



# 2024/25

# Environmental Social & Governance Report



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# 1. Introduction



Welcome to Angus Housing Association's third Environmental, Social & Governance (ESG) Report.

From 2023, we committed to the Sustainability Reporting Standard for Social Housing (SRS). This framework enables housing providers to measure, report, and improve ESG performance in a way that is transparent, consistent, and comparable across the sector. As part of this commitment, we will continue to publish an annual report that reflects our progress and priorities.

Angus Housing Association is proud to serve communities across Angus and Dundee as a Registered Social Landlord. Our mission is simple yet vital: to provide high-quality, affordable homes for individuals, families, and communities who need the security and dignity of a decent place to live. We know the transformative impact that good housing has on people's lives. Beyond bricks and mortar, we recognise our wider social responsibility—supporting financial inclusion, tackling fuel poverty, supporting communities and playing our part in addressing climate change.

Although this is our third ESG report, we are still at the early stages of our journey. Over the past year, we have built on our initial experience and deepened our understanding of ESG principles. Progress on environmental goals has been slower than anticipated, largely due to evolving Net Zero policies from the Scottish Government. Once new guidance is published, we will update our ESG Strategy and Asset Management Strategy to align with the Heat in Buildings Strategy and the standards it sets for social housing.

Finally, I would like to extend my heartfelt thanks to all staff who contributed to the data collection and analysis that made this report possible. Your efforts have been invaluable, and I hope you find this report both informative and insightful.

Gail Robertson  
Chief Executive

# 2. ESG Structure

## ESG Report Structure

The criteria for our reporting is structured within three high level areas:



**Environment** - covers energy efficiency, climate change, carbon footprint, greenhouse gas emissions, deforestation, biodiversity and other environmental issues.

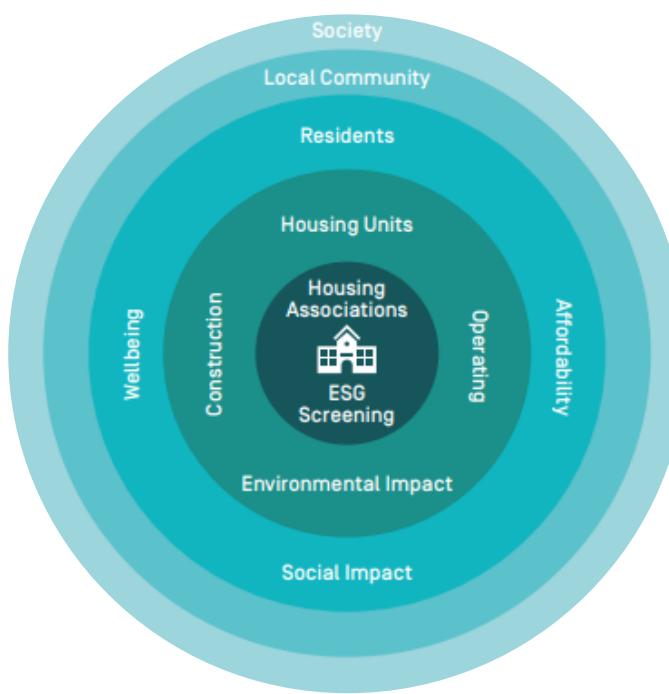


**Social** - covers employment standard, wages and benefits, diversity, human rights, community relationships, privacy and data protection, health and safety, supply chain and other social justice issues.



**Governance** - covers the governance of the E and S and includes corporate governance and compliance considerations.

We identify a set of themes aligned with the UN Sustainable Development Goals (SDGs) with environmental themes relating to the management of housing stock and social criteria relating to residents and the local community. There are 12 core themes within these that we will cover within the report:



- Affordability and Security
- Building Safety and Quality
- Resident Voice
- Resident Support
- Placemaking
- Climate Change
  
- Ecology
- Resource Management
- Structure and Governance
- Board and Trustees
- Staff Wellbeing
- Supply Chain Management

### 3. THE SUSTAINABLE DEVELOPMENT GOALS (SDGS)



ESG Reporting approach covers 12 themes and 46 criteria to demonstrate ESG performance. The criteria is aligned to international frameworks and standards including the SDGs.

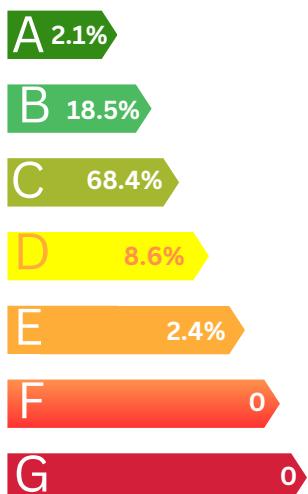
ESG AREA	THEME	Sustainable Development Goal (SDG's)		
ENVIRONMENTAL	Climate Change	Prevents and mitigates the risk of climate change	Climate action	 
	Ecology	Promotes ecological sustainability	Life on Land	  
	Resource Management	Sustainable management of natural resources	Responsible Consumption and Production	 
SOCIAL	Affordability and security	Provides affordable and secure housing	Sustainable cities and communities	 
	Building Safety and Quality	Resident safety and building quality are well managed	Reduce Inequalities	 
	Resident Voice	Listens to residents' voice	Sustainable cities and communities	 
	Resident Support	Supports residents and the local community	Good health and well-being	 
	Placemaking	Supports residents and the wider local community through placemaking	Sustainable cities and communities	 
GOVERNANCE	Structure and Governance	Legal structure of the organisation and its approach to Governance	Peace, Justice and Strong Institutions	  
	Board and Trustees	High quality board of trustees	Good health and well-being	   
	Staff Wellbeing	Supports employees Good health and well-being	Decent work and economic growth	   
	Supply Chain Management	Procures responsibly	Responsible consumption and production	 

# 4. Environmental

## Climate Change

While the environmental aspect of ESG remains our most challenging and least developed area, Angus Housing Association has made meaningful progress, as highlighted below. A key focus of our ESG development is meeting the requirements of the Scottish Governments evolving Net Zero standards. To achieve this, we will actively seek funding to improve the energy efficiency of our homes—helping to reduce fuel costs for tenants while ensuring that rents remain affordable.

### Energy Performance Certificate



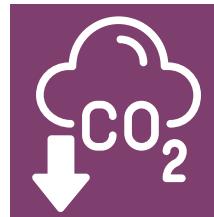
Distribution of EPC ratings of our Existing homes



Distribution of EPC ratings of our New Build Homes  
(Completed 2024-2025)

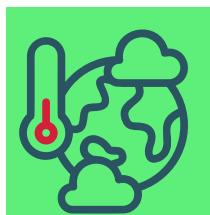
100%  
of our Stock have an EPC  


### Green House Gas Emissions



We do not have any owned or controlled sources. Scope 1: Kg CO<sub>2</sub> Equivalent 47.00 tonnes CO<sub>2</sub> this is for Offices only. We do not have readings for close lighting. This is an increase on 23-24 figures as we have included 1 additional building. We do not currently record scope 3 emissions.

### Climate Risks



AHA have a few properties that are at high risk of flooding. We have one area where there are localised issues due to the drainage, however, we are working with Angus Council to carry out works to reduce the risk of future flooding. At this stage, we do not have any properties identified as being high risk for overheating but with rising temperatures, we will have to take this into account.



Installing Solar PV systems is an effective way of improving the Energy performance of our properties with some of our recent installations improving Energy Performance Certificate (EPC) ratings from D to A and B.

These types of Energy Performance related upgrades directly support the Associations Environmental, Social and Governance (ESG) goals.

Environmentally they help to reduce overall carbon

emissions and energy consumption from the grid.

Socially it helps lower tenants energy bills which in

turn, helps to tackle fuel poverty and from a

Governance perspective, it demonstrates a proactive approach to property investment and supports the Scottish Government commitments of Net Zero targets for affordable housing.

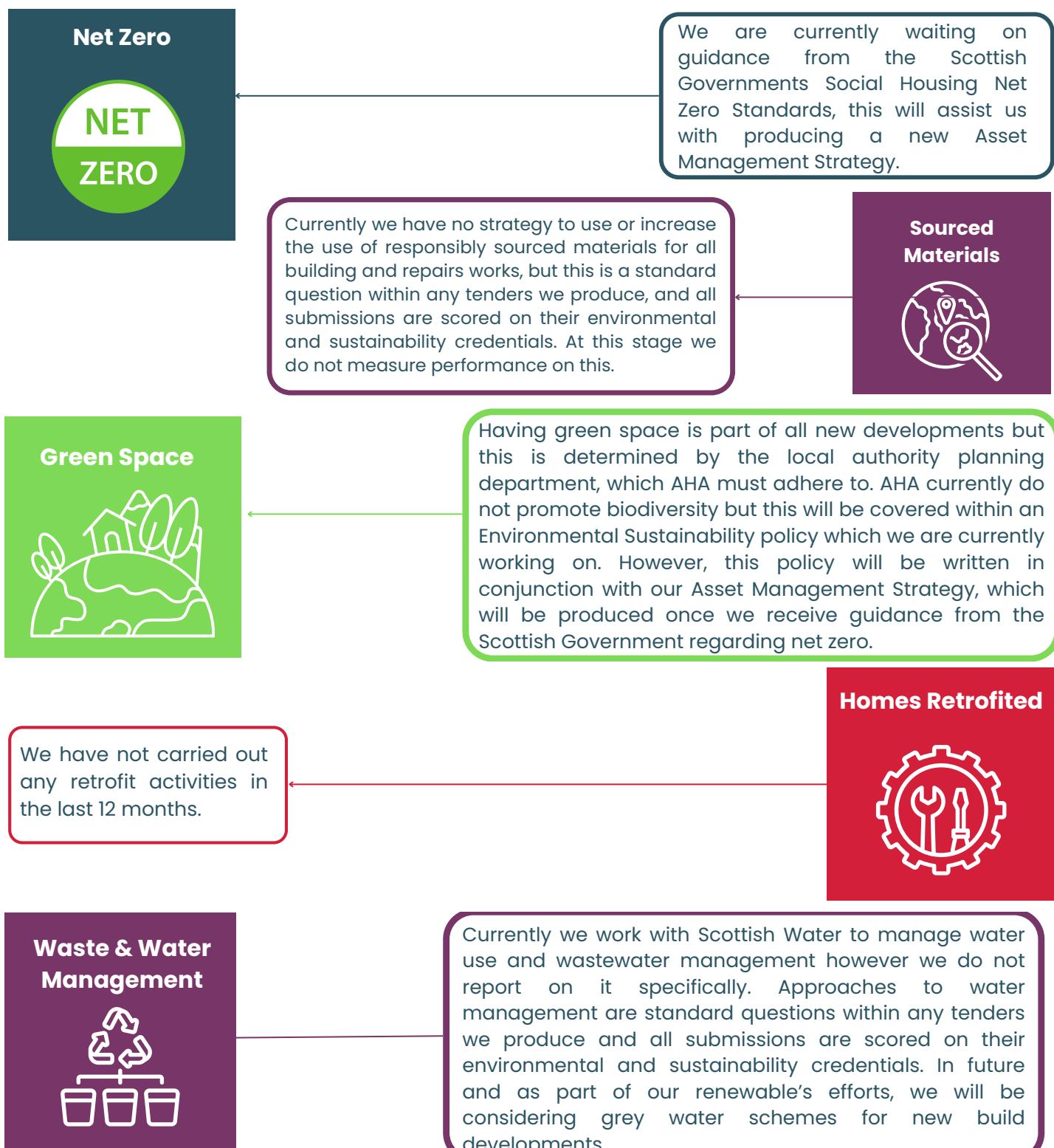


# 4. Environmental

## Climate Change-Ecology-Resource Management

As part of our ESG strategy, we are committed to increasing and promoting biodiversity around our homes while developing a clear approach to managing and reducing pollutants. This will involve creating a detailed plan supported by measurable targets. We will engage with tenants in existing properties to explore opportunities for enhancing ecology in established areas and work closely with developers at the earliest stages of new-build projects to maximise biodiversity. Our Design Guide will also be reviewed to ensure it reflects principles of ecology, green space, and biodiversity.

We aim to strengthen resource management by collaborating with tenants and local authorities to improve recycling facilities and promote recycling initiatives. This includes considering the impact of the circular economy and identifying ways to participate in local sustainability schemes. Additionally, we will explore innovative solutions such as grey water systems for new housing developments, while recognising the financial implications of implementing these technologies.



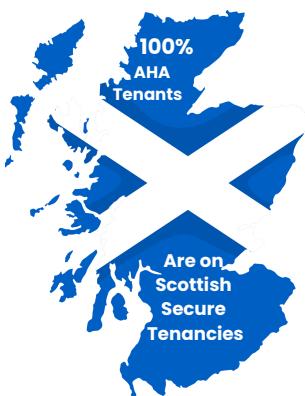
# 5. Social

## Affordability and Security

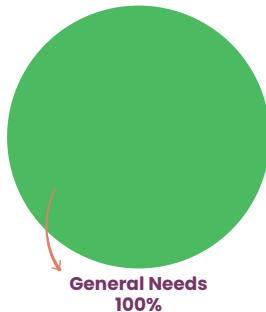
As a social landlord and registered charity, social justice is at the heart of Angus Housing Association's work. We are committed to keeping rents affordable and review and benchmark them every three years to ensure we deliver on this promise.

Our core purpose is to create positive change for tenants, communities, and the environment. Affordable housing provides far-reaching benefits—improving health and wellbeing, supporting children's educational attainment, enabling access to training and employment, reducing inequalities, offering a route out of poverty, shaping vibrant communities, and giving people a secure place to call home.

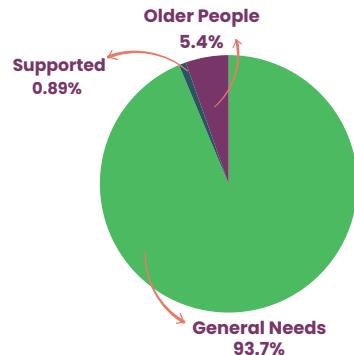
Tenure of existing & new homes we owned & managed, completed by 1st April 2025



### New Homes



### Existing Homes



AHA is reducing the effect of High Energy Costs to its Residents



- As part of our improvement programme, we continue to look at specifying components that improve thermal performance or reduce energy consumption eg. when replacing windows, we look to use triple glazing or better than currently installed double glazed windows.
- We replace older boilers with more energy efficient models as part of a lifecycle replacement programme, and in 24/25, we replaced 143 gas boilers.
- Inspecting loft insulation as part of a capital improvement programme and top up if needed.
- We remove old storage heating and replace with high heat retention heating.
- On new developments we will use technology such as solar panels, air source heat pumps and heat recovery technology eg. recoup "easy fit +" to improve the energy efficiency of new build houses to meet required levels and in 24/25, we installed Air Source Heat Pumps in 20 units at our Dubton Farm development in Brechin and our Crudie Farm development in Arbroath, along with Solar PV Panels on 16 existing properties.

We employ an energy advisor to assist tenants with fuel poverty, provide advice on tariff and practical energy saving advice. To help reduce the impact of high energy costs on our tenants, we have employed a dedicated Energy Advisor who provides direct support to those at risk of or experiencing fuel poverty. This support includes home visits and phone calls to offer tailored energy-saving advice, as well as assistance in applying for grant funding and financial support schemes to mitigate high energy costs. Our Energy Advisor also plays a key role in identifying when heating systems or appliances are no longer energy-efficient and feeds this information back to our maintenance team to prioritise upgrades or replacements. Also responsible for advocating on behalf of tenants when dealing with energy suppliers, this includes resolving billing disputes, arranging for meter replacements, and ensuring that suppliers comply with regulatory obligations.



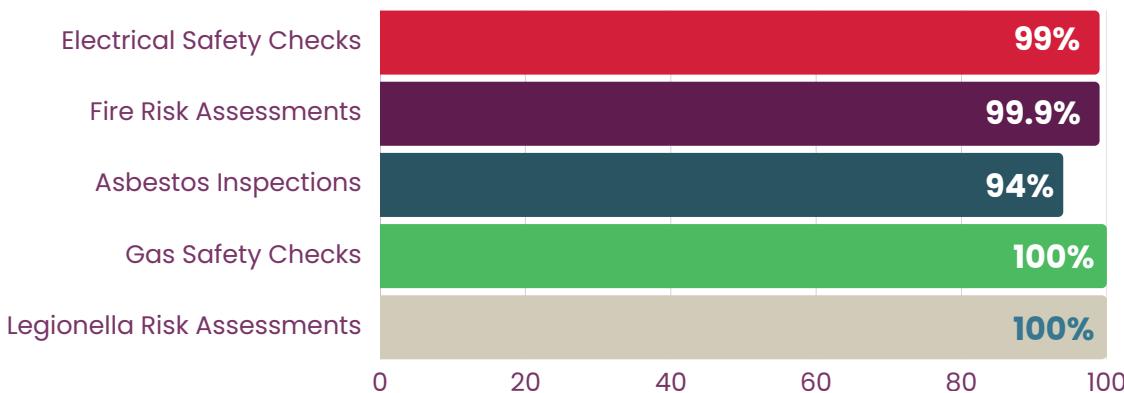
# 5. Social

## Building Safety and Quality

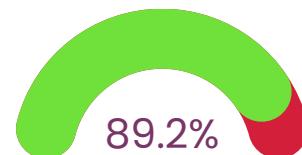
Ensuring safe, high-quality homes is one of Angus Housing Association's core objectives. This commitment extends beyond individual properties to the wider environment, neighbourhoods, and communities where our tenants live. We operate a comprehensive programme of data collection and regular inspections to maintain safety standards and ensure our homes remain fit for both current and future tenants.

We understand the transformative impact that good housing can have on people's lives. When we provide secure, well-maintained homes, we create a foundation for improved health, wellbeing, and life opportunities. Getting this right not only benefits our tenants today but can profoundly influence positive outcomes for generations to come.

### % of homes which all required safety checks have been carried out



### % of homes meet the National Housing Quality Standard



Where we are failing is:-

- 1. Safe and secure - Where we don't have 100% ownership of a block and where there is no door entry system, getting agreement from owners to pay their share can be difficult and can delay works.
- 2. EESSH - we have some properties where the thermal performance can be improved, energy consumption can be reduced, etc. but the way we resource this will be clearer once we receive guidance from Scottish Government, which will assist us with producing our Asset Management Strategy.

### How we manage and mitigate the risk of damp and mould for our residents

122  
Damp &  
Mould Cases

- 6% of our tenanted properties had Damp & Mould Cases reported
- We carry out Minor Works such as upgrading insulation, roof vent installs, extractor fan upgrades & mould treatment works
- We install Tech to give us data and provide tenants with advice through an App. The app supplies information to residents on sustainability matters such as correct ventilation, heating and recycling
- AHA has robust policy and procedures to support the work to reduce damp and mould. A tenant reporting damp/mould will have a home inspection within 5 working days. Depending on the source of the issue advice will be given or remedial action will be instructed.
- AHA have an Energy Advisor that will visit the property, assess the situation and provide further advice

# 5. Social

## Residents Voice



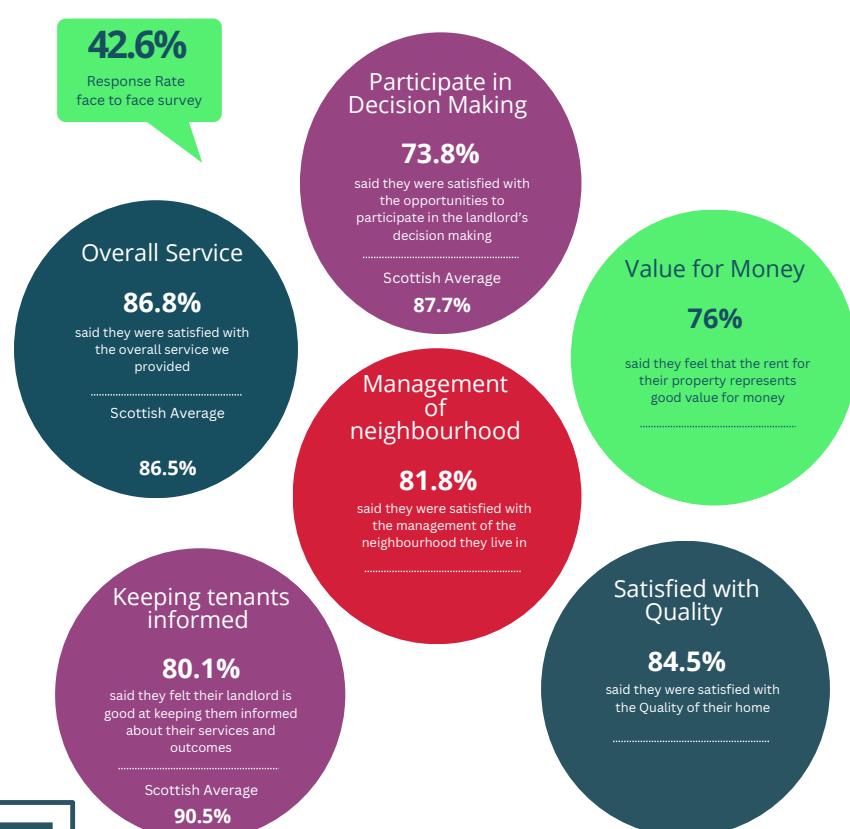
The tri-annual Tenant Satisfaction Survey (TSS) last took place in November 2022 and has recently gone to tender for their new one to be undertaken in October 2025. The Tenant Participation Team has been working with tenants to provide an action plan outlining the actions achieved from the 2022 TSS.

The Tenant Participation team is currently working with tenants to look at improving services. the tenant group meets monthly and it is a great way to have tenants driving service improvement.

AHA have resourced our commitment to tenant involvement. We have 2 tenants on our Board of Management and 3 members of staff dedicated to tenant and community engagement.

The TSS asked tenants about their overall satisfaction with the services provided AHA. The response illustrated that 86.8% of tenants were satisfied in 2022 with one in twenty tenants (5.1%) being dissatisfied with Angus Housing's service overall. As we complete future surveys, we will be looking to improve this figure.

### Results of our face to face Tenant Satisfaction Survey conducted Nov/Dec 22



#### Complaints - Ombudsman

In the last 12 months, we are happy to share that **No** complaints have been escalated to the Scottish Public Services Ombudsman. The SPSO is the final stage for complaints about public service organisations in Scotland.

#### Complaints 2024/25

**98.9%**

of **Stage 1** complaints responded to in full



**92.5%**

of **Stage 2** complaints responded to in full

# 5. Social

## Resident Support & Placemaking

C23

**What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?**



**“Supporting our tenants is one of the most important things we do at Angus Housing Association”.**

A significant number of our customers find themselves facing difficult circumstances, especially in relation to financial pressures. This is why we have our own specialist Financial Inclusion and Energy Advice Team, providing a vital lifeline to those tenants in need.

The Financial Inclusion and Energy Advice Team plays a central role in helping tenants sustain their tenancies by offering free, expert advice and guidance based on their circumstances.

They can help with:-

- ✓ **Claiming benefits**
- ✓ **Filling in forms**
- ✓ **Spending and savings advice**
- ✓ **Write-off energy debts**
- ✓ **Negotiating with energy companies**
- ✓ **Providing emergency energy & shopping vouchers**
- ✓ **Applying for grants to help individuals/families get set-up in their new homes.**



Our Financial Inclusion & Energy Advice Team takes a people-centred approach when dealing with tenants, they will look at their financial situation and offer personalised options to help. This could be a one-off chat or regular catch-up to help tenants keep on top of things and sustain their tenancies.

# 5. Social



## Resident Support & Placemaking

In 2024/25, our Financial Inclusion & Energy Advice Teams achieved the following :-

**£388, 837** in financial gains for Tenants

**£19,226** in energy top ups      **572** Tenants received support



Quote from tenant regarding support received from the Financial Inclusion Service

“



*I received outstanding assistance and advice from Julie at Angus Housing Association. Julie and other members have truly assisted me with my debts and other issues. I cannot thank them enough for all the support. I feel more financially/mentally stable now and confident in managing my money better.*

”

During 2024/25, our Hardship Fund assisted 17 households, providing £3,569.35 in total. The fund offers up to £250 per grant for tenants experiencing emergencies, helping pay for key items that support tenancy sustainment, for example:

- Beds
- Washing machines
- Cookers
- Fridge/Freezers
- Removal costs



# 5. Social

## Resident Support & Placemaking

C24

***"We are committed to fostering positive neighbourhood outcomes and strengthening the communities in which our homes are located."***

Our Tenant Participation Team have actively continued to involve tenants in the decision-making processes that affect their homes, neighbourhoods and housing services. Over the past year, the team has developed and implemented a variety of projects aimed at fostering engagement with the Association and creating community activities.



An example of a very popular community based activity developed was the Men's Cooking Group for 6 weeks and during this they learned about basic cooking skills, healthy eating and trying new recipes. The group has helped with confidence building and improved their skills with cooking, being more aware of fat content and salt levels.

### Examples of Placemaking

#### Ormiston Play Park

Tenant engagement led to 54 responses highlighting the value of the local park and need for modernising and improving. A successful community event followed, taking on tenants views and suggestions on the proposed upgrading and design of the play park. Some of the key themes that emerged included:-

- Inclusive play equipment for children of all abilities
- Better seating areas for families, including picnic spaces
- Improved pathways and play equipment to meet 0-5 age grp

As a result, a funding application for £50,000 was submitted to Dundee City Council's Neighbourhood Capital Fund, which allows local communities to vote on projects within their area. We will be notified of the outcome later on in 2025.



#### Community Benefit

The Tenant Participation Team helped facilitate the delivery of community benefits with MPS Housing Ltd, following completion of their kitchen and bathroom installation contract in our properties in Mid Craigie, Dundee. Examples of community benefits that MPS delivered included :

- Painting
- Removing bulky furniture
- Garden clean-ups
- Trimming trees and shrubs
- Installing planters for a community allotment



The jobs carried out made a real difference in the lives of tenants, many of whom lack the physical or financial ability to undertake such tasks themselves. Their dedication to supporting our tenants extends beyond mere construction; it's about making a genuine difference in their lives and fostering more inclusive communities.



# 6. Governance

## Board and Trustees

AHA operate under the Scottish Housing Regulator's Regulatory Framework including the Standards of Governance and Financial Management

All Board Members complete and sign the Code of Conduct annually which includes Conflict of Interest matters. Staff also detail any conflicts on the Register of Interests annually. Any conflict of interest is a standing item on all agenda and noted in our minutes. Attendees decide if the Board or Staff Member is required to leave the meeting for the conflicted discussion or if noting this is sufficient.

AHA are Registered with the Scottish Housing Regulator, OSCR (Office of the Scottish Charity Regulator) and the FCA (Financial Conduct Authority)

AHA business is run under Rules contained within the SFHA (Scottish Federation of Housing Associations) Model Rules 2020. These are approved by the FCA

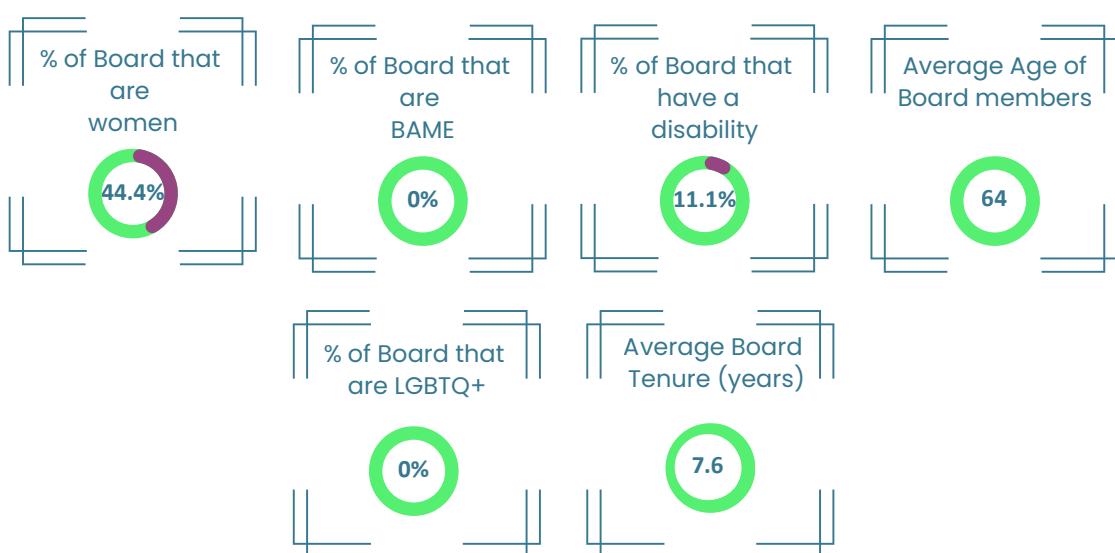
### --Regulatory grading status--

As at 31 March 2025, the regulatory status of Angus Housing Association is Compliant. This means we are assessed by the Scottish Housing Regulator as meeting all regulatory requirements, including the Standards of Governance and Financial Management.

***Governance risks are extensively detailed within our Risk Register. Some of the social risks are also detailed. Environmental risks are noted but controls are an area of development of us. This is in part due to the delay by the Scottish Government on publishing of the Social Housing Net Zero Strategy. When this is available we will have an ESG strategy which links the risk register to ESG.***

# 6. Governance

## Board and Trustees



### Demographics of the Board compared to Tenants



#### Comparison Board to Tenants

- 21.7% more Women Tenants
- 1.4% BAME Tenants
- 0.9% more Disability Board
- 0.7% more LGBTQ+ Tenants
- The average age of the Board is 14 years older than Tenants

# 6. Governance



## Staff Wellbeing & Supply Chain Management

The Board of Management plays a vital role in shaping the future of Angus Housing Association. Its responsibilities include providing oversight, setting strategic goals, offering constructive challenges, and ensuring that we deliver on our aims and objectives. The Board receives regular performance reports and feedback, enabling it to monitor service delivery and adapt strategy as the operating environment evolves.

To fulfil these responsibilities, the Board meets at least 20 times each year and directs the Chief Executive, who is accountable for implementing Board decisions.

Strong governance is essential to safeguarding the Association's future and delivering for our tenants. All Board members serve as volunteers, and we invest in their development through ongoing training and external learning opportunities to ensure they have the skills and knowledge required to uphold best practice and regulatory compliance. The Board regularly reviews key policies and strategies to ensure effective service delivery, compliance with legislation, and adherence to good governance principles. Internal and external audits, Board appraisal systems, and specialist consultants support this process, giving us confidence in submitting our Annual Assurance Statement to the Scottish Housing Regulator.

Risk management is another key responsibility of the Board. Assessing internal and external risks informs decision-making and future planning. To strengthen this approach, the Board has conducted both SWOT and PESTLE analyses and, in recognition of the importance of risk, has expanded the Finance and Audit Sub-Committee to become the Finance, Audit and Risk Sub-Committee.

From 2023/24, a new risk management framework was introduced, incorporating ESG-related risks alongside measures and controls to mitigate and manage these effectively.

### Board Turnover in the last 2 years

**22.2%**

2 out of 9 Board Members



### Senior Management Team Turnover in the last 2 years

**0%**

Ian McDonald - Board Member and Chair of the Finance, Audit and Risk Committee

Sean Parsley - Board Member and Member of the Finance, Audit and Risk Committee

*Ian joined the Board of AHA in September 2020. He retired from NHS Tayside in 2015 where he worked for 40 years with 6 of these as Director of Finance. He managed budgets of approx. £1 billion pa and oversaw a staff of 200. Since retiring Ian has maintained his Professional Accountancy Qualification (CPFA). Ian also sits on the Court of Abertay University as well as being the Chair of the University's Finance Committee and a member of both the Audit and Risk and Remuneration Committee's. These roles have been particularly focused on Strategic Planning and strong and Effective Governance. Since October 2021, Ian has Chaired the Finance, Audit and Risk Sub Committee.*

*Sean joined the Board of AHA in February 2025. Sean has worked in Banking since leaving school. He started in the Bank of Scotland branch at Brothock Bridge, Arbroath in June 1987 and has worked his way up through the Bank starting as Office Junior undertaking various duties in Branches before joining the Business Banking then Commercial teams across various offices in Tayside and Fife. Sean moved to the Royal Bank of Scotland in January 2008 to join the expanding Commercial Banking Team as a Relationship Manager. Sean's current role is based in Dundee as one of 6 Commercial Relationship Managers with a portfolio of SME customers with current mix of 60% Agricultural customers with some Leisure, Manufacturing and other businesses included.*

# 6. Governance



## Staff Wellbeing

### Staff Wellbeing

- Employment package includes flexitime, hybrid working, good pay and conditions.
- We pay the Real Living Wage.
- No Median Gender Pay Gap.
- CEO-Median Worker pay ratio – 3.1:1.
- Health & Safety Working Group.
- Health & Wellbeing Policy.
- Workforce Development Policy.
- Flexible Working: Our flexi-time system allows staff to manage their working hours around personal appointments and lifestyle needs, promoting a healthy work-life balance.

### Staff Personal Development

- We offer Foundation, Modern & Graduate Apprenticeships.
- Training Opportunities for SCQF Accredited Courses incl. CIH, CIPD, Governance & ESG Qualifications
- Pay Professional & Membership Fees
- We run in house leadership and management and post related courses for staff along with H&S and Equalities mandatory training
- 2 ongoing graduate apprenticeships (completing year 3)

### Ensuring Equality, Diversity & Inclusion

- **The Association has an Equalities Group with representatives from each department. The Association has developed a web page providing information on the Association's Equalities, local EDI groups and organisations. The group has also developed an Equalities and Diversity Calendar, identify various equalities events.**
- **Completed LGBTQ+ Youth Scotland Bronze Accreditation.**
- **75% of our Senior Management Team Staff are Female**
- **58.3% of the Management Team are Female**
- **69.6% of staff as a whole are Women**

### Staff Support for physical & mental health

We are committed to supporting the wellbeing of our staff through a range of initiatives.

- **Counselling Support:** Staff have access to Rowan Counselling Services, with up to six sessions fully funded by our Association. This is a confidential, self-referral service designed to provide timely mental health support.
- **Health & Wellbeing Policy:** We have a comprehensive policy in place that outlines our approach to promoting and maintaining staff wellbeing.
- **Mental Health Awareness Training:** All staff receive mental health awareness training, ranging from a half-day introduction to the full two-day Mental Health First Aid course, ensuring everyone has a baseline understanding and support network
- **Monthly Wellbeing Walks:** Staff are entitled to one 90-minute walk per month on a Wednesday morning, encouraging physical activity and time away from desks to support mental and physical health

## Supply Chain Management

Social value is considered in all AHA procurement activities. All suppliers who have contracts with AHA are liable to pay community benefits which may be a set payment based on value of work, it maybe a service that is provided to a local charity that AHA are the landlord for or employ an apprentice from one of the local schools. In all of our procurement activity, there is a standard question on sustainability, social values, etc. and AHA can assess each supplier/contractor. Utilisation of local & national frameworks where appropriate to ensure value for money is achieved.

#### HOW SOCIAL VALUE IS CONSIDERED WHEN PROCURING GOODS & SERVICES

What measures are in place to monitor the delivery of this Social Value

#### HOW SUSTAINABILITY IS CONSIDERED WHEN PROCURING GOODS AND SERVICES

What measures are in place to monitor the sustainability of the supply chain when procuring goods and services

Environmental sustainability is considered in all AHA procurement activity. Throughout our procurement processes, there is a standard question on environmental/sustainable impact, and AHA evaluates each Supplier/Contractor's submission.

# 7. Next Steps

In 2025/26, we plan to develop an updated Asset Management Strategy and introduce a new ESG Strategy. These will be shaped by forthcoming guidance, including:

- Publication of consultation and final guidance on the EESHH2 replacement criteria
- Scottish Government's Net Zero Heat Strategy
- Scottish Government's Social Housing Net Zero Standard

Once these are published, we will create a detailed Action Plan aligned with our ESG objectives. Delivery of this plan will be a strategic priority under the remit of the Board and Chief Executive. We will also focus on improving data collection for ESG criteria not currently reported and strengthening the narrative for those we can. Key areas for development include:

- Ecology and Biodiversity
- Resource Management
- Supply Chain Management



0345 1772244



Email: [admin@aha.org.uk](mailto:admin@aha.org.uk)



Website: [www.angusha.org.uk](http://www.angusha.org.uk)



Address: 93 High St, Arbroath DD11 1DP

Thank You