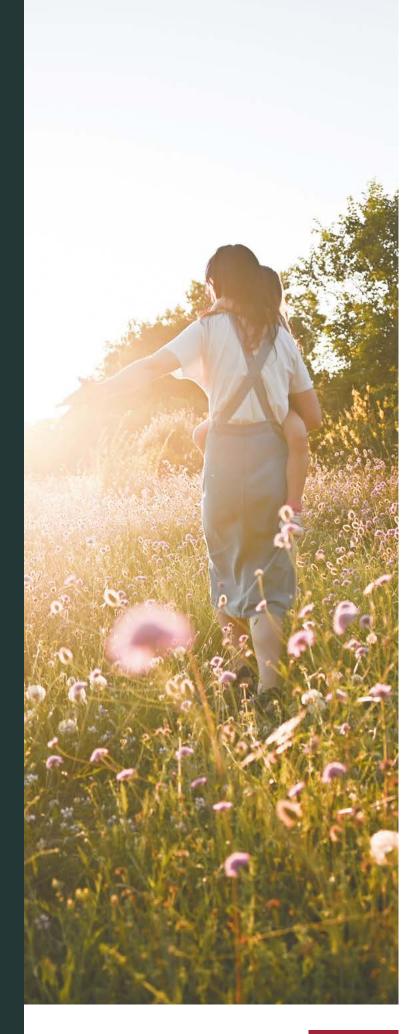


Building Sustainable Communities

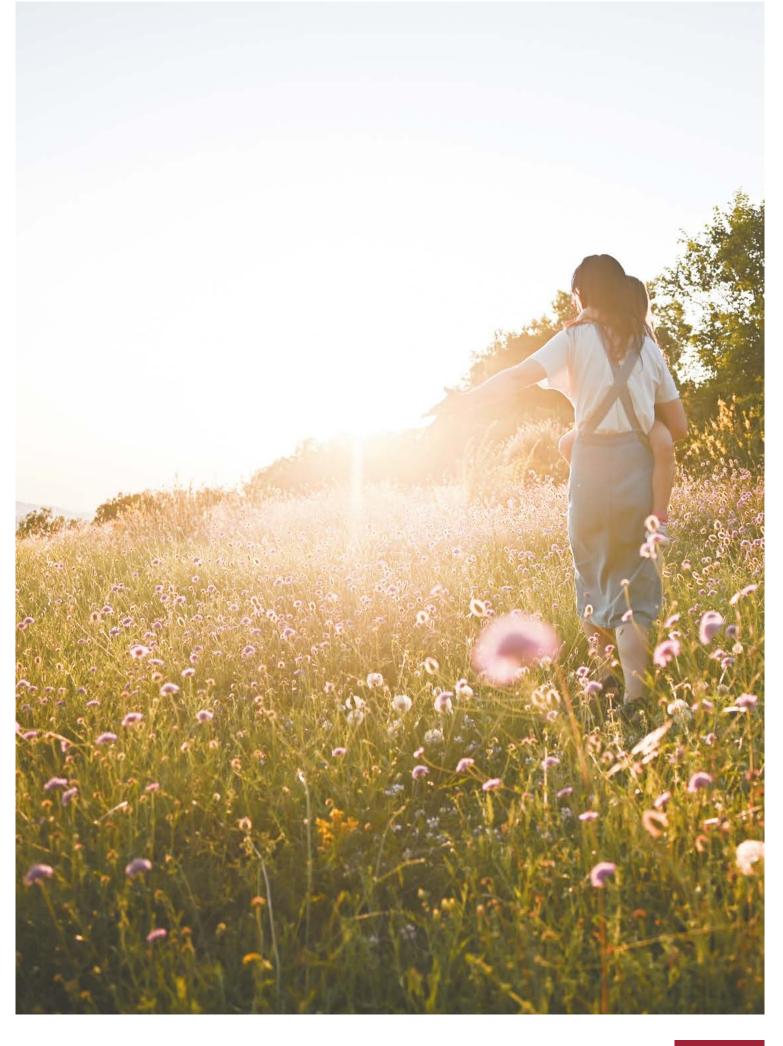


Built for Good



Building sustainable communities where everyone can thrive.

Cairn Homes plcBuilding Sustainable
Communities







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At Cairn, it's not what we build, it's why we build.

Building for the future means thinking beyond the home itself – toward the kind of communities, environments, and lives we help create. As a leading Irish business, that's the responsibility we take seriously every day.

Over the past 10 years, we've made strong progress. We've accelerated the delivery of Passive standard homes, improved biodiversity across our developments, and launched a national apprenticeship programme to invest in the next generation of skilled workers for our sector. We're reducing energy use, cutting emissions, and helping our homeowners live more sustainably – while setting a clear course toward net zero.

We're proud of the progress we've made over the last 10 years, and even more optimistic about what lies ahead as we continue to build a more sustainable future for our customers, communities, and country. There's so much more to come.

The road ahead will require partnership, innovation and resilience – but we're confident in our direction.

We hope this paper demonstrates our commitment to our customers, communities, country and planet and gives you, the reader an insight into what Cairn is all about.

> **Michael Stanley,** Chief Executive Officer



04Our purpose is to build sustainable communities where people can thrive. We are doubling down on our sustainability commitments, enhancing our sustainability strategy, and ensuring the homes we build and the places we create are sustainable and long-lasting, meeting the needs of present and future generations. This supports our overarching business strategy, and ensures everyone at Cairn is aware of their responsibility to make sure Cairn has as little negative impact as possible on social and environmental issues. From our Board members to our Graduates and Interns, everyone, regardless of seniority contributes to achieving our sustainability goals. Cairn Homes plc | Building Sustainable Communities

Creating Communities which Meet the Needs of Present and Future Generations

We place customers at the heart of our sustainability strategy by building homes in communities which address their needs and support them to put down roots that will last generations.

Our focus is creating new communities of connection and belonging, building towards an Ireland where everyone can thrive. This means partnering with grassroots community initiatives as well as national organisations, investing in spaces that invite you to stay and connecting our communities to the nature that surrounds them.

Delivering High-Quality, Energy Efficient Homes at Scale

At Cairn, we're weaving sustainability into our broader strategic objectives, into our ways of working and into our efforts to push the meaning of 'Built for Good' to its limits. Sustainable building and scaled building are not mutually exclusive strategies. They must go hand in hand.

From modern building techniques to sustainable material sourcing, we integrate sustainability into our design and construction processes. We extend our focus beyond the obvious, to include space for nature, water use, sustainable material sourcing and sustainable transport options for our communities.

We aim to be a leader in sustainability advancing the ambition of the industry to deliver more sustainable growth and housing supply in Ireland.

Advancing the Sustainability of our Industry Through Innovation, Collaboration and Support

Our people agenda is at the heart of everything we do, and our top priority is to keep inclusivity at the heart of our culture. We are committed to driving employee engagement to continue to deliver a high-performance culture in a rewarding working environment. Collaboration and innovation allow us to harness insights and knowledge from our talented team.

We aim to be a leader in sustainability advancing the ambition of the industry to deliver more sustainable growth and housing supply in Ireland. To be a leader, we understand the need for partnership and innovation. We work closely with our supply chain partners, industry forums, government and local communities to develop knowledge, innovate and raise standards across our industry.

By fostering collaboration, we aim to drive positive change which goes beyond the boundaries of our Company, accelerating the delivery of sustainable homes in Ireland.

Ensuring we Deliver

How do we ensure we deliver on our purpose and ambition? The only way we can – through measurement.

We measure the success of our communitybased initiatives and the impacts they have, from participation rates at events, to community funding we are constantly measuring to ensure the highest positive impact possible.

We measure, externally validate, and publish our Biodiversity Net Gain (BNG) rates and Scope 1, 2, and 3 emissions annually, ensuring we are continuously monitoring our Environmental impact and striving to reduce our impact on our local Biodiversity and achieve our SBTi approved science-based emission reduction targets.

We measure our impact on our people and our supply chain partners by going straight to the source and asking them how we are doing. We take their feedback seriously and this is demonstrated by our strong Company culture and supply chain partnerships.







Cairn don't just build houses – we create places where people can put down roots, raise families, connect with neighbours, and build a life. Communities that feel as good as they look. Places that grow with the people who live there. Nowhere is this more evident than at Seven Mills, our landmark new town in Dublin 22.

Connected by Design

Great homes should feel connected – not just to roads and railways, but to the community and nature that surrounds it.

That's why Seven Mills is shaped around movement and access. With two train stations and the Grand Canal on its doorstep, residents have 12.5km of pathways to walk, cycle or simply pause and experience nature.

It's a place where greenways lead you home – or out into the world.

Shared Passions, Stronger Bonds

Communities don't happen by chance—they're made through shared experiences.
That's why we support local initiatives that bring people together. In 2024, the **Seven Mills Community Fund** backed 12 inspiring projects with funding to the value of €34,000 – helping everything from grassroots groups to established services grow stronger, together.

When people connect over shared interests, something powerful happens: friendship, pride, and a deeper sense of place.

Spaces That Invite You to Stay

Seven Mills is designed for everyday living—and everyday joy. Its outdoor spaces, shops, and cafés offer more than convenience.
They invite people to stay local, to linger, to enjoy. Because a great home is only the beginning. It's what happens outside your front door that makes it truly special.

30,000



COMMUNITY

Home Together

We've always believed that a neighbourhood is more than the sum of its houses – it's the people who live there that truly make it a community.

"Home Together has played a pivotal role in fostering a sense of community within Graydon, bringing people together to connect and embrace diverse cultures."

– Graydon Resident





Research shows it can take up to ten years for communities to form. That's why, together with Neighbourhood Network we launched **Home**Together – an initiative designed to short circuit that process, sparking real connections between neighbours and helping communities come to life.

From the First Hello to a Lasting Connection

We began in 2021 with a simple idea: let's help residents get to know each other. We sent postcards to every home in our new developments, inviting people to share their thoughts, hopes, and ideas for building a community.

The response was inspiring. Those early surveys gave us the insight we needed to shape events that truly mattered to each community. And from there, something special started to happen.

A Movement Led by the People It Serves

Home Together has reached across ten communities with 1 in 2 residents actively involved in the programme, taking part in everything from street parties to cultural celebrations. But the most exciting part?

Most events are now being organised by the residents themselves. And we're not finished, Home Together 2.0 has launched across 3 new developments in 2025, continuing to help build communities and connect our residents.

It's become more than a programme. It's become a movement. A platform for people to take the lead, to organise around shared interests, and to stay connected through group messaging apps, community emails, and regular gatherings.

Stronger Bonds, One Small Step at a Time

The impact is real. **91% of residents said their neighbourhood felt friendlier** after attending a summer social – a simple gathering that led to something more: trust, joy, and belonging.

What started with a postcard has grown into something far more powerful: a shared sense of home.

 \bigcup

RUN IN 10 CAIRN DEVELOPMENTS

3,000

ACROSS MORE THAN 3,000 HOMES

8,000

TOUCHING THE LIVES
OF ALMOST 8,000 PEOPLE



Cairn Homes plc | Building Sustainable Communities



We believe real communities are built not just with bricks and mortar, but through shared experiences, friendships, and memories.



That's why we're proud to partner with **The Community Games** – a grassroots movement that's been at the heart of Irish life since 1967.

In 2024, we launched the **Cairn Community Games** to support something bigger than sport – to help create places where young people feel included, active, and proud to belong.

It's all part of a €3 million investment we've made over 4 years.

COMMUNITY



A Place for Every Child

The Community Games is about more than competition – it's about participation. With over **200 activities** ranging from running and football to art, drama, and dance, there's space for every child to shine. Whether it's on the track or on the stage, there's something for everyone, and everyone is welcome.

We're supporting the Games with one clear goal: to increase participation by **10% by 2027**, helping more children build confidence, community, and friendships that last a lifetime.

"Cairn have brought a vibrant, modern approach to the games, making them more inclusive and accessible."

– David Hoysted, CEO Cairn Community Games

Built by Communities, for Communities

This isn't just a sponsorship. It's a shared commitment to community. Many of our Cairn employees, as well as members of our supply chain, grew up taking part in the Games – and now their children do too. From cheering on the sidelines to volunteering behind the scenes, it's a full-circle moment for so many of our people.

Creating Memories, Together

Every year, more than **160,000** young people across **430** towns and cities take part in the Cairn Community Games. That's thousands of moments where children discover what they love, meet new friends, and feel like they're part of something meaningful.

It's this spirit – of inclusion, activity, and joy – that we're proud to champion. Because when we talk about building communities, this is what we mean.









POODO

TREES PLANTED ACROSS OUR
DEVELOPMENTS SINCE 2017





We've been leading the way in biodiversity across our developments – not just because it's the right thing to do, but because we believe thriving ecosystems and thriving communities go hand-in-hand.

Building with Nature at Heart

Every new site begins with a simple but vital question: how can we protect and enhance the nature that's already here?

From wildlife corridors to bird and bat boxes, our developments are designed to welcome species, not displace them. It's about building spaces where both people and wildlife can move freely, safely, and sustainably.

We work closely with biodiversity experts and national partners to meet and exceed our Biodiversity Net Gain (BNG) targets every year. And because accountability matters, we align executive remuneration with these goals – putting biodiversity at the heart of how we lead, plan, and grow.

Native hedgerows, woodlands, wetlands and meadows are not seen as obstacles to progress – they're integral to it. That's why we prioritise their protection and regeneration on every site, using local seed harvesting to ensure flora and fauna flourish, not fade.

Three Trouts Way

At Archers Wood in Wicklow, we had a chance to do more than build homes – we had an opportunity to protect a precious ecosystem.

The nearby stream, known as **Three Trouts Way**, is home to otters, owls, foxes, bats, badgers and deer. But it lacked the protections it deserved. Working alongside BirdWatch Ireland and local scientist Eoin Llewellyn, we carefully mapped out a raised greenway – one that lets people enjoy nature without disrupting the habitats that make this place special.

Our Impact

Since 2017, we've planted **90,000 trees** across our developments – but the real impact goes far beyond numbers. It's measured in restored ecosystems, resilient landscapes, and the everyday moments when nature feels just a little closer to home.

ENVIRONMENT

Sustainable Construction

At Cairn, we don't see sustainability as a side project – it's central to everything we do. We're tackling Ireland's housing challenges and climate goals in tandem, by building homes that are energy-efficient, thoughtfully designed, and built to last.

Because a truly sustainable home is one that works for people, for the environment, and for the future.



We know construction has an impact—and we're committed to reducing it. That means using fewer virgin materials, diverting waste from landfill, and working with suppliers to reimagine how resources are used.

A simple but powerful example: we're using **recovered soil** from our construction process to **replace quarried stone**, reducing demand on natural landscapes and supporting a more **circular** approach to materials.

Making Every Drop Count

Water is essential in construction – but that doesn't mean it should be wasted. Across our sites, we're finding smart ways to **capture**, **redirect**, **and reuse** it.

We divert rainwater into local green spaces and reuse surface water for dust suppression – small changes that add up to a smarter, more sustainable system.

Our Climate Commitment

In 2024, we published our **Climate Transition Plan** – a detailed roadmap for cutting emissions and lowering the embodied carbon in every home we build. But this isn't just words on a page, it's a shift in how we think, plan, and operate.

We're on a journey to decarbonise our business from the ground up – and to show what's possible when sustainability isn't a constraint, but a commitment. One that we're proud to measure against the Science Based Targets initiative (SBTi).

LEADING BY EXAMPLE >

Rahoon, Galway & Seven Mills: Proof of what's Possible

Our site at **Rahoon**, **Galway** contained a large amount of rock. We broke it down to formation level and reused about **54,000t** of it to fill the low parts of the site, meaning we didn't have to import the same quantity of quarried stone. That saved around **4,200 lorry journeys** and the impact they would have had.

At **Seven Mills**, on the banks of the Grand Canal, we've gone further – embedding a Sustainable Urban Drainage System (SuDS) that guides rainwater into bioswales, tree pits and green areas. It's part of a wider plan that includes **225 acres of green space**, built in from the very beginning.





ENVIRONMENT

Passive House

Every new home is a chance to do something good – for people, for communities, and for the planet.







That's why we're adopting the **Passive House** standard across our developments.

It's not just about energy efficiency. It's about creating homes that are healthier, quieter, more comfortable to live in – and more sustainable for generations to come.

Designed to Make a Difference

Passive House is an internationally recognised approach to building, guided by one simple idea: reduce energy use without compromising on quality of life. From high-performance windows that let in light but keep out noise, to insulation that keeps warmth in and damp out – every detail is intentional.

The result? Homes that are bright, calm, and cost less to run. On average, **energy bills drop by 41%** – and that makes a real difference, month after month, to the people that matter most – those living in our homes.

 $\texttt{LEADING} \ \ \texttt{BY} \ \ \texttt{EXAMPLE} \ \rightarrow$

Pipers Square, Charlestown: Proof of what's Possible

We're proud to be delivering one of the largest Passive House apartment schemes in Europe at Pipers Square. It is one of the most sustainable apartment developments in Ireland – built at scale, with our existing supply chain. More than just a flagship project, it's a living case study – proof that large-scale, ultra-efficient development is possible, practical, and powerful.

"Once you've reached Passive House, there is no next level. Once a builder has learned to achieve Passive House, there will never be a need to upskill to a higher thermal performance standard. Passive House is the summit."

- Jeff Colley, Editor, Passive House Plus

Fabric First, Future Ready

Our Passive House approach puts the building fabric – the walls, windows, roofs and floors – at the heart of performance and design. By using a **Fabric First** strategy, these homes need less from the energy grid, reduce carbon emissions, and offer long-term stability for both residents and the wider energy system. No draughts. No mould. No wasted heat. Just homes that quietly do their job – better.

Investing in what Matters

This is a long-term investment in the people who live in our homes – and in the future of homebuilding in Ireland. With every Passive House we deliver, we're cutting emissions, easing pressure on energy systems, and helping Ireland move closer to its climate goals.

27,000 tonnes of Scope 3 carbon emissions reduced to date – and we're just getting started.

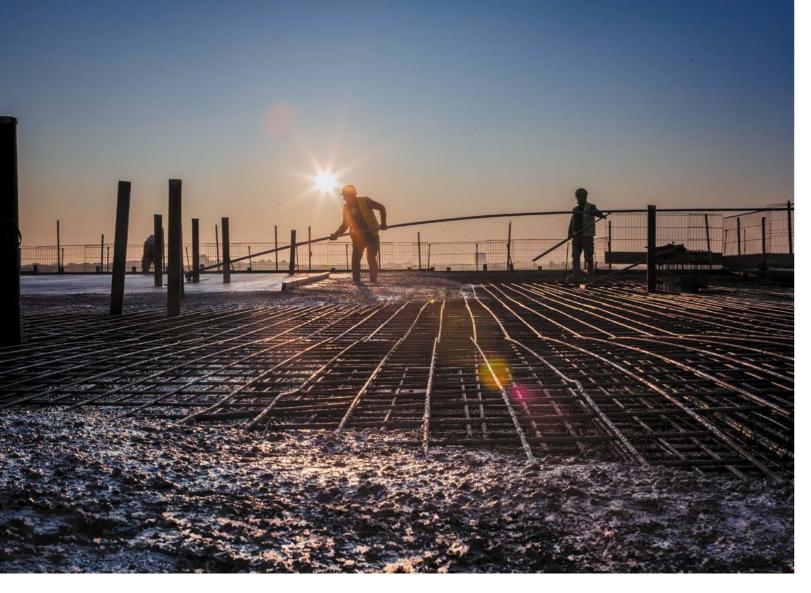
We're leading the way, hoping to accelerate the adoption of this world-class standard across the Irish construction industry, contribute to national net zero goals, and deliver homes that are both environmentally sustainable and highly desirable for customers. We're building better, for everyone.

ENVIRONMENT

24

Responsible Sourcing

We know that what materials go into a home matter, just as much as how it's built.



Building Better, Together

We are committed to responsible sourcing—working hand-in-hand with suppliers who share our values, our standards, and our long-term vision. Because the way we build must reflect the kind of world we want to live in.

Collaboration That Drives Change

In 2023, we became **Founding Partners of the Supply Chain Sustainability School (SCSS) Ireland** – a collective effort to raise the bar for sustainability in construction.

The SCSS gives suppliers across the industry free access to training, insights, and shared knowledge – because we believe real progress happens when we move forward together.

Partnerships Built on Trust

We launched our **Responsible Sourcing Programme** in 2022 to better understand our supply chain – not just what materials are being used, but how they're sourced, and the conditions behind them.

Our relationships with subcontractors and suppliers are built to last. They're grounded in transparency, fairness, and a shared ambition to do better – not just for now, but for the long term.

Responsible by Design

We embed responsibility into every step of our building process – from sourcing materials that protect ecosystems, to safeguarding the wellbeing of every person involved in the work. All timber we use is **100% FSC certified**, and we actively replant native flora to reduce our impact and regenerate the land we build on. We also prioritise safe, fair working conditions and respect for human rights across our supply chain.

Setting the Standard

Every supplier we work with signs our **Supplier Code of Conduct** – a clear, non-negotiable
commitment to ethical practices, sustainability,
and social responsibility. It's one more way we
ensure that every home we build is a home we
can be proud of.

"Cairn is an absolute leader in terms of work management, quality and final product output. Communication is excellent and the work is smooth, safe and well organised."

- Supply Chain Partner







Health & Safety

Safety isn't a checklist. It's a commitment – to every person who steps onto our sites, and to every colleague who helps bring our communities to life. Their wellbeing is the foundation everything else is built on.







In 2024, we strengthened our commitment to health and safety by appointing a dedicated **Environmental, Health & Safety (EHS) Director** – a role that ensures our strategy stays ahead of the curve and aligned with our wider purpose.

We continue to hold a **Safe-T Certificate Grade A**, an external recognition of the high standards we hold ourselves to, and the care we extend to every contractor, partner, and team member.

Putting People First, in Every Language

We believe everyone deserves to feel safe and valued at work – regardless of the language they speak. That's why all our site signage is multilingual and placed where it matters most, ensuring our message of safety and inclusion is clear, visible, and respected by all.

Safety in Practice

Good safety is proactive, not reactive. From regular audits and on-site training to better equipment and simple changes that reduce trip and fall risks, we focus on the small things that make a big difference. Every site is also equipped with **defibrillator's** – because being ready can save lives.

In a year where we broke ground on **10 new** sites and launched **11 new phases**, our Accident Frequency Rate dropped by 27%, and Lost Time Incidents fell by 9%.

Growth doesn't have to come at the expense of safety – and at Cairn, it never will.

Built on Accountability

Our Health & Safety Management System is certified and externally audited every year. We also hold ISO 9001, ISO 14001, and ISO 45001 accreditations – but more importantly, we use those standards as a baseline, not a finish line.

Operating and maintaining safe environments for our employees, supply chain partners, customers and the communities in which we work has always been our number one priority at Cairn.





Our People

Strong communities start with strong teams. That's why we place our people at the centre of everything – because we know we can't build great homes without a workforce that feels supported, connected, and valued.

not isolating. That's why every new team member joins an in-person orientation at our central office, where they can meet others at the same stage of their Cairn journey.

Laying the Groundwork

It's about more than process – it's about relationships. We want everyone to feel part of something from the very beginning.

Healthy Minds. Healthy Bodies.

Whether it's day one on site or ten years in

everyone at Cairn feels confident in their role

the business, we work hard to make sure

Starting a new job should feel exciting –

Healthy Homes.

and cared for as a person.

for Belonging

Backing our People in Tougher Times

When the cost of living surged in 2022, we didn't just watch – we acted. We introduced direct financial supports to help ease the pressure and show our people they weren't facing challenges alone.

In 2023, we provided a one-off €3,500 Cost of Living allowance for employees below senior management level. All employees also received pre-paid gift cards totalling €1,000 in 2023 and again in 2024.

Additionally, to help people feel more in control, we hosted financial wellness webinars through The Wellness Crew – offering practical tools and peace of mind.

Enhancing our benefits

We continuously work with our Employee Assistance Provider to ensure the best offering for our employees. Employee's have access to a huge variety of benefits and services. These are available 24 hours a day, 365 days of the year to both staff and their families and include counselling, parent coaching and career coaching. There's also Critical Incident Support and a Specialist Information Service for legal or financial issues.

Taking Care of Mental Health

Mental health matters – and real support goes beyond policies. At Cairn, we've trained 38 Mental Health First Aiders (MHFAs) across every part of the business. After completing two full days of specialist training, they're equipped to spot the signs, start important conversations, and offer support when it's needed most.

They meet monthly, not just to check in on others – but on each other. Because care needs to go both ways.

We've also supported our senior managers with a full-day workshop on mental health in leadership – helping them strengthen their coaching skills and guide their teams with confidence and empathy. It's opened the door for many to become accredited Mental Health Coaches, certified by the European Mentoring and Coaching Council (EMCC).

A Lifeline for our Industry

We've partnered with The Lighthouse Construction Industry Charity – the only organisation offering round-the-clock physical and mental health support to construction workers and their families. Every Cairn employee and subcontractor has access to this free, 24/7 resource. Because no one should ever feel alone – especially in a sector that demands so much from those who work in it.

Staying Connected Across the Country

We've also relaunched our Cairn Celebrates newsletter – a monthly round-up of project updates, personal milestones, and big moments from teams across Ireland.

Our Employee Resource Groups (ERG's) – the Families in Cairn and Women in Cairn Networks, are a vital resource for our employees to feel a sense of connection with their colleagues.

Building our ERG program is just one more way we're helping our people feel supported and stay connected – no matter where they are.





Learning and Development

We know that great places don't build themselves – people do. That's why we're committed to supporting every member of our team, at every stage of their journey. Because when our people grow, so does our impact.

Learning that Stays with You

Our Learning & Development approach follows the 70:20:10 model – because real growth happens not just in classrooms, but on sites, in teams, and through experience. Whether it's our New Starter Orientation or tailored Leadership Development, we make sure that every learning moment has meaning.

We've designed a strategy that supports everyone – from those just starting out, to those ready to lead.

Welcoming the Next Generation

We've built our **Graduate Programme** to reflect what our graduates tell us they need most: structure, support, and a sense of belonging.

From "business buddies" and line managers to senior mentors, every graduate is given the touchpoints they need to succeed – with a tailored training calendar and role-specific skill development plans to help them thrive.

Backing Apprenticeship, Backing the Industry

Since its launch, we have welcomed 202 apprentices through the doors of our Cairn Apprenticeship Programme – part of a €10 million, five-year investment in the future of the construction sector.

We're training our apprentices to the highest standards – and growing the programme by **20% by the end of 2025** – because we believe in hands-on learning, meaningful opportunity, and careers built to last.

Learning Beyond our Walls

We've partnered with **Children's Books Ireland** to inspire the next generation through stories about building, creativity, and community. From Book Clinics to curated reading lists and school library donations, we're helping young minds see the world of construction not just as a job – but as a way to shape the future.

And through our **Transition Year Programme**, students get real-world exposure to life at Cairn. During 2024, **45% of our TY programme participants were young women** – a powerful sign of progress for the future of gender balance in the industry.







Cairn Homes plc | Building Sustainable Communities

Women in Construction

We believe that creating a stronger, more inclusive workplace starts with listening, learning, and acting – from the inside out.

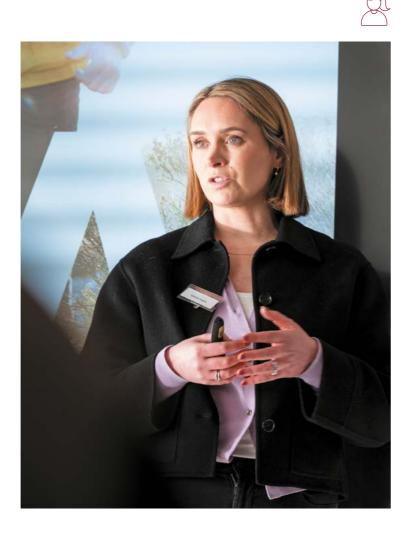
That's why we created the **Women in Cairn Network** – to connect, develop, and inspire the women who help shape our business and our industry.

Connect. Develop. Inspire.

The Women in Cairn Network is a space for women at Cairn to connect with each other – to share stories, celebrate milestones, and build relationships that go beyond job titles. From regular events to our dedicated **Live Space platform**, it's a space built for real connection.

We're also investing in growth. From **soft skills masterclasses** to **individual development plans**, we're giving women the tools to develop their confidence, their careers, and their leadership.

"We have an opportunity to increase the presence of women in the industry. In the past, I have often been the only woman in a meeting which can feel isolating; it's already becoming more normal to see women throughout the industry and I'm proud that we're directly impacting that."







Launched with Purpose, Backed with Action

We officially launched the network on International Women's Day 2024, and marked the moment by participating in the "Empowering Women at Work" campaign – sharing the voices of three Cairn women who spoke about what respect and opportunity really look like in practice.

Since then, the network has grown to **142 members** – which includes all of our female employees and our key male allies, and has become a key part of our culture.

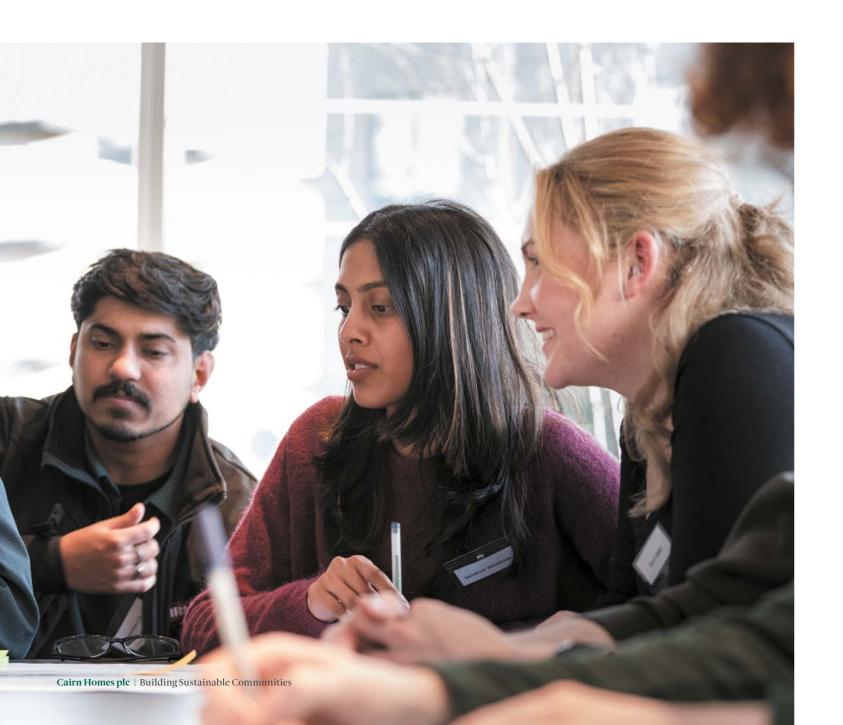
Backing Talent with Opportunity

We're proud to sponsor women across the business in earning a **Professional Diploma in Women in Leadership** through University College Dublin – and we continue to support talent through graduate pathways, mentoring, and manager development programmes.

And the results speak for themselves: while women currently make up 25% of our workforce, they received 29% of promotions in 2024 – a reflection of the depth and strength of talent across our Company.

"I believe the future is bright. The future is about embracing the skills that females have in abundance, creativity, empathy etc. The future for me is about authentic women in the workplace."

- Maura Winston, Chief People Officer, Cairn





"Despite progress at Board level, we acknowledge that the pace of improvement in gender representation has been slower in senior leadership roles. Over the next year, addressing this imbalance will be a key focus for the Board."

 – Julie Sinnamon, Non-executive Board Member and Chair of the Nomination Committee

Driving Change at Every Level

We're not just focused on today – we're building a more balanced future. At the end of 2024, female board representation was **37.5%**. In 2025, we reached **gender parity on the Board**, with an equal representation of men

Progress like this doesn't happen by accident. It happens by design – and with shared belief that equity makes us better, together.

50%





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