

ESG Report 2023

Houseful



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Overview

Houseful Introduction

At Houseful, we believe a more connected property market makes for better home decisions, experiences, business relationships and connections.

Together, our trusted brands unlock the combined power of software, data and insight to drive progress in the property industry.

Houseful is organised around three business units that unlock the connections to power better property decisions.

Houseful, alongside our sister business RVU, home to Uswitch, Tempcover, Confused.com and money.co.uk, is part of the ZPG family, where each member plays their part in empowering consumers to make confident household decisions.

Homes

zoopla

PrimeLocation.com

Mojo

Software

alto

JUPiX

yourkeys

Data & Risk

hometrack

CALCASA

Homes

Our Homes solutions connect millions of people with their current and future home. We provide personalised experiences that put consumers in control of their home and all the decisions around it, making us much more than a property marketplace.

Consumers come to us first to access our trusted home information, expertise and data-driven recommendations to help them make better property decisions around moving, managing and financing their home.

Our UK-leading brands and rich audience insight are used by businesses, including estate agents and home builders, to market homes, win new customers and promote home services through tailored digital journeys.

ZOOPLA

 PrimeLocation.com

 **Mojo**

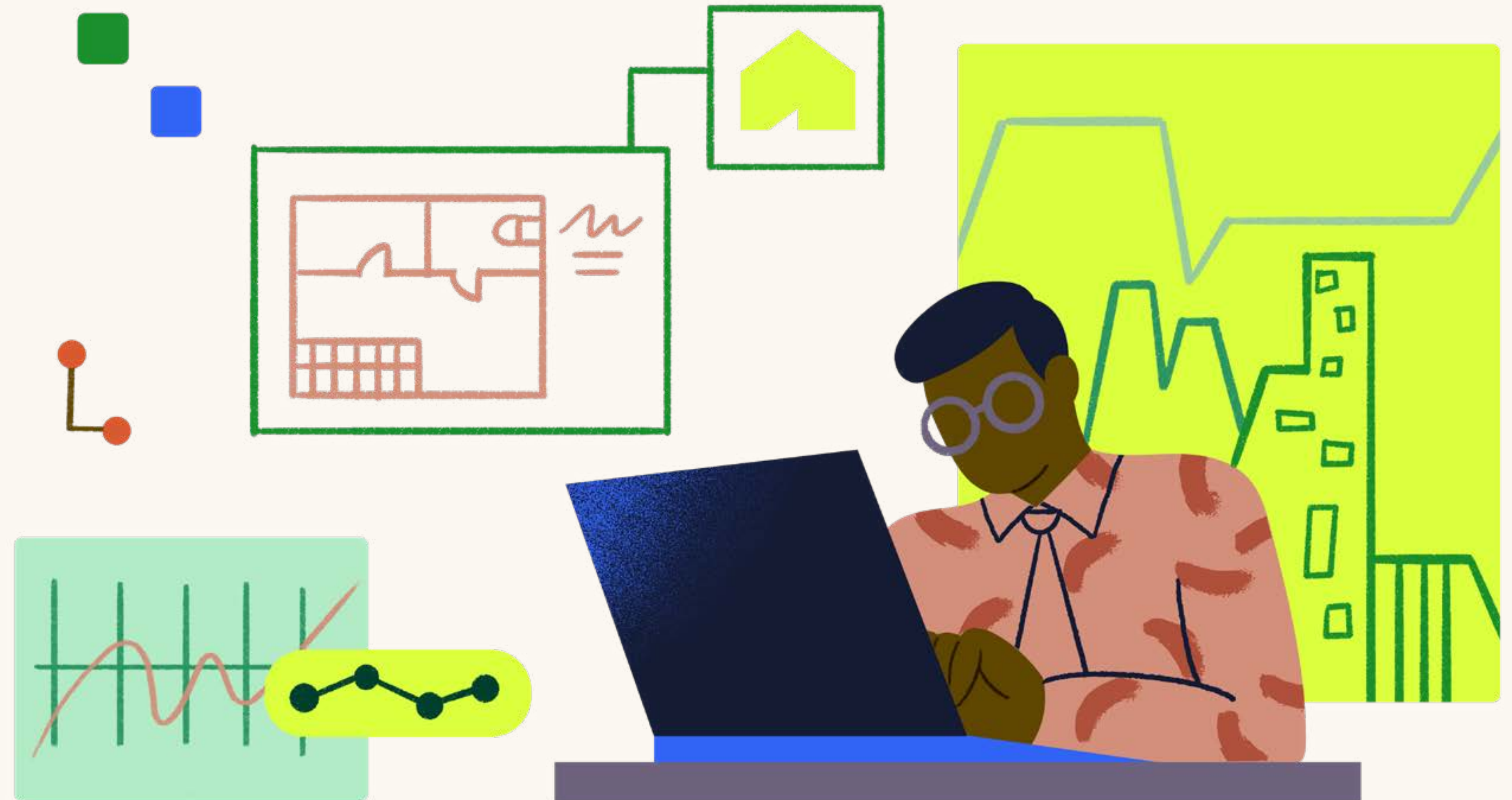


Software

Our software solutions connect businesses and consumers, powering more than half of all UK housing transactions each year.

We deliver a one-stop shop for estate agents and home builders to drive efficiencies, speed up the transaction while reducing risk, improve end-customer experiences, stay ahead of regulatory changes and unlock new areas for business growth.

Our open APIs integrate with other platforms across lending, conveyancing and prop-tech providers, enabling us to power end-to-end property transactions and unlock a wide range of benefits for the wider industry and their customers.



Data and Risk

Our data & risk solutions underpin faster decisions and increased automation across the mortgage lending and wider property industries.

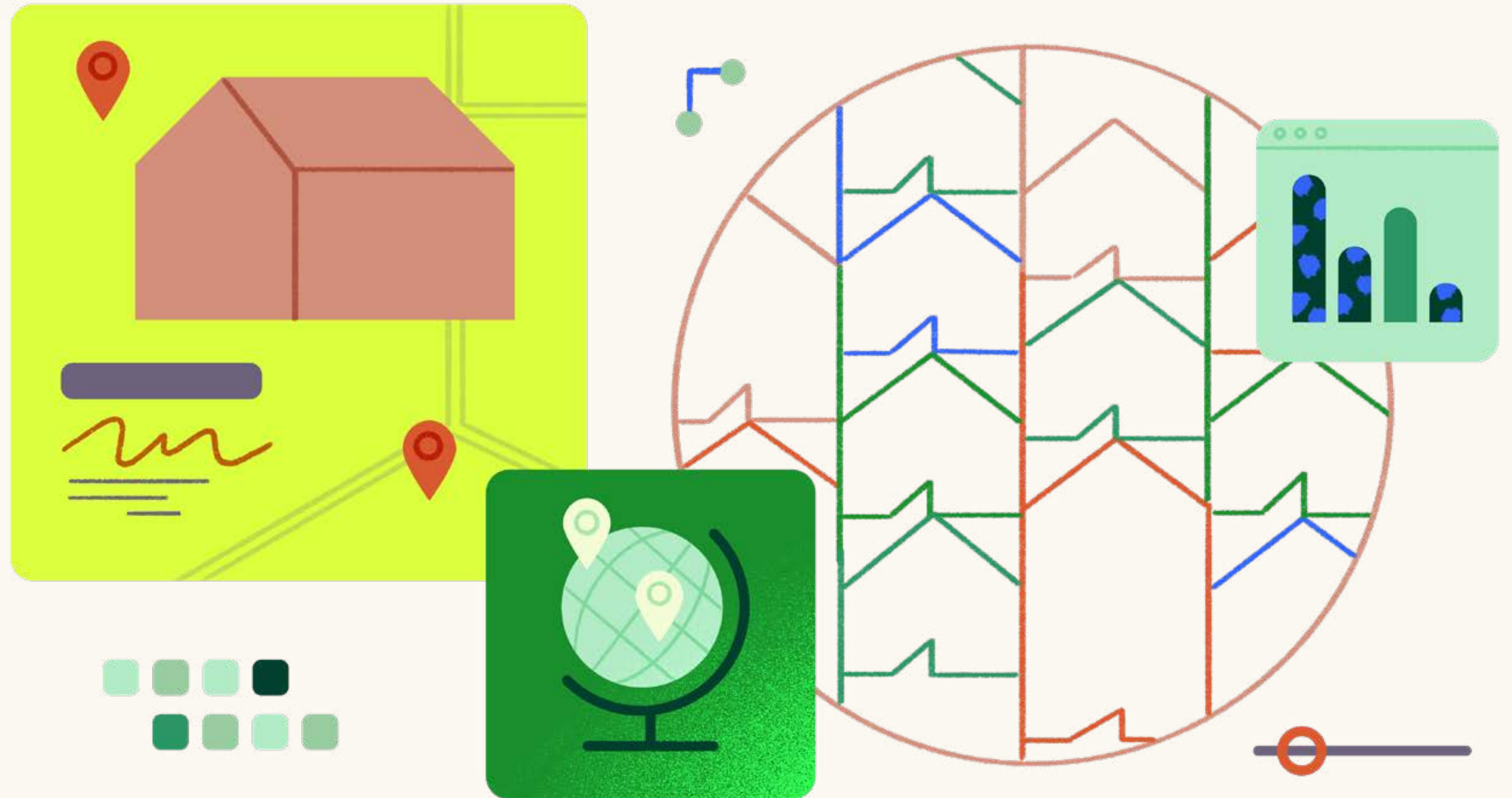
We improve underwriting times, enhance risk management and enable lenders to deliver better consumer journeys through a deep understanding of valuation and property risk.

Our market-leading valuation and risk management solutions are used by 18 of the top 20 lenders in the UK and all major lenders in the Netherlands.

Our comprehensive property data and insights are used by businesses for customer acquisition and retention, the creation and execution of business strategies, and the development of rich and engaging user experiences.

 hometrack

CALCASA



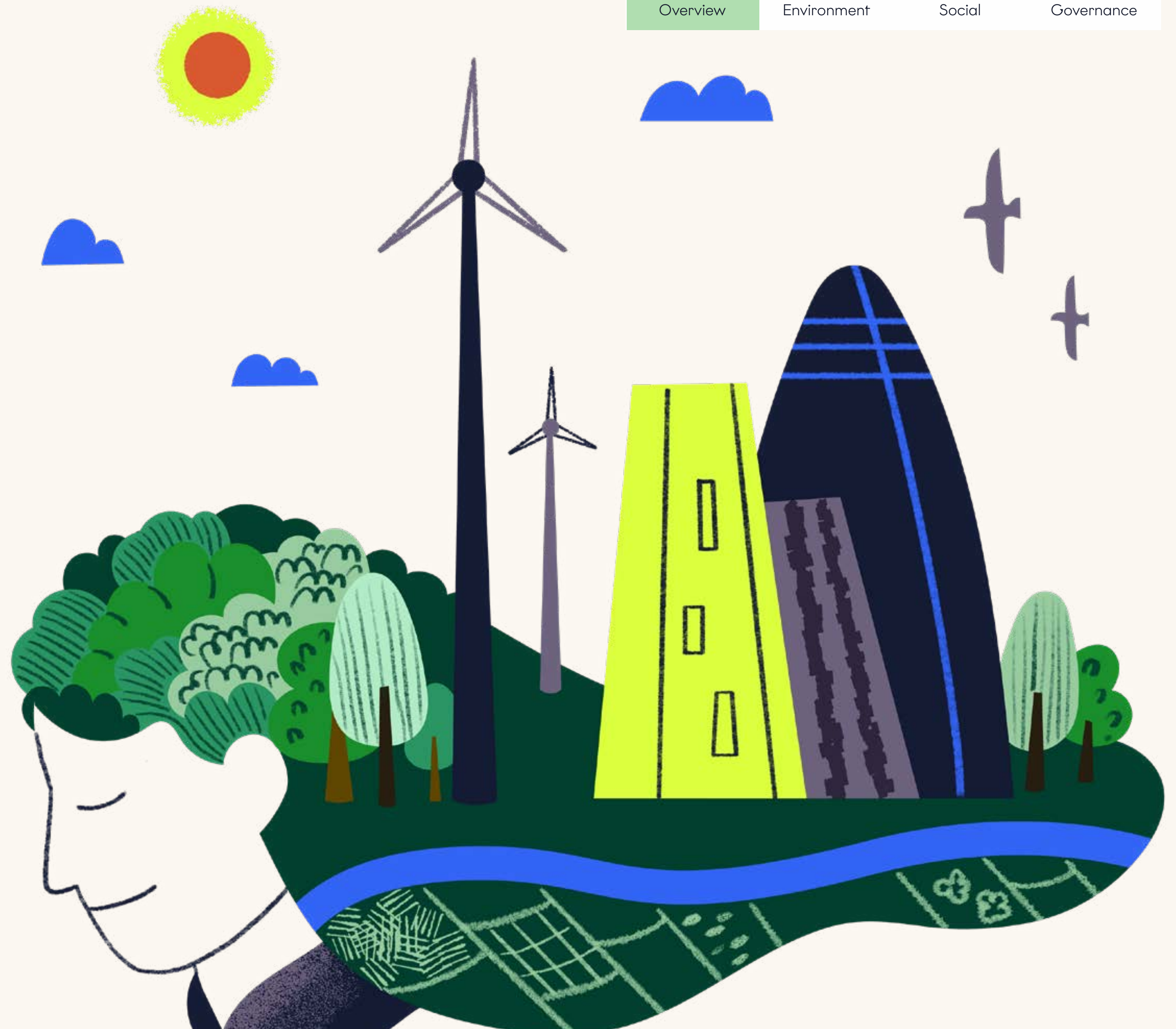
Environmental, Social and Governance, (ESG) at Houseful

How we do things at Houseful is as important as what we do. Ensuring that we're showing up for people and the planet is not only core to our culture, embedded into our employee behaviours, but also a critical step in ensuring the business is set up for success in the future.

Since the appointment of our Director of ESG in September 2021, we have been working hard to formalise our approach to ESG, improving our ESG governance and increasing our impact in areas that matter.

In March 2022, a piece of analysis was completed to determine which areas of ESG the business was already delivering at pace, and which areas had opportunities for further focus and development.

The learnings highlighted from the analysis were applied to our internal ESG framework, creating focus on the most necessary ESG progress areas.



ESG Framework

Our framework divides each Environment, Social and Governance factor into 2 focus areas.

Each of our 6 focus areas, Business Sustainability, Property Decarbonisation, People, Community, Corporate Governance and Data Governance has a long-term vision and an owner accountable for achieving the yearly KPIs that act as a pathway to that vision.

Environment

Business Sustainability	Property Decarbonisation
Summary Our focus on becoming a more sustainable business	Summary Houseful's role in the decarbonisation of property in the UK
Long term vision Operate as a net-zero business	Long term vision Support the decarbonisation of residential property in the UK
2023 focus Investing in our plan to achieve net-zero operations and building out our carbon measurement	2023 focus Increasing our delivery of EPC data to banks and consumers' access to property-related climate data

Social

People	Community
Summary How we support and engage Housemates	Summary Engaging and impacting our communities
Long term vision Creating and facilitating a culture of belonging	Long term vision Supporting the end of homelessness
2023 focus Improve our gender and ethnic diversity, whilst creating a more consistent employee experience and welcoming culture for all, regardless of background or identity	2023 focus Enriching our employee Community Programme and delivering meaningful work with our partner Crisis

Governance

Corporate Governance	Data Governance
Summary Ensuring we comply with the law and with our own business standards	Summary How we manage our data and data partners
Long term vision Achieve a security certification from an external verifier	Long term vision Achieve a security certification from an external verifier
2023 focus Enhance internal transparency of, and accountability against, our governance practices and increase policy engagement	2023 focus Increase clarity in data asset ownership

Our Committee

We established Houseful's ESG Committee in 2021 to develop transparency, increase ESG focus across the business and ensure progress across all ESG factors.

It's made up of 11 senior leaders, each accountable for enabling delivery against one or more ESG-related areas.

Chaired by our Director of ESG, the committee is accountable for defining, embedding and activating our ESG deliverables. The committee meets monthly to review progress against ESG goals and discuss any relevant ESG issues or risks raised via escalation. This committee has proved crucial in embedding a sustainable approach to our business strategy.

Environment



Ana Brenikov
Director of ESG



Hedda Hougland
Senior Product Manager



Luciano Repetto
Head of Workplace

Social



Nat Allen
Head of Employee Communications, Engagement, and Inclusion



Sandy Lacey-Aberdein
Head of Talent Acquisition



Catrin Anderson
Chief People Officer



Richard Donnell
Executive Director, Research

Governance



Amelia Guilfoyle
General Counsel



Carly Hitchman
Head of Data Protection & Compliance



Steven Collings
Data Consultant



Sam Fletcher
Chief Finance Officer

Launch of our new ESG standards

In 2023, Houseful's key stakeholders collaborated to establish the Minimum ESG Standards. These standards consolidate both current and forthcoming mandatory ESG requirements, such as ESOS (Energy Saving Opportunity Scheme) and Gender Pay Gap reporting.

They also outline our baseline expectations from internal and external parties, including employees, customers, and insurers.

After receiving approval from our Audit Committee in October 2023, we internally launched these standards along with a gap analysis to assess Houseful's current compliance with each requirement.

These standards are implemented to ensure compliance with ESG legislation, enhance preparedness for future requirements, and simplify the complex landscape of ESG compliance for our internal stakeholders.

By the end of 2023, the ESG committee approved the defined approach for implementing these standards starting in 2024.

Maintenance and delivery of our standards

Quarterly

- Conduct internal review and update to ensure alignment with any new requirements from recent or upcoming legislation.

Biannually

- Update the gap analysis, allowing all stakeholders to assess our current position relative to the minimum standards.
- Present the current position against our minimum standards to the Audit Committee, highlighting progress made and confirming estimated timelines for closing any identified gaps.

A note from our Director of ESG

"The pace of progress in corporate sustainability and ESG reporting over the past year has been unprecedented. Governments, industry bodies, and investors are all pressing for greater transparency, commitments, and results in ESG practices from businesses. This trend is clearly set and shows no signs of slowing down.

To ensure Houseful thrives in this rapidly changing regulatory environment, 2023 was not only marked by significant progress toward our ESG targets but also by a focused evolution of our internal ESG governance.

We enhanced internal visibility of our ESG targets through new, accessible company-wide reporting, established new structures for progress analysis, and developed multiple processes for handling and utilising our ESG data.

Moving forward, these efforts will enhance the accuracy of our carbon accounting, improve our ability to identify climate change-related risks and opportunities, and enable Houseful to meet even more targeted KPIs. Given that housing is a major contributor to UK emissions and the scarcity of new housing exacerbates affordability issues for many households, we have a genuine opportunity to pursue an ESG strategy that focuses on issues that matter.

Given the breadth of our business, all the user and property data we hold, as well as the services we provide to industry customers, I am confident Houseful is uniquely positioned to play a significant and impactful role in addressing housing-related challenges and future-proofing housing in the UK."



Ana Brenikov, Director of ESG

Environment

Environmental

Pillar 1: Business Sustainability

Introduction

Climate change poses one of the most significant challenges facing humanity. As our collective impact on the planet becomes more evident, so does the need for action.

At Houseful, we acknowledge that our operations create emissions and we commit to reducing those emissions by following a clear strategy that enables us to act as a Net Zero business by 2050.

Environmental responsibility starts with our operations, becoming more efficient in how we create and deliver our services. It extends through our supply chain where we work to ensure consistent, transparent environmental and social stewardship.

Houseful's Environmental Commitment:

- We will operate our business in a manner that protects the environment, prevents pollution and maintains full compliance with the applicable environmental laws and regulations, and we will require the same of the third parties we work with as applicable.
- We will measure our carbon footprint and monitor our performance against defined carbon reduction targets.
- We will establish business objectives that reflect environmental risks and opportunities.
- We will communicate our environmental performance and challenges openly and clearly to our employees and other interested third-parties.

Target:

Scope 2:
6% reduction

Actual:

25% reduction

"Our reduction in energy use is as a direct result of the efficiencies we worked so hard to put in place in 2022"

Luciano Repetto, Head of Workplace



Things we're proud of

1.

EV scheme a success with employees

Our salary sacrifice scheme allows Houseful employees to lease an electric car through the company and helps them save up to 40% of the monthly running costs with extras like maintenance, tyres and insurance included in the cost.

Houseful employees saved 101.7 tonnes of Co2 through electric cars in 2023. This is equivalent to planting 50,851 trees!

2.

Reduced air travel emissions by 55%

In Q1, we updated our internal travel policy with new guidance and launched company wide standards on travel routes to better consider the environment. Along with additional emissions data accuracy on business travel, thanks to our travel booking partner TravelPerk, this has resulted in an important reduction in air travel emissions from 21.73 tCO₂e to 9.65 tCO₂e.

3.

Reduced energy consumption

In 2022, we reduced the number of hours we keep our heating, ventilation and air-conditioning (HVAC) system operating by 43 hours per month and relocated all London-based staff to one building to maximise the use of our main office. This had a huge impact on how much energy we used in 2023, reducing our emissions from energy consumption from 103.06 tCO₂e to 77.27 tCO₂e

4.

Increased our environmental governance

In Q1, we launched Houseful's first environmental policy. This policy defines our commitment to the environment and provides guidance to employees on how to calculate the environmental impacts of business operations. The policy encourages all employees to consider the environment in all of their decision making.

Houseful's Carbon Footprint YoY

2022	Scope 1 82.04 tCO ₂ e	Scope 2 103.06 tCO ₂ e	Scope 3 7,965.67 tCO ₂ e
	↓ 42%	↓ 25%	↓ 59%
2023	47.61 tCO ₂ e	77.27 tCO ₂ e	3,237.87 tCO ₂ e

Environmental

Pillar 2: Property Decarbonisation

Decarbonisation Linked Products

The UK has some of the oldest houses in Europe, 60% of which are not energy efficient. Almost every UK home is heated by a gas boiler. This means we're heating our buildings with fossil fuels and not retaining the heat we create.

These homes will need to be decarbonised by 2050 to support a Net Zero future and avoid the heaviest impacts of global warming. This is a large and complex problem, and the property industry will need to evolve rapidly over the next decade to solve it. At Houseful, we're keen to be part of the decarbonisation journey, providing intelligence-based insights that will drive the industry towards a greener future – supporting the government's Net Zero strategy.

Climate Solution Products by Hometrack

Hometrack launched its climate change risk solution in 2021. This solution collects data from several specialist climate data providers. Hometrack uses the data to create a unique risk assessment for every individual home in the UK. Five of the top ten mortgage lenders' use it to measure and mitigate the risk to more than 3 million UK households.

In April 2022, the Bank of England highlighted the lack of energy efficiency data against mortgaged properties in the UK. 60% of homes have never had an EPC assessment. Lenders have no accurate measure of emission levels for 40% of mortgaged properties.

In response, Hometrack developed an EPC prediction model. It's similar to our Automated Valuation Model, which is used by nine of the ten largest mortgage lenders in the UK. The new EPC model predicts the EPC band for a property where there has been no physical inspection. This closes a gap in vital data and supports the provision of green mortgages. It can also inform consumers on the property retrofit decisions available to them.

Measuring risk is admirable, but reducing it is better. The Hometrack solution also supports new mortgage application decisions. Lenders use our technology to assess mortgage applications in just a few minutes. This now includes flood and subsidence risk, as well as energy consumption for the property in question.

Although 2023 brought forth a watering down of the government's net-zero initiatives aimed at house owners, for Hometrack's lender clients' green initiatives and climate risk remains a top priority.

Mortgage lenders in the UK have increased pressures to scrutinise climate data models, fill in data gaps and integrate the data into decision processes. This has firmly established green initiatives and climate risk as integral parts of lender's businesses.

Hometrack has invested in building the foundation for agile growth in 2024 and beyond. With a new tech stack powering our climate solution, we can launch new climate risk perils and carbon emissions data with shorter build times. This agility is key as we expect green legislation and regulation to grow at pace.

25% uplift in EPCs
delivered to
lenders

Target:

2.5m EPCs

Actual:

2.4m EPCs



Social

Social

Pillar 1: People

Diversity, Equity and Inclusion Overview

In service of our ongoing DE&I mission - to become more welcoming, fair and representative every day - we centred our 2023 DE&I strategy around three ambitions:

1.

Improve the ethnic diversity of our London-based roles

2.

Improve the representation of women at all levels

3.

Create a more consistent experience for all employees, regardless of identity or background

Our ambitions for 2023, and the targets we set for ourselves within them, were based on both internal and external data and benchmarking. We compared the gender and ethnicity data we hold about our employees to the 2021 UK Census data to compare our representation. We completed a benchmarking exercise to compare our Gender Pay Gap against similar sized companies in similar industries. We also looked at our internal insights such as anonymised employee feedback and aggregated data from our engagement survey tool to help guide our prioritisation.

In partnership with our five DE&I Champion Networks and their Exec/Senior Leader Sponsors, we took a multifaceted approach to positively impacting these ambitions, with a roadmap of actions that touched each key stage of the employee lifecycle. In 2023, we committed to:

- Greater candidate diversity for more roles
- Nurturing and supporting all employees equitably
- Improving our data, insights and reporting
- Fostering a culture of conscious inclusion and belonging

2023 marks our second full year of taking a more strategic and data-led approach to DE&I. We have made some great progress and learnt invaluable lessons along the way, which we will bring forward with us into 2024 and beyond.

One of our biggest learnings was that our targets were very ambitious, and that there are a great many factors that can influence representation and the Gender Pay Gap across the year. And, whilst we continue our efforts and intent to increase our diversity, we now understand that the most meaningful way to ensure this happens sustainably over time is to double down our focus on systemic equity, which is our intent for our 2024 strategy.



Ambition 1

Improve the ethnic diversity of our London-based roles

Target:

Increase overall representation of underrepresented ethnicities from 22.5% to 28% by Dec 2023

Actual:

24.8%

Ambition 2

Improve the representation of women at all levels of our organisation

Target:

Increase representation of women from 40% to 44% by Dec 2023

Actual:

42%

Ambition 3

Create a more consistent experience for all employees, regardless of identity or background

Target:

Achieve and maintain <0.3 variation in Peakon average scores across all comparable identities for 'Management Support' and 'Growth' drivers

Actual highest variations:

0.3 for Growth
0.6 for Management Support

Target:

Reduce median Gender Pay Gap to from 22.5% to 19% by Dec 2023

Actual:

20.6%

Target:

Maintain 'DE&I Satisfaction' NPS in Peakon of 55+ (top 25% of Tech industry)

Actual:

NPS 48
(7 points above industry benchmark)

Target:

Increase 'Belonging' NPS in Peakon from 32 (Nov '22) to 37 (top 25% of Tech industry)

Actual:

NPS 32
(7 points above industry benchmark)

Things we're proud of

1.

Greater candidate diversity for more roles

In addition to reviewing and improving our recruitment processes to ensure they are inclusive and equitable, we have embarked upon two new partnerships with external organisations to help us further extend our networks and diversify our talent pools; those are with Black Young Professionals and Candidate X.

As part of our partnership with Black Young Professionals, 10 of our Housemates will be providing 10 members of BYP's network mentorship and coaching through their mentoring programme.

2.

Nurturing and supporting all employees equitably

We've been working with our Exec and Senior Leaders to understand what's driving our Gender Pay Gap at a functional level, and how we can be better prepared for future decisions that affect it, including hiring, internal promotions and career development.

Our biggest opportunities for reducing our GPG lies within our most senior and highly technical roles, which are typically fewer in numbers, hardest to recruit for, and roles that open up less often. We have continued to invest in the growth of a diverse internal talent pipeline through the addition of a new Leadership Development Programme, and new cohorts undergoing our Aspiring Leaders Programme and People Manager Programme. 50% of the delegates in our new Leadership Programme are female.

We are also incredibly proud that 53% of the internal promotions we made at mid-year were female; 11% above our overall representation.

Things we're proud of

3.

Fostering a culture of conscious inclusion and belonging

Across 2023, our DE&I Champion Networks delivered and facilitated a wide range of incredible events, discussions, awareness campaigns, and community building activities.

We also launched a new DE&I policy, which details our stance on harassment and discrimination in the workplace, and the process for Housemates should they witness or experience it. The DE&I Policy is one of our selected policies that employees must read and agree to as part of our Code of Conduct each year.

We ran an employee engagement survey in May and November of 2023. We were incredibly proud to have maintained our scores for DE&I above the industry benchmarks, and - despite seeing a slight drop in Belonging score in May - going on to achieve an increase of 15 NPS points between May and November.

4.

Improving our data, insights and reporting

Our Gender Pay Gap insights and reporting improved dramatically in 2023, including the development of our own internal calculation, which strips away the 'noise' of things like salary sacrifice adjustments and in-month commission payments, and allows us to track and report a cleaner view of the data on a monthly, not annual, basis.

Within our HRIS employee data, we increased the completion of the ethnicity field to 91%, and of the Sexual Orientation and Gender Identity fields to 72.3%. We also added a Neurodiversity field.

In partnership with our DE&I Champion Networks, we have also refined the DE&I related questions we ask in our engagement surveys, as well as the ethnicity options listed, which employees have the option to self-select before completing their survey. These changes improved our ability to more accurately compare the data by segments (such as gender identity, ethnicity, neurodiversity, and sexual orientation) to more easily spot potential issues with equity and inclusion.

Our DE&I Champion Networks and Affinity Groups

Women's Impact Network

2024 DEICN

To empower, deliver equality for, and improve the lives of women at Houseful and beyond.

Minds of all kinds

2024 DEICN

To raise the profile of neurodiversity within Houseful and help neurodivergent people flourish through understanding, acceptance and integration within Houseful and beyond.

Bridge

2024 DEICN

To challenge the status quo to improve ethnic diversity at Houseful, and build an inclusive community for all.

HouseProud

2024 DEICN

To make the quieter voices of the QUILTBAG community heard, and to make Houseful a comfortable place we can feel like we belong, every day.

Empower Parents

2024 AFFINITY GROUP

To champion and support parents to be the best they can be at Houseful, and at home.

Women's Impact Network

Mission:

Working towards empowering, delivering equality for and improving the lives of women at Houseful and beyond.



Andy Marshall
Exec sponsor

Our priorities

<p>Career progression, pay & mentorship</p> <p>Gender pay gap reporting & action planning</p>	<p>Fertility, maternity and returning to work</p> <p>Career planning for women returning from mat leave</p>	<p>Safety and advocacy in the workplace</p> <p>Increasing female representation in the room</p>
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Things we're proud of

<p>Gaining a deeper understanding of our Gender Pay Gap data</p> <p>We created a 'moments that matter' timeline of touchpoints in the employee lifecycle that will help us to ensure GPG and representation remains front of mind for leaders and business owners at these key moments, enabling them to make informed decisions and identify localised opportunities to improve it.</p>	<p>Greater support for maternity returners and working mums</p> <p>We hosted a round table discussion with our working mums on their experiences at Houseful and other organisations. As a direct result, we now include maternity returners in our monthly new starter inductions to help them get back up to speed more quickly.</p> <p>We also partnered with the People team to update our pregnancy loss policy, and to introduce a new Dependents Leave policy, giving working parents dedicated paid leave for family responsibilities and emergencies, when they need it.</p>	<p>Hosting Fireside Chats and Workshops</p> <p>Across the year we hosted three Fireside Chats on topics suggested by our network: Pay & Promotions, Allyship, and Baby Loss Awareness. These are forums for Housemates to share their personal experiences in an open and safe environment, and this year involved 12 speakers and 180 attendees in total.</p> <p>In addition, we worked with the Talent Development team to design and deliver a 'Be More Assertive' workshop, and 65% of the attendees were women.</p>
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Minds of all Kinds

Mission:

To raise the profile of neurodiversity within Houseful. To help neurodiverse people flourish through understanding, acceptance and integration within Houseful and beyond.



Rachel Mayer
Senior sponsor

Our priorities

Raise the profile of neurodiversity

Improve understanding and awareness of neurodivergent conditions, and make communications at all levels more neuro-inclusive.

Help neurodiverse people flourish

Upskill and educate Line Managers to better support neurodivergent team members

Things we're proud of

Hosted a series of Coffee Break chats during Neurodiversity Celebration Week covering various neurodiverse conditions, to inform and create a space for safe dialogue with colleagues.

We partnered with Lexxic, a specialist psychological consultancy who focus on empowering neurodiversity in the workplace, to provide all line managers with access to a neurodiversity e-learning module, tailored specifically to their role. In addition we launched a series of communication guides, aimed at company-wide communications, line managers as well as peers.

Added a new personal information field in our HRIS to allow employees to indicate their neurodiversity status, enabling us longer-term to report on and track representation across our workforce and focus our efforts sees in total.

Our private medical insurance scheme now includes options for neurodivergent employees and their dependents to gain access to fast-tracked diagnostic pathways and support.

Bridge

Mission:

Our mission is to challenge the status quo to improve ethnic diversity at Houseful, and build an inclusive community for all.



Sam Fletcher
Exec sponsor

Our priorities

<p>Rebuild our Bridge leadership team, and wider community</p> <p>We had an almost entirely new leadership team at the start of 2023. We spent the start of the year recruiting new members and bringing those new members up to speed, including sharing the success and learnings from 2022, and agreeing objectives for 2023.</p>	<p>Improve the capture, analysis and understanding of our ethnicity data to improve representation and inclusion</p> <p>We have also spent much of the year analysing and understanding the data we hold around the ethnic diversity and representation of our employee base, including our ethnicity pay gap.</p>
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Things we're proud of

<p>Recruited and onboarded an almost entirely new Bridge leadership team, ensuring learnings from 2022 were imparted. Conducted a survey to gather input and guidance on Bridge focus areas and activities for 2023.</p>	<p>Marked several cultural celebrations to create a stronger sense of internal community and allyship, including an educational campaign and series of events for Black History Month, and a themed in-office snack time for Diwali.</p>	<p>We fully support and endorsed the launch of a new partnership between Houseful and Black Young Professionals, intended to increase our Black representation through talent attraction and hiring.</p>	<p>We refined the ethnicity options available for employees to self-select from when they respond to our Peakon engagement surveys, improving the accuracy and integrity of our data on inclusion and equity. We carefully analysed the data and comments captured in our 2023 surveys and the differences in experience linked to ethnicity to inform our priorities.</p>	<p>In partnership with the People team, we ran and reviewed our first Ethnicity Pay Gap report, helping us better understand the current status quo around representation and where and how we could focus on improvements.</p>
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Houseproud

Mission:

To make the quieter voices of the QUILTBAG (an easier way to pronounce LGBTQIA+!) community heard, and to make Houseful a comfortable place where we can feel like we belong, every day.



Natalie Allen
Senior sponsor

Our priorities

2023 was our inaugural year for the Houseproud network, formed organically in 2022 and, based upon priority areas identified in our November 2022 engagement survey, launched as an official network in early 2023.

Our main focus in 2023 has been around establishing ourselves. That has meant recruiting a full team internally, appointing our own Senior Leader Sponsor, finding and creating spaces to lean into meaningful and often difficult conversations, and using data and insights to build out our longer-term strategy. Alongside this, we continue to honour the moments in our calendar that have become Houseful staples, including Pride month and Transgender Awareness Day.

Things we're proud of

Pride Month

In 2023, we held our biggest Pride month yet, holding educational and community building events, such as the 'History of the Pride Flag' social event. For this event, we created our very own 'gallery' of flags, which allowed Housemates to learn surprising facts about the range of flags that represent different identities and orientations within our community, as well as the chronological evolution of the Pride flag. We extended our celebrations externally too, with all of our flagship brands using the Pride flag on their logos, and used our position to raise awareness on our social media platforms of homelessness faced by some members of QUILTBAG community.

Private Medical Insurance - Gender Dysphoria cover

We are incredibly proud to have made an important addition to our Private Medical Insurance offering in 2023, which now offers Housemates rapid access to guidance and support with Gender Dysphoria, reducing the average wait time for initial consultations, diagnosis and mental health support to a matter of weeks or months, compared to the national average of 4 years.

Coffee and Rainbow Cake drop-ins and other safe spaces

We've hosted several Coffee and Rainbow Cake virtual drop-in sessions across the year, and continued to use various channels on Slack, to allow Housemates to discuss and learn about important topics or current affairs that affect the QUILTBAG community, promoting allyship and ensuring that our colleagues always feel that Houseful is a safe space for them: where they are welcome and accepted.

Social

Pillar 2: Community

Community Engagement Programme

Houseful's Community Engagement Programme is centred around supporting people experiencing homelessness

In 2023 we continued to focus this programme of work on supporting three areas of change:

Making change for today

Fundraising and volunteering our time.

Enabling change for tomorrow

Working with our partners and using our skills to educate and mentor vulnerable young people – in turn, reducing their risk of experiencing homelessness.

Influencing change for good

Using our data, insights, reach and influence to raise awareness of, and recommend relevant changes to the system that research tell us can end homelessness.

Target:

300 days in community

Actual:

249

Target:

£60,000 funds raised

Actual:

£70,356

Target:

60 trained employee coaches

Actual:

55

Target:

840 coaching hours

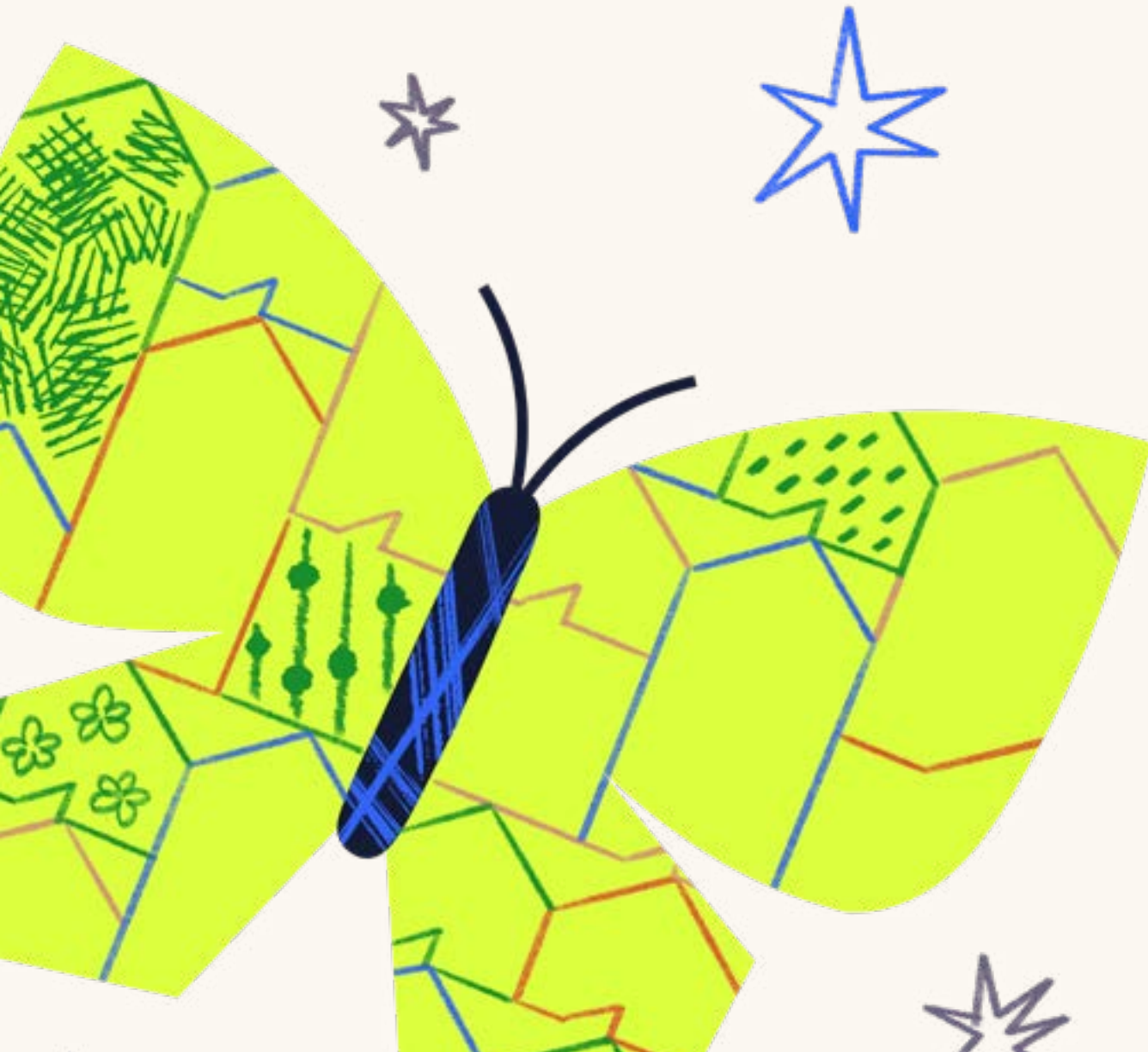
Actual:

789

In partnership with Crisis

We knew it was essential to collaborate with experts to ensure we were focusing our community efforts in the areas we could have the most impact.

In January 2022, we entered into a long-term partnership with Crisis – the national charity for people experiencing homelessness in Great Britain.



Our core beliefs in bringing this partnership to life

- We can best support the mission to end homelessness by using our unique market position and data insights to drive greater public understanding of homelessness.
- We can use our national reach and the power of our brand to surface and support the national conversation around homelessness, side-by-side with Crisis.
- We can use our role within the industry to influence how landlords, agents, lenders and housebuilders understand the part they can play in making homelessness a thing of the past.
- We want to collaborate with industry and policy makers to improve standards within the housing market – to evolve and improve consumer choice.

In 2022, during the initial phase of our partnership, our primary focus was on harnessing our data to gain deeper insights into the ongoing housing crisis. Our aim was to pinpoint the key pressure points contributing to the rising levels of homelessness. In 2023, we expanded our efforts by supporting Crisis in their work to influence meaningful policy change.



Where we partner with Crisis:

Research

We use our unique data to shine a light on the availability of low-cost rented accommodation for people claiming housing benefit in England in our annual joint market analysis.

Awareness and Policy

Leveraging our voice and brand to help increase the public's understanding around the issue of homelessness and support the case for change in specific policy areas to the government.

Volunteering and fundraising

Houseful provides a varied programme of volunteering and fundraising commitments enabling all employees, regardless of location, to get involved with their local communities.

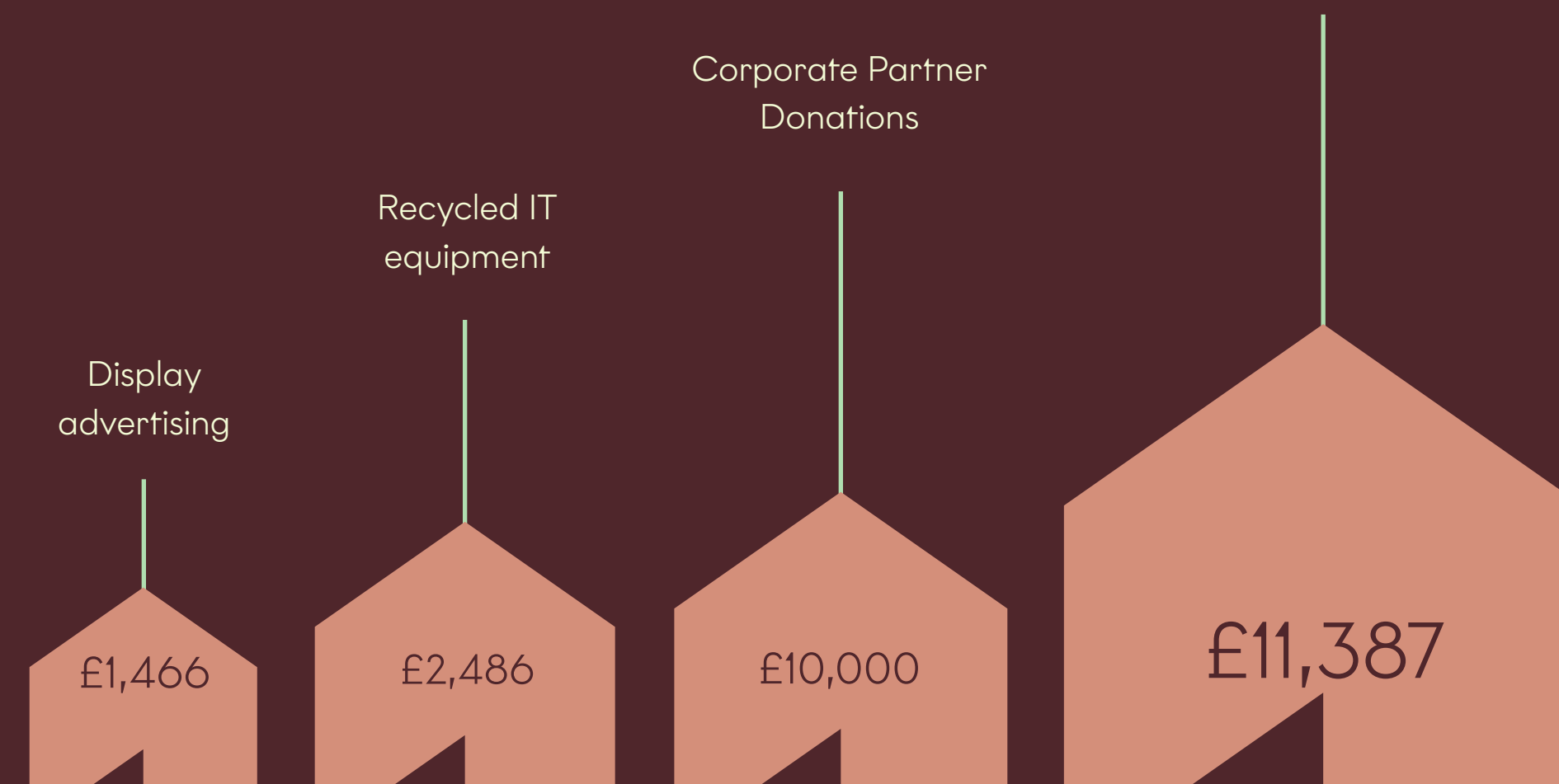
Making change for today

'Making change for today' is all about partnering with Crisis to support those who are at risk of or facing homelessness right now through raising funds and volunteering.

Funds raised for Crisis

£70,356

£70,356 could provide places for **2,393 guests** at Crisis at Christmas – where they receive food, companionship, care and the chance to start their journey out of homelessness.



Individual employee fundraising events: Employees committed their time to a range of events including: Ride London, London Marathon, Iron Man, Santa in the City, Virtual Lands end to John o'Groats

Payroll giving:
20% of employees signed up to donate a proportion of their salary to a charity close to their heart through PRG. Houseful currently holds a platinum PRG award for having over 10% of our employees participating.

£45,018

Things we're proud of

<div>1.</div> <div>Santa in the City Fundraiser</div> <div>15 Houseful employees dressed in Santa suits completed a 5km dash around the centre of London with thousands of other 'Santas' to raise funds for Crisis. There were so many Santas on the course it was almost Claus-trophobic! Our team of Santas enjoyed themselves so much after they completed the race they vowed they'd run again next year! In total the team ended up raising a huge £6,016 for Crisis!</div>	<div>2.</div> <div>Coat Drive</div> <div>Employees brought coats and other warm clothing into our London office to donate to the cause. Crisis then distributed these items to people in need or sent them to their shops to raise additional funds.</div>	<div>3.</div> <div>Crisis Lunch Events</div> <div>In Q4 we launched a brand new monthly initiative - 'Lunch on the House' - which was well-loved by Housemates. This lunch event offers employees the opportunity to take a break from their screens to interact with colleagues over lunch and learn about homelessness and what they can do to help end homelessness for good. We invite experts from Crisis to join us and kick off the lunch event by hosting a topical five-minute 'food for thought' pitch. In November we learned about the Crisis at Christmas Campaign and in December a representative from Crisis shared top tips on supporting people sleeping rough. In total, we raised £726 from the November and December 'Lunch on the House' events and plan to continue them in 2024.</div>	<div>4.</div> <div>Display Advertising</div> <div>In Q4 our Commercial Product team partnered with Crisis to design, build and traffic a new ad format - the 'Gateway', which we tested with the Crisis Christmas campaign - serving over 6M impressions across the Zoopla homepage and core landing pages.</div>	<div>5.</div> <div>Crisis at Christmas Campaign volunteering</div> <div>Crisis at Christmas is Crisis' biggest campaign of the year. It provides meaningful and compassionate services for members throughout December. Several employees volunteered in the Crisis day centres and hotels, helping to provide services for guests so they could enjoy seasonal festivities and companionship, while accessing health and wellbeing services to help begin their journey out of homelessness.</div>	
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"Volunteering at Crisis was uplifting...it makes you appreciate what you have so much more and it gives you a little bit more hope in humanity that we can all still care for one another"

- employee volunteer

Enabling change for tomorrow

Nearly two thirds of young people born into low-income families will not achieve qualifications above GCSE level by the time they finish their education aged 19.

This contributes to a vicious cycle of unemployment or low paid work, fueling intergenerational cycles of poverty and widening the inequality in our society.

At Houseful we understand how the systematic cycle of poverty frequently results in at risk young people not having access to certain careers, and capping their earning potential. These factors increase the risk of a person experiencing homelessness at some stage in life.

As a technology company we have a responsibility not only to improve the diversity of our pipeline of talent, but also to educate disadvantaged young people about reaching their potential within a career in tech. Our work with our education partners allows us to volunteer our time within our local school communities via skill sharing and coaching.

In 2023 we continued and expanded our ongoing work with Tech She Can /Tech We Can and Future Frontiers.

Our collaboration with our education partners enables employees to undergo training to develop effective coaching and mentoring techniques to work with young people. By pairing employees with young people, many of whom are at risk, vulnerable, both in-person and online, we facilitate the identification, education, and support of young people in realising their educational and career aspirations.

Beyond one-on-one sessions aimed at showcasing available career opportunities, employees also had the chance to lead CV workshops, facilitate work experiences and career insights programmes, and deliver group lessons highlighting the diverse opportunities in tech careers.

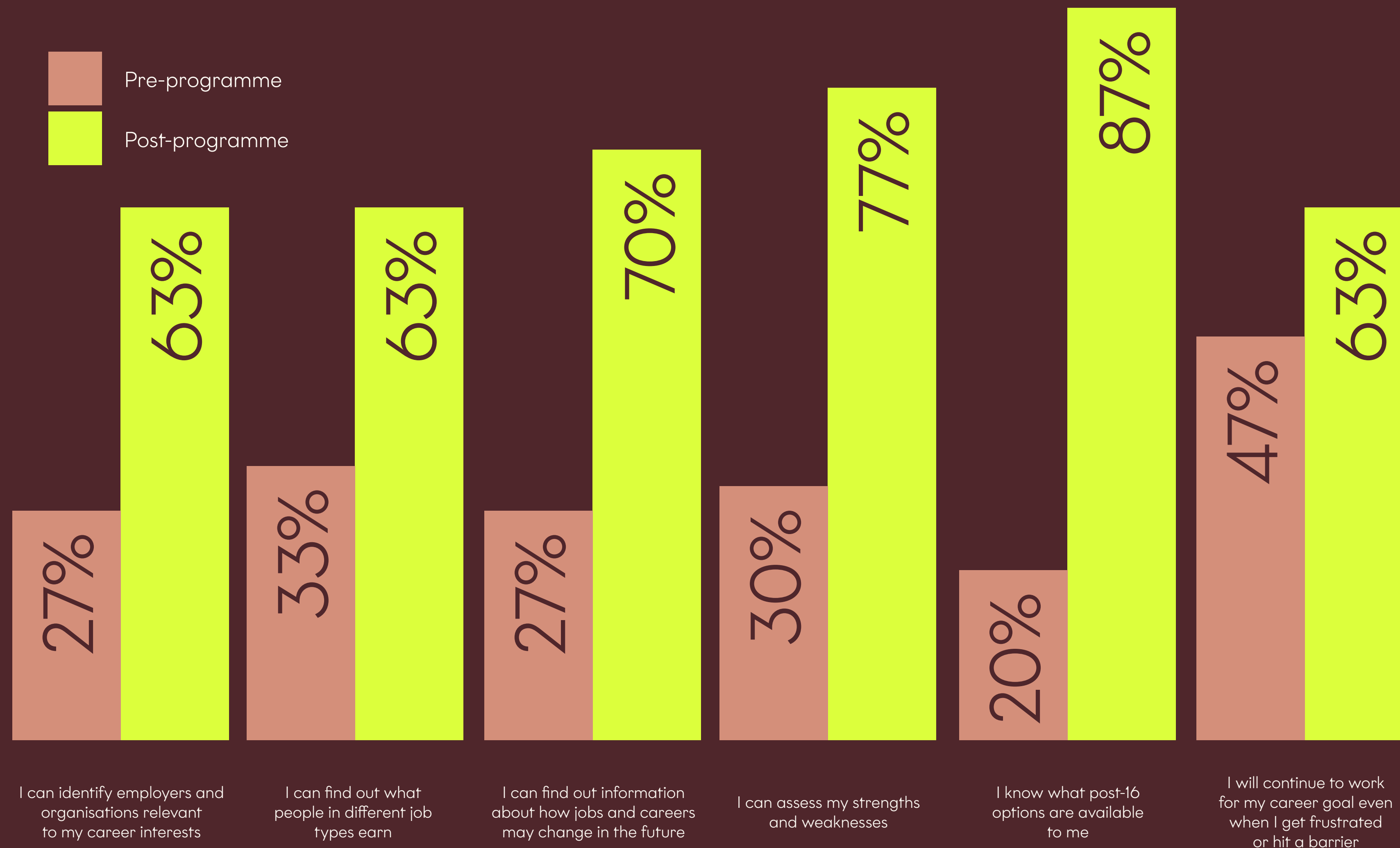
For students who come from challenging socio-economic backgrounds, these initiatives offer exposure to networks that they might not otherwise have access to, providing valuable insights into various career paths across multiple sectors, particularly in technology.

Our Impact - Future Frontiers

We work closely with our educational partners to track the impact of our work together. Building this tracking and visibility is crucial in ensuring our support leads to positive and meaningful change.

Pupils feel more confident in their skills and future after coaching.

The graph shows the impact of the programme on pupils' outcomes within Future Frontiers theory of change. Pupils rated how strongly they agreed with statements about their knowledge, skills and belief in the context of their readiness to make positive next steps towards a future career. The statistics show the percentage of pupils who responded positively to these questions before and after the coaching programme.

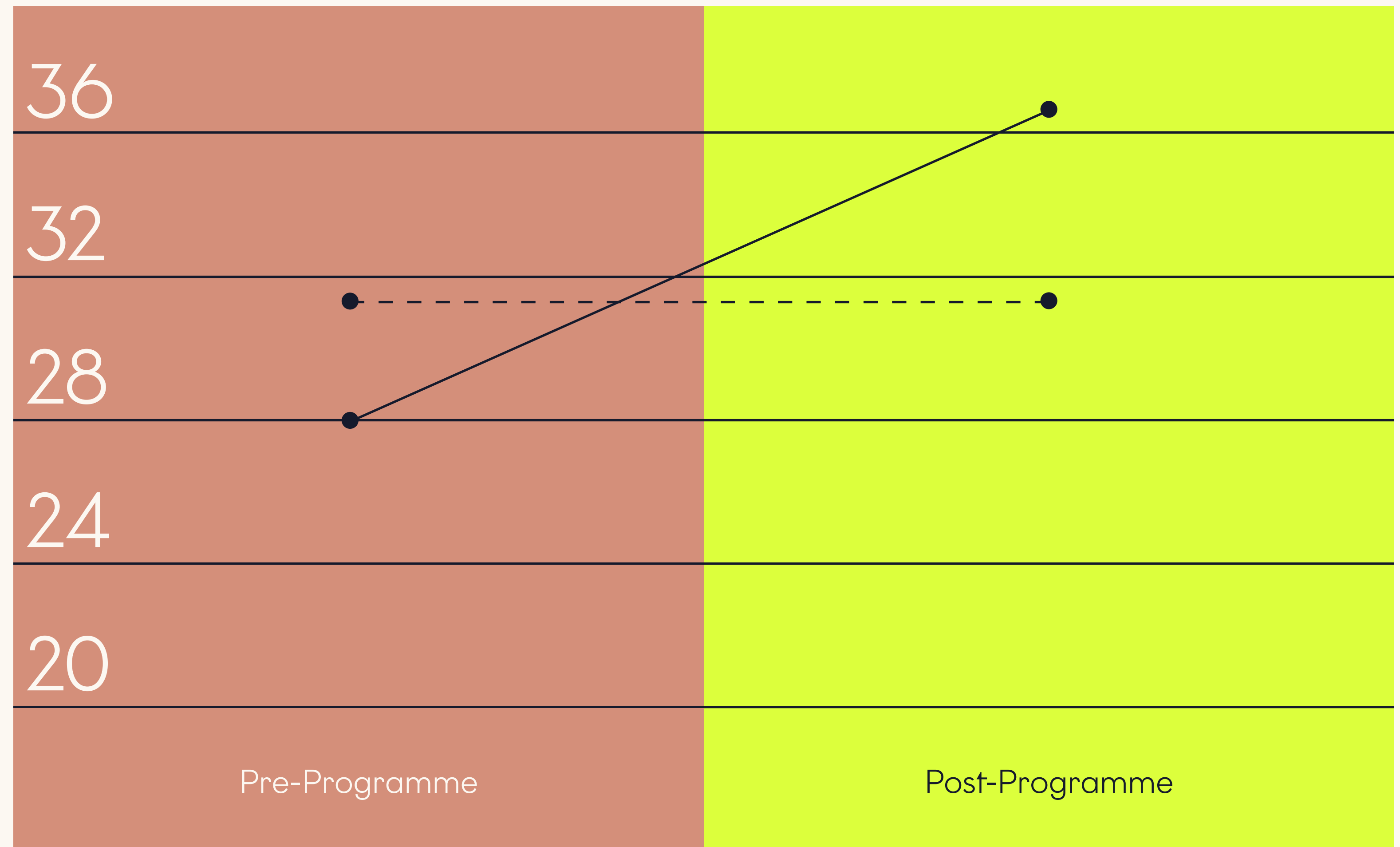


Houseful coaches supporting career readiness

This graph demonstrates the impact of the programme on pupils' career readiness. It shows the average of pupils' combined career readiness score before and after the programme. This score has been calculated using questions from the Student Career Readiness Index (SCRI), a validated national scale. The benchmark score represents the average score for pupils in UK schools where a programme of careers guidance has been implemented.

This data shows that pupils coached by Houseful volunteers significantly increased their career and transition readiness, performing closer to national averages.

- — — Average SCRI - Total Score
- Average benchmark of students coached by Houseful employees



Data source: Future Frontiers

"Thank you for all the time and effort you have spent on me, I am so very grateful. If you see me being the top lawyer, I will thank you for helping me reach there."

Maddie | Future Lawyer | Coached by Abi

Thank you for helping to choose my career, you've been a great help thank you for being such a kind person, without you I wouldn't know what to do for my career thanks for everything"

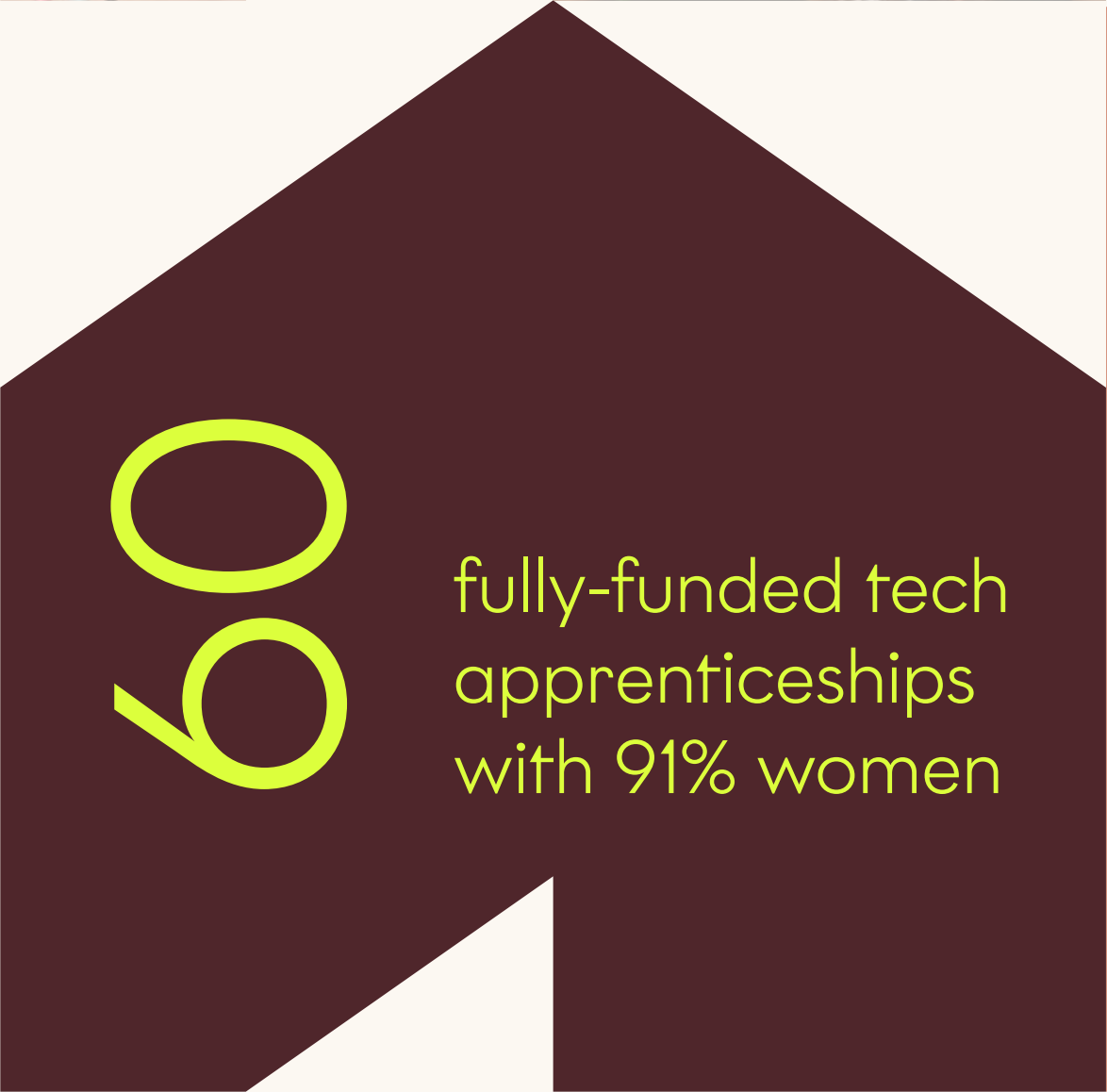
Anzal | Future Media Planner | Coached by Emily

98%

of young people
agreed their coach
supported them
to identify an
inspirational career



Our Impact - Tech She Can



Influencing Change For Good

Over the last 2 years Houseful has been working closely with Crisis, leveraging our data and insight, to help them lobby the Government for changes to the level of rent available for those on housing benefit.

The cost of rents have dramatically increased but monies provided for those on housing benefit has remained static at 2020 levels, making getting out of homelessness a massive challenge.

Sadly, there has been a 7% increase in the number of households going into homelessness or at risk of homelessness in 2023. According to the latest Government data, that amounts to just under 300,000 people - the equivalent to an entire year's worth of first time buyers.

Considering this, it is very good news that in the 2023 Autumn Statement the Government announced that housing benefit would be up-rated from 2023/24 starting next April. This is great news for existing tenants on housing benefit as it means they are at less risk of being forced out of their home and it will also help those seeking new accommodation.

Feedback from our partner Crisis informed us both Houseful's data and brand had an impact in their efforts to successfully lobby the Government.

Richard Donnell | Executive Director | Research



"After years of careful campaigning, evidence gathering and partnership working, Housing Benefit levels are finally being increased.

This is a big deal in homelessness because it will stave off the worst for many households, and allow many more people who are homeless to be rehoused.

A special thank you to our strategic partners at Houseful for all their support on this."

Matt Downie, CEO of Crisis

Product Reasonability

Ensuring our products are accessible to everyone

Accessibility

The mission of our Accessibility Team is to transform the way people, regardless of their abilities, access our property information. We aim for our applications to be accessible.

Over the past year, our focus has been on the highest value initiatives that would drive different aspects of accessibility forward: culture, compliance, training.

Accessibility Amigues

The accessibility steering group is composed of individuals who have self organised to carry this initiative forward. We are all engineers and part of other teams for our day to day work. We span different levels but are all from an engineering background.

We initiated in-person empathy labs to enable understanding and comfort in using tools, particularly emphasising the experience of users relying on screen readers.

This approach allowed our teammates to gain first-hand insights into the challenges faced by a group of people with access needs.

Dedicated effort was made towards conducting an accessibility review and subsequent fixes for components within our library. This meticulous examination aimed to eliminate barriers and enhance the usability of our products for individuals with diverse abilities.



We implemented automated accessibility integration tests that spanned across all pages of our website and other applications. This not only helped us identify potential issues but also ensured a systematic and consistent approach to accessibility testing, in order to ensure we are compliant with regulations.

To broaden the impact of our accessibility initiatives, we actively worked on increasing awareness across the entire organisation. By fostering a culture of inclusivity, we aimed to ensure that accessibility considerations became an integral part of our collective mindset, thereby contributing to a more accessible and user-friendly digital environment.

Things we're proud of

<div>1.</div> <div>Increased internal awareness</div> <div>One of our standout accomplishments is the significant increase in engagement across the organisation concerning accessibility. We observed heightened participation in empathy labs, with more individuals actively involved in understanding and championing accessibility. This shift reflects a growing awareness and commitment to creating an inclusive digital environment.</div>	<div>2.</div> <div>Digital Accessibility Awards Finalist</div> <div>Securing the 3rd place in the Best Digital Accessibility Mission at the Digital Experience Awards is a testament to our dedicated efforts. This recognition not only acknowledges our commitment to accessibility but also highlights the impact of our initiatives on the broader digital landscape.</div>	<div>3.</div> <div>Upskilling teams</div> <div>Another noteworthy achievement is the upskilling of our team to proficiently run empathy labs. This investment in skill development ensures that our team is well-equipped to conduct meaningful sessions, fostering a deeper understanding of accessibility issues and reinforcing our commitment to user-centric products.</div>	<div>4.</div> <div>Increase test coverage</div> <div>In the realm of testing, we're proud to report high accessibility test coverage in both our homes and software business units. This achievement signifies our dedication to systematically identifying and addressing accessibility issues, thereby creating products that are more inclusive and user-friendly for individuals with diverse needs.</div>	
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Governance

Governance

Pillar 1: Corporate Governance

Governance Overview

Governance is at the very heart of Houseful, it influences our decision-making, and it is how we gain and maintain the trust of stakeholders.

We evolve our governance to reflect changing elements and demands, with an increased focus on improved governance as a way of ensuring that we meet our responsibilities on environmental and social issues.

Governance factors relate to leadership; transparency and accountability; risk management; compliance and ethics; internal controls and financial controls.

Mission:

We aim to be diverse, honest, fair and compliant, so stakeholders can trust the integrity and effectiveness of our governance.



2023 Overview

1. Internal Controls

In pursuit of sustainable business practices and responsible governance, at Houseful we place a significant emphasis on establishing robust internal controls. These controls are designed to safeguard assets, ensure accuracy and reliability of financial reporting, promote compliance with applicable laws and regulations, and uphold ethical standards throughout our operations. By implementing effective internal controls, we strive to mitigate risks and enhance stakeholder confidence in our operations and financial disclosures.

Key Components of Internal Controls:

Control Environment:

The foundation of internal controls lies in fostering a culture of integrity, accountability, and ethical behaviour within Houseful. This includes clear delineation of roles and responsibilities, effective communication channels, and a commitment to compliance with relevant laws and regulations.

Risk Assessment:

We regularly assess potential risks, enabling us to proactively identify and mitigate any potential threats to our business objectives. By understanding the nature and magnitude of any risks, appropriate controls are then implemented to minimise their impact.

Control Activities:

Our specific policies, procedures, and practices. Control activities encompass a wide range of measures, including approvals, authorisations, and reconciliations tailored to address any identified risks.

Information and Communication:

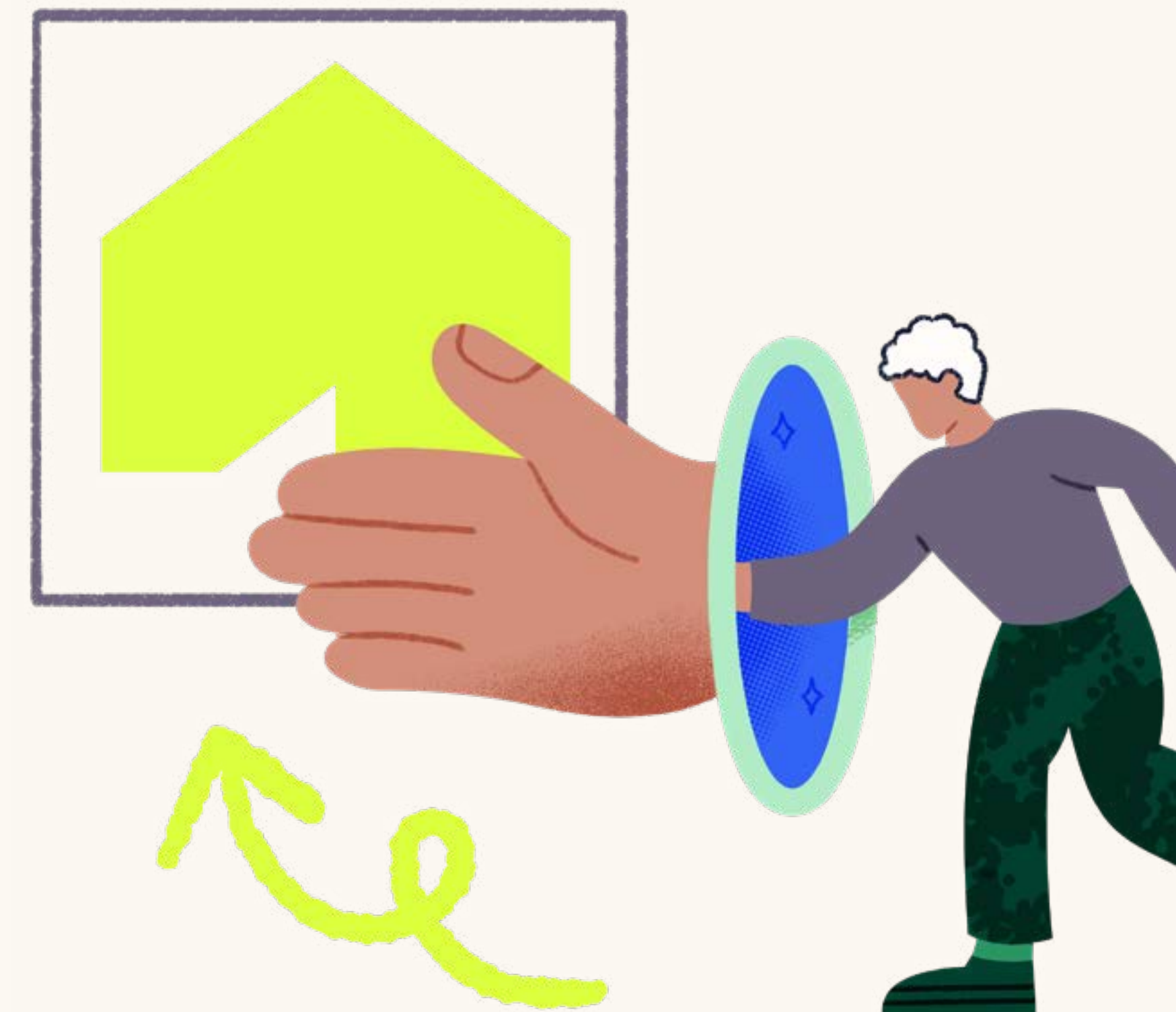
Making sure the communication of relevant information is timely and accurate is essential to ensuring both our decision-making and oversight are effective. Our internal controls facilitate the flow of information both vertically and horizontally within Houseful, increasing transparency and ensuring accountability at all levels.

Monitoring:

Continuous monitoring and evaluation of internal controls are crucial to assess their effectiveness and address any deficiencies or changes in the operating environment. Regular audits and reviews provide valuable insights into the performance of our controls and opportunities for improvement.

2. Leadership

Our board of directors is composed of experienced professionals with diverse backgrounds, they are responsible for overseeing our operations and supporting strategic decisions. A revised senior leadership team was formed in 2023 to support Houseful's new structure.



2023 Overview

3. Transparency and Accountability

Transparency and accountability are a priority in our governance practices. We have clear reporting structures, maintain accurate and timely financial records, and ensure that all stakeholders have access to relevant information. We report against our ESG obligations both quarterly and annually. ESG targets are based on our defined minimum ESG standards and specific opportunity areas.

4. Risk Management

Effective risk management is a key aspect of our governance. We have robust systems and processes in place to identify, assess, and mitigate risks. This includes conducting thorough due diligence on third party vendors, implementing risk management strategies such as completing privacy assessments and committing to information security standards such as ISO27001 for Hometrack Data Systems. In addition the ZPG Group Audit Committee has oversight of our principle risks and monitors the effectiveness of controls which aim to mitigate those risks.

5. Compliance and Ethics

We maintain integrity and ethics by adhering to strict compliance with legal and regulatory requirements. We comply with these applicable laws and regulations not only to protect the interests of our investors, but to also protect data, to safeguard all our stakeholders rights such as our staff and consumers, and to look after our planet.

At Houseful, our people are one of our most valuable assets and critical to ensuring that our governance standards are upheld. To help our people understand their responsibilities more clearly we rolled out a clear Code of Conduct in conjunction with our compliance training. The Code of Conduct raises awareness to all staff of our governance and policies. We achieve governance by aligning our policies with 100% training completion by all eligible staff.

Whilst we encourage Housemates to actively participate in their compliance responsibilities, it was also important to us to reiterate the mandatory nature of our compliance training, which is completed by new starters and then repeated annually.

With this in mind, a new escalation process for non completion of the compliance training was also implemented. In conjunction with this a revised process for monitoring and recording rates of completion for compliance training was further put in place.

We ensure our policies govern our compliance, actions and behaviours, and that they are kept up to date not only with changes to the legal and regulatory landscape, but also with our own internal evolution, the needs of our internal and external stakeholders, and in support of our ESG objectives. We have a full suite of policies on our employee intranet (Our House) covering relevant areas of compliance.

2023 Overview

6. Financial Controls:

Segregation of Duties:

In order to prevent fraud and errors, Houseful divides responsibilities between individuals so that no single person has the ability to execute a critical process or transaction from beginning to end without oversight or input from others. This helps Houseful to mitigate our risks, safeguard our assets, and maintain the integrity of our operations.

Approval Authority Limits:

Clear guidelines are established for the authorisation of financial transactions, specifying the individuals or positions responsible for approving expenditures, investments, and other financial commitments. Our approval authority limits ensure accountability and prevent unauthorised spending.

Account Reconciliation:

Houseful's finance team regularly reconciles the general ledger, bank statements and other key accounts to identify discrepancies and errors in financial records.

Budgetary Controls:

Houseful performs a detailed bottoms up budget process annually, which is approved by the Board of Directors. The approved budget serves as a roadmap for financial planning and control, enabling the SLT to allocate resources effectively and monitor performance against predefined targets. We perform a monthly variance analysis to help identify deviations from planned outcomes and facilitate timely corrective actions.

Financial Reporting Procedures:

Houseful has established processes for the preparation and review of financial statements to ensure compliance with accounting principles and regulatory requirements. We retain all relevant documentation and supporting evidence required to substantiate reported figures and disclosures.



Things we're proud of

1.

Improved employee interaction and measurability on policies and training

We successfully created, launched and embedded our new employee Code of Conduct. Our comprehensive policy suite was updated within our defined review cycle - which ensures all policies remain aligned with evolving standards. Close collaboration between our People and Legal teams enabled us to streamline our compliance training delivery process, and our improved tracking capabilities for compliance completion enhanced the overall oversight of our compliance efforts.

The completion rate for employee compliance training was up YoY as a result of our increase in engagement, delivery and measurement.

2.

Improved data protection

In November 2023, the Audit Committee approved our new Data Protection Policy and framework. Following this, in December 2023, we obtained approval for updated versions of our Data Retention Policy, Data Breach Response Policy, and Staff Privacy Notice. We also introduced well-received data protection template terms, designed to expedite commercial negotiations and enhance our privacy compliance position.

3.

Improved information security

We implemented a new Information Security policy that encompassed all controls and measures in place to secure the confidentiality, integrity, and availability of our data. Our security practices evolved and improved, including robust scanning and monitoring of our environment.

We enhanced business continuity and incident response capabilities.

An updated and enhanced Business Continuity and Incident Response plan was made available online, and "grab bags" were distributed to key stakeholders. Our incident management policies and processes were streamlined to ensure a prompt and effective response to any security events.

4.

Improved vendor management

In 2023 we worked towards a more robust process to ensure not only all vendor due diligence is completed to an acceptable standard but risks are appropriately monitored and treated. We have a "Working with Third Parties" policy and Code of Conduct for Business Partners in place. We conduct due diligence for onboarding and at intervals thereafter as and when required.

Governance

Pillar 2: Data Governance

Data Governance Overview

At our heart we are a data business. Data runs through everything we do, from strategic decision making and creating personalised experiences for our customers, to optimising our marketing & product innovation.

This means we are laser focused on evolving effective, compliant and ethical processes and systems. We treat our data as a valued asset and know that by maintaining and improving its integrity, availability and confidentiality we maximise its value and that of our business.

Mission

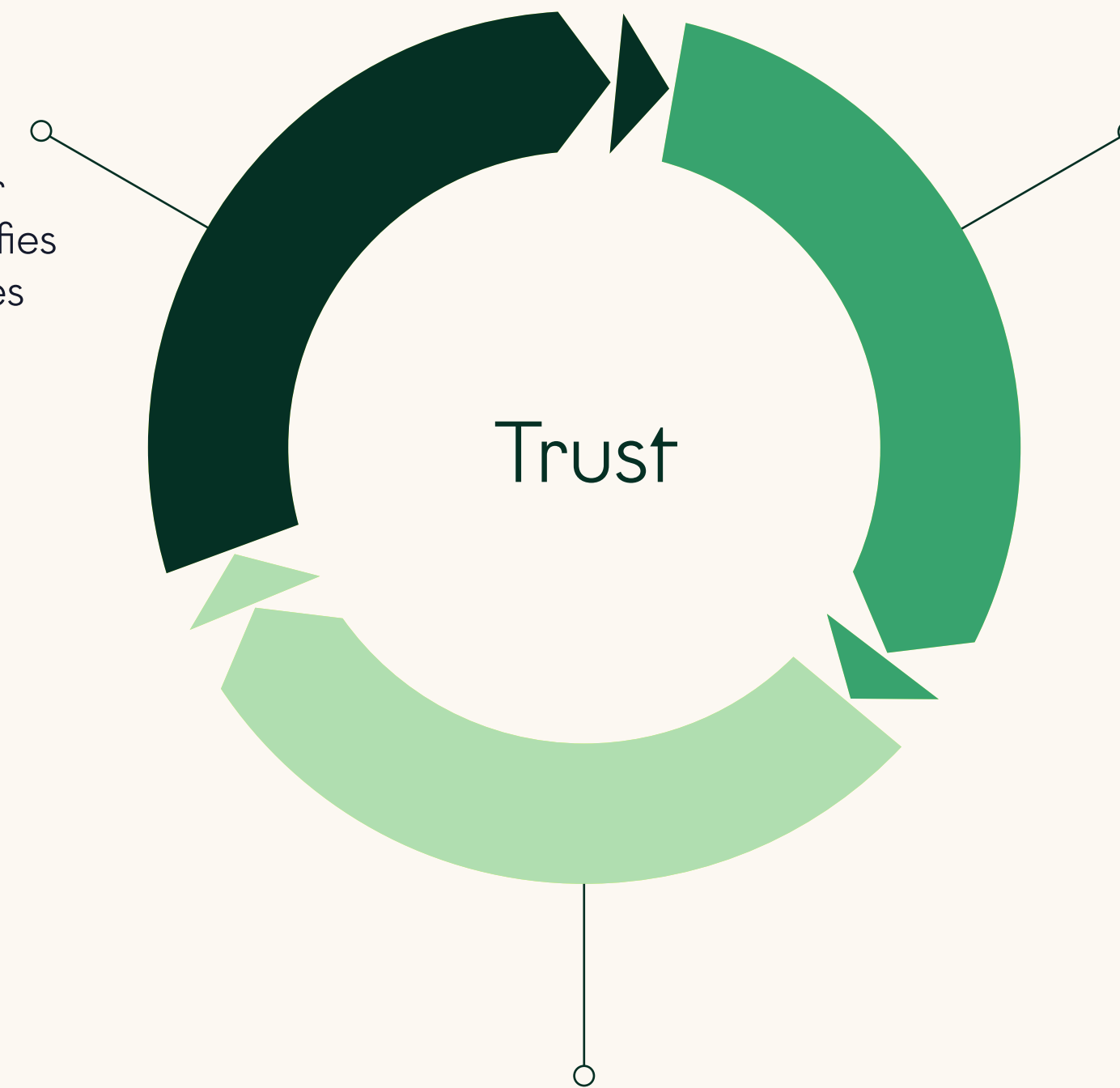
Our mission is to care for our data and in doing so build trust in it from all stakeholders. We do this by creating observability of Houseful's data so that we can improve its quality, ensure its compliance, and promote its appropriate usage. To do this successfully is a team effort so we aim to grow data expertise and ownership across the business. We set standards centrally to guide decentralised implementation and create a more data literate organisation.

Institutions

Increased trust in our data practices amplifies our value and reduces our risk profile

Housemates

Increased employee trust in our data drives innovation and reduces internal friction



Customers & Consumers

Increased trust in our data and how we use it elevates our brand and the willingness of our customers & consumers to share more data with us/use more of our products and services

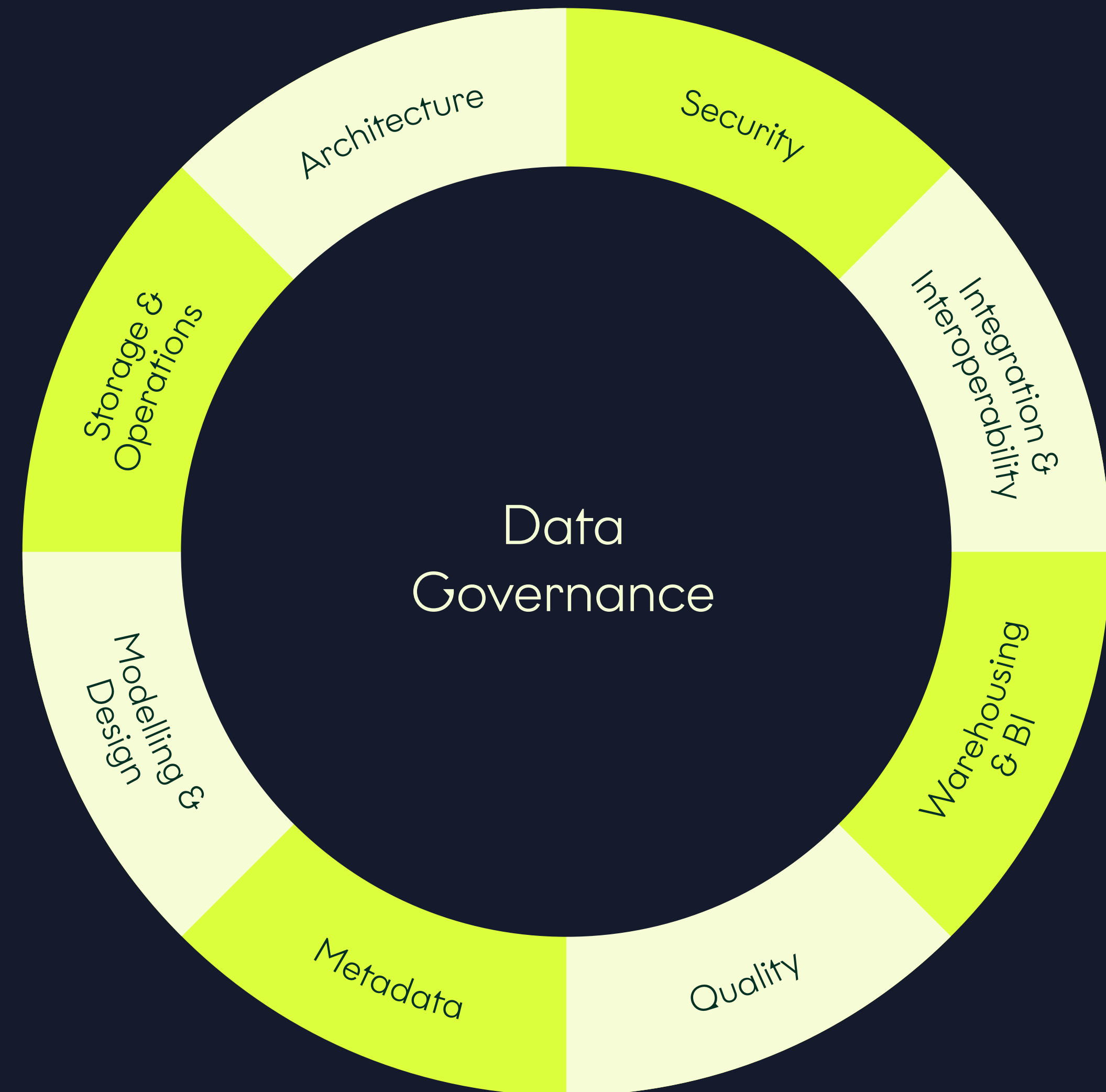
2023 Overview

2023 was a year of significant focus & progress on data governance.

While our data privacy and cyber security functions are already well established, it was the first time we had dedicated resource to coordinate our data governance programme. This additional focus was as a result of the launch of our new corporate brand, Houseful, and the transition to our business unit structure. With this transition came the creation of a new central 'Data & Platforms' team.

By bringing together Data, Infrastructure, and Security for the first time, we could dedicate more time to setting the standards, and building the platforms, that enable our business units to create more value with less risk.

To guide our focus for our data governance efforts we created a vision document which utilised the popular DAMA-DMBOK (Data Management Association - Data Management Body of Knowledge) framework.



Areas of Focus

To ensure ongoing oversight of our efforts a cross-functional data governance committee meets monthly.

Additionally, with the increased focus on generative AI, we created a cross functional AI working group to develop an AI governance policy to be rolled out in Q1 2024.

Data Quality

The aim is to standardise how data is integrated both from external sources and between the business units.

A key focus of this work will be the further adoption of data contracts that define enforceable SLAs on data producers and therefore protect downstream dependencies.

Metadata

While we have always focused on data quality at a local level we are now looking forward to defining shared standards, tooling and measurements.

We are trialling dedicated data quality tooling which, if it proves successful, we intend to adopt as a standard roll-out more widely.

Data Integration & Interoperability

Data about data. Being able to 'see' our data is vital to improving it. Metadata covers ownership, detailed categorisation and lineage (i.e. what data links to what process) so that value and impact can be measured.

Under this banner we completed our first pass of data asset mapping in which all owners have been identified and 66% have been mapped to the central tool.

Data Architecture

Technology never stands still and we have to keep up to ensure we can protect and utilise our data. Evolving our architecture to help deliver our data governance aims is an ongoing requirement.

We concluded the selection process for a new data platform vendor and we have plans to implement this in 2024.

ISO 27001

Hometrack Data Systems achieved ISO27001 certification in 2022. During 2023 we have worked on creating further core documentation and policies needed for the ISO, such as the new Information Security policy.

We have maintained our Statement of Applicability, and undertaken annual reviews of supporting documentation such as our records of processing activities and Data Protection policies. The NCC Group has helped facilitate our steps to ensure continued compliance, and we have an internal audit scheduled for February 2024 to run through all areas relevant to ISO accreditation, and highlight any areas of improvement that may be needed.

Our external surveillance audit will be in May 2024 wherein we will transition to the new 2022 version of the ISO27001 standard, with full recertification to take place in 2025. We are comfortable that we are maintaining the high standards needed to retain our certification.

Target:

Ensure 100% of our internal data assets have an allocated data owner.

Actual:

100%

Target:

Map 80% of all data assets

Actual:

100%

Things we're proud of

The creation of the 'Data & Platforms' team that brings together experienced professionals across Data, Security and Infrastructure who are passionate about continuously improving our approach to data governance and management.

The creation of our data governance vision that has aligned our focus for 2023 and beyond. This has already directed our selection of multiple tools and processes and will continue to drive alignment across the business and improve our privacy compliance position.

That we have full, documented visibility of our key internal data assets.

The background is composed of several overlapping geometric shapes. On the left, a large yellow shape with a pointed top and a flat bottom extends from the left edge. To its right, there are two teal-colored shapes, each with a pointed top and a flat bottom, stacked vertically. Further to the right, there are several light green shapes, also with pointed tops and flat bottoms, arranged in a similar pattern. The overall effect is a modern, abstract design with a strong sense of geometry and color contrast.

Houseful