Environmental, Social & Governance (ESG) Report 2025/26



Welcome to our Environmental, Social & Governance (ESG) Report

Introduction by Dr Norval Bryson
Chair of the Board

At Trust Housing Association, our purpose has always been clear: to make a positive difference to the lives of our customers and the communities we serve. As I introduce our 2025/26 ESG Report, I do so with great pride in what Trust has achieved this year and with deep appreciation for the commitment of our customers, colleagues, Trust Board members and partners.

This year's report highlights meaningful progress across all areas of our ESG work. We continued to invest in the quality, safety and sustainability of our homes, with **92% of homes meeting the Scottish Housing Quality Standard, 92% achieving EPC Band C or above**, and **358 homes retrofitted** with energy efficiency measures during the year.

A key achievement was the successful delivery of our third phase of ECO4 funded works, in partnership with Green Home Systems. Through a **£3.6m multi-measure retrofit programme**, 284 homes were upgraded to EPC Band B. These measures are working to lower customer energy costs, create warmer and more comfortable homes, and reduce carbon emissions. Our 2025/26 carbon accounting shows that the improvements reduced Scope 3 emissions from our homes by approximately 800 tonnes.

During 2025/26, we also developed *A Greener Trust*, **our first Sustainability Strategy**, which sets out our vision to become a leading sustainable housing and care provider and supports our



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commitment to achieving Net Zero by 2045. This work is rooted in **a just transition**, ensuring customer affordability remains central as we decarbonise our homes and services.

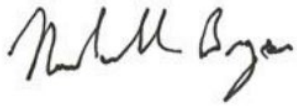
Our social impact continues to be just as important as our environmental progress. This report showcases the strength of our 'Later Living' services, our investment in communal spaces and **our work to reduce social isolation** through the wide range of activities that help customers feel connected and supported in their communities. It also reflects our **commitment to listening to customers**, with our 2025/26 Customer Satisfaction Survey achieving an overall satisfaction score of 82%, alongside strong satisfaction levels for new homes and repairs.

Customer support remains a key priority as many households continue to face financial pressures. Our in-house welfare benefits team secured over **£4.36 million in financial gains for customers**, while our **Customer Hardship Fund** provided just over £69,000 to support 379 customers during 2025/26. Together, these outcomes demonstrate Trust's ongoing commitment to affordability, wellbeing and practical support for those who need it most.

Strong governance remains central to everything we do. Trust continues to hold a compliant regulatory grading, reinvest all resources into its charitable purpose, and has maintained sound governance through Board oversight, risk management and independent review.

Looking ahead, I am confident in Trust's resilience and in its ability to continue delivering affordable homes, exceptional care and lasting social value.

Thank you for taking the time to read our 2025/26 ESG Report. We welcome your feedback and look forward to continuing this journey together.



Contents

05 About Us
06 Our ESG Report Approach
08 Our ESG 2025/26 Outcomes at a glance
09 Environmental
26 Social
36 Governance
46 Index



About us

Trust was born out of a philanthropic movement in the 1970s and 2023 marked our 50th birthday. Since our first development in Glasgow, we have grown into a national and forward-thinking social landlord, with almost 4,000 homes across the length and breadth of Scotland. We are also one of Scotland's largest housing, care and support providers for older people.

We have a presence in 23 out of the 32 local authority areas in Scotland with around a third of our homes located in North Lanarkshire. While we are a national provider, 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 'Everyday Living', Mid-Market Rent and Shared Ownership.

We are 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

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

This is our second ESG report. It aims to demonstrate our commitment to 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 2025/26 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 7.

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 against 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 September 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 provide 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 2025/26 at a glance...

£1.2 million
Invested in Medical Adaptations
▲ Up from £374k

92%
Homes meet Scottish Housing Quality Standard
▲ Up from 90%

358
Homes Retrofitted with Energy Efficient Measures
▼ Down from 597

92%
Homes at EPC Band C or above
▲ Up from 88%

Over £4.3 million
Financial Gains Delivered by In-House Welfare Benefits Team
▲ Up from £3.9 million

379
Customers Most in Need Supported via Customer Hardship Fund
▼ Down from 443

93%
of Complaints Responded to Within Target Timeframes
No change

1 Environmental

Climate Change

Ecology

Resource Management



C1 – Our Existing Homes

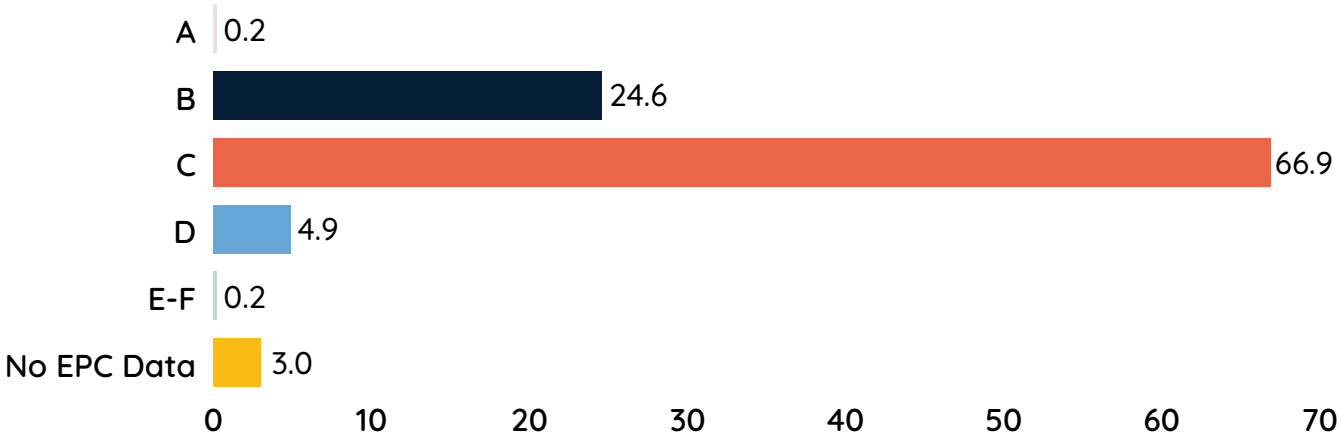
Our existing homes demonstrate strong energy performance, with 66.9% of properties rated EPC C (Energy Performance Certificate), and a further 24.6% rated B. This means that just over nine in ten homes meet or exceed the energy efficiency standards expected across the sector. With an average Standard Assessment Procedure (SAP) rating of 78, 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.

Housing plays a significant role in contributing to climate change, with residential buildings accounting for approximately 20% of the UK's total greenhouse gas emissions (Estimates by the 'Department for Energy and Net Zero', 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



C2 – Our New Homes



Since 2022, we have ensured that 100% of our new homes have a minimum EPC rating of B.

In 2025/26, we acquired eight new homes with an EPC Band B rating, including five newly built homes in Milngavie and three second-hand purchases on the Isle of Arran.

Millside Meadows, Milngavie

Working in partnership with private sector developer, Westpoint Homes, Trust acquired five new, two-bedroom Amenity flats in Milngavie town centre. The properties were quickly allocated to new customers and were delivered with support from East Dunbartonshire Council and grant funding from the Scottish Government's Affordable Housing Supply Programme.

C2 – Our New Homes

During 2025/26 we continued to progress works on 48 new homes at Reema Road, Bellshill and on 16 redeveloped homes at Manse Gardens, Strachur. We also progressed pre-construction activities to obtain the necessary approvals to start work on 26 new homes at Brodick, on the Isle of Arran, in the following financial year. We also continued to seek and progress other opportunities to grow our development pipeline for future financial years.



Reema Road, Bellshill

Works continued to progress on 48 new homes for social rent, at Reema Road, Bellshill. The development will provide 10 family homes and 38 cottage flats on a formerly industrial, brownfield site on the edge of the local town centre. The homes will feature net zero carbon heating and hot water solutions through **air source heat pumps** and **EV charging points** to support the electrification of vehicles.

The development responds to significant demand for family homes in Bellshill and is due to complete in November 2026.

C2 – Our New Homes



Springbank, Brodick

Our new development at Springbank, Brodick, on the **Isle of Arran** was approved by our Board in December 2025.

The project will provide 26 new homes for social rent and will deliver against the objectives of the Arran Housing Taskforce (AHT), which Trust is a key partner of. AHT is a **multi-agency strategic partnership** established to address the unique housing challenges facing, and long-term socio and economic sustainability of, the island.

The development will include a mix of two- and three-bedroom houses, along with two accessible two-bedroom bungalows, making a significant contribution **to addressing housing pressures on the island**, particularly for local families and key workers. AHT has highlighted the importance of increasing the supply of well designed, affordable homes to help sustain Arran's year-round population, support local employment, and enable younger and working-age households to remain on the island.

Work began at the turn of the financial year, and completion is expected in September 2027.

C2 – Our New Homes



Strachur Regeneration Project, Argyll & Bute

Works continued to progress the regeneration of Manse Gardens in Strachur, transforming 21 small, outdated and largely unoccupied properties. Trust has been working alongside 6 remaining customers to see their homes extended and fully refurbished, alongside demolition of studio properties and redundant communal spaces that were a legacy of the site's former sheltered housing past. The remaining properties have also been extended and **refurbished** to improve the housing mix, including introducing family homes, to ensure the long-term sustainability of the community and **support housing demand** in this rural location.

Redevelopment work has also been aligned with **ECO4 funded**, energy efficiency improvements to deliver significant environmental benefits.

All homes are designed to achieve EPC Band A and incorporate high heat retention electric heating, solar photovoltaic panels, inverters and battery storage. These measures replace the site's former LPG heating system and combined with enhanced insulation, new roofs, windows and doors, **reduce energy consumption**, **lower household energy costs**. This supports the **decarbonisation** of our housing stock.

Alongside the delivery of much-needed **affordable housing**, the regeneration project has created a central, landscaped and pedestrian only courtyard which aims to support wellbeing and encourage community cohesion.

C3 – Our Sustainability Strategy

During 2025/26, we developed *A Greener Trust*, our first Sustainability Strategy, which was approved by the Trust Board in April 2026. The strategy is scheduled for publication during 2026 and sets out our plan to cut carbon and create a greener, more sustainable future for Trust. Covering the period 2026/27 to 2028/29, the strategy sets our vision of becoming a leading, sustainable housing and care provider, while supporting our wider commitment to achieve Net Zero by 2045.

A Greener Trust recognises that sustainability is about more than reducing carbon emissions. It brings together the environmental, social and governance commitments that will guide how we design and manage homes, support communities, engage with customers and colleagues, and operate as a responsible business. Built around three core themes, **Homes**, **Communities** and **Business**, the strategy builds on the progress already made and provides a framework to accelerate our sustainability ambitions over the coming years.

Our approach remains rooted in **a just transition**. As we decarbonise, we will continue to place affordability for customers at the centre of decision-making, pursuing practical, deliverable and externally funded solutions that improve homes, reduce emissions and support wellbeing.

Delivery is supported by a **clear governance and reporting framework**, including an internal 'Sustainability Working Group' and accompanying action plan. This will help us to monitor progress, involve customers and colleagues, and provide regular updates through our annual ESG reporting as we continue our journey for a greener and more sustainable future.

C4 – Our 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.

Our ECO4-Funded Energy Efficiency Programme

Trust's ECO4-funded programme focuses on improving the energy efficiency of our homes and reducing carbon emissions. It has grown from a pilot project involving 18 homes on the Isle of Skye in 2023 into one of the most significant investment programmes across its housing portfolio this past year. The pilot project demonstrated the benefits of a whole-house retrofit approach and work to lower customer energy costs, improve home comfort, and reduce carbon emissions through enhanced insulation and renewable technologies.

Building on the success of the Skye pilot, Trust partnered with Ayrshire-based installer Green Home Systems to deliver a second phase during 2024/25, which saw more than £3 million invested across 252 homes on the Isle of Arran, bringing similar energy efficiency improvements to many hard-to-treat properties.

In 2025/26, Trust delivered the third and most ambitious phase of the programme to date, again working alongside Green Home Systems. Representing an investment of another **£3.6 million**, the programme

C4 – Our Retrofit Activities

upgraded **284 homes** across 26 locations spanning **mainland Scotland and island communities** including Islay and Mull. Every property was improved to achieve a minimum **EPC Band B** rating.

Delivered in accordance with **PAS 2035 standards**, the programme involved a multi-measure approach to each home, with detailed assessments used to design bespoke improvement packages, including: with detailed assessments used to design bespoke improvement packages, including:

- Underfloor, loft and room-in-roof insulation
- High Heat Retention (HHR) storage heaters
- Solar PV systems
- Battery storage
- Air source heat pumps
- New and upgraded ventilation systems

Updated carbon accounting for 2025/26 has shown that this third phase of works has **reduced Scope 3 carbon emissions from customer homes by almost 800 tonnes**.

By securing substantial **ECO4 funding** and combining it with planned investment from Trust, the programme delivered these improvements at minimal cost and supports our commitment to deliver a **just transition to Net Zero**. Installer modelling estimates that the measures will **reduce household energy bills by an average of £450 per year**, providing lasting environmental, social and financial benefits for customers.

The programme's success has also attracted **national recognition**. Following Trust's success in being named Housing Association of the Year at the Energy Efficiency Awards 2024, the organisation was Highly Commended in the same category at the **2025 awards**, reflecting its continued leadership in improving the energy performance of customers' homes and delivering practical progress towards Net Zero goals.

C4 – Our Retrofit Activities



Solshare, Thornliebank

As part of our ECO4 retrofit programme, our Later Living with Care development in Thornliebank became one of the first Trust developments to benefit from SolShare technology. Due to the building's design and orientation, a traditional solar PV installation would have delivered limited benefits to individual flats. By adopting a communal solar PV system with SolShare, renewable electricity generated on the roof can be shared across multiple homes, ensuring more residents can benefit from locally generated energy.

Unlike traditional solar installations, where panels are connected to a single property, SolShare intelligently allocates solar electricity between participating households according to demand, ensuring the available renewable energy is shared flexibly and fairly. By matching generation with household usage patterns, the system maximises the value of locally generated renewable energy across the building and helps reduce residents' electricity costs.

The project demonstrates how innovative technology can overcome the challenges of delivering solar energy to flatted developments, supporting Trust Housing Association's aims of reducing carbon emissions, tackling fuel poverty and improving the energy efficiency of tenants' homes.

C4 – Our Retrofit Activities



EGG Lighting

EGG Lighting is a Scottish company specialising in innovative lighting solutions that support the principles of the Circular Economy. Founded by Brian O'Reilly, who appeared on *Dragon's Den*, EGG focuses on **remanufacturing existing light fittings** to extend their life and reduce waste, rather than replacing them with entirely new products.

Building on the success of an initial pilot in 2023/24, we continue to expand the use of EGG Lighting across our development communal spaces and our offices. By refurbishing existing light fittings with modern LED trays instead of installing entirely new units, the programme enhances energy efficiency while supporting circular economy principles through the retention and reuse of existing equipment.

New fittings installed through the project are also designed to be remanufactured in the future. By **reducing costs**, **lowering carbon emissions**, **and supporting circular economy principles**, the project contributes to Trust's commitment to a greener and more sustainable future.

C5 – Our Carbon Footprint

We are working hard to understand and reduce our carbon footprint through robust carbon accounting processes and data analysis. Our 2025/26 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	269	0.07
Scope 2: Kg CO2 equivalent	737	0.19
Scope 3: Kg CO2 equivalent	9,542	2.42
Scope 1, 2 & 3: Total Kg CO2 equivalent	**10,548**	**2.68**
Scope 3: Kg CO2 [Category 1 – Purchased goods and services]	3,162	
Scope 3: Kg CO2 [Category 3 – Fuel-and-energy-related activities]	77	
Scope 3: Kg CO2 [Category 5 – Waste generated in operations]	66	
Scope 3: Kg CO2 [Category 6 – Business Travel]	48	
Scope 3: Kg CO2 [Category 7 – Employee Commuting]	33	
Scope 3: Kg CO2 [Category 13 – Downstream leased assets]	6,156	

C5 – Our Carbon Footprint

Since our baseline carbon footprint report in 2021/22, we have reduced our annual carbon emissions by 2,133 Tonnes (16.8%).

That's equivalent to:

1,500
return flights

Around 1,500 return flights between London and New York.

1,172
petrol cars

1,172 average petrol cars driven for a year.

839 million
smartphones

More than 839 million smartphones fully charged.

Up to 105,000
mature trees

The annual carbon absorbed by 85,000 to 105,000 mature trees.

C6-8 – Mitigating Climate Risks

As part of the implementation of our Sustainability Strategy 2026–2029, we are enhancing our understanding of climate-related risks across our housing stock to support evidence-based decision-making, long-term asset resilience and customer wellbeing.

Flood Risk

We are beginning to explore national datasets, including information from the Scottish Environment Protection Agency (SEPA), to assess flood risk across our existing housing stock. This work will improve our understanding of flood exposure and support the development of a Flood Risk Register, incorporating risk scores and mitigation measures for individual locations. The resulting insights will help inform future asset management and investment decisions.

Drought and Water Stress

While water stress is currently considered a relatively low climate risk in Scotland, Trust recognises the importance of promoting water efficiency and resilience. We will review available data and develop a Water Management Strategy focused on improving water efficiency and encouraging water-saving behaviours among customers.

At present, all new-build properties are fitted with water-efficient taps and shower heads to help reduce water consumption and support responsible use of water resources.

Overheating Risk

We are also beginning to explore available datasets to assess overheating risk across our existing housing stock.

At present, all ECO-funded retrofit projects are delivered in accordance with PAS 2035, which adopts a whole-house approach and requires qualified retrofit practitioners and robust risk assessments. This helps to minimise unintended consequences such as damp, inadequate ventilation and overheating.

All new homes are also delivered in line with the Building (Scotland) Regulations, with overheating risk considered during the design stage alongside requirements for ventilation, thermal comfort and overall building performance.

C9 – Enhancing Green Space & Biodiversity



A shared greenhouse at our Thornhill development has provided customers with the opportunity to come together to grow and nurture flowers and vegetables from seed.

As part of *A Greener Trust: Sustainability Strategy 2026-2029*, we are committed to maximising the value of our green spaces, supporting biodiversity, and exploring sustainable solutions that enhance wellbeing and environmental resilience.

We love to encourage customers to engage with nature through gardening and biodiversity initiatives across our developments. In several of our Later Living communities, customers actively grow fruit, vegetables, and flowers, **creating attractive outdoor spaces** while supporting pollinators, strengthening community connections, and **promoting health and wellbeing**.

Biodiversity and access to quality green space are also important considerations in the design of new developments. We aim to create attractive, accessible, and nature-friendly environments that **support wildlife**, improve environmental quality, and contribute positively to the wellbeing of customers and local communities.

A strong example of this approach can be seen at our regeneration project in Strachur, where a **central landscaped, pedestrian-only courtyard** was incorporated into the design. The shared green space promotes wellbeing, encourages social interaction, and helps strengthen community cohesion.

Other recent initiatives include the creation of two **rain gardens** at our Langlands Road development in Glasgow and the planting of a **wildflower meadow** at Park Place in Wishaw. These features support biodiversity, create valuable habitats for **pollinators** and wildlife, and contribute to more sustainable and climate-resilient neighbourhoods.

C10–13 Pollutants Mapping, Responsible Materials, Waste & Water Management

As part of the *2026-2029 Sustainability Strategy* Action Plan, Trust will develop 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. Trust will also develop a **Water Management Strategy** focused on improving water efficiency and encouraging water-saving behaviours among customers.

While dedicated strategies for **Responsible Materials** and **Waste Management** are not yet in place, our Sustainability Strategy sets commitments around waste reduction, reuse, recycling, resource efficiency and circular economy principles. In addition, Trust's Supplier Code of Conduct establishes expectations for environmental compliance, responsible practices and collaboration to minimise environmental impacts and support more sustainable solutions across the supply chain.

C14 – 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.

2 Social

Affordability & Security

Building Safety & Quality

Customer Voice

Customer Support

Placemaking



C16 – Affordability & Security of Tenure

As a not-for-profit organisation, Trust is committed to providing safe, secure and affordable homes while ensuring the long-term sustainability of our services. We work to keep rents and service charges fair and transparent, balancing affordability for customers with the investment needed to maintain high-quality homes and support thriving communities.

Trust carries out an annual rent consultation to ensure customers can influence decisions about future rent and service charge levels. As part of this process, we assess affordability using the **Scottish Federation of Housing Associations (SFHA) Rent Affordability Tool**, helping us understand the impact of proposed increases on different household types and income levels. This evidence, alongside customer feedback, supports a balanced approach that keeps homes affordable while enabling continued investment in our homes and services.

During 2025/26, we also undertook a review and consultation of our 'Rent and Service Charge' structure, engaging customers through **surveys**, **engagement sessions** and a **formal consultation process**. Customer feedback played a key role in shaping the final structure approved by the Board. The new approach provides **greater transparency** and a fairer, more **tailored charging structure** that better reflects the different types of homes and services provided, while including measures to support affordability during the transition period.

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

	Existing Homes	New Homes
Everyday Living	1,420	3
Mid Market Rent	56	0
Later Living	2,410	7
Low Cost Home Ownership	29	0
Other 'Affordable Rent' (i.e. leased)	16	0

C18 – Reducing Fuel Poverty

Trust operates a **'Heat with Rent' service** for 2,000 customers, bulk procuring energy for heating and hot water, through a Government run Framework, in order to **secure competitive rates**.

Alongside energy procurement, Trust continues to invest in measures that help reduce household energy costs and **improve energy efficiency**. During 2025/26, Trust secured **Social Housing Net Zero Heat Fund** grant funding, together with match funding, to complete the rollout of Connected Response smart heating controls to the remaining 58 homes with electric storage heating within the Heat with Rent service.

Trust also expanded the use of renewable energy technologies, through the **ECO4-funded programme** and continued to support customers through referrals to **Home Energy Scotland's free energy advice service**. These initiatives help customers reduce energy consumption, lower fuel costs and improve the overall energy performance of their homes.

Smart Heating Controls

Building on the success of our initial programme, which commenced in August 2024 and saw 345 homes fitted with **Connected Response smart heating controls** for existing storage heater installations, we commenced Phase 2 in January 2026. This phase is now complete and covered a further 58 homes.

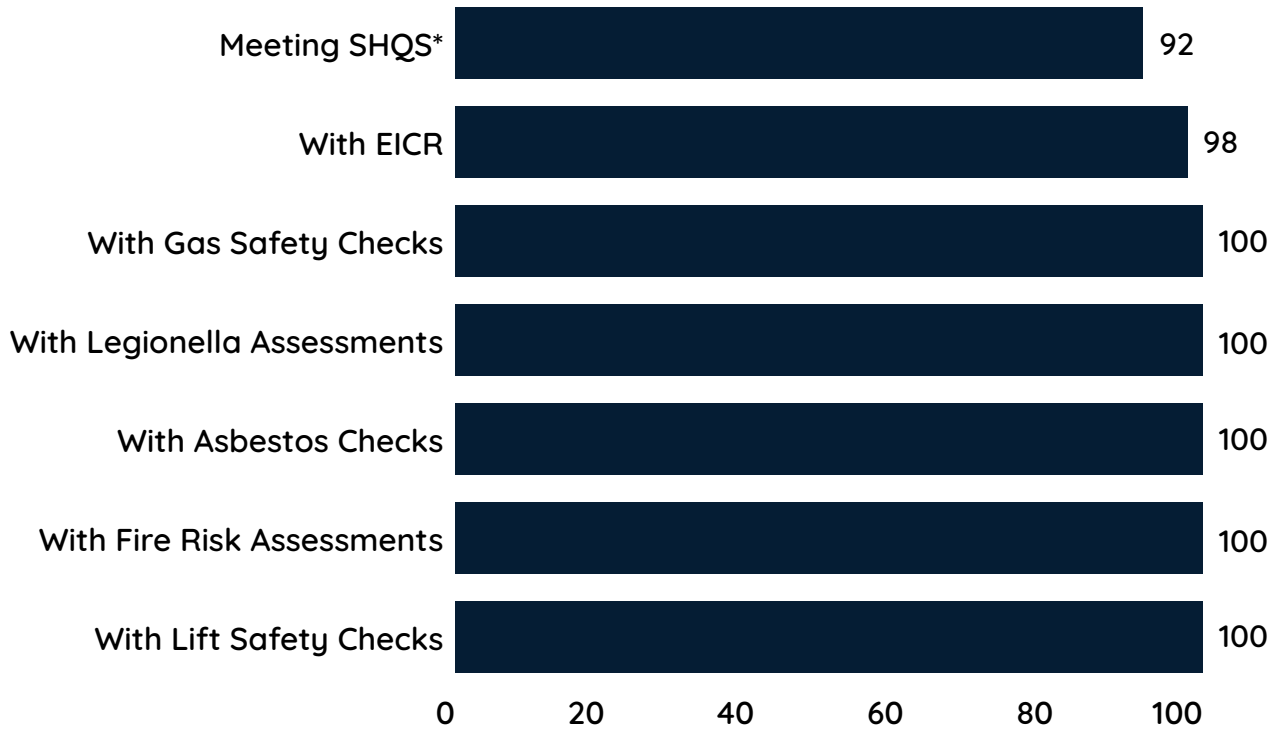
The controls use **weather compensation** and ambient temperature data to charge storage heaters more efficiently, helping to **reduce kWh consumption**, energy wastage and customer fuel costs.

We are now analysing consumption data from both phases to quantify the impact of the installations and demonstrate the resulting energy and cost savings.



C19-20 – Building Safety & Quality

% Homes



(*The majority of the failure in relation to Scottish Housing Quality Standard (SHQS) relates to the possession of a 2nd Valid Electrical Installation Condition Report (EICR) certificate within the last 5 years. **Currently 98.3% of our stock has a valid EICR in place**.

We are continuing to work through our programme of EICRs. Over the next two years we will have all stock with a 2nd Valid EICRs in the past five years.

C21 – Damp & Mould



Trust has a robust **Damp and Mould Policy and procedure** in place. Any damp or mould concerns reported by customers are logged and referred to the relevant technical team, who undertake a **property inspection within seven days of notification**. Following the visit, the customer is provided with a written summary of the findings, and any necessary remedial works are identified and progressed. In addition, Trust's damp and mould management process has been **independently audited**, with recommendations implemented to further strengthen and improve the service.

KPIs are reported quarterly to our Audit and Performance Committee.

C22–24 – Customer Voice

Understanding our customers, and the needs and priorities of the communities we serve, is fundamental to delivering our mission and shaping our services.

During 2025/26, Trust completed a **new Customer Satisfaction Survey**, achieving an **overall satisfaction score of 82%**. Feedback from the survey has helped inform the priorities set out within our new five-year Business Strategy. In addition, our Housing Management System includes **automated pulse surveys**, which are issued at key points in the customer journey, such as following the completion of a repair or when a customer moves into a new home. These short, targeted surveys provide regular real-time feedback on customer experiences and satisfaction, enabling us to identify trends, monitor service performance and respond quickly to areas where improvements may be needed. During 2025/26, satisfaction levels recorded through these surveys were **94% for new homes and 85% for repairs**.

We engage regularly with customers on issues that matter most to them, including rent and service charges, affordability, repairs and service delivery. This engagement is supported through a range of tenant participation opportunities, including our **Customer Representation Group**, and by our dedicated Customer Communications and Engagement Team.

Trust operates a clear **complaints process**, with customers able to escalate concerns to the Scottish Public Services Ombudsman where appropriate. During 2025/26, 93.4% of Stage 1 and Stage 2 complaints were responded to within SPSO timescales.

We view complaints as a valuable source of customer insight and an opportunity to improve our services. Complaint investigators work to resolve issues, learn from feedback and identify areas for improvement. Complaint trends and outcomes are analysed monthly, quarterly and annually, with findings reviewed by the Audit & Performance Sub-Committee and published on our website.



Alongside complaints analysis, our **Service Design & Improvement Team** uses customer feedback, user research and customer journey mapping to drive continuous improvement.

C25 – Supporting our Customers

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.

In 2025/26, Trust invested over **£1.2 million in medical adaptations**, supported through the Scottish Government's Affordable Housing Supply Programme, enabling customers to remain safe, independent and well in their own homes for longer.

Our Welfare & Financial Support

Our in-house benefits team supported over **£4.36 million of benefit claims** during 2025/26, resolving 815 cases and providing tailored advice on entitlements such as Housing Benefit, Pension Credit and disability-related allowances. This money goes directly to support our customers pay their rent, other households bills and general living costs. Feedback on the service has been overwhelmingly positive.

In addition, we support customers through our contribution to the Advice for Tenants and Residents (AFTAR) Project, delivered by Citizens Advice Bureau in Motherwell and Wishaw. While the service provides specialist **energy advice** to help tenants manage energy costs, improve energy efficiency and address fuel poverty, it also offers wider support to improve financial resilience and independence. This includes assistance with **welfare benefits**, **crisis grant applications**, **digital inclusion**, **setting up bank accounts** and **online banking**, **developing basic digital skills**, and **employability** support such as CV writing.

We also operate a **Customer Hardship Fund**, which supported 379 customers with just over £69,000 during 2025/26. 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.

Together, these services play a vital role in supporting our customers' wellbeing and mental health, while helping to protect our most vulnerable customers.

C26 – Community, Wellbeing and Sense of Place



As both a Registered Social Landlord and a care and support provider, we place a strong emphasis on creating opportunities for social interaction and community participation, particularly within our 'Later Living' services for residents aged 60 and over.

We have continued to invest in communal spaces within our developments, including the remodelling of shared lounges, lobbies and hall spaces, to create more welcoming, accessible and fit-for-purpose environments that encourage residents to come together.

During 25/26 we invested in remodelling lobby and shared spaces at our later living complexes in Ayr and Bearsden, Glasgow.

Alongside these physical improvements, we have delivered a wide range of activities across our 'Later Living' developments to reduce social isolation, promote wellbeing and strengthen neighbourly connections. A key example is our meals service, which operates in 23 locations and provides residents with regular opportunities to socialise and build relationships over shared meals.

We have also introduced a **new chair exercise initiative**, piloted across eight sites, which offers live online exercise sessions each week. This initiative supports physical health while creating opportunities for residents to connect and participate in shared activities.

Across our services, customers and employees organise and facilitate a varied programme of events and activities, including **afternoon teas**, **quizzes**, **entertainment evenings**, **themed celebrations such as Burns Night**, **Christmas and Easter events**,

C26 – Community, Wellbeing and Sense of Place



carpet bowls, **carpet curling**, **book clubs**, **film nights**, **garden parties**, **bingo and karaoke**. Residents also benefit from outings and trips, church services, and fundraising activities supporting local and national charities, including the Scottie Dog Campaign and Macmillan Coffee Mornings.

We actively promote **intergenerational engagement** through projects involving **local schools** and **community groups**, including digital coaching sessions, songs and rhymes activities, and other opportunities that bring different generations together.

Residents also have access to **information sessions** and talks delivered by external organisations such as the fire service, police and legal professionals on topics including personal safety, fire safety, powers of attorney and wills.

In addition to organised activities, we provide **signposting** and referrals to a range of support services that help residents remain connected and engaged within their communities. This includes access to advocacy services, welfare benefits advice, social work support, health professionals and local community groups and services.

Through these combined physical, social and support-based interventions, we have continued to create opportunities for residents to connect with one another, strengthen community ties and enhance wellbeing across the communities we serve.

For customers outwith our 'Later Living' services, Trust hosted **summer fun days** in our two largest 'Everyday Living' communities, **Arran and Wishaw**, providing opportunities for residents and families to come together, **strengthen community connections** and engage with Trust colleagues in an informal and enjoyable environment.

C27 – Social Value in Procurement

We are delivering community benefits through supplier contracts across the business, contributing to positive outcomes in our neighbourhoods. Trust also procures through frameworks that require suppliers to deliver social value commitments. Delivery of these commitments is monitored through regular contract performance and review meetings and reported to senior management to ensure accountability and impact.

During the reporting period, our supplier community benefit programme delivered a wide range of social value outcomes. These included **apprenticeships**, **work placements**, **training** and **qualification support**, **community and school engagement activities**, **digital inclusion initiatives**, **local supply chain development**, **food bank and charitable donations**, **and customer wellbeing projects**.

Suppliers also made significant direct contributions to residents and communities, including more than **£136,000 in donations to the Customer Hardship Fund**, alongside supermarket and **shopping vouchers** for residents, support for **local food banks** and charities, and a range of **community activities** across our developments. Collectively, these initiatives have helped create employment and learning opportunities, supported vulnerable customers, strengthened community resilience and delivered lasting social value alongside our contracted services and investment programmes.

3 Governance

Structure & Governance

Boards & Trustees

Employee Wellbeing

Supply Chain



C28 – Regulatory Regulation

Trust is proud to be **registered with the Scottish 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 registered with the Care Inspectorate and 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 – Managing ESG Risks

ESG considerations have been embedded throughout our strategic planning, from our previous corporate strategy, *Time is Now*, to our new strategy, *Ready, together 2026-2029*.

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.

C30 – Regulatory Findings



Trust has not been subject to any adverse regulatory findings during 2025/26, including breaches related to data protection, health and safety, or financial misconduct.

C31 – Inclusive Participation in Decision Making

Trust is committed to ensuring that governance and strategic decision-making are informed by a diverse range of customer and employee perspectives. Customers help shape services and priorities through **consultations**, **surveys**, **focus groups**, **service co-design activities** and **formal engagement exercises**, including the annual rent and service charge review. The **Customer Representative Group** acts as Trust's scrutiny panel, providing a direct route for customer views and recommendations to be considered by the Board. Trust uses a mix of digital, in-person and tailored engagement methods to encourage participation from a broad and representative range of customers, including those who may be under-represented in decision-making. Feedback gathered through these activities **informs Board discussions**, organisational priorities and continuous improvement, with the effectiveness of engagement arrangements monitored through the Customer Engagement Strategy and associated governance structures.

As part of the development of Trust's new business strategy, *Ready, together 2026-2031*, employees were consulted extensively throughout the process. Engagement took place through the annual **Employee Roadshow events**, **Office Get Togethers**, **Virtual Town Hall sessions**, Operational Manager meetings and finally via an **employee survey**. These activities were used to identify pain points and opportunities, sense-check proposals and gather feedback on emerging priorities. Employee feedback was reported to the Board and directly informed the design and development of the final strategy, ensuring that colleague perspectives were embedded throughout the process.



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



C32 – 38 Governance Structures

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, Changing the Chemistry, 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.

During 2025/26, our Audit Committee included two members with recent and relevant financial experience, including a senior finance and risk professional and a retired finance executive with experience at the Scottish Investment Bank and British Business Bank.

A **succession plan** was presented to the Trust Board during 2025/26. **Board turnover over the previous two financial years was 18.1%**, representing the departure of two Board Members. Both vacancies have subsequently been filled through recruitment.

An **independent Corporate Governance** review was completed in June 2025, and our external audit partner has served for five 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

Our Executive Team

Senior management positions are filled in line with our Recruitment & Selection Policy which states Trust's commitment to draw potential employees from the widest possible employment market and follow fair selection procedures **free from bias or discrimination**. Candidates with a disability can opt to apply under the **Disability Confident Scheme**, where they will be guaranteed an interview.

Senior Leadership Team turnover was 20% over the past two years. This related to the retirement of the former Chief Executive Officer, Rhona McLeod, on 31 March 2025. Following a rigorous recruitment process, which included Board and customer representation on the selection panel, Jackie McIntosh was appointed CEO from 1 April 2026, having previously served as Trust's Director of Assets & Sustainability. This appointment demonstrates Trust's commitment to **talent development**, **succession planning** and **maintaining leadership continuity** through the promotion of internal talent.



Jackie McIntosh
CEO



Neil Ferguson
Director of Business Development & Digital



Zoe Purdie
Director of Finance and People



Jenny Wallace
Director of Customer Experience



Ian Davie
Director of Assets & Sustainability

C39-C43 – Our Employee Wellbeing

We are committed to creating a fair, inclusive and respectful workplace where everyone feels valued, supported and able to thrive. Through inclusive policies, Employee Forum, ongoing engagement and regular monitoring through our **Employee Engagement Survey**, we seek to ensure that diversity is recognised, voices are heard and opportunities are accessible to all colleagues.

Trust is committed to supporting colleagues' physical, mental and financial wellbeing. A dedicated **Wellbeing Group** delivers initiatives throughout the year to raise awareness, encourage healthy lifestyles and promote positive mental health. Colleagues can access a **Men's Chat Group**, a **Menopause & Menstrual Health Support Group**, over 30 trained **Mental Health Supporters**, and a **free external counselling** service.

During the year, Trust delivered a wide **range of wellbeing campaigns and activities**, including Men's Health Month, Carer's Week, Money Worries, World Heart Day, World Mental Health Day, Movember, a Wellbeing Advent Calendar, Brew Monday, Neurodiversity Training, Winter Walking, Stress Awareness Month mindfulness sessions and Movement May. Wellbeing is actively championed across the organisation, from Board level through to frontline teams, with all colleagues encouraged to participate.

Disability Confident Employer

Real Living Wage Employer

6.1 CEO-Median Worker Pay Ratio

0.0% Median Gender Pay Gap

C39-C43 – Our Employee Wellbeing



Fair Work First

As a Fair Work First employer, we are committed to creating an inclusive, supportive and high-performing workplace. This includes providing fair and transparent pay, meaningful opportunities for development, and effective channels for employee voice, including our established Employee Forum which plays an active role in shaping organisational priorities.

To promote a healthy work-life balance, we provide flexible working arrangements and family friendly polices from day one of employment.

Employee Values Awards

Trust's quarterly Employee Values Awards recognise colleagues who exemplify our values of *Here for Each Other, Love to Learn* and *Believe in Better.* Colleagues nominate one another, with winners and runners-up receiving vouchers in recognition of their contribution.

The awards help employees feel valued and appreciated, boosting morale, wellbeing and job satisfaction. They also foster a culture of recognition, strengthen team relationships and support an inclusive and positive workplace environment.

C44 – Professional Development

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

We use an online e-learning platform to manage our employees’ training plans and deliver an extensive mandatory training programme. Each year, we deliver **over 3,000 learning opportunities** to around 700 employees. During 25/26, 80 employees also attend external training and 12% of employees completed a formal qualification relevant to their professional development, including SVQs.



77%
Employees are satisfied with Growth Opportunities

85%
Employees Feel Supported in their Roles

68%
of our Executive Team were promoted internally

Index

Criteria	Topic	Page
1	Our Existing Homes	10
2	Our New Homes	11
3	Our Sustainability Strategy	15
4	Our Retrofit Activities	16
5	Our Carbon Footprint	20
6-8	Mitigating Climate Risks	22
9	Enhancing Green Space & Biodiversity	23
10-13	Pollutants Mapping, Responsible Materials, Waste & Water Management	24
14	Sustainable Procurement	25
16	Affordability & Security of Tenure	27
18	Reducing Fuel Poverty	28
19-20	Building Safety & Quality	29
21	Damp & Mould	30
22-24	Customer Voice	31
25	Supporting our Customers	32
26	Community, Wellbeing & Sense of Place	33
27	Social Value in Procurement	35

Index

Criteria	Topic	Page
28	Regulatory Regulation	37
29	Managing ESG Risk	37
30	Regulatory Findings	38
31	Inclusive Participation in Decision Making	39
32-38	Governance Structures	40
39-43	Our Employee Wellbeing	43
44	Professional Development	45

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