

trust



Environmental,
Social & Governance (ESG)
Report
2024/25



Welcome to our ESG Report



Introduction by Dr Norval Bryson Chair of the Board

At Trust Housing Association, we believe that great housing is about more than bricks and mortar — it's about people, places, and purpose. As we publish our first Environmental, Social & Governance (ESG) report, I'm proud to reflect on the progress we have made in building a more sustainable, inclusive, and resilient future for our customers and communities. During 2024/25, we have continued to deliver on our mission to provide high-quality, affordable homes and services that support people to live well. From investing in energy efficiency and retrofit programmes, to expanding our support for customers facing financial hardship, our work is grounded in the values of care, integrity, and innovation.

We know that the challenges of climate change, inequality, and economic uncertainty require bold action and long-term thinking. That's why we are embedding environmental, social, and governance principles into

every part of our organisation — from how we design and manage our homes, to how we support our people and engage with our partners.

This report reflects on our commitment to transparency and accountability. It also highlights the dedication we have to our employees, the voices of our customers, and the partnerships that make our work possible. While we are proud of what we have achieved, we know there is more to do — and we are ready to meet that challenge with ambition and purpose.

Thank you for taking the time to read our ESG report. We welcome your feedback and look forward to continuing this journey together.

A handwritten signature in black ink that reads "Norval Bryson". The signature is written in a cursive style.

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About Us

Trust has grown over the past 50 years into one of Scotland's largest housing and care organisations, employing around 700 people across 23 of Scotland's 32 local authorities. As an innovator in our sector, we have grown from 2,500 to almost 4,000 homes over the last 5 years.

Despite this growth, we are proud to have retained the values and personal approach that come from being close to our customers and the communities we are rooted in. We provide homes and services for **households of all ages** including general needs, mid market rent and shared ownership.

We are also one of Scotland's largest providers of specialist later living **housing and care services**. We are here to make a positive difference to the lives of our customers.

As an employer of around 700 people performing a broad range of roles from housing management and maintenance to delivering care and support. We are very proud to be **Fair Work First Employers** and have been at the forefront of equality, diversity and inclusion across the sector.



Our Purpose is to make a difference in the lives and communities we serve.

With this commitment at our heart, we help our customers to feel secure and live well with Affordable Homes & Exceptional Care.

To do this we focus our efforts on:

- Outstanding personal contact
- New standards in service and care
- Being a responsible landlord
- Sector leading innovation



Our ESG Report Approach

Our first ESG report aims to demonstrate our commitment to corporate sustainability. It provides a comprehensive approach for identifying and assessing how we manage our impact, and how we operate.

To measure our ESG performance, in 2024/25 we adopted the Sustainability Reporting Standard (SRS) for social housing. Developed by Sustainability for Housing and the Good Economy, the SRS provides a wide range of quantitative and qualitative criteria across 12 ESG themes, which we report on annually. These themes align with the UN 'Sustainable Development Goals' – more detail of which is described on page 8.

By adopting the SRS, we are able to provide an overview of our sustainability performance over the past year, whilst at the same time demonstrate how we are progressing to our sustainability goals.

ESG Approach

Environmental

Our impact on the environment

Social

Our impact on our customers and the communities we serve

Governance

How we operate as a business

This report has been prepared in accordance with the Sustainability Reporting Standard for Social Housing (Version 2.0). The report follows a compliant approach where strategies are in development. It was reviewed by the Trust Board in April 2026, prior to publication.



UN Sustainable Development Goals

The 12 themes within this ESG Report align with UN Sustainable Development Goals which were adopted by all United Nations Member States in 2015. The goals provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.

“These global goals demand investors, government, business and society to do more to end poverty, protect the planet & ensure people enjoy peace & prosperity.”
- United Nations



Our ESG 2024/25 at a glance...

597

Homes Retro fitted with Energy Efficient Measures



£374,126

Invested in Medical Adaptations



88%

Homes at EPC Band C or above



46

New Energy Efficient Homes Delivered



Over £3.9m

Financial gains delivered by in house Welfare Benefits Team



90%

Homes meet Scottish Housing Quality Standard



443

Customers most in need supported via customer Hardship Fund



1 Environmental

Climate Change
Ecology
Resource Management



Housing plays a significant role in contributing to climate change, with up to 26% of the UK's carbon emission coming from households (UK Government 'National Statistics', 2024).

At Trust we recognise the important role we play in addressing climate change, which significantly impacts our customers, our business and our planet.

% EPC Ratings Existing Homes



C1 - Existing Homes

Our existing homes demonstrate strong energy performance, with **70% of properties rated EPC C (Energy Performance Certificate)**, and a further **18.2% rated B**. This means nearly nine in ten homes meet or exceed the energy efficiency standards expected across the sector.

With an **average Standard Assessment Procedure (SAP) rating of 80**, Trust ranks among the top-performing housing associations in Scotland for EPC scores — a reflection of our long-standing commitment to sustainable housing and energy-conscious asset management.

C2 - New Homes

Since 2022, we have ensured that **100% of our new homes have a minimum EPC rating of B**. In 24/25, we built 46 new homes, all EPC Band B and with an average SAP score of 85.

New Homes Langlands Road, Glasgow

In April 2024 we handed over **46 new social rented and energy efficient homes** at Langlands Road, Glasgow to new customers.

The **£9 million** new build project, developed on a brownfield site in the heart of Govan town centre, was delivered in partnership with Glasgow City Council and CCG (Scotland) Ltd and won **“Best Affordable Housing Development of the Year”** at the Scottish Home Awards. It was also nominated at Herald Property Awards and Chartered Institute of Housing (CIH) Awards in 2024 & 2025.



“This development transformed a long vacant brownfield site into a sustainable, later living community that supports independence, wellbeing and social connection. By combining energy efficient construction with strong community engagement and local employment opportunities, the project delivers lasting environmental and social value for both our customers and the wider Govan area.”



C3 - Net Zero Strategy

Our brand new ‘Time to Go Green’ Sustainability Strategy will be published in early 2026/27.

The Strategy provides the foundation for how we evolve our services and how we work. We will collaborate in partnership with our customers, key stakeholders and funders to positively improve the lives and futures of those living in our communities, as well as our employees and, of course, the environment.

Time to Go Green is underpinned by our commitment to transition to Net Zero by 2045 at the latest. We will continue to strive for a just transition, ensuring affordability for our customers and placing them at the forefront of decision-making as we move forward.

We are ready to play our part.



C4 - Retrofit Activities

Improving the energy efficiency of our existing homes through a whole-house retrofit approach is crucial for lowering our carbon footprint and reducing energy bills for our customers. Addressing Fuel Poverty will be a key driver to the improvements we make to our existing homes

Case Study: Retrofit Project Isle of Arran

As the Isle of Arran's largest social housing provider, we have been making a significant impact on the island's energy efficiency landscape over 2024/25. In Summer 2024, a **transformative retrofit programme** was launched, with over £3m of investment

upgrades across 252 homes on the Island, 60% of which were classified as 'hard-to-treat'.

Delivered with a significant contribution in the form of grant funding the projects **multi-measure improvements** included the following upgrades:

- New windows and doors
- Underfloor, loft, and roof insulation
- High heat retention storage heaters
- Solar PV systems
- External battery storage
- Air source heat pumps
- New ventilation systems



All 252 homes have been upgraded to **EPC band B** from starting bands of D–F, supporting a reduction in our overall carbon footprint. The improvements are already delivering tangible benefits for customers, with homes that are **warmer, easier and cheaper to heat**.

The feedback has been incredible and, as a result, we are keen to extend the benefits to as many customers as possible.

Building on the success of the Arran project, plans for a further phase of works across 282 homes across mainland Scotland are underway.

Trust won ‘Housing Association of the Year’ at the Energy Efficiency Awards for this project in June 2025.

Case Study: Smart Heating Controls

In 2024/25, following receipt of Social Housing Net Zero funding, Trust commenced and completed a programme of works which installed **smart heating controls** across 345 properties with electric storage heating.

These systems use **weather compensation** and ambient temperature to charge storage heaters more efficiently, leading to **reduced energy consumption and wastage**, as well as lower fuel costs for customers.

In early 2026, we will commence a second phase of the project to complete installation of these controls in a further 58 homes, ensuring coverage across all remaining electrically heated ‘Heat with Rent’ service properties.



C5 - Emissions Reporting

We are working hard to understand and reduce our carbon footprint through robust carbon accounting processes and data analysis. Our 2024/25 carbon emissions were calculated in accordance with the Greenhouse Gas (GHG) Protocol Corporate Accounting and Reporting Standard and were independently calculated and verified by CLD Carbon Ltd.

Measurement Unit	Overall Business	Per Home
Scope 1: Kg CO2 equivalent	281	0.073
Scope 2: Kg CO2 equivalent	940	0.244
Scope 3: Kg CO2 [Category 1 - Purchased goods and services]	2,810	0.729
Scope 3: Kg CO2 [Category 3 - Fuel-and-energy-related activities]	83	0.022
Scope 3: Kg CO2 [Category 5 - Waste generated in operations]	71	0.018
Scope 3: Kg CO2 [Category 6 - Business Travel]	33	0.006
Scope 3: Kg CO2 [Category 13 - Downstream leased assets]	6,935	1.80
Scope 1, 2 & 3: Total Kg CO2 equivalent	11,205	2.909

C6 - Climate Risk Mapping

Trust is actively assessing climate risks across its housing stock. Flood risk is considered during new build site appraisals, and a review of existing homes is planned using Scottish Environment Protection Agency (SEPA) flood risk maps to identify vulnerable properties. Mitigation strategies will be developed for any homes identified. Overheating is also a recognised health risk - even in Scotland. Trust adheres to criteria within the 'Building (Scotland) Regulations'. All of our ECO retrofit work also meets PAS2035 (Publicly Available Specification) standards, which requires a whole-house approach, qualified roles, and risk assessment to avoid unintended issues like damp or overheating.

C7 - Biodiversity Strategy

We recognise the importance of having a variety of plant and animal life in the world. Protecting our ecosystems ensures clean air and water, pollination of plants, oxygen supply and even pest control.

Green space and biodiversity are embedded in our New Build Design, where practicable. Case studies from our recent new build projects include the creation of two rain gardens within the curtilage of our development at Langlands Road in Glasgow and a Wildflower Meadow planted at Park Place in Wishaw. We also have customers at our Later Living developments creating gardens and vegetable patches locally.



C8-C11 - Pollutants Mapping, Responsible Materials, Waste & Water Management

Trust is currently developing formal strategies for pollutants, responsible materials, waste management, and water management, to strengthen environmental performance.

The planned pollutants strategy will aim to identify, manage, and reduce environmental pollutants, whilst the forthcoming water management strategy will focus on improving efficiency and introducing performance measures across housing operations. The waste management strategy will focus on building materials.

Although a formal responsible materials strategy is not yet in place, Trust's supplier code of conduct establishes expectations for environmental compliance and collaboration. Suppliers are encouraged to monitor and minimise environmental impacts and to innovate towards sustainable solutions.



2 Social

Affordability & Security
Building Safety & Quality
Customer Voice
Customer Support
Placemaking



Sustainability and Social Value are intrinsically linked, improving prosperity in our communities through better wellbeing, quality of life and healthier environments creating better outcomes for everyone.

C12 - Rent Compared to Local Housing Allowance (LHA)

We are committed to delivering affordable and secure housing across Scotland. When reviewing our rents annually, we use the Scottish Federation of Housing Associations (SFHA) Affordability Tool. We also benchmark against the LHA, which is set by local authorities.

Average Trust rent is set at 87.5% of LHA, ensuring accessibility for low-income households.



C13-C14 - Tenure of Homes

	Existing Homes	New Homes 24/25
General Needs	1410	55
Mid Market Rents	72	0
Support Housing	2430	0
Low Cost Home Ownership	32	0

C15 - Reducing Fuel Poverty

Trust operates a **'Heat with Rent' service for 2,000 customers**, bulk procuring energy for heating and hot water to secure lower rates—currently via Crown Commercial Services and transitioning to the **Scottish Government Framework** from April 2026. An annual options appraisal ensures **best-value procurement**. Alongside investment in **retrofit works** and **smart heating controls**, these efforts help reduce energy costs for customers.

For those outside this service, Trust supports energy efficiency through retrofit activities and referrals to Home Energy Scotland's free advice service.

C16 - Security of Tenure

Security of tenure is provided through the Scottish Secure Tenancy Agreement (SST). This includes **long-term housing stability, succession rights**, and the ability to apply for **joint tenancies**, giving customers reassurance and control over their living arrangements.

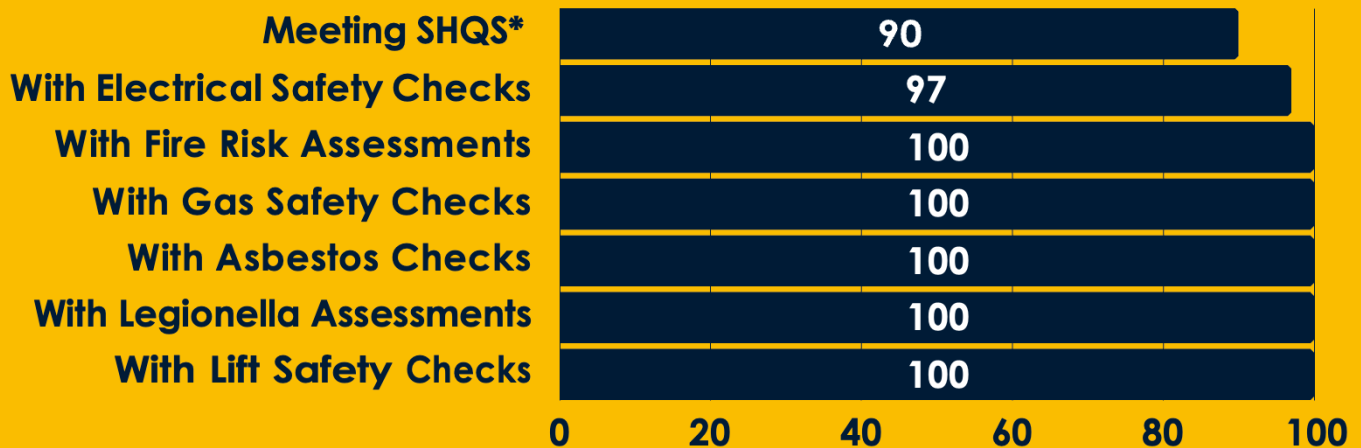


Pictured: Councillor Susan Aitken, Glasgow City Council Leader (left) on her visit to Langlands Road to meet with new customers. Also pictured, Former Vice Chair of the Trust Board, Gordon Laurie (right).



C17 - C18 - Building Safety & Quality

% Homes...



(*The majority of the 10% of homes not meeting the Scottish Housing Quality Standards (SHQS) relates to the absence of a second valid Electrical Installation Condition Report (EICR) within the past five years. At present, **97% of our housing stock has a valid EICR in place**. We are continuing to deliver our programmed EICR inspections and forecast that all homes will hold certification in line with the revised timescales within the next two years.)

C19 - Damp & Mould

Trust has a policy and procedure in place for managing damp and mould cases reported by customers. **In 2025, our process was externally audited**, with the relevant areas of improvement taken forward as we moved from a manual management process into our housing management system, to increase **visibility and reporting** capacity.

KPI's are reported quarterly to our Audit and Performance Committee.



C20-C22 - Customer Voice

Understanding our customers and the needs and priorities in each community is crucial in delivering our mission.

In 2022/23, Trust achieved an **81% customer satisfaction score**, reflecting customer resilience during a period of national disruption. In response, Trust engaged over 140 customers to understand feedback and implemented key improvements, including a new 'Customer Communications

and Engagement Team' and a 'Housing Management System' with **automated pulse surveys**. Early results show **90% satisfaction with new homes** and **85% with repairs**. A full survey is planned for August–October 2025.

Customers can hold Trust to account through regular engagement, a **formal complaints process, and escalation to the Scottish Public Services Ombudsman**. While no complaints were upheld in 2024/25, feedback led to service improvements — such as revised grounds maintenance standards and clearer performance measures.



Trust provides a range of support services to help customers live independently and securely.

C23 - Customer Support

Across more than 60 later living developments, we deliver Retirement, Sheltered, and Supported Housing services – including a full meal service – through a dedicated team of 600 frontline colleagues, helping older customers live independently in safe, supportive environments.

Trust is a leading investor in medical adaptations, grant funded through the Scottish Government's Affordable Housing Supply Programme, enabling customers to remain safely in their homes.

**In 24/25,
Trust has
spent
£374,126 on
adaptations**



Our Welfare & Financial Support

Our in-house benefits team supported over **£3.9 million of benefit claims during 2024/25**, resolving 811 cases and providing tailored advice on entitlements such as Housing Benefit, Pension Credit and disability-related allowances. Feedback on the service has been overwhelmingly positive.

We also operate a Customer Hardship Fund, which **supported 443 customers** with £70,000 during 2024/25. The fund has been essential in supporting customers who are struggling to keep up with rent payments or to meet the cost of other essential household items.

C24 - Placemaking & Community Benefits

We are delivering **community benefits** through supplier contracts across the business, which are contributing to positive outcomes in our neighbourhoods.

These benefits include **education, training, jobs, and apprenticeships for local customers**, as well as **financial contributions** that enhance our Hardship Fund and help fund social and wellbeing events across our developments.

These activities promote community engagement and social interaction, contributing to vibrant and supportive living environments.



3 Governance

Structure & Governance

Boards & Trustees

Employee Wellbeing

Supply Chain



C25-C28 - Regulatory Regulation

Trust is proud to be **registered with the Scottish Social Housing Regulator** and holds a **compliant** regulatory grading. We are a **not-for-profit organisation**, with no shareholders or private ownership. This ensures that all resources are reinvested into delivering housing and services. We are also a Registered Charity with the **Office of the Scottish Charity Regulator (OSCR)**. Our Trust Board members sign up to the **'SFHA Model Governing Rules 2020'** annually, which underpins their commitment to transparency, accountability, and sector best practice.

C29-C30 - Managing ESG Risks

ESG considerations are embedded within our overarching strategy, *The Time Is Now*, as well as across our sub-strategies. Our corporate risk register and strategic planning processes are used to monitor and manage ESG-related risks. Key risks, including climate change, cyber threats and socio-economic factors, are routinely monitored and reported to the Trust Board.

Trust has not been subject to any adverse regulatory findings during 2024/25, including breaches related to data protection, health and safety, or financial misconduct.



At Trust, we are committed to inclusive and transparent governance.

C31-C38 - Our Trust Board

We actively seek input from a diverse range of voices by advertising Board vacancies not only through core recruitment platforms but also across targeted networks, including Women on Boards, Inclusion Scotland, the Scottish Council for Voluntary Organisations, the Black and Ethnic Minority Infrastructure in Scotland network, and the Council of Ethnic Minority Voluntary Organisations. We recognise the need to improve representation from Black and Minority Ethnic communities and disabled communities, where current Board representation is 0%.

During 2024/25, our Audit Committee included three members with recent and relevant financial experience, including a senior finance and risk professional, a retired finance executive with experience at the Scottish Investment Bank and British Business Bank, and a former CEO of a national housing association.

A succession plan was presented to the Trust Board during 2024/25. Board turnover over the past two years was 7%. The Senior Management Team has also remained stable, with no turnover during 2024/25..

An independent 'Corporate Governance' review was completed in June 2025, and our external audit partner has served for four years, ensuring continuity and accountability. We maintain strong governance practices, including an annual declaration of interests and a standing agenda item for conflict management.



Our Trust Board



Dr Norval Bryson
Chair



David Knight
Vice Chair



Ali Ross
Audit & Performance
Committee Chair



Ian Mitchelmore
Audit & Performance
Committee Vice Chair



Mary Niven
Board Member
& Customer
Representative



Graham Curran
Board Member



Steve McGowan
Board Member



Paul McFarlane
Board Member



Laura Bornatici
Board Member



Kyle Ruparelia
Board Member



Sharron Elsdon
Board Member



Katherine Wainwright
Board Member



James Black
Board Member



Laura Cameron
Board Member

Trust Board, as at publication date
(March 2026)

C39-C44 - Employee Wellbeing

We are committed to fairness and equality. We are recognised as Equality, Diversity & Inclusion (EDI) leaders, with **inclusive policies, sector accreditations** and regular monitoring via Employee Engagement Surveys.

We offer our employees a free, **external counselling service** and have a group of in-house colleagues who act as **'Mental Health First Aiders'**.

We are proud to have been accredited with **Investors in Diversity Platinum** and **FREDIE** (Fairness, Respect, Equality, Diversity, Inclusion and Engagement) **by the National Centre for Diversity**.



Fair Work First

In March 2024, we were delighted to become a Fair Work First employer.

This has provided an opportunity for us to **align our 'Employee Engagement Survey' actions with Fair Work First requirements to demonstrate how our culture and values are at the heart of who we are.**

It also highlights our ongoing commitment to flexible working by extending the right to make a flexible working request from day one of employment.



During 2024/25, our Employee Forum has expanded and completed its second successful year in helping to shape people-related initiatives and acting as the voice of our employees.

Employee wellbeing is a priority, supported by a Wellbeing Group, dedicated intranet resources, cost-of-living support, Mental Health Supporters, and a free counselling service. We also run annual wellbeing events aligned to our wellbeing wheel.

Staff Value awards

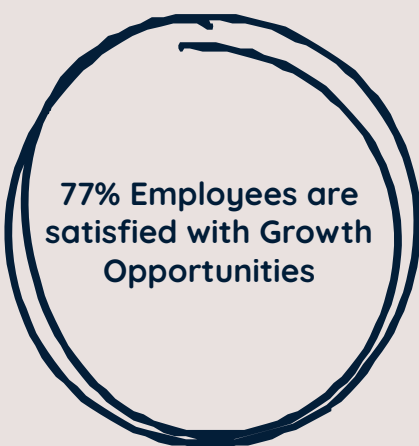
Colleagues can nominate each other for quarterly awards, which recognise how well individuals demonstrate Trust Values – **‘Here for Each Other’, ‘Love to Learn’ and ‘Believe in Better’**. Winners and runners-up receive vouchers as prizes.



C44 - Professional Development

Professional development is central to our strategy to “grow our own.”

We now use an online learning platform to manage our employees training plans. In 2024/25, we delivered over 3,500 learning opportunities to around 700 employees, with 135 attending external training.



C45 – Social Value & Procurement

Community benefits are included as a scored tender question in all contracts with a value above £500k, and in other contracts where deemed appropriate.

Trust also procures through frameworks that require suppliers to deliver social value activities. These commitments are monitored through cyclical contract and performance review meetings and reported to senior management.



C46 – Sustainable Procurement

Where contracts involve significant travel or the transportation of goods, specific sustainability questions are included and assessed as part of the quality evaluation.

For all other contracts, sustainability is considered within wider tender questions and programmes of work. Suppliers score more highly where they clearly demonstrate strong sustainability practices. Sustainability performance is monitored throughout the contract lifecycle, with any opportunities for improvement captured through the performance review process.





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