has been stretched by COVID-19 but we have stood firm and our strong leadership has consistently provided the right answers to increasingly complex questions. We will continue to deal with these challenges, we remain committed to the principles of Value for Money and we will focus on achieving our VfM targets for the year ahead.

The future is bright

VfM remains our focus, going forward, and we will continue to pursue every opportunity to deliver quality and value in everything we do.

On 1 April 2021, Rosebery's partnership with Catalyst was formally concluded when Rosebery became a standalone subsidiary of Catalyst Housing Limited. Both parties are seeking to reap the rewards of their synergies, working seamlessly to achieve the goals of the partnership.

Catalyst and Rosebery had been in discussions since 2019, when they started exploring the potential of a partnership that will see them working together across London and the South East. Rosebery's objectives in seeking a partner were to continue to create more homes in well-designed neighbourhoods in its expanded geography in partnership with local communities, and to work with a partner with a proven track record in estate regeneration which Catalyst has a long and successful history of delivering. Rosebery joined Catalyst as a subsidiary with authority over a defined geography.

Our partnership with Catalyst will help us to deliver VfM and reduce costs by making the most of our combined skills and experience, sharing appropriate learning, knowledge and resources, implementing the best systems and applying best practice across all areas of the business.

Christine Turner, Chair of Rosebery's Board, said:

"This partnership is a great achievement for both organisations and we look forward to working with our new partners. Catalyst and Rosebery have a lot in common; we are both values-driven, we believe in doing the right things and we pride ourselves on our strong governance. These are the key ingredients of what I am sure will be a successful and enduring partnership with Catalyst."

Rosebery Chief Executive, Deborah Pike, commented:

"We are delighted to have created this partnership with Catalyst and the future looks bright for both organisations. Throughout the months we've spent in these discussions, the relationship between our teams has been really positive, we are looking forward to more people connecting and learning from each other as the partnership grows and develops."



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Rosebery Housing Association Limited is a charitable registered society under the Co-operative and Community Benefit Societies Act 2014. Registered No. 27671R. Registered Provider LH4026. Address for correspondence: Newplan House, 41 East Street, Epsom, Surrey KT17 1BL. Registered office address: Ealing Gateway, 26-30 Uxbridge Road, London W5 2AU. Rosebery Housing Association is a subsidiary of Catalyst Housing Limited.