





Dece No. 12.1/





Page No.15



EMBRACING INNOVATION & ADAPTABILITY



DEMONSTRATING SOCIAL VALUES

RESPECT



ucio

Welcome to Angus Housing Association's second ESG Report. In 2023, we signalled our commitment to ESG by signing up to the Sustainability Reporting Standard for Social Housing (SRS) – an environmental, social and governance standard designed to help the housing sector measure, report, and enhance its ESG performance in a transparent, consistent and comparable way. As part of our commitment to improve and be transparent about ESG, we will be publishing an annual report on our performance.

Angus Housing Association is a Registered Social Landlord serving communities in Angus and Dundee. Our mission is to contribute to providing high quality affordable housing for all those individuals, families and communities in Angus and Dundee who are in need of the fundamental human right of a decent, secure home to call their own. We are very clear about the impact good housing plays in the lives of our tenants and communities. Beyond this however, we also understand that we have a social role in areas such as financial inclusion, relieving fuel poverty and a wider ethical responsibility to take steps against climate change.

Despite this being our second report, the Association is still very much at the start of our ESG journey. For the 23/24 report, we built on our experiences with ESG. We have made slower progress than we had hoped in relation to our environmental impact. This is partly due to changes in Net Zero policy from the Scottish Government however when the guidance from them is available, we will be publishing our ESG Strategy and updating our Asset Management Strategy to take account of the Heat In Buildings Strategy and in particular, the standards that will be set within this for social housing stock.

Once again, I would like to thank all the staff that have contributed to the data collection that has allowed us to produce this report and in particular to Pam Giblin, Business Support Analyst, for coordinating the data collection and designing what I hope you will agree, is a very interesting and useful report.













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

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

Social - social covers employment standard, wages and benefits, diversity, human rights, community relationships, privacy and data protection, health and safety, supply change 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

Society

Local Community

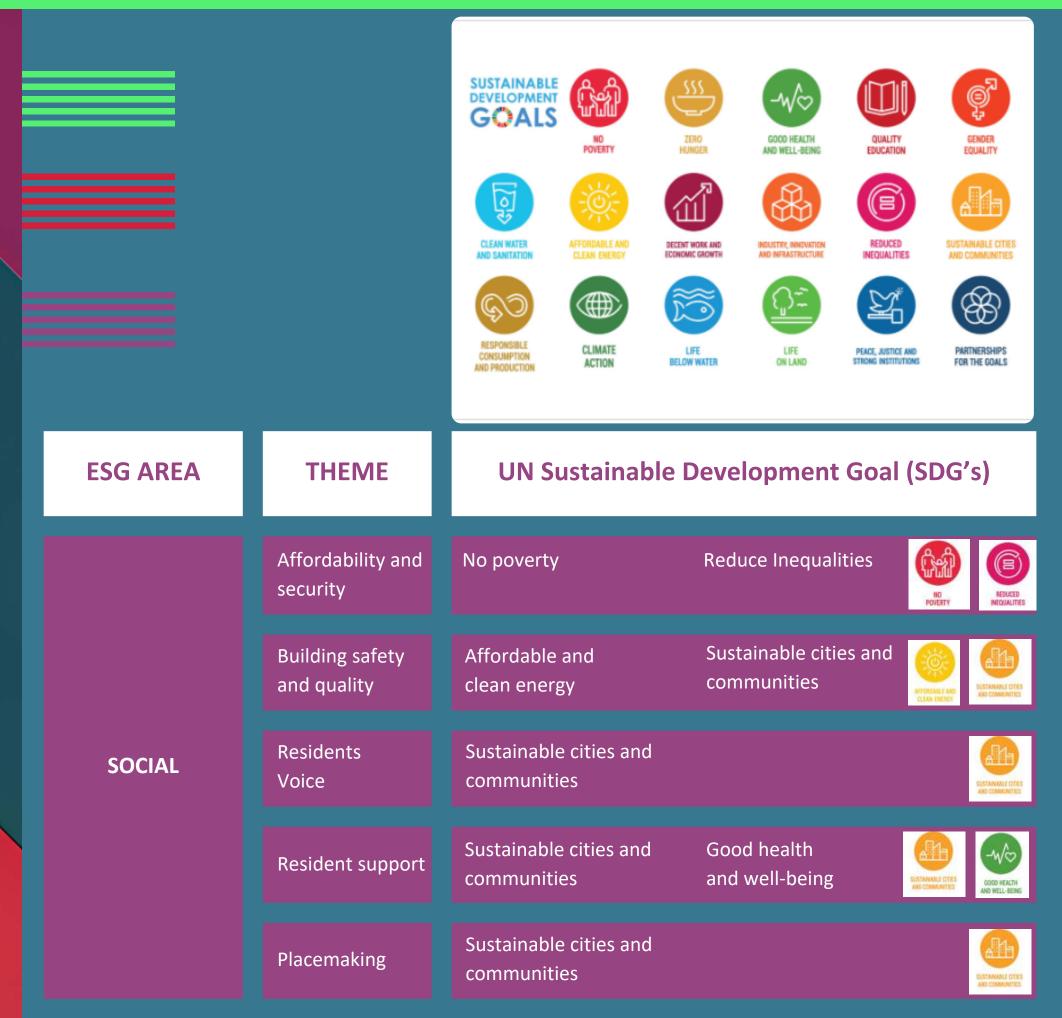
BLAN



Social Impact

UN SUSTAINABLE DEVELOPMENT GOALS (SDGS)

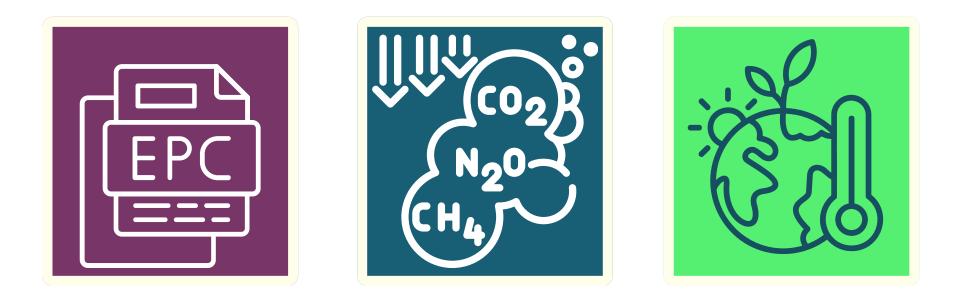
ESG Reporting approach covers 12 themes and 48 criteria to demonstrate ESG performance. The criteria is aligned to international frameworks and standards including the SDGs.



ENVIRONMENTAL	Climate Change	Climate action
	Ecology	Responsible consumption Climate action and production
	Resource management	Sustainable cities and Climate action Climate action
GOVERNANCE	Structure and governance	Decent work and Good health economic growth and well-being
	Board and trustees	Decent work and economic growth Good health and well-being Reduced inequalities Quality education
	Staff wellbeing	Decent work and economic growth Good health and well-being Reduced inequalities Quality education
	Supply chain management	Sustainable cities and communitiesResponsible consumption and productionImage: Consumption Consumption Consumption

3

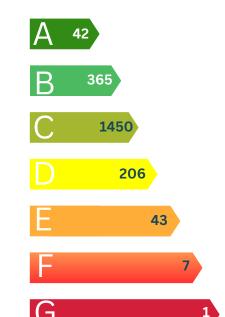
rate Change



Whilst the environmental aspect of ESG is probably our weakest and least developed indicator, AHA have made progress in this area and some of this is shown below. As part of our ESG development, the challenge of meeting the Scottish Social Housing Net Zero Standard, we will be sourcing funding to allow us to improve the energy efficiency of homes and reduce fuel costs for tenants whilst continuing to keep our rents affordable.

Energy Performance Certificate

Distribution of EPC ratings of Existing homes (Existing Properties)



Green House Gas Emissions

AHA do not have any owned or controlled sources.

We produce 39.5 tonnes CO2 between our 2 local offices. We will work to develop how to collect information on communal heat and light emissions. 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 don't have any properties identified as being high risk for overheating but with rising temperatures, we will have to take this into account.

Distribution of EPC ratings of our New Build Homes (Completed 2023-2024)

0

15

0

0

0

2 Bungalow's received an upgrade of their existing poorly performing electric heating systems to a new quantum system, with additional central heating controls. Also previously had an insulation upgrade.

The completed works saw an uplift in EPC Rating from -

Band E & F to Band D & C





100%

of our Stock have an EPC

Ecology and Resource Management

This criteria covers increasing and promoting biodiversity in or near homes and having a strategy in place to actively manage and reduce pollutants and methods of targeting and measuring performance. This is an area where, as part of our ESG strategy, we need to produce a plan for how we will deliver this objective. This will include conversations with tenants in our existing stock to see how already established areas can focus on ecology and will bring discussions in at an early stage with developers of new build housing to consider how this can be maximised. Our Design Guide will be reviewed to take account of ecology, green space, and biodiversity. With regards to resource management, we will work with tenants and local authorities to increase the availability of recycling and promote recycling opportunities. This will include consideration of the impact of the circular economy and how we can best participate in local initiatives. Consideration will be given to "grey" schemes in new housing developments however we recognise the additional costs involved in delivering this innovation.



Green Space

Having green space is a hugely important part of all new developments which is determined by the local authority planning department which AHA must adhere to. Where possible we build houses or self-contained flats that have garden space. In existing schemes, we maintain our green spaces to a high standard and are working with tenants to improve the use and quality of some of our playpark areas.



Sourced Materials

Currently we have no system for assessing the carbon footprint of sourced materials, but we are planning on developing a strategy by the end of 2024. This is a standard question within any tenders we produce, and all submissions are scored on their



Waste & Water Management

Currently we work with Scottish Water to manage use and waste management however we do not report on it specifically. Approaches management are standard to questions within any tenders we produce, and all submissions are scored on their environmental and sustainability credentials. In future and as part of our renewable's efforts, we will be considering grey schemes for build new developments.

AHA currently do not promote biodiversity but this will be covered within an Environmental Sustainability policy which we are currently working on. However, this policy will be in conjunction with our Asset Management Strategy, which will be produced once we receive guidance from the Scottish Government regarding net zero. environmental and sustainability credentials.

deve Significant of the second second



Homes Retrofitted

We have not carried out any retrofit activities in the last 12 months.

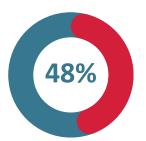
Net Zero

The production of our ESG Strategy which will contain our Net Zero commitment is dependent on the requirements of the Scottish Governments SHNZS which we expect to be finalised during 2024.

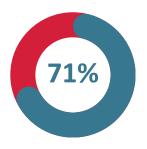
Social Affordability & Security

As a social landlord and registered charity, the social justice aspect of what AHA does is incredibly important to us. We strive to ensure that our rents are affordable, and we review and benchmark this every three years to ensure we deliver this. At the heart of what we do is our social purpose and we understand that the impact we have on tenants, communities and the environment is significant. Affordable housing has multiple positive impacts socially and environmentally including contributing to health and wellbeing, improving child educational attainment, helping people into training and work, contributing to reducing inequalities, providing a route out of poverty, shaping places and environments, and giving people a place to enjoy their lives.

Rent compared to median private rental sector (PRS) rent across the relevant Local Authority



Rent compared to the relevant Local Housing Allowance (LHA)



Tenure of homes we owned & manage from 1st April 2023 & new homes completed in 23/24





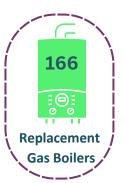
AHA reducing effect of High Energy Costs to its Residents



- 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 23/24, we replaced 166 gas boilers.

• Inspecting loft insulation as part of a capital improvement programme and top up if needed.

• Removing old storage heating and replacing with a quantum system.

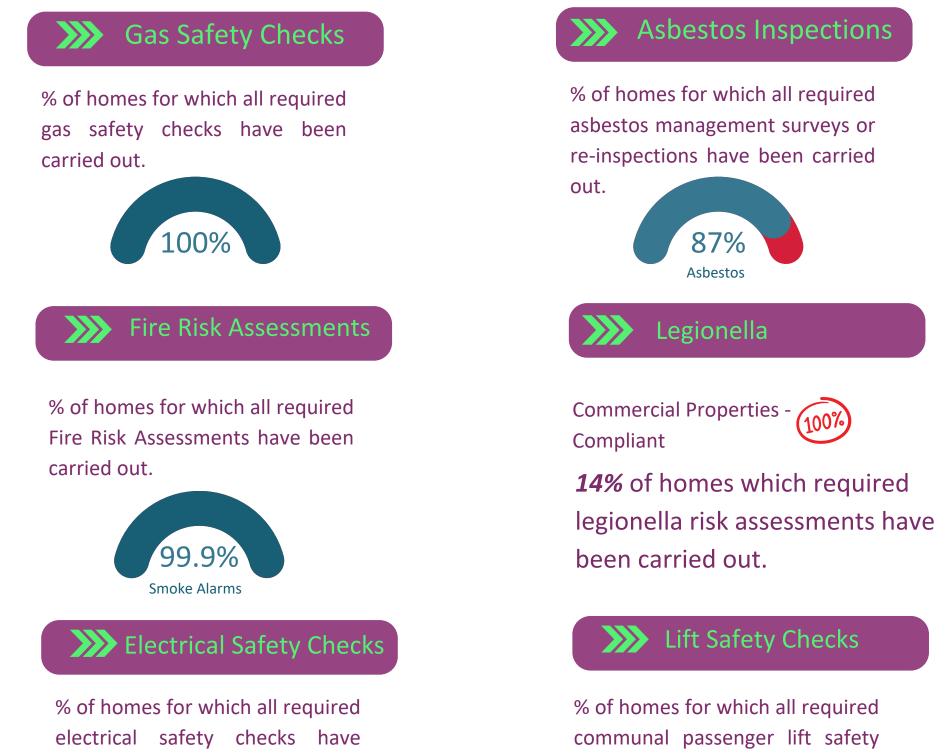




- On new developments we will use technology such as solar panels, air source heat pumps and heat recovery technology eg recoup "easy fit +" to improve the energy efficiency of new build houses to meet required levels and in 23/24, we installed Air Source Heat Pumps in 14 units at our Dubton Farm development in Brechin, along with Solar PV Panels on 7 units at our Glenview development in Forfar.
- We have an in-house Energy Advisor, Casey Malone, to assist tenants with fuel poverty matters, providing advice on tariffs, practical energy saving and liaising with our capital works staff to recommend heating changes or renewables advice.

Social Building Safety & Quality

Providing safe, high-quality homes is a key objective for AHA. This applies not only to our stock as individual homes but also the environment, neighbourhoods and localities that our tenants live in. We have an extensive programme of data collection and inspection visits to ensure that our homes remain safe and fit for current and future tenants. We understand the importance of good quality housing, the step up it can give people in their lives, and that when we get it right it can profoundly and positively impact future outcomes for our tenants in other areas of their lives.



been carried out.



checks have been carried out.

We have No lifts within our stock.

Scottish Housing Quality Standard





We are 88.6% SHQS compliant Where we are failing is - Safe and secure where we don't have 100% ownership of block, there is no door entry system, as owners will not pay share - EESSH where we have some properties where the thermal performance can be improved, energy consumption can be reduced, etc. but this will be clearer once we receive guidance from Scottish Government, which will assist us with producing our Asset Management Strategy.



Damp & Mould



The report details 18 cases of damp and mould, representing 1% of tenanted properties. Actions taken:-

Installing 6 Tiny Tags for humidity and temperature monitoring

Ventilation and Heating

- 9 minor works with mini dehumidifiers
- 2 new build latent defects
- 1 specialist survey

All reports are inspected within 5 days, with advice and remediation provided. Technology is used to collect data and advise tenants via an app. Educating residents on sustainability, such as ventilation and recycling, is crucial for a Housing Provider's commitment to the environmental impact. Tenants receive advice on these matters upon moving in, and an Energy Advisor is available for ongoing issues.

Social Resident Voice



Tenant Satisfaction Survey

The tri annual TSS last took place in November 2022. The Tenancy Engagement Team have been working with tenants to review the 2022/23 TSS Work Plan and reviewing the changes introduced by the Association to improve communication which include the introduction of a Call Log System to monitor and ensure tenants calls were responded to. The review of the the Associations repairs services is still to take place.

The TP team are currently working with tenants to develop a tenants scrutiny panel. We have 2 tenants on our Board of Management. We have 3 members of staff dedicated to tenant and community engagement. Our Board and Sub minutes are published on our website.

The response rate for the face to face survey conducted Nov/Dec 22 was 42.6%. Scottish Social Housing Charter 4.1 answer: level of tenant satisfaction with the overall service provided by Angus Housing Association illustrates that 86.8% of tenants were satisfied in 2022 with one in twenty tenants (5.1%) being dissatisfied with Angus Housing's service overall.



- 2 Days to return a call
- 7 Days to deal with an Email to Staff
- 5 Working Days to deal with a Stage 1 Complaint



Provision of Services

As with all RSL's we follow the SPSO Complaints Handling Procedures. We report complaints quarterly to the Board of Management and produce an annual report. We also provide our Board with quarterly satisfaction information on key areas such as repairs performance and complaints by department.

Complaints Handling Procedures and ability to complain to the SPSO and SHR. Regular tenant drop in sessions/specific consultations relating to works or issues.

In our Annual Return on Charter for 22/23, we recorded 337 Stage 1 complaints and 24 Stage 2 complaints. On average, stage 1 complaints took 6.5 days to respond to (target 5 days) and 20 days, for stage 2 (target 20 days).

Tenants can join as a member and attend the AGM and vote on key issues or stand for election to the Board. The annual TSS. We are currently working with tenants to progress a tenants scrutiny panel and meetings have been held with tenants to discuss engagement during Capital Works Programme and the review of the TSS action plan for 2023/24. Our Board and Sub Committee minutes are published on the website.

Complaints - Ombudsman

In the last 12 months, we are happy to share

- 20 Working Days to deal with a Stage 2 Complaint
- 14 Days to deal with non-urgent, Low Level ASB & Estate Management issues.



-& Placemaking Residents Sup

What are the key support services that the housing provider offers to its residents?

How successful are these services in improving outcomes?

We were aware that our tenants were still feeling the financial impact of the pandemic, this coupled with the rise in fuel prices and cost-of-living caused many of our tenants to struggle financially. As a customer focused organisation, we are always looking at ways we can make a positive difference to our tenant's lives. Our in-house Financial Inclusion Team offers money advice and support to all our tenants. We are proud to report the following ways they have supported our tenants through another financially turbulent year ending March 2024:





In 2023/24 the Financial Inclusion Team helped to secure a total of £418,461 in unclaimed benefits, grants and debt write-offs for our tenants.



18 households benefited from the Association's Hardship Fund, with a total value of £3719.90. The in-house fund enables the Financial Inclusion Team to provide emergency assistance to tenants in several ways including; shopping vouchers, purchasing essential white goods and financial contributions towards flooring.



13 Starter packs were issued to tenants providing them with smaller essential items required to settle into their new home. The packs include items such as, microwaves, air fryers, bedding, plates and kitchen utensils.

In September 2023 the Association welcomed a new full-time Energy Advisor following a successful funding bid. Since coming into post the Energy Advisor has:



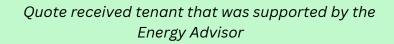
> Dealt with **129** energy advice referrals

Helped to write-off £24,656.46 of tenant's fuel debt

Issued £12,420 energy vouchers to those struggling to manage their energy costs



The Energy Advisor assisted me greatly. She advocated on behalf of me with my energy advisor, as I found the process extremely stressful. I don't think there would have been any resolution without her. It took so much weight off my shoulders. She treated me with compassion and I could tell she really cared. I honestly wouldn't be feeling so much better mentally if it wasn't for the help I received from her



Following the successful outcomes the Energy Advisor has now become a permanent member of staff.



acemating

We aim to create vibrant and inclusive communities where people want to live.

The Association is committed to its wider role and is proud to identify as a community anchor within the localities where we have properties. This wider community focused role is delivered through various opportunities and activities for our tenants, alongside partner agencies. Examples of this includes:

Weekly warm space events, where individuals can meet others, get a free hot meal in a warm and friendly environment

Our monthly Bingo sessions

Family fun events.

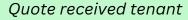


The Association has distributed over 60 free Mi-Fi devices giving our most vulnerable digitally excluded tenants access to the internet. The project was delivered in partnership with the Scottish Federation of Housing (SFHA) 'Near Me' pilot project. The project was designed to help our most digitally excluded tenants keep in touch to discuss repairs, rent arrears, pre- and post-tenancy discussions, and advice services, via the video appointment system

The Association received funding from Angus Council LACER to address food and fuel poverty. The funds of £3148.98 supported weekly seated exercise sessions with hot meals and monthly ingredient bags with recipes for healthier cooking. Men's Shed Arbroath built planters at Russell Square to grow fresh produce for the community.



Thank you for supplying me with a Mi-Fi device it makes a massive difference being able to communicate with family and friends, especially when most of my Family live abroad. It also has the added bonus of keeping me connected with Angus Housing Association.





Angus Housing have a close partnership with Dundee City Council Community Empowerment team supporting our weekly Greet, Eat & Meet event that is held in the Dundee Community Lounge. This service offers our tenants and the local community a warm and friendly place to come along and meet other people. We also invite other services to come along and provide advice to our tenants at the events i.e. Keep Well Nurses and members of our Financial Inclusion Team.

The Association supports local community organisation - You're Not Alone also, by allowing them to run community support groups on Thursday evenings and Saturday in our building. We recognise the vital support this service provides to our local community. The Association works in partnership with them hosting joint events for families which are always very popular.











Residents Support & Placemaking

Social value is a way to quantify how different interventions affect people's lives – the overall impact on people's wellbeing, and/or their quality of life. It allows us to measure the positive benefits our work has on both individuals and communities.

Over the last year our Tenant Participation Team have helped improve the health and wellbeing of many tenants through community events such as our weekly tea-time club - Greet, Eat & Meet, community Bingo and family fun activity days.

The Association measures their social Value using the leading experts- HACT'S tool kit under the following themes -

Feel belonging to neighbourhood	29 of our tenants we engaged with felt that through our provision felt more connected (£3753 x 29 = £108,837)
Talking to neighbours	Through Engagement with our team or the Association had the opportunity to meet and chat with Neighbours (31 x £4511= £139,841)



In 2023/24 Angus Housing Association, in partnership with Scotia Homes, delivered 14 new affordable homes to meet the growing demand and diverse needs of the local area. The development comprises of a mix of 4 wheelchair accessible bungalow, 6 3-bedroom semi-detached houses and 4 1-bedroom flats. This new sustainable development aims to create a vibrant community in the local area.

One of the new residents that we welcomed to the new community was Mr Halpenny (pictured with Housing Officer Fiona MacFarlane below) who prior to being rehoused with Angus Housing Association had been living in unsuitable accommodation for over 5 years, having to sleep in his living-room as he was unable to manage stairs due to his health condition. Thankfully, we were able to offer Mr Halpenny and his 2 children one of the new ground floor adapted bungalows.

Mr Halpenny was provided with advice/support and assistance to apply for grants from our Financial Inclusion Team when moving into the property. He was also gifted a new Air Fryer from our SFHA – Fuel Insecurity Fund to help reduce his energy consumption.

Being given this new property is absolutely life changing for me and my 2 children. In just 3 weeks since I have moved in, I have already noticed a massive improvement in both my physical and mental well-being. My children are also much happier. I now feel much more positive about the future and look forward to making memories in my new home".

Overnance - Structure & Jovernance

AHA operate under the Scottish Housing Regulator's Regulatory Framework including the Standards of Governance and Financial Management Our staff and Board of Management have signed the SFHA Codes of Conduct which are reviewed annually along with Conflict of Interest disclosures

AHA are Registered with the Scottish Housing Regulator, OSCR and the FCA

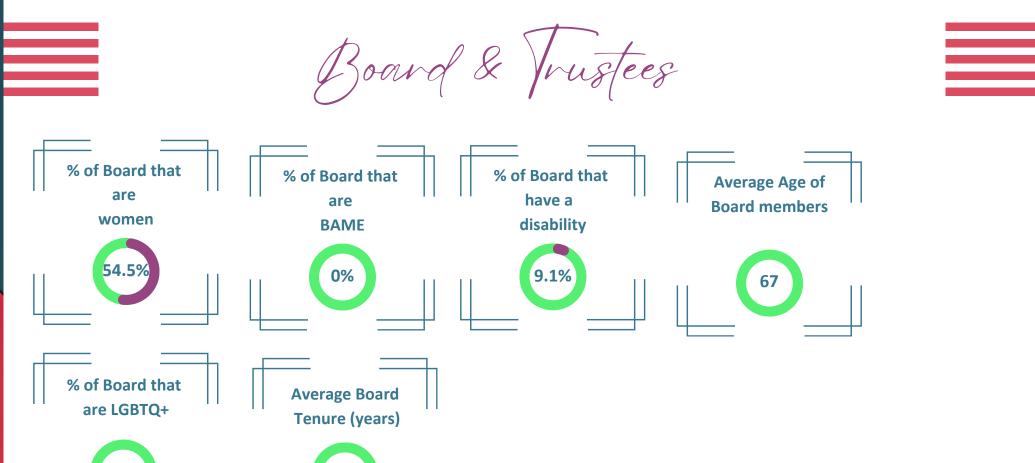
AHA business is run under Rules contained within the SFHA Model Rules 2020. These are approved by the Financial Conduct Authority



--Regulatory grading status--



As at 31 March 2024, the regulatory status of Angus Housing Association is <u>Compliant</u>. This means we are assessed by the Scottish Housing Regulator as meeting all regulatory requirements, including the Standards of Governance and Financial Management.



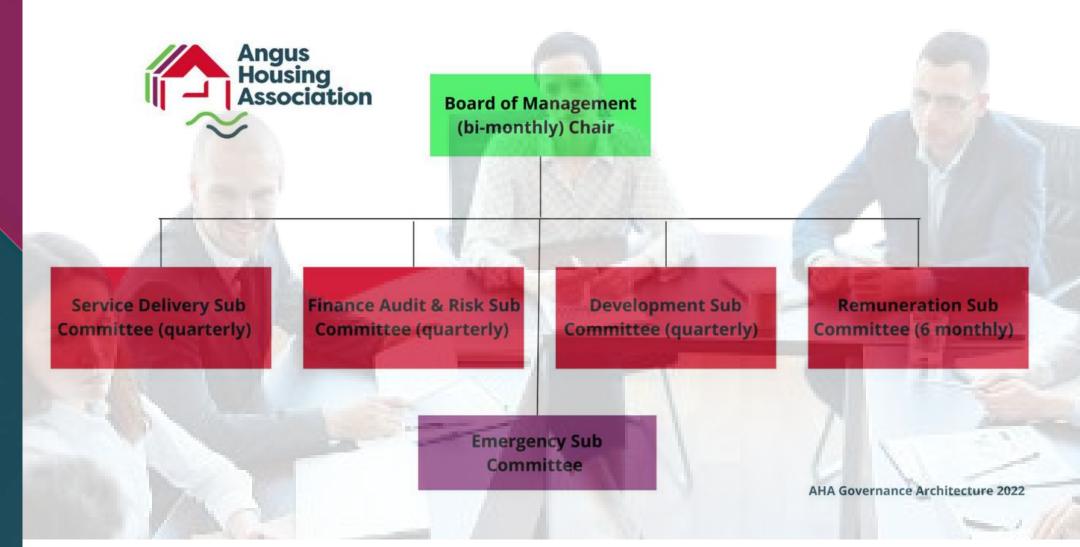


The demographics of the board compared to Tenants





Jovennance Board & Trustees



The role of our Board of Management is to provide oversight, direction and constructive challenge, set the Strategic Goals and ensure that we deliver our aims and objectives. The Board is the centre of crafting our future. They receive regular feedback and performance reporting which allows them to assess service delivery and consider emergent strategy, as the environment in which we operate changes and adapts to new circumstances. To this end, the Board meets at least 20 times each year and instruct the CEO who is responsible for ensuring that the requirements of the Board are delivered.

The Board of Management understands the necessity for good governance and its importance in securing the future of the Association for our tenants. All our Board Members are volunteers. We continue to strengthen the skills and knowledge of our Board Members through training to ensure their understanding of their role in good governance, utilising external training where appropriate. To ensure that the Association operates in the correct way, the Board regularly review key policies and strategies used to ensure good service delivery, compliance with regulation and legislation, best practice and good governance. The use of internal and external audit, Board appraisal systems and consultants ensure that we can confidently Submit our Annual

Assurance Statement to the SHR.

One other key responsibility of the Board of Management is to manage risk. Assessing internal and external risks informs decision making and future forecasting. The Board have carried out both SWAT and PESTLE analysis as part of this process. The importance of risk management is reflected in the Boards decision to change the Finance and Audit Sub Committee to become the Finance, Audit and Risk Sub Committee. From 2023/24, a new risk management process was put in place which included ESG related risks along with measures and controls that will mitigate and manage these risks.

Board Member on Audit Committee

Financial Experience

Ian McDonald 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. £1billion 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. Board Turnover in the last 2 years 27% 3 out of 11 Board Members



Senior Management Team Turnover in the last 2 years

25%

1 out of 4 of Senior Management Team



Jovernance Staff Wellbeing & Supply Chain

Staff Wellbeing

Employment package includes flexi, 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

Staff support for physical & mental health

- Providing access to Rowan Counselling Services
- Staff can self-refer & all enquiries are dealt with in confidence
- Health & Wellbeing Policy
- Staff attendance to a level of mental health awareness training
- Half day to 2 full days Mental Health First Aid course
- All staff are entitled to 1 x 90min walk per month, ensuring employees can work safely & healthily



Staff Personal Development

- Offer Foundation, Modern & Graduate Apprenticeships
- Training Opportunities for SCQF Accredited Courses incl. CIH,

Ensuring Equality, diversity & inclusion

All staff members have completed EDI Training and the Association has an Equalities Group with representatives from each department. The

- **CIPD, Governance & ESG Qualifications**
- Pay Professional & Membership Fees
- We run in house leadership and management and post related courses for staff
- H&S and Equalities mandatory training
- 12% of employees received qualifications
- In 2023/24 2 ongoing graduate apprenticeships (completed years 1 and year 2 respectively)
- 3 staff completed CIH Level 5
- 1 staff completed CIH Level 3
- 1 manager completed Common Purpose Leadership Training

Association has undertaken various policy Equality Impact Assessments which are available for staff or tenants to view. There is an EDI page on the Association's website with inks to EDI information and local groups. The Association has an EDI calendar on the website and promotes EDI events on the Facebook.

- Completed LGBTQ+ Youth Scotland Bronze Accreditation.
- Staff 75% of the SMT are Female
- 63.6% of the Management Team are Female
- 66.7% of staff as a whole are Women

SUPPLY CHAIN

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

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

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

Measures in place to monitor delivery of this social value

Social value is considered in all AHA procurement activities. In all of our procurement activity, there is a standard question on sustainability, social values, etc. and AHA can assess each supplier/contractor

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

Measures in place to monitor the sustainability of your supply chain when procuring goods and services

Environmental sustainability is considered in all AHA procurement activity. In all of our procurement activity, there is a standard question on the environmental/sustainable impact, and AHA can evaluate each supplier/contractor

| 4

PUTTING CUSTOMERS



EMBRACING INNOVATION & ADAPTABILITY



In 2024/25 we aim to produce an updated Asset Management Strategy and a new ESG Strategy. This is dependent however on:

- 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 available we will produce an action plan linked to ESG aims within the Strategy. The delivery of the action plan will be a strategic goal under the remit of the Board and the CEO.

We will work to consider how we will collect data on the criteria we are not reporting on, and how to develop the data and narrative for those that we can. In particular we will look at areas such as Ecology, Biodiversity, Resource Management and Supply Chain Management.





Email: admin@aha.org.uk

Website: www.angusha@org.uk



Address: 93 High St, Arbroath DD11 1DP



DEMONSTRATING : RESPECT SOCIAL VALUES

