



# Environmental, Social and Governance report (ESG report)

Home in Scotland

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2023/24





# Introduction

by Bryony Willett,  
Director of Scotland

## Welcome to our second ESG report

Despite the challenges Home in Scotland have faced this past year - from higher costs and skills shortages to the need to improve the energy efficiency of our homes, we have delivered against our main plans.

In doing so, we have also supported key Scottish Government aims, such as delivering on the pressing need to provide more affordable homes, continuing to work towards helping the Government reach its 2045 net zero target, while continuing to support those people most in need.

As an organisation, we are committed to ensuring everything we do supports our customers, our communities and our environment. Part of that is providing transparency in how we operate and what our objectives are for the organisation across Scotland. Therefore we are delighted to introduce our second annual Environmental, Social and Governance (ESG) report for Home in Scotland.



We play a pivotal role in providing housing and support for communities across a number of key regions in Scotland, including Glasgow, Edinburgh, Dundee, Fife, West Lothian and across Dumfries and Galloway. We provide around 5,000 homes in these areas.



Over the past year, Home in Scotland has invested across the business to ensure we deliver the right homes in the right places, improve our existing homes and meet our sustainability aims.

Not only are we committed to ensuring our homes meet our Home Group standard, but also that they are energy efficient, affordable and connected into their local areas – cognisant of the wider societal and economic challenges facing a significant number of our customers.

In 2023/24, we delivered one of our best development programmes to date, which saw us complete 476 new affordable homes across the country.

Stand out developments included our Meat Market and Bellahouston developments in Glasgow. These, and other homes, were delivered through an investment of £28.4m into our building programme across the financial year. The impacts of which were not only felt by customers, but by the communities we serve.

As well as delivering over 250 affordable homes for people most in need, the Meat Market development also rejuvenated an area

of Glasgow that has seen limited investment in recent decades.

The site, which had stood derelict for close to twenty years, has been transformed into a thriving community. It has also helped to connect the east end of Glasgow to the city centre – a desire of the city council for some time. The development has also brought significant social value and has positively impacted peoples' lives, as we'll show later.

As a social housing provider, our role doesn't end after we put a roof over peoples' heads. We play a key role in providing communities with the opportunity to live all aspects of their lives.

Last year we invested £8.9m to improve our existing homes. We continued the regeneration of our homes and communities across Scotland.

Our two main regeneration projects are in East Balornock in Glasgow and Mill O' Mains in Dundee.

Working with customers there, we have been able to help significantly improve aspects of their lives and communities and continue to speak with customers to understand how we can further improve.



We speak to customers about everything we do at Home in Scotland and encourage them to talk openly with us. Transparency works best when we not only share with customers what we are already doing, but also hear directly from them what else would support them. It is why it encourages me so much to see customers getting involved with our engagement teams, and to have current Home in Scotland customers as part of our Board.

Investing to ensure we improve our environment has been equally important. That is why we are looking at opportunities to improve our existing homes through retrofitting projects such as the pilot which is due to begin in Dundee, as well as finding ways to reduce our emissions and waste.

We are also working closely with our supply chain as we recognise that our green ambitions can only be achieved if all partners are pulling in the same direction.

Having that close relationship with our customers tells us that this is something that matters to them too, both in protecting our environment, while also bringing down costs for them through energy efficiency savings.

I am proud of how integrated our customers are in what we deliver as an organisation. We ensure they are involved to help guide us on everything from recruitment panels and procurement decisions through to scrutiny panels, and customer assessment visits, where customers visiting sites, talk to those living there and challenge us firsthand to make sure we are getting things right.

Allowing our customers to hold us to account ensures we are delivering a service which meets their needs.

This past year has been a successful one, achieved through the drive and commitment of colleagues who have gone over and above to deliver our key objectives – the main one being to help our customers and communities thrive. I'd like to put on record my sincere gratitude for their amazing effort.



\*The new Consumer Standards were not included in our In Depth Assessment from the Regulator of Social Housing.

# Our approach to ESG reporting

**Home in Scotland published our first ESG report under the Sustainability Reporting Standards (SRS) in 2023 and we are pleased to be able to report our ESG achievements in 2023/24 within this, our second, ESG report.**

Our report is structured to respond to the criteria within the Standard and, for the second year, we're pleased to include stories from customers and colleagues to bring it to life.

We are still as committed as ever to sustainability, creating social value for our customers and communities and demonstrating strong and effective governance.

## A summary of our ESG performance in 2023/24

### Financial

- Received close to **£500k** from the Scottish Government's Social Housing Net Zero Heat Fund for our retrofit pilot in Dundee
- **92%** of home in Scotland's general needs homes have rents that are lower or equal to the Local Housing Allowance.
- **87%** of Home in Scotland's general needs homes have rents that are lower than or equal to private rental sector (PRS) rents.\*

\* This amount is based on the area in which claimants live and the size of dwelling appropriate or their household.



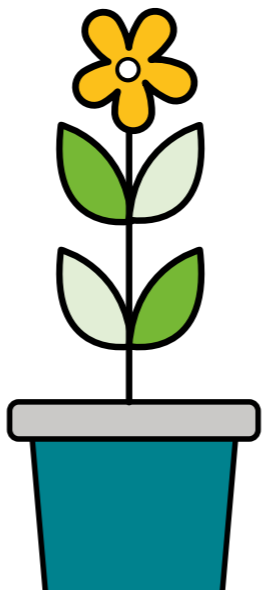
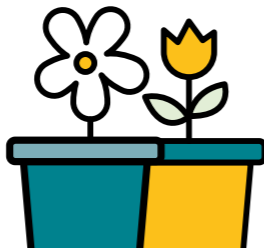
### Customers

- Spoke with over **1,000 customers** to help inform our work
- Our winter warmer packs were delivered to **230 of our most vulnerable customers**



### Development

- Delivered **476 new affordable homes** across Scotland



Glasgow viewpoint meeting

# Our report structure

We have structured this report against the Sustainability Reporting Standard themes of Environmental, Social and Governance.














**Each of these themes include information that is aligned with the UN Sustainable Development Goals.**

“The UN Sustainable Development Goals (SDGs) are a set of common global goals that demand investors, government, business and society to do more to end poverty, protect the planet and ensure people enjoy peace and prosperity.”

(UN, Transforming our world: the 2030 agenda for sustainable development, September 2015).

## UN Sustainable Development Goals (key)



ESG area	Theme	UN Sustainable Development Goal	Page reference
Environmental	Climate change	Climate action 	12
	Ecology	Life on land 	20
	Resource management	Sustainable cities and communities 	22
Social	Affordability and security	No poverty 	28
		Reduced inequalities 	
	Building safety and quality	Sustainable cities and communities 	32
	Resident voice	Sustainable cities and communities 	34
	Resident support	Sustainable cities and communities 	40
	Placemaking	Sustainable cities and communities 	44
Governance	Structure and governance	Peace, justice and strong institutions 	52
	Board and trustees	Peace, justice and strong institutions 	54
	Staff wellbeing	Decent work and economic growth 	56
	Supply chain management	Responsible production and consumption 	62

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# Environmental

**In this chapter**



# Climate change

This theme seeks to assess how the activities of the housing provider are impacting on climate change, and how they are mitigating the physical risks of climate change.

We produced our first ESG report under the Sustainability Reporting Standard for Social Housing in 2023. As we publish our second annual report under the Standard, we aim to continue making strong progress towards our net zero targets.

Our net zero targets have been part of our organisational strategy for some time and are aligned to the Scottish Government's target of net zero emissions of all greenhouse gases by 2045.

A key priority within our asset strategy is to deliver a fully considered planned programme – one which incorporates not only the expected planned and cyclical maintenance but overlays energy efficiency and net zero initiatives. In short, our wider asset plan incorporates retrofit.

This year we are revising our environmental sustainability plan, having taken learnings from our work to date. We are focussing closely on specific areas including EPC ratings, retrofit, biodiversity, climate risks, emissions, pollutants, responsible sourcing and water and waste management among other areas.

We are currently revising our targets in relation to this new plan to ensure we are pushing ourselves to achieve the best outcomes possible.

Underpinning our approach to sustainability is the certification of our ISO 14001:2015. We have retained our best-in-class result for the fifth year in a row. This is an important accreditation of the effectiveness of our Environmental Management System.

Also central to our sustainability plan is to take customers and colleagues on the net zero journey. We must have customers and colleagues buy in to achieve our goals.

Across Scotland, much of our environmental success has come from our development programmes, with a strong focus on ensuring all new homes are energy efficient with an EPC rating of B or higher.

These homes, like those across our Meat Market and Bellahouston developments in Glasgow, will play an important long-term role in reducing our greenhouse gas emissions, as well as passing savings and benefits on to our customers.

Similarly, we are making efforts to reduce emissions and achieve better EPC ratings across our estate regeneration projects such as in East Balornock in the north of Glasgow, as we continue to replace older, less efficient homes with greatly improved new ones.

Our development and supply chain teams are always mindful of ways we can reduce the emissions involved with materials, construction, and waste management, as well as where appropriate trying to source locally produced materials to cut down on embedded carbon emissions.

Our retrofit programme is also playing its part. Our pilot project in Scotland is in Dundee, where we are retrofitting a block of 14 flats in the city, which is expected to take customers' homes from EPC ratings of C and D to a B rating.

Our Dundee pilot, which we expect to be a guide for our wider retrofit programme in Scotland, is being partly funded by the Scottish Government's Social Housing Net Zero Heat Fund, from which we were successful in bidding for close to £500,000 in funding.

As a wider group, we have achieved success through retrofit programmes, as well as



learning best practice and innovative approaches which we can bring to Dundee. Part of that learning is also through our role in the Greener Futures Partnership (GFP).

GFP is a collaboration of like-minded housing associations who know a joint effort will achieve so much more to help the social housing sector to play its part in helping the UK reach net zero.

It is made up of five of the UK's largest housing associations – Home Group, Abri, Anchor, Hyde Group, and Sanctuary – with a joint turnover of £2.3bn and with over 600,000 customers in 300,000 homes, we represent around 10% of all social housing.

Last year, GFP established a £1.5bn procurement framework to support its retrofit plans.

It is also pioneering practical approaches to help accelerate energy efficiency improvements in its homes and combat fuel poverty and is at the forefront of social housing's drive to meet the challenge of climate change. Home in Scotland is benefitting from a wide range of expertise, experience and research on offer from the GFP.

While we are still in the early stages of our long-term plan, we can see the shoots of success already appearing. That gives us the confidence and drive to ensure we continue to flourish.



## What are our Energy Performance Certificate (EPC) ratings?

### National data:

EPC Analysis - Group	New build 2023-24		Existing stock 31/03/2023	
	Stock	%	Stock	%
<b>Scoring breakdown</b>				
EPC rating A = 92-100 Standard Assessment Procedure (SAP) points (most efficient)	17	4%	2	0%
EPC rating B = 81-91 SAP points	459	96%	899	20%
EPC rating C = 69-80 SAP points	2	0%	3,173	72%
EPC rating D = 55-68 SAP points	0	0%	252	6%
EPC rating E = 39-54 SAP points	0	0%	33	3%
EPC rating F = 21-38 SAP points	0	0%	8	0%
EPC rating G = 1-20 SAP points (least efficient)	0	0%	1	0%
No EPC data	0	0%	46	1%
<b>Total</b>	<b>476</b>		<b>4,414</b>	

We continue to enhance the data we collect in order to report on the key energy efficiency measures of our homes. In addition to improving our EPC profile across both our existing homes, and our affordable new build homes, we have a recorded average SAP rating for our existing homes of 75.5 (2022/23: 75.3), and 86.2 for our affordable new build homes. Average energy intensity usage for our existing homes, using industry standard assumptions, is 132.5 Kwh/m<sup>2</sup>/yr.

Having a good understanding of the thermal performance of our customers' homes is central to our asset investment plan. Our asset plan and financial plans support our

achievement of EPC B in Scotland by 2032. Reaching the 2045 net zero target set by the Scottish Government is a major challenge where accurate stock data plays a key role.

Our understanding of our stock is underpinned by our ongoing programme of stock condition surveys. In 2023/24 we carried out 2,030 surveys across Scotland. In 2024/25 we plan to carry out 2,255 over the same geographical area. The surveys are carried out by qualified Home in Scotland colleagues, or external contractors. We plan to resurvey properties on a five-year basis to ensure our stock data remains robust.

## Our approach to meeting net zero targets

We are focusing on seven key areas to further improve our environmental performance as part of our commitment to achieving the UK Government's net zero aspirations.

These are:





## Streamlined energy and carbon reporting (SECR)

At Group level (across England and Scotland), in 2023/24, our overall carbon footprint was 2,516.7 tCO<sub>2</sub>e. In 2022/23 it was 2,467.0.

Contributing factors towards the small increase include the addition of a new data set in relation to our flexible working approach where certain colleagues work from home, on average, three days per week.

This is offset by our general reduction in gas usage from moves to offices which don't have gas heating, or to shared spaces which fall outside of our reporting requirement. We have also seen significant emission savings from our server consumption due to improved server efficiency, which is managed by a third party.

We work hard to understand and reduce our carbon footprint and we have made great progress in targeting and achieving CO<sub>2</sub> improvements across multiple office sites and beyond. We examine closely the data gathered to understand trends, impacts and areas where we can make targeted improvements.

Methodology data used to calculate and convert tCO<sub>2</sub>e for all carbon streams comes from the following business usage areas; gas, F-gas (Fluorinated gases) leakage, electricity, rail, air, mileage claims, water, electrical Transmission & Distribution (T&D) and lease van mileage.

Where gaps in data exist we use best practice to estimate realistic figures. These estimations use industry standards, Suss Housing SHIFT recommendations and previous data trends to produce the most accurate figures. All carbon calculations have been conducted using Greenhouse Gases (GHG) Protocol methodologies in line with the Streamlined Energy and Carbon Reporting (SECR) regulations 2019.

In line with environmental reporting guidelines (SECR) 2019, our internal carbon scopes have been broken down as:

- **Scope 1 (Direct emissions):** Activities owned or controlled by our organisation that release emissions straight into the atmosphere. They are direct emissions. Examples of Scope 1 emissions include emissions from combustion in owned or controlled boilers, furnaces, vehicles; emissions from chemical production in owned or controlled process equipment.
- **Scope 2 (Energy indirect):** Emissions being released into the atmosphere associated with our consumption of purchased electricity, heat, steam and cooling. These are indirect emissions that are a consequence of our organisation's activities, but which occur at sources we do not own or control.
- **Scope 3 (Other indirect):** Emissions that are a consequence of our actions, which occur at sources which we do not own or control and which are not classed as Scope 2 emissions. Examples of Scope 3 emissions are business travel by means not owned or controlled by our organisation, waste disposal, or purchased materials or fuels.

Our Group energy intensity ratio (carbon against number of rented stock) is: 0.054 (2022/23: 0.054).

Measure	Scope	Tonnes CO <sub>2</sub> e
Emissions from combustion of gas	1	35.3
Emissions from Combustion of Fuel (DLO)	1	696.2
Emissions from pool van	1	3.2
Emissions from refrigerated leaks (F-gas)	1	3.4
<b>Total Scope 1</b>		<b>738.1</b>
Emissions from electricity	2	195.6
<b>Total Scope 2</b>		<b>195.6</b>
Emissions associated with electricity T&D	3	16.9
Emissions from water usage	3	1.8
Emissions from mileage claims	3	781.1
Emissions from server consumption	3	14.8
Emissions from air travel	3	22.8
Emissions from rail travel	3	53.7
Emissions from hotel stays	3	53.4
Emissions from home working	3	638.5
<b>Total Scope 3</b>		<b>1,583.0</b>
<b>Total tonnes CO<sub>2</sub>e</b>		<b>2,516.7</b>



## Mitigating climate risks

As the climate changes, mitigating the risks of overheating and flooding across our housing and land portfolio is an integral part of Home in Scotland's sustainability plan.

We are working hard to meet this challenge to provide robust and workable solutions to alleviate these risks. We are also working with external partners to continuously improve our understanding of where these climate factors pose a risk, and we are investing in programmes of work designed to mitigate this through both new development and retrofit projects.

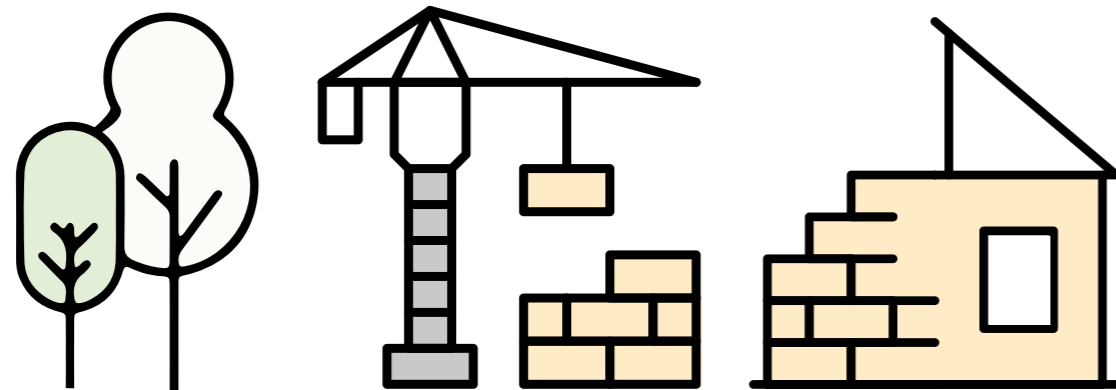
For example, to mitigate overheating in our homes, we are ensuring that our homes have the right levels of ventilation and insulation. As part of our ventilation strategy we are investing in the retrofit of properties through specific programmes, or routine maintenance to improve the ventilation of our properties, utilising both passive and mechanical ventilation systems.

Alongside ventilation, we know that the way we insulate our homes is vital in reducing overheating. We engage with best practice quality standards such as the exacting PAS235 standard and have qualified in-house specialists who dedicate their time to making sure overheating risks are mitigated when designing housing retrofit projects or upgrades. At a Group level we have learned much from our first major Social Housing Decarbonisation Fund (SHDF) supported retrofit project and this learning will inform future works programmes in Scotland, like the one in Dundee.

The risks of increased flooding on our customers and communities are increasing and we are integrating flood risk into decision making across our organisation.

We have highlighted the need to embed flood risk designs into plans and processes and we are improving our analytics capabilities through the creation and embedding of enhanced CADCORP GIS systems which have vastly improved how we model potential flood occurrences and effects. This information allows us to become proactive in our approach to flood mitigation and climate change resilience planning.

Preventing against floods and surface water are key to how we design new build and regenerate our estates. Flood risk is an essential criterion when selecting procured or designed properties, and we are improving our processes to ensure flood mitigation is a substantial factor in decision making.



Muirsketh Road, Glasgow

# Ecology

This theme seeks to assess how the housing provider is protecting the local environment and ecology.

## Biodiversity

A healthy natural environment provides our colleagues, customers and partners with ecosystem services which improve lives. We are investing heavily to improve our knowledge on biodiversity. As part of our sustainability strategy we will survey 100% of our owned green infrastructure. This information will provide long-term green infrastructure plans to increase biodiversity, access to nature and provide green areas for customers to enjoy.

We are creating a partnership of likeminded organisations to drive biodiversity improvements where we have shared or available land. These plans will be internally audited to make sure we are achieving our set goals. To bolster this, they will also be externally audited by our independent environmental certification auditors through ISO14001 and SHIFT.

Our green infrastructure maintenance is managed with biodiversity improvement in mind, and this includes vegetation trimming and replanting outside of breeding times, alongside the planting of more biodiversity friendly species to provide forage and cover all year round.

We are also incorporating wildlife elements into our new build environments, such as bee bricks, bird boxes, hedgehog runs, habitat creation points and wildflower meadows.

The new Biodiversity Net Gain regulations have been internally assessed and have fed into our strategic approach for the short and medium term. We are proposing to exceed these regulations driven through our sustainability strategy and our biodiversity targets.

## Reducing pollutants

We have a robust and certified approach to the management of pollutants and storage which are independently audited through our ISO14001:2015 Environmental Management System (EMS). Whilst having a firm grasp on controlling and managing pollutants we are also continuously working to remove harmful pollutants from our supply chain via tendering and contractual obligation. Our monitoring platform via our EMS allows us to identify any incidents of pollution, then monitor and record how these incidents were dealt with. We had no substantial or meaningful pollution incidents to report in 2023/24.



# Resource management

This theme seeks to identify the extent to which the housing provider has a sustainable approach to materials in both the construction and management of properties.

Given we take environmental sustainability seriously, we expect our partners and suppliers to share our values, and therefore do the same.

When tendering, we assess the environmental policies of applicant organisations and will assess their sustainability experience and proposed approach to the contract.

Suppliers, contractors and other partners are required to explain their approach to recycling, reduction of waste, reduction of packaging, and how they intend to reduce carbon emissions in transportation.

When we tender goods, we consider ways to specify items that have minimal impact on the environment such as recycled paper and FSC wood products.

For new build development in Scotland our baseline specification includes items such as flow restrictors on taps and low energy lamps to reduce the impact of the homes in use. We also look to meet the latest iteration of Section 6 – Energy from the Scottish Technical Handbook for Domestic Construction, focussing on thermal performance of the building fabric first and foremost, rather than using technology.

Additionally, the tender process itself includes environmental and/or ethical questions that form part of the evaluation, influencing the procurement decision.

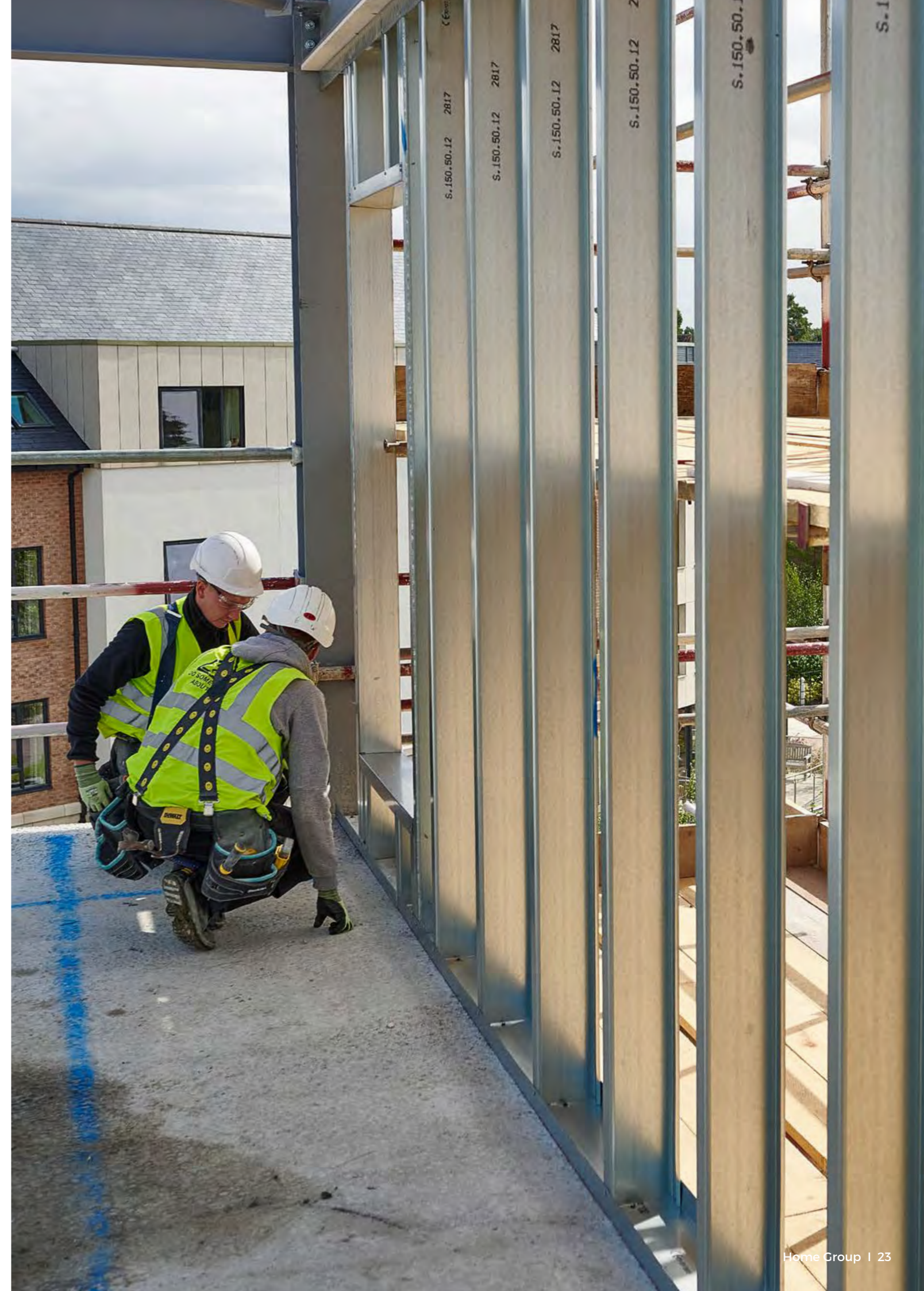
These requirements will also form part of the contract documentation and be discussed in regular contract management meetings in order to monitor throughout the lifecycles of the contract.

We would expect, as a minimum, our suppliers to hold an environmental policy. This is set as a pass or fail question within the tender process, and we seek ISO:14001 accreditation in major contracts.

In addition, we have a sustainable procurement policy which is regularly reviewed to ensure continuous improvement in the reduction of the environmental impact of our business activities and support our pursuit of net zero.

We understand that not all spend categories have the same environmental impact. That is why we identify the high impact categories of spend to better understand the key sustainability issues and we are developing action plans for the measures that either Home in Scotland or our suppliers can take to reduce their impact.

We are also looking at the best ways to target or measure our and our suppliers' performance. In new build development, included within our 'employer's requirements' is an expectation for contractors to report on carbon emissions resulting from their business operations as a result of Home in Scotland contracts. At the end of each financial year contractors are asked to provide information on the CO<sup>2</sup> emissions (Scope 1, Scope 2) attributed to Home in Scotland.



## Waste and water management

How we manage our waste and water usage is another important aspect of our sustainability plan. We understand the importance that effective waste management and water reduction plans have on the environment across both our office and housing stock.

### Waste management

In our development activity, we work closely with our contractors to assess the quality and robustness of their waste management approach and strategies.

Through our build contracts we encourage our contractors to register the site with the Considerate Constructors Scheme, which requires contractors to employ a suitable waste minimisation and management system. This includes things like designated storage and placement of waste, organised waste management, reusing and recycling to provide a safe environment and minimise impact on the surrounding community and the natural environment.

Our build contracts also expect sites to provide and maintain a Site Waste Management Plan (SWMP) to plan, implement, monitor and review waste minimisation and management on construction sites. This helps to reduce things like over-ordering and site wastage, which is better for the environment and can deliver cost savings for further investment.

We are currently considering the impact and opportunities in this area to deliver improvements in air quality, biodiversity, water and waste reduction, and resource efficiency. We are investigating the use of modern methods of construction, recycled materials and adaptability of our housing stock to meet new legislation, to help cut construction waste and the use of water during construction activities.

For our general waste management outside of development, we work hard to reduce the impact of waste across our business activity.

Our group-wide waste management contract with Mitie was renewed in October 2024.

Within the contract we included a specific KPI that 99% of all group waste must be diverted from landfill. We also included focus on improving the level of detail and information we receive on where our waste goes to be treated.

### During 2023/24 100% of waste generated within Home Group offices was diverted from landfill via various waste streams:

Waste Stream	Volume of waste (tonnes)
Recycled	44.2 (46%)
Materials Recovery Facility (MRF)	39.5 (41%)
Refuse Derived Fuel (RDF)	8.4 (9%)
Incineration	2.7 (3%)
Energy from Waste	1.4 (1%)

From our waste, 87% was processed via recycling methods with 46% being recycled, and a further 41% processed via a materials recovery facility. This is a fundamental component in the household and commercial waste recycling journey. Co-mingled recyclable materials are processed via mechanical and technical equipment to be separated into single recyclable material streams.

Almost 9% of our waste was used to produce refuse derived fuel (RDF). RDF is a renewable energy source that ensures waste isn't simply thrown into a landfill but is instead put to good use.

Finally, 4% of our waste was incinerated, a third of which was incinerated to generate energy. The process produces heat and steam which turn a turbine, producing electricity. Greenhouse gas emissions generated through this process are cleaned and filtered before being released into the atmosphere.

### Our waste management practices:

- could power 52,643 British homes for one day;
- help save 2,459 trees;
- saved 4,338,671 litres of water;
- reduced our potential emissions by 127 tonnes of carbon dioxide equivalent

Our environmental policy incorporates waste management and our centralised waste services nationally mean we have greater control and visibility on how our waste is managed and controlled.

We continue to monitor diversion from landfill and recycling rate every month, and our ISO14001:2015 and SHIFT benchmarking audits give us performance related data and targets so that we can continue to make improvements and changes throughout the organisation.

### Water management

Water is a critical aspect in our upcoming sustainability strategy and is an area where we are implementing a real focus. Low flow technologies, water harvesting and water recycling will be at the heart of our water reduction strategy moving forward.

These changes will be implemented through new build, existing asset component replacement and retrofit. We are also working with partners to identify products which use less water within the supply chain to achieve a meaningful, full cycle water reduction approach.

As we continue to expand our new developments to provide safe affordable homes, our development team continues to assess regulatory changes to assist compliant and sustainable decision-making processes. Our Workplace Solutions Team monitors our water meters monthly to assess usage patterns and identify reasons for peak usage.

Good water management strategies are also employed in our offices via BREEAM reporting to identify water efficiency improvements. To improve our water management, a new FACET condition survey approach was rolled out across our estate in 2023, including flood risk assessments for each site, which are recorded against each property in our commercial database.

Our properties are built with independent water supplies and individual meters to allow customers to manage their water usage and costs. Our new developments comply with, or exceed, Part G of the Building Regulations, limiting water consumption within each property to 125 litres per person per day. We have delivered 1,284 homes in 2023/24 with specifications including dual low volume flush toilets, reduced volume baths and flow restrictors to bath, basin taps and showers to limit water usage.

We continue to assess changes in regulation and best practice for new build homes, and consider any implications on water usage (and customer cost) in any decision making, to ensure we provide safe, affordable homes with sustainability considered.

Good water management strategies are also employed in our offices via BREEAM reporting to identify water efficiency improvements. To improve our water management, a new FACET condition survey approach was rolled out across our estate in 2023, including flood risk assessments for each site, which are recorded against each property in our commercial database.

# Social

In this chapter



# Affordability and security

This theme seeks to assess the extent to which the housing provider provides long-term homes that are genuinely affordable to those on low incomes.

## Home Group properties

**92%** of Home in Scotland homes have rents that are lower than or equal to Local Housing Allowance (LHA).\*

**87%** of Home in Scotland homes have rents that are lower than or equal to private rental sector (PRS) rents.\*

On average, Home in Scotland rents are **78%** (2022/23: 73%) of LHA, and **65%** (2022/23: 61%) of PRS rents.

\*This amount is based on the area in which claimants live and the size of dwelling appropriate for their household.

The table below shows the tenure of homes we owned and managed at 1 April 2023 and the tenure of new homes completed in 2023/24.

Home in Scotland	At 1 April 2023	New homes completed 2023/24
General needs (social rent)	3,999 / 91%	189 / 40%
Mid market rent	374 / 8%	287 / 60%
Low cost home ownership	23 / 1%	- / 0%

## Security of tenure

In Scotland we offer Scottish Secure Tenancies for our rented and Private Rented Tenancies for mid-market properties. Neither of these tenancies are for fixed time periods.

We also have a Tenancy Sustainment Framework which enables us to identify any support needs of the customer which might impact on their ability to sustain their tenancy. This framework can be used through the customer journey.

The table below shows analysis of the six local authority areas where we have the most homes:

	Average weekly Home Group rent (£)	Average weekly LHA (£)	Home Group rent discount (%)	Average weekly PRS (£)	Home Group rent discount (%)
Dundee & Angus	97	117	17%	149	35%
Greater Glasgow	109	162	33%	201	46%
Lothian	107	193	44%	222	52%
Dumfries & Galloway	98	109	10%	114	14%
Fife	105	122	14%	157	34%
West Lothian	127	149	14%	171	26%





**How we try to reduce the effect of high energy costs on our customers**

We have a range of activities that aim to help our customers reduce the impact of high energy costs.

That can be everything from advice and guidance in our customer magazine Homelife to financial support from our financial inclusion team or our Home Group fund.

This year we made vouchers available to customers who needed help with energy costs.

These vouchers, offered through our Home Group fund, were for £28 for households with one or two customers, or £49 for households with more than two customers. We did not apply strict eligibility criteria for this support and we also offered referrals to our financial

inclusion team and our partners at LEAP (formerly Connect for Help).

LEAP are experts in energy advice and will advocate for customers, if permission is given, to deal with the energy provider directly. So far, LEAP have helped Home in Scotland and Home Group customers save in excess of £700,000, showing the huge impact the referrals have been able to have. For customers who use oil heating or other fuels and are struggling, we offer food vouchers of the same value to mitigate these costs from their outgoings.

**Retrofit impact**

We also work to reduce energy costs through retrofit and planned maintenance work.

Customers whose homes have undergone retrofit work have benefitted significantly, and our pilot retrofit work planned in Dundee will see us retrofit a block of 14 flats in the city to bring their EPC rating up to a B rating - making a significant difference to our customers' homes and pockets, especially as we enter the autumn and winter months.

Among the work that will be carried out in Dundee pilot will be the installation of external wall insulation, cavity wall insulation, triple-glazed windows and insulated doors, topping up of loft insulation, solar PV installation, replacement of heating systems, improvements to the ventilation and the installation of monitoring equipment to record energy consumption, internal temperature, air quality and CO2 levels within our customers' homes.

All of this work will ensure that our customers' homes are made more comfortable and affordable and is being delivered partly through funding secured from Scottish Government's Social Housing Net Zero Heat Fund. Home in Scotland successfully bid for close to £500,000 in funding.

These improvements will allow some of our Home in Scotland customers to benefit in the same way as Home Group customers in Cumbria, who underwent similar retrofit work last year and the learnings from which will be directly applied to our work in Dundee.

In Cumbria, there were similar challenges around poorly efficient housing stock to those we have in some of our homes in Scotland.

One of the customers to benefit from the newly retrofitted homes in Cumbria was Queenie Fearon, who saw big reductions in her energy bills. Like so many, Queenie was initially hesitant about the changes, unsure about changing from a system she already knew.

"I'll be honest, at first, I was really concerned about the cost. With the old system I knew how to work my bills out.

"But I found my bills are excellent. I pay around £50 per month. That includes everything. I live at home most of the time, so I can't grumble. I was able to clear two big debts recently with the money I'm saving not buying coal.

"I'm comfortable with the new system because I understand it. I just told them 'I'm nearly 70 and I need to understand what you're doing for me'.

"I'm so glad I agreed to have the modifications done to my house. Not only is it saving me money, but it has also really helped my mental health."





# Building safety and quality

This theme seeks to assess how effective the housing provider is at meeting its legal responsibilities to protect residents and keep buildings safe.

**100% (22/23: 100%) of our homes have an up-to-date gas inspection and safety certificate.**

**100% (22/23: 100%) of eligible homes have a fire risk assessment.**

**100% (22/23: 99.9%) of eligible homes have had an electrical safety test.**

**99.8% (22/23: 97.9%) of our eligible properties in Scotland meet Scottish Housing Quality Standard (SHQS).**

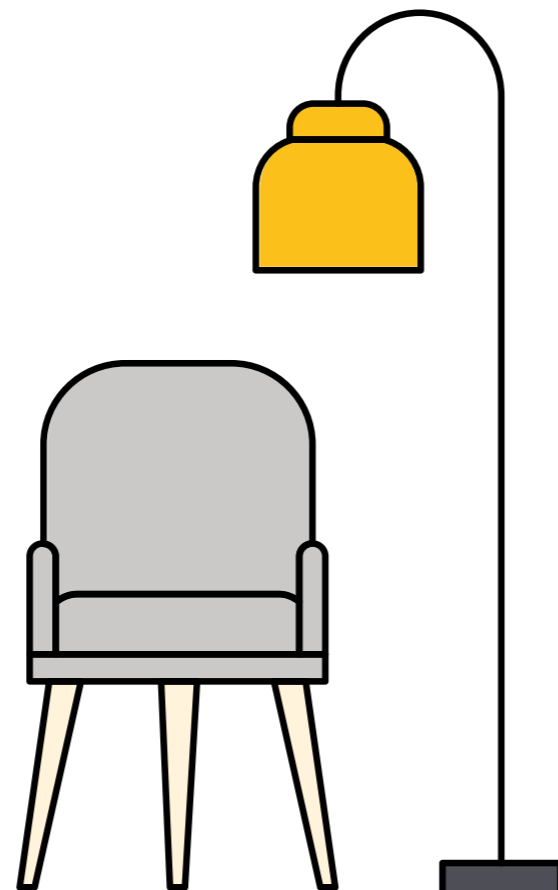
Performance against the SHQS was measured at 31st March. We had 14 homes which did not meet the standard. Since that time 11 homes (79%) have had work carried out to bring them up to standard. We also have one home with works scheduled as part of the annual planned programme, and two homes where customers have declined planned works.

**100% (22/23: 100%) of our eligible homes have had asbestos management surveys, or re-inspections have been carried out.**

**100% (22/23: 100%) of our eligible homes have had legionella risk assessments carried out.**

**96.7% (22/23: 100%) of our eligible homes have had communal passenger lift safety checks carried out.**

We complete annual safety checks on communal passenger lifts which serve just over 600 of our homes. As at the end of March 2024 one lift had not had an annual safety check carried out (affecting 19 homes), however this has since been brought up to date.



## How do you manage and mitigate the risk of damp and mould for your residents?

We have been working on enhancing our approach to damp and mould long before the recent media attention rightly put a spotlight on the situation in the housing sector.

**We established a damp and mould working group to drive improvements and scrutinise business approach. The following improvements have been implemented:**

- Zero tolerance approach rolled out to colleagues, including contractors, and supported through working group.
- Live dashboard reporting showing all open jobs, complaints, and properties with reoccurring issues.
- Dedicated damp and mould option when dialling our national telephone line.
- In-depth training for all repairs surveyors.
- Customers can report issues via website, live chat, email, social media.
- Colleagues and contractors can report concerns via QR code.
- Additional budget committed to tackling damp and mould issues over winter.
- Supply of protimeters – high quality measuring devices which are easy for customers to read.
- Supply of hygrometers for customers with high humidity.
- Increased use of positive air units as a longer-term remedy.
- Review of language used with customers.
- Policy compliance note complete, providing a clear response to damp and mould.

# Resident voice

This theme seeks to assess how effective the housing provider is at listening to and empowering residents.

## Customer Robyn Inglis talks about her experience when it comes to being able to make your voice heard.

Making sure that customers voices are heard is so important, that's why it's great to see it being a main feature of the new Tenant Satisfaction Measures (TSM).

Although in Scotland we don't have this specific TSM requirement, there is a regulatory requirement to measure and monitor tenant satisfaction.

The Scottish Housing Regulator requires housing associations to undertake customer satisfaction surveys every three years – or 'at least every three years'. Although housing associations tend to carry out their own surveys more regularly.

It will be interesting to see the differences between the process in Scotland and the new TSMs in England. It will allow us to look at the possible pros and cons of both, which may be able to help gain greater insight about customer experiences and expectations.

My family and I became Home in Scotland customers about four years ago. When we moved in we needed some repairs doing. However, I did get a little frustrated with the time it took.

I must stress my issue wasn't with Home in Scotland, who did what they needed to do, it was with the contractor at the time, who in our view took longer than we'd expect to get things sorted.

Around the time of our issue, a Home in Scotland customer engagement advisor was doing a walkabout on our estate with the housing manager. This allows customers to discuss their local area and identify any improvements. So, I had a bit of a moan to her about the contractor.

It was as a result of me attending the walkabout and having this discussion that she suggested I get more involved and get my views across different platforms and engage with other customers. So, I did.

Firstly, I attended Customer Viewpoint team meetings, which are made up of customers who rent from Home in Scotland. They can review anything the housing association does, which could include looking at the type of complaints they receive; review improvements they make when things haven't gone right; assess performance against their **Customer Promise** and feedback on proposed changes to the way they do things.



“ I would definitely recommend being a board member. Being able to voice the views of other customers is so important, especially to the executive members of the organisation. ”

I also did Customer Promise Assessments, where you can visit Home in Scotland's neighbourhoods and talk to customers who live there to measure how well they're doing at delivering their Customer Promise. It was great to speak with other customers to get some perspective.

In April 2023, I joined Home in Scotland's Board as a customer board member. It's been so interesting. I was made to feel welcome from the outset and felt comfortable speaking in what I thought may be a slightly daunting environment.

I am encouraged to express any concerns or raise any points. And where board members are particularly interested in an area they can ask for more information which staff will provide. For example, I asked for more information following a presentation on repairs. From that I made a couple of points that are now being looked at.

It's quite good to be involved in various aspects of the organisation. For instance, if there's a proposed new development you can share your views.

Things like this have given me a much greater understanding of Home in Scotland's wider operation. There's a lot going on and you see that through all the committees that take place. It's a busy organisation.

Being on the board has been really good for developing my skill set. But the greatest benefit has been being able to be a voice for the other customers, airing their views and experiences.



I don't make it about me, but about the wider issues that customers are facing. I see my role as relaying what I hear from customers at Viewpoint meetings, involvement meetings, or Customer Promise Assessments.

I would definitely recommend being a board member. Being able to voice the views of other customers is so important, especially to the executive members of the organisation.

Obviously, not every customer can be a board member, hence the importance of surveys. That is why it will be very interesting to see the outcomes and views of the new Tenant Satisfaction Measures in England, and see what, if anything, we can take from them that enhance the process in Scotland and strengthen the customers' voice.

Between April 2023 and March 2024, we have asked **more than 1,000** customers in Scotland their views, listened to what they said and acted on their ideas.

### Scrutiny and governance

- **1** customer on Home in Scotland Board, and **2** customers presented to Board on a range of issues
- **4** customers signed up for our 'On Board' training and all completed the course
- **6** viewpoint members represented Scotland at the national customer forum in **4** meetings across **8** sessions
- **4** customer assessors assessed **3** neighbourhoods against the Customer Promise, speaking to **32** customers
- **9** viewpoint team members took part in **3** viewpoint meetings
- **39** customers from Scotland contributed to **18** digital consultations via anyone@home our digital group
- **3** customers involved in **1** external event
- **6** nominations for customer awards with **1** winner
- **2** customers involved in procuring new services and contacts for lifts and servicing and pest control

### Consultations

- **1** high rise buildings consultation with customer assessors involving 12 local customers
- **391** customers responded to the rent consultation
- **902** customers responded to the customer satisfaction consultation

### Community engagement

The winter project delivered winter warmer packs to **230** of our most vulnerable customers.

### Recruitment, induction, and training

- **3** customers involved in recruiting colleagues into **3** roles
- **5** customers delivered a customer-led interview panel
- **6** customers involved in recruitment training



Ashtree Road, Glasgow

## Measuring satisfaction

As part of our reporting requirements, we regularly survey our customers in Scotland about their satisfaction with us as a landlord and the services we provide. As stated earlier, these form part of a dataset published by the Scottish Housing Regulator every three years to hold registered social landlords to account.

They cover things like :

- How customers feel about repairs
- Whether they feel their home is a safe place to live
- How well customers are kept informed
- If customers feel their rent is good value for money
- How customers are kept engaged and given opportunities to become involved
- Satisfaction over how easy Home in Scotland is to contact

In the most recent surveying period, we spoke with 902 Home in Scotland social rented customers in face-to-face surveys. This included customers across all Scottish local authority areas where we operate, with both national and regional scores collated.

The research, which is carried out by an external expert, helps to direct us to what we are doing well as a provider, as well as where and how we can further improve. We are able to use this information to complement other customer research we do across the wider organisation to tell us how people feel in specific moments and after specific interactions with us, such as in the moment after a repair has been completed.

Our latest survey for the Scottish Housing Regulator was carried out in 2023. The percentage of customers satisfied with Home in Scotland's overall service was 77% (80% in 2020).

Despite the slight overall drop, there was positive progress made in a number of categories. Home in Scotland continued to perform well regarding providing customers with a safe place to live, with 88% agreeing

(89% in 2020), while satisfaction with the quality of our homes rose slightly to 86% (84% in 2020).

Elsewhere, we also received positive feedback relating to our ways of working with our customers. Satisfaction with opportunities provided to share feedback with us rose to 92% (89% in 2020) while scores for being perceived to be good at keeping customers informed rose to 94% (92% in 2020).

You can see more about our performance results on the Scottish Housing Regulator's website, here.

### Our overall satisfaction is

# 77%

Across Home in Scotland customers

“It's very important to share the information with your customers.”

Dee, Home Group customer



## Complaints

In the year ended 31 March 2024, the Scottish Public Services Ombudsman (SPSO) upheld one complaint.

Across our entire organisation, in Scotland and England, we continually assess our complaints procedures and have a robust lessons learned framework which we deliver in partnership with our customers.

In the past year, we have:

- Made it easier to report a complaint. Customers can now report complaints over the phone, in person to a Home in Scotland colleague, or on our website where they can also add photos.
- Assigned each customer a dedicated, named person for their complaint, who will keep them up to date throughout the process.

- Improved the way we store and share information about a customer's complaint. This means all colleagues can access the same information about a customer's complaint, meaning a customer does not have to repeat themselves at any time.
- Made sure every colleague knows how to resolve complaints. We have run detailed briefing sessions on our new processes, and ensured everyone is clear on what their responsibilities are for making sure customer complaints are resolved quickly and effectively.
- Enhanced our reporting to create more visibility of live cases on complaints, resulting in more timely responses for our customers.



# Resident support

This theme seeks to assess the effectiveness of the initiatives that the housing provider runs to support individual residents.

Resident support is such a key activity within Home in Scotland, which is reflected in the level of time, energy and resource we spend in this area.

Our support for customers comes in many forms – from helping them to better manage their finances and help increase their income, to supporting their physical and mental wellbeing to training for new customer board members to helping to enhance their skills, build aspirations, and gain employment.

## Supporting customers financially

### Case study: Supporting self-employed customer with health issues and arrears

One of our customers was referred to our financial inclusion team by his housing manager after falling into rent arrears, living off credit cards and struggling with debts.

As someone who was self-employed but struggling with his mental health, he was finding it difficult to work and feeling overwhelmed. Our financial inclusion partner (FIP) was quickly involved and supported him to get support for his mental health, including a referral for an assessment for ADHD and autism which he had been showing symptoms of but had never formally been diagnosed, to get signed off by his GP, and to make a claim for universal credit (UC).

The FIP then assisted him with his capability for work medical questionnaire which resulted

in him being correctly diagnosed as having limited capability for work-related activity, which led to a UC award totalling over £400 a month.

Our FIP was also able to support him to apply for the Adult Disability Payment which he was awarded at the standard rate, as well as a Discretionary Housing Payment (DHP) as our customer had a spare bedroom as he has shared care of his son.

Between the UC and DHP his ongoing rent is being covered in full, his rent arrears have been cleared and the customer is waiting for a formal assessment on his mental health but is in a much better position now that he is receiving the appropriate financial support.

### Case study: Managed migration to universal credit (UC)

Our team supported a single mother with two children to access the financial support she was entitled to and boost her income. Our customer was working part time, getting support from housing benefit towards her rent, and tax credits to top up her part time earnings. Having previously not had contact with the job centre for 16 years, when she received a managed migration notice she was very concerned and contacted her housing manager who referred her to one of our financial inclusion partners.

The FIP supported our customer to look at when the 'optimum' time to make her UC claim would be to try to mitigate the 5-6 week gap as best as possible to minimise the amount of an advance she would need to take.

We supported her to make the claim. Calculating UC is a complicated process and our FIP spent time talking the customer through how it works and marking her assessment periods on her calendar and her pay days for her work.

By taking the time to carefully explain how the system and processes would work for this particular customer, she was able to plan ahead and feel more assured in how her finances were going to look.

## Funding Packages

### Home Group Cost of Living Fund

This is a fund created by Home Group and allocated by our housing colleagues to customers who have made contact with us to let us know that they are struggling financially due to the most recent cost of living crisis, particularly with increased electricity and food costs.

Through this fund we have helped over 400 customers in Scotland and the fund is in place again for the current year to help even more customers. In 2023-24, we allocated a total of £180,000 of support.

### Scottish Federation of Housing Associations (SFHA) funding

We received funding from the SFHA to allow us to create energy efficiency (Winter Warmer) packs, as well provide carpets to a number of properties.

In total, the funding provided for this programme was close to £82,000. This provided customers with goods that would assist in reducing their fuel bills through the winter and beyond. The packs were made up of a microwave, air fryer, duvet and blankets, 230 customers across all local authority areas in Scotland were given the packs, which were very well received.

We used a number of criteria to identify customers including:

- Identifying all properties on EPC 'C' or less as we know these are the least energy efficient properties
- We then identified those customers in receipt of universal credit or housing benefit
- However, we did not wish to restrict to those on benefits only, so we also asked our Housing Managers to identify any customers who had fallen into arrears in the previous 12 months due to pressures resulting from the cost of living crisis

## Energy Advice & Funding

### The Wise Group Partnership

We created a partnership with the Wise Group and received funding of over £74,000.

The aim of the partnership was to procure energy advice from the Wise Group to offer customers energy crisis and advocacy support; energy efficiency and energy saving and income maximisation and budgeting support.

Key customer outcomes for the partnership included:

- Increased and maximised household income
- Reduced fuel poverty and fuel debt
- Enhanced household energy usage and efficiency
- Improved customer health and wellbeing
- Greater knowledge and awareness of how to prevent or resolve energy issues

One such customer we supported through this programme had been referred to HEAT Services for guidance and support with his energy accounts.

A change in circumstances left our customer in a situation where he was unable to pay for his gas and electricity for a short period of time. Between the cost of living crisis and the energy crisis, our customers' mental health and physical wellbeing were both negatively impacted.

Our customer worked with a mentor to collate all the information required to complete an application for grant funding from the Home Heating Support Fund. In the meantime, they received emergency voucher support through the Fuel Bank Foundation, as they were facing self-disconnection from their energy supply.

After being advised to take a meter reading for the gas and submit this through his online account, the team were able to have a thorough look over his energy account, his general usage and determine the best way to support him. With an accurate bill, it was able to be used as evidence to support the customer's application and two weeks later he was successful and received an award of £1,200 from his energy supplier.

## Supporting better representation among colleagues

One of the other ways we can best provide effective support to our customers is to ensure our workforce remains diverse and reflective of the communities they service.

One of our PATH trainees, Michael Mwangi, shared with us about his experience with Home in Scotland below. PATH exists to address the under-representation of black and minority ethnic communities working in housing and other professions in Scotland.

“Since working with Home in Scotland there has been in-depth training by colleagues with experience, knowledge and patience to introduce me to housing. This was my very first time working with different technology and not just my normal laptop.

“Getting welcomed into this organisation by several people in different roles allowed me to adapt easily to the working culture. The work environment is interactive. It is normal in Home in Scotland for people in senior management to spend their lunch break together with other personnel, having a casual chat together, regardless of title and position held.

“Forming a human connection with people who have been in this industry for more than a decade or two shows there is more hope and growth in housing.

“In my eight months in the organisation so far, I have realised no one claims to know it all. Everyone is willing to seek support from another colleague who does a specific task more often. In that observation, I was glad I am not the only one learning new technology and policies.

“Great humility and teamwork is evident. This is even more evident when there are frequent staff training events to update new changes to all colleagues.

“I am glad to have a structured lifestyle knowing I am coming to serve a society by solving housing needs for people. Being from a minority group, I am confident in telling others to join programmes and organisations willing to train and expose themselves to new challenges and opportunities. Very rarely are there opportunities for organisations to set time aside to re-train new graduates to gain industry experience.”



## Case study

# Usman

Home Group Customer

### Providing customers with the right homes in the right places

Meeting the differing needs of our customers is such an important part of our business – be it families, single parents, older people or those who need that extra support.

And that extra support has had a ‘life-changing’ impact on our customer Usman Butt.

Prior to taking up one of our adapted homes in the Bellahouston area of Glasgow Usman was having to stay with his mother. He had been recently divorced, and the father of two was suffering from quite serious health issues which were causing mobility problems. He was unable to work.

As Usman says himself they were really testing times for him: “I’ve had a tough few years with illness, and other issues, and because of that I had not had a place to call my own and was having to stay with my mother.

“When Home in Scotland offered me this two bedroomed adapted home I was so pleased and couldn’t wait to get in.

“I’ve been in since March this year and I couldn’t be happier. It’s made such a difference to my life. The adaptations are perfect for me. Living in a place that meets my physical needs has helped my recovery from illness so much.

“It’s given me the foundation, and confidence, to move ahead with my life. I certainly didn’t feel like that a year ago.



“I am now in the middle of a masters degree, and when completed next year I expect to be able to get back to my career in logistics.

“My flat has been central to all of this.

“Also, being here I feel part of the community, I have good neighbours and it feels really safe. My two children love the place as does my mother, who has since moved in.

“I can’t thank Home in Scotland enough for what they have done. It has been life-changing. I’m very grateful.”

# Placemaking

One of our goals is 'providing the right homes, in the right places'. This cuts across our plans for the delivery of social homes and mid-market rent homes. It also includes the investment in existing homes. Wherever we build we take account of geography, demographics, people, communities, and crucially, need, inside and outside the home. .

In general, placemaking is mostly recognised as undertaking substantial regeneration projects, of which we have delivered several over the past few years across Scotland, including the likes of our Mill O' Mains regeneration in Dundee and East Balornock in the north of Glasgow. But it is sometimes the smaller regeneration and even new developments bringing new life back into derelict parts of our communities, as our example in Glasgow shows.



Mill O Mains, Dundee

## Case study

# Meat Market, Glasgow

Glasgow City Council has a masterplan for regeneration for some of the deprived areas of the city, including a former cattle market and abattoir dating back to the mid-19th century.

Home in Scotland has been able to play a key role in this transformative investment into Glasgow through our Meat Market development, which has brought 252 affordable new homes to the city.

Consisting of one- and two-bedroom apartments for mid-market rent, the development work has helped transform a part of the city, which had been left near abandoned for over two decades, into a vibrant community, closely connected to the city centre.

Having formally closed in 2001, and with most structures demolished in 2007, the land had sat vacant and unkempt in the east end of Glasgow.

Now, we have been able to breathe new life back into the area. In designing the new apartment blocks, we took significant care to engage the local community and ensure the finished buildings, whilst boasting modern technologies and good thermal efficiency, remained sympathetic to the surrounding area. Sitting in a part of Glasgow dominated by tenemental properties, and which is a source of identity for the local community, the finished designs were influenced to reflect the density of pre-1919 housing stock in which it sits.

Connectivity was key to the work done at Meat Market too, with a focus on getting residents out and mobile in their community. As well as

its prime location close to the city centre, the apartment blocks were divided up to form 'avenues' which allowed for greater public realm and green space, as well as pedestrian and cycle routes.

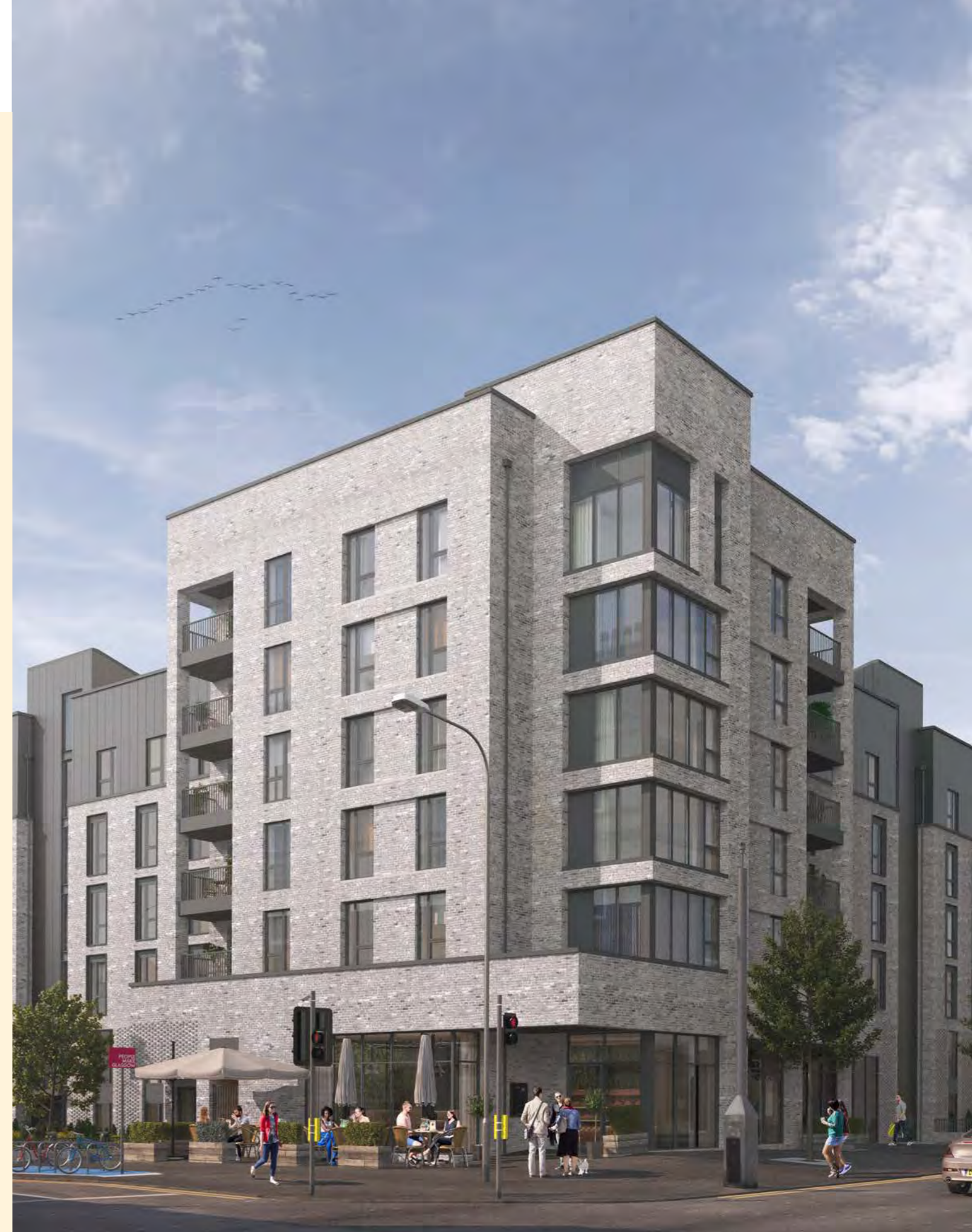
We hear now from our customers they quite often like to get out and walk to the places they need to go, because it feels accessible and safe.

Equally, we designed a development which was highly accessible and was also within short distances from key amenities and both an active bus route and train station from Duke Street, less than half a mile to the west of our new homes.

The mid-market rent tenure allowed for Meat Market to play a key role within Glasgow's competitive housing market, providing local people with the opportunity to find suitable accommodation within close proximity of the city centre where they may have previously not been able to afford their own property outright.

In the construction of the development, we were also able to pass on further benefits to the local community, and on to the wider Glasgow economy. We held a strong focus on community engagement and social value, as we do across all of our contracts and work in Scotland.

Over the course of the development, we were able to create six new jobs from scratch, as well as funding four apprenticeships and six work placements. Alongside engagement with schools to provide skills workshops and engagement events, we have been able to help provide skills, training and experience to the local workforce – a local workforce who play a key role in Glasgow City Council's vision for regeneration in the city.



The Meat Market, Glasgow





We were also able to support the third sector in Glasgow, with donations of more than £15,000 spread across eight charities in the area.

Throughout the development we maintained open lines of communication with our customers and the wider community. During the development phase, we held a five-stage process with the community keenly involved in shaping the direction of the development. This allowed us to prioritise aspects of the design which benefitted their enjoyment and experience of the area, and ensured we were adding to the sense of community.

Through this close collaboration and community-orientated thinking, we have been able to transform a previously derelict part of Glasgow, which had sat empty and disused for too long into a vibrant source of affordable housing, helping deliver significant economic and social benefits to the city's east end, as well as to Glasgow more widely.

## Case study

# Aldo

Customer at Meat Market

Developing the Meat Market site in the east end of Glasgow was an opportunity to bring disused land back into use, for the benefit of both customers and the community. For those customers who have moved into the new homes, it continues to be a homely and brilliant space.

One customer, Aldo Matteo, has been living at Meat Market for just over a year and is delighted with his new home and surroundings.

"The flat is absolutely brilliant, I'm loving it. It is in a really good location, with good neighbours too. Being on the fifth floor, I love the views out across the city.

"Given where it is located, I have found myself many times just leaving the car and taking a walk into town because it's only five minutes. My mom and dad live in the east end of Glasgow, which is just another five minutes away, so it's been absolutely perfect.

"And I have said since I moved in, the insulation is absolutely amazing. I've not had to turn my heating on in the entire year I've been here, I don't think. It makes a really big difference."

Crucially though, when we regenerate places like Meat Market, it is as much about the communities and ensuring a positive Home in Scotland presence there, as it is the new homes. Again, for Aldo, the team couldn't have been more helpful.



"The Home in Scotland staff have been really, really good. Very friendly. Magda and Fiona, they're absolutely great. Magda was the one who got me accepted and offered me a house originally, but it was at the wrong timing for me, but that was no problem.

"She took me up to the office, took the time to explain everything and I was able to say no I'll wait for the original house I was planned to get - the one I'm in now - and they supported me with that fully.

"All the staff are great. The handyman who works in the building, the workers who come in to fix things, it's all just been really nice."

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# Governance

In this chapter



Mill O Mains, Dundee

# Structure and Governance

This theme seeks to assess the housing provider's overall structure and approach to governance.



Home in Scotland Limited ("Home in Scotland") is a registered society, registered with the Financial Conduct Authority under the Cooperative and Community Benefit Societies Act 2014 (registered number 1935R(S)). It is a charity registered with the Office of the Scottish Charity Regulator, and is a Registered Social Landlord registered with the Scottish Housing Regulator.

Home in Scotland is regulated by the Scottish Housing Regulator and holds a regulatory status of "Compliant". The regulator considers Home in Scotland to be of "systemic importance" due to the size of its development programme and associated levels of grant funding and borrowings, and publishes an engagement plan setting out the additional assurance it requires as a consequence of this.

The Home in Scotland Board is committed to adhering to high standards of governance and financial management.

Home Group Board manages all risks, including Home in Scotland and ESG risks, through a robust framework with support from an Audit Committee. A dedicated Governance and Risk Team supports the wider business, including Home in Scotland, to ensure proportionate controls are in place which align with the Group strategy. A central risk register is maintained which includes all operational and strategic risks, and each risk is assigned to a member of the Senior Management or Executive Team to ensure that appropriate plans are put in place to minimise the likelihood of a risk event occurring, or to minimise the impact if a risk event does occur.

**We align our risk model to our core activities, so ESG forms an integral part of our risk consideration. Examples of risks with an ESG theme include:**

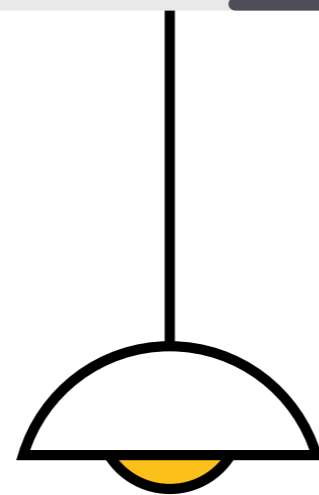
Environmental Risks	Social Risks	Governance Risks
<p>Failure to meet obligations around new and existing home energy performance.</p> <p>Failure to deliver an effective retrofit programme.</p>	<p>Failure to deliver on what our customers have asked of us.</p> <p>Failure to effectively address ASB.</p>	<p>Failure to comply with the Scottish Housing Regulator.</p> <p>Failure to comply with statutory legislation and other regulatory frameworks.</p>

Specific risks are detailed for Home in Scotland and as well as being reported to every Audit Committee, Home in Scotland risks are reported twice yearly to the Home in Scotland Board, where members gain assurance that effective and appropriate risk management systems and controls are in place.

Home in Scotland Board consider the aggregated level of risk. Board members review and monitor the overall risk map, and assess the risks associated with the Business and Operational Plans.

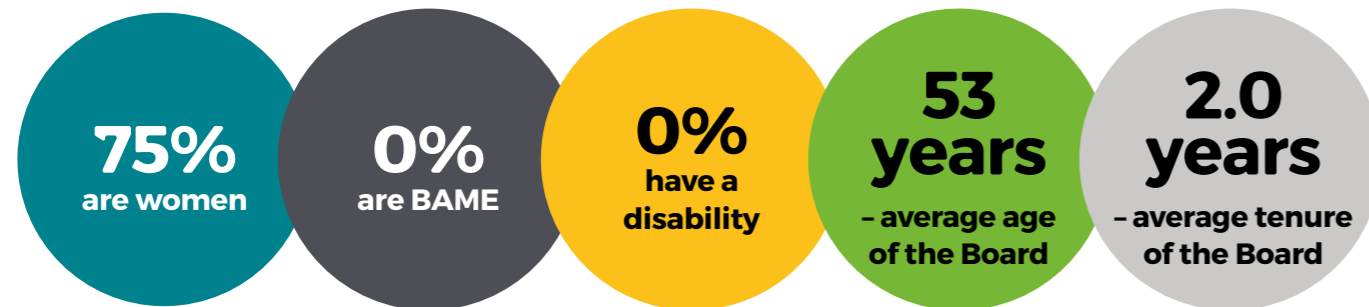
We have not been subject to any adverse regulatory findings in the last 12 months that have resulted in enforcement or equivalent action.

# Board and trustees



This theme seeks to assess the quality, suitability and performance of the Board and trustees.

## Home in Scotland Board



The Board ensures it receives input from a diverse range of people into the governance processes. This includes a variety of mechanisms to make sure our customers' voices are heard at Board level. We obtain input through our Customer Viewpoint and Customer Forum activity, and Customer Promise Assessments, as well as general feedback received through other channels.

Customer focused items are included on each board agenda. Board also receives data on complaints and tenant satisfaction. We also have customer Board members serving on the Home in Scotland Board. Finally, we have channels open across the organisation to receive input from colleagues.

While we don't currently have policies that specifically incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members it is a consideration taken during the recruitment process.

There are 10 members of the Home in Scotland Board of which 8 (80%) are non-executive Directors (NEDs). The remaining posts are two executive directors of the group (the Chief Executive and the Chief Financial Officer). The roles of the Chair of the Board and the Chief Executive are held by two different people.

Succession planning is discussed at every meeting of our Governance Committee and a Home in Scotland Board Skills Matrix is used to inform recruitment decisions. The average length of service of our current non-executive board members in Scotland is two years. 80% of the non-executive Home in Scotland Board members and 33% of our group executive team have left in the last two years.

The Home in Scotland Board annually assesses its own effectiveness and regularly assesses its skills. A governance review is carried out annually by the Governance Committee and board to assess compliance with our code of governance. The last external review of Board



and Committee effectiveness at a group level was carried out in 2022 by specialists Altair who concluded that Home Group had a robust governance framework and an effective Board. An internal assessment of effectiveness of Home in Scotland Board was last completed in 2024.

The Audit Committee is made up of four NEDs. Two members of the Committee have recent and relevant financial experience. One member of the Committee currently is also a Board member of Home in Scotland. The Audit Committee is supported by an independent, internal audit function (Internal Audit). They deliver an annual assurance plan.

Our Governance Committee, which is responsible for executive remuneration consists of four non-executive directors and supports the group Board and Home in Scotland Board in maximising the effectiveness of the group's governance arrangements.

Our external audit partner, Deloitte, were appointed in 2020 and carried out their fourth audit of the Home in Scotland accounts for the year ended 31 March 2024.

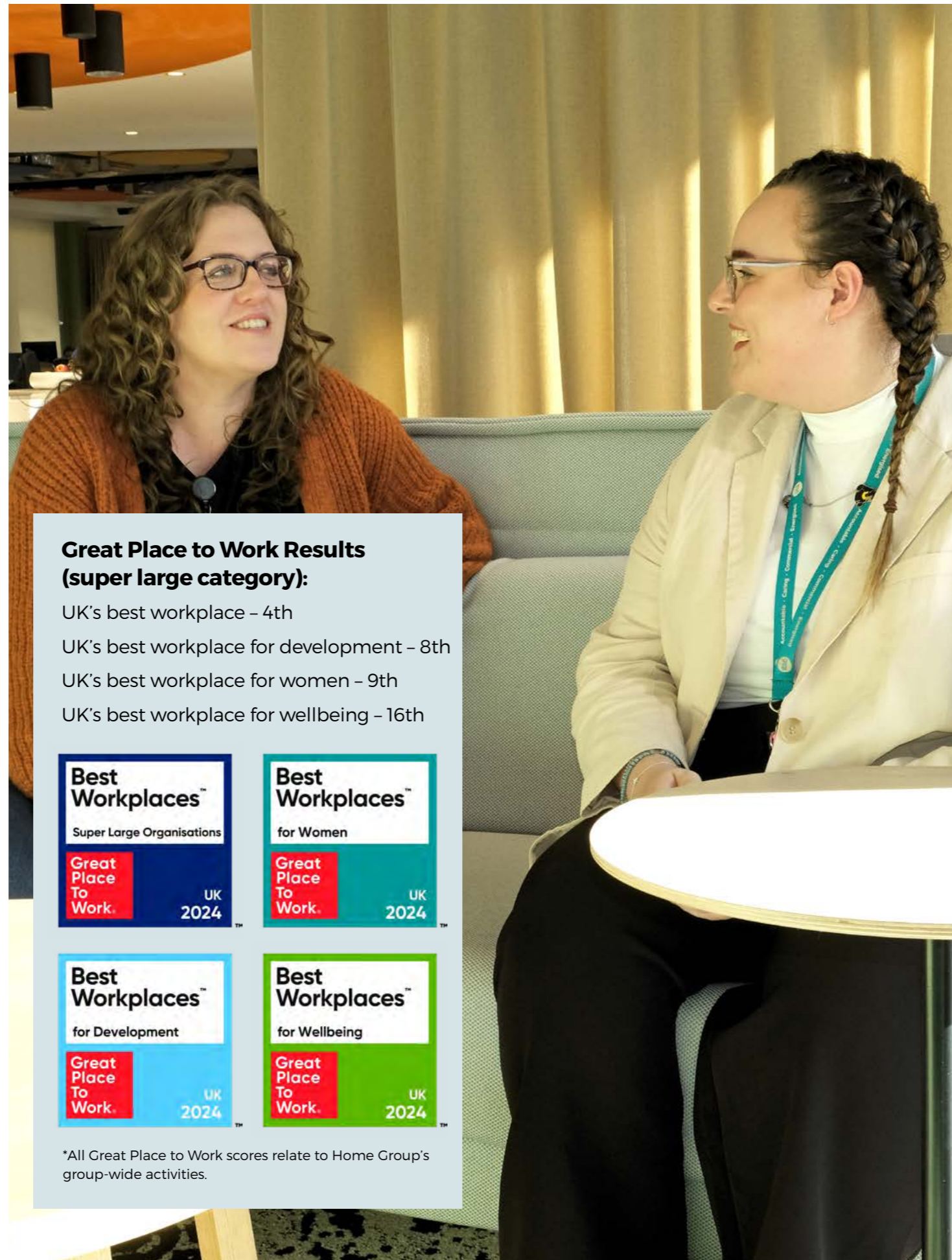
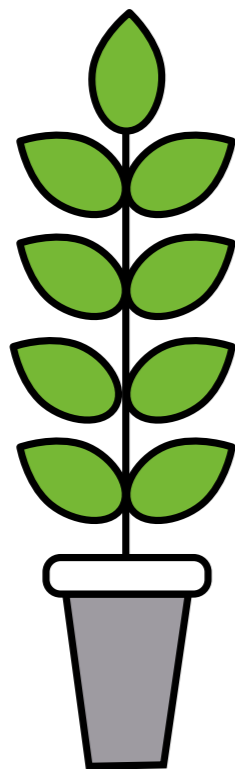
Board/Committee and executive team members are required to complete an annual declaration of interests which are published on our website and to inform the group of any changes to their interests during the year. Conflicts of interest are a standing agenda item at the start of every Board and Committee meeting and are managed in accordance with our code of conduct.

# Staff wellbeing

This theme seeks to assess how staff are supported and how their wellbeing is considered.

At Home Group, when we talk about wellbeing we mean everything that's going on with us personally and beyond, our sense of purpose, how we think, feel and act. We normalise conversations about health and wellbeing and feel wellbeing is not only about a colleague's physical and mental health, it's also about financial wellbeing.

We continuously engage colleagues and review our wellbeing approach to ensure our offer is fit for purpose, in line with best practice and delivers brilliant wellbeing resources and support to all colleagues. We do this by working collaboratively with our colleague forum to empower, educate and enable all colleagues to help make Home Group an even healthier place to work.



## Great Place to Work Results (super large category):

- UK's best workplace – 4th
- UK's best workplace for development – 8th
- UK's best workplace for women – 9th
- UK's best workplace for wellbeing – 16th



\*All Great Place to Work scores relate to Home Group's group-wide activities.

## Once again we have enhanced our wellbeing offer to support our colleagues, covering:

- **Wellbeing hub:** one-stop-shop on our intranet with information and resources on physical, mental and financial wellbeing
- **Mental health first aiders (MHFA):** we have 75 qualified MHFAs whose names are published for face-to-face or remote support
- **Peer support groups:** we have an extensive range of peer support and allies groups
- **Employee Assist:** we offer 24/7 all-year round support to our colleagues through our external partner, providing in-the-moment emotional support, counselling and guidance
- **Occupational health:** We use occupational health specialist to support colleagues to be their best at work
- **Health cash plan:** colleagues can claim back up to £1,140 on a range of health offers
- **External support:** we have a comprehensive list of specialist external organisations who can support colleagues
- **Annual wellbeing fortnight:** every January we host a digital wellbeing fortnight
- **Menopause:** resources for colleagues and allies on coping with menopause, including internal and external support and colleague lived experiences
- **Domestic abuse:** support for all colleagues who are experiencing various types of domestic abuse or know someone who is, with links to our safeguarding resources, digital learning and external support
- **Pregnancy loss:** support for all colleagues who experience miscarriage, still birth, ectopic pregnancies, molar pregnancies and neonatal loss
- **Supporting carers at work:** We have carers champions to provide peer support. Colleagues are entitled to take one weeks paid carers leave per year, the other three weeks are unpaid, but we go over and above the statutory entitlement of four weeks unpaid
- **External accreditations:** we are signatories to Mindful Employer, Disability Confident and the National Suicide Prevention Alliance
- **Great Place to Work®:** we're consistently recognised as a great employer for wellbeing

**We spend a lot of time and resource ensuring equality, diversity and inclusion (EDI) is promoted across the organisation. This includes:**

- **Equity, diversity, inclusion and belonging (EDI&B) steering group:** an organisation-wide group to coordinate and monitor progress against our colleague and customer EDI&B plans and strategy
- **National Equality Standard achieved:** we hold the Government-backed National Equality Standard which benchmarks us against other organisations and provides a thorough review of our policies and practices
- **Disability review completed:** we engaged with one of the UK's leading diversity and inclusion consultants to review how we attract disabled candidates
- **Disability disruptors:** senior leaders completed our externally led 'disability disruptor' programme, aimed at challenging current practice and encouraging debate
- **EDI&B leadership behaviours and scorecard:** an expansion of our brilliant people behaviours which explicitly includes inclusivity designed to create commitment from leaders to live our inclusive behaviours

- **Accessibility audit:** an accessibility expert tested our systems to identify accessibility improvements
- **Peer support groups:** a range of closed network groups for colleagues with shared protected characteristics and open allies groups across our platforms
- **Pay gap reporting:** we not only report on our gender pay gap but also our ethnicity pay gap
- **Annual inclusivity week:** every December we host a digital inclusivity week
- **Mandatory training:** our EDI&B digital learning is mandatory for new colleagues
- **Learning nudges:** a mixture of bitesize sessions that colleagues can complete themselves or managers can use in team meetings and are themed around our EDI&B calendar
- **Life swaps:** a programme of digital sessions hearing from a colleague or customer with a lived experience around EDI&B

### Supporting colleague development

Home Group has a comprehensive learning and development offer, which supports job specific, personal and professional development.

We have directorate specific learning pathways which are designed around three key stages of development: induction; tools to do the job; and ongoing development.

In addition to the above learning offer, these are the additional ways we support the professional development of colleagues:

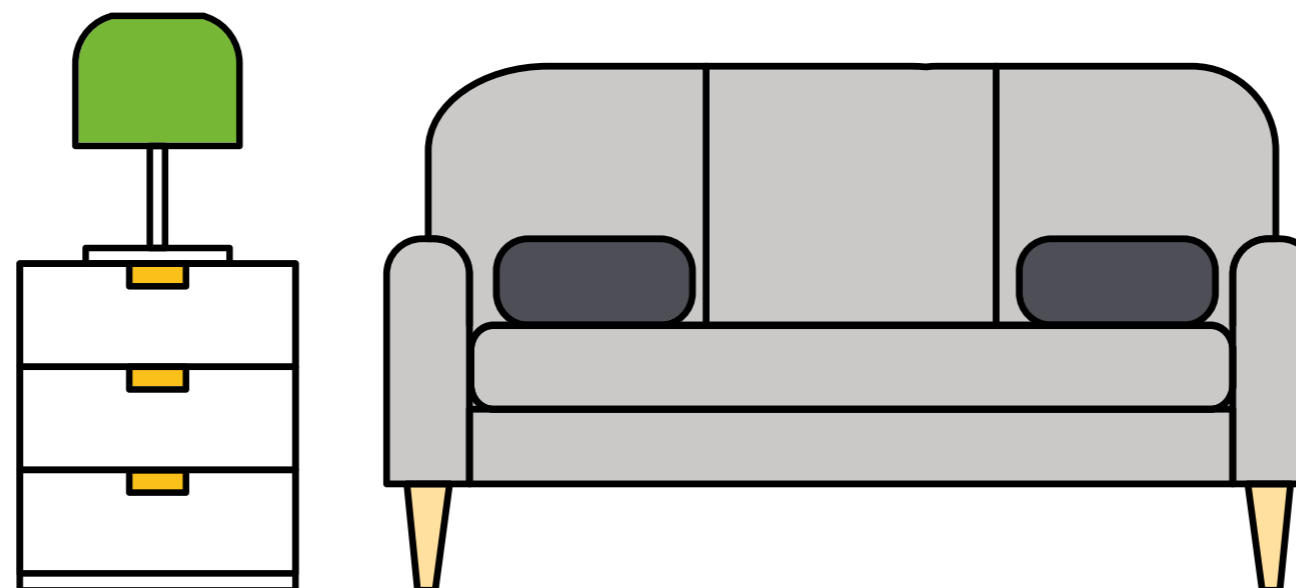
- An internal coaching and mentoring programme, which each year supports over 30 colleagues with their professional development
- Provision of funding to support professional development through external development opportunities

This year, in anticipation of the introduction of the new competence and conduct standard planned to be introduced by Ministry of Housing, Communities and Local Government we have introduced Level 4 and Level 5 training courses. This training will be made available to all operational managers.

Grow our Own is our innovative approach to talent management, internal talent pipelines and tailored professional development. Key parts of this programme are:

- A colleague toolkit with information about different careers available in Home Group
- Documented career paths for all areas of the business
- Developed 'Accelerator Programmes' to give colleagues the core skills they need to progress to a different role in Home Group
- Virtual career fairs where representatives from each area of the business talk about work carried out, roles available and skills needed to be successful
- Upskill of a pool of internal career coaches to help support colleagues

We get regular positive feedback from colleagues on the policies, practices and benefits mentioned above. And we feel they are significant factors in our Great Place to Work standing. We were delighted to be named among the top ten best places to work in the UK for the six consecutive year in the 2024 Great Place to Work survey.



### Our approach to pay

As highlighted previously we have a strong social mission, with absolute commitment to equality and diversity in the workplace.

We welcome the legislative reporting requirements for organisations to publish details of their gender pay gap and support the calls for ethnicity pay gap reporting to become mandatory – which is why we continue to publish this information alongside our gender pay gap.

‘Grow our Own’ plays a crucial part in enabling us to retain talent within the organisation, but it is equally important to be a strong employer of choice across all under-represented groups for us to attract diverse talent and ensure our employer value proposition is aligned to support us with this.

We’ll continue with our extended Rooney Rule approach for all senior roles across the organisation, at the same time as building diverse talent pipelines both internally and externally.

Home Group continues to pay the Scottish Living Wage in Scotland and the Real Living Wage through the Living Wage Foundation Rate in England. We commit to ensuring that all roles engaged directly on our contracts are compliant with the Living Wage including those in the supply chain.



**Does the housing provider pay the Real Living Wage?**  
**Yes**

**What is the housing provider's median gender pay gap?**  
**9.3%**

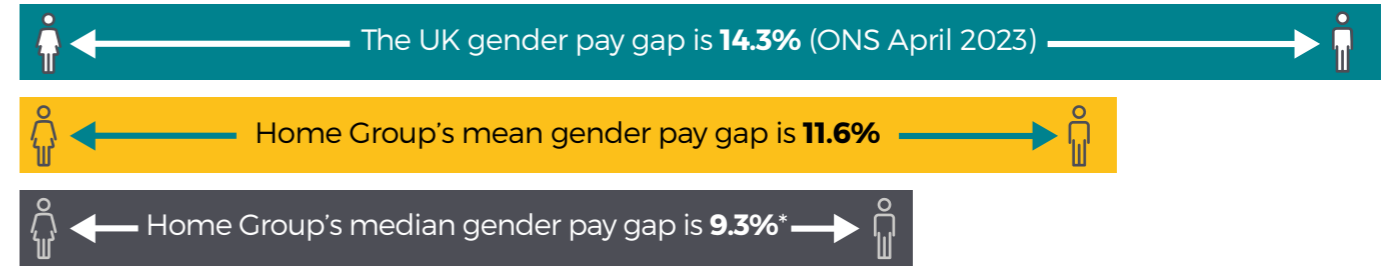
**What is the provider's CEO: median worker pay?**  
**9.9 : 1**

\*All colleagues are employed by Home Group and our figures are group-wide figures.

### Group wide pay data

All colleagues, including those working in Scotland, are employed by Home Group. As a result, colleague data below represents the entire Group.

#### Gender



This year we've seen another fall in our mean gender pay gap which is great to see, and that we are following external trends as reported by the Office of National Statistics (ONS).

Since last year, our gender pay gap has reduced by a further 2.1% and now stands at 11.6%. It is reassuring that the mean gender pay gap is continuing to close and is in line with, if not ahead of, other organisations in this important area.

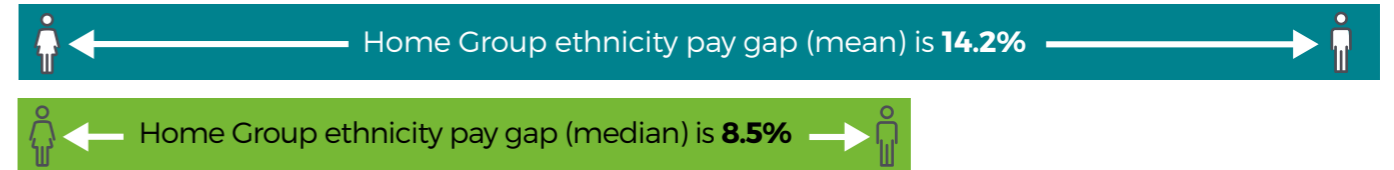
\* In April 2023, we brought the repairs service in one of our regions in England in house resulting in the TUPE transfer and recruitment of 140 maintenance staff, including trades specialists, supervisors and management. This has impacted the overall make up of our colleague base, increasing the proportion of male colleagues in maintenance from 64% to 71% and was a significant factor in the median gender pay gap increase from 6.5% to 9.3%.

#### We employ 3,344 people

2,051 Female: **61%**  
1,293 Male: **39%**



#### Ethnicity



#### We employ 3,344 people

**74.8%** identify as white  
**14.0%** identify as multicultural  
**11.2%** did not identify their ethnicity



#### CEO: worker pay ratio

The CEO: worker pay ratio follows the BEIS Option A methodology which shows ranking from low to high, identifying those employees in 25th, 50th and 75th percentiles. Remuneration includes FTE earnings, bonus and employer pension contributions. Any organisation-wide colleague bonuses are determined by our colleague forum, without management involvement.

Year	25th Percentile Pay Ratio	CEO Median Pay Ratio	75th Percentile Pay Ratio
2023/24	11.1 : 1	9.9 : 1	4.9 : 1
2022/23	11.6 : 1	9.9 : 1	5.6 : 1
2021/22	11.5 : 1	9.5 : 1	5.1 : 1
2020/21	11.5 : 1	9.8 : 1	5.8 : 1

# Supply chain management

This theme seeks to assess if the housing provider procures responsibly.

We are in the process of finalising a social value strategy which will further enhance our current approach to creating social value when procuring goods and services. The strategy will help create a centralised system for capturing all social value work carried out.

At present, consideration for social value creation is factored into our tenders and this forms part of the evaluation scores. Social value is an agenda item in core meetings facilitated by contract managers, with suppliers in attendance.

Working with contractors, we aim to create social value on as many projects as possible. Delivering community benefit activity, which positively impacts our customers and their communities, is a key consideration within our procurement process.

As part of the qualitative assessment stage of tender processes, we frequently ask bidders to tell us how they would propose to support Home in Scotland's community initiatives financially and non-financially. Tenderer's responses to these questions are assessed and ultimately influence the outcome of the process.

We ensure that commitments made at bid stage are fulfilled by making them a contract deliverable and monitoring progress as part of the contract management routine. As experts in the communities that we work within we are often well-placed to link up a supplier looking to fulfil a community benefit commitment with a community organisation looking for support.

We are constantly striving to deliver more community benefit from our sourcing activity and in 2023/24 have been working to refresh our approach.

Our overarching plan is to use our knowledge to be more prescriptive about our requirements at tender stage and consistently apply our requirements within the purchasing categories we are managing.

## Sustainability

We have a big challenge ahead of us to move towards net-zero and we recognise that we will not achieve this without the support of our supply chain.

We have a category management approach to procurement and when sourcing we tailor our tendering process according to the environmental impact of the category. We assess the environmental policies of applicant organisations, as a matter of course, and will frequently include qualitative assessment of bidders' sustainability experience and proposed approach to the contract in question.

We also adopt the following approach in specific areas:

1. When we purchase goods and services we consider any associated sustainability matters to ensure that the products we buy have as little environmental impact as practical. From recycled paper and Forest Stewardship Council (FSC) certified wood products to low flow taps and showers we understand that by making incremental improvements we'll make strides towards our overall environmental goals

2. In the repairs and maintenance area:

- a. Green appointments - dynamic resource scheduling to reduce the carbon footprint.
- b. Collaboration with other housing associations in the same region - partnering up to avoid using multiple resources inefficiently in the same area.

3. We are working with key supply chain partners to establish projects to 'decarbonise' our existing homes using building fabric improvements and green technologies.

4. We endeavour to source renewable green energy in all our directly procured areas.

5. The new homes we build will meet or exceed the sustainability standards specified in the building regulations in Scotland and England. This will result in lower running costs which will benefit our customers.

Our sustainable procurement policy is regularly reviewed to ensure continuous improvement in the reduction of the environmental impact of our business activities and to support the organisation's pursuit of net-zero goals.





In a turbulent world, our commitment to delivering for our customers and communities remains constant and we exist to deliver on our Customer Promise every day.

We hope you find our reporting interesting and insightful and that it demonstrates our absolute commitment to improving our ESG performance and reporting on it transparently.

If you are an investor and have any questions or feedback at all, please get in touch with [steve.hallowell@homegroup.org.uk](mailto:steve.hallowell@homegroup.org.uk)

If you are a customer, please contact [communications@homegroup.org.uk](mailto:communications@homegroup.org.uk)

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