



LINK

Sustainability Report

2024/25

Highlights 2024/25

Environmental



84.5%
stock is EPC C
or above



40.7%
annual replacement
component budget
spend on energy
efficiency improvements



20.4%
reduction in overall
carbon emissions
from previous year

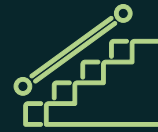
Social



269
new homes
delivered



Advice Team
delivered over
£2 million
in financial gain for
our tenants



454
adaptations
completed

Governance



Gender
Pay Gap
-2.07%



128
jobs and work
placements created
through Community
Benefit initiatives



£45,000
awarded to **88**
community groups

Foreword

Welcome to our 2024/25 Sustainability Report!

As one of Scotland's largest housing associations, with housing stock across 23 local authority areas and serving a diverse mix of urban and rural communities, we remain focused on delivering safe, warm, affordable homes while supporting the long-term wellbeing of the people and places we serve.

We use the Sustainability Reporting Standard for Social Housing framework to guide our approach and align our data with the overarching UN Sustainable Development Goals. We are also proud to hold Ritterwald's Certified Sustainable Housing Label (CSHL), awarded annually since 2019/20. This third-party accreditation benchmarks our ESG performance across Europe, providing us with important third-party scrutiny of our work.

Link continues to measure the social and environmental impact of the work we do. The social value figures referred to in this report are calculated using the Social Value Bank, alongside the newly launched UK Built Environment Bank, which focuses on the social value generated from constructing new affordable homes of various sizes and tenures.

Retrofit remains a key focus. Over 40% of all component replacement investment this year was for energy efficiency components. The impact is already visible for example in projects such as West Highland Housing Association's retrofit of 16 homes in Tìree improved their ratings from EPC D to EPC A.

We also completed a series of feasibility studies that helped us design archetype solutions for some of our most complex stock, providing a strong evidence base for future investment decisions.

We have also taken important steps to reduce corporate emissions, beginning the transition of our fleet to electric vehicles - an important milestone in our Net Zero plan.

Our commitment to sustainability extends beyond carbon. Tenant voice and participation remain central to how we operate, and national awards for Excellence in Tenant Voice and Good Practice in Communicating with Tenants highlight the strength of our partnership approach.

While we recognise the scale of the challenges ahead, from rising construction costs to changing regulatory expectations and the ongoing need to improve energy efficiency, we remain fully committed to transparency, continuous improvement, and close collaboration with local authorities, partners, and tenants.

Looking ahead, we will focus on accelerating our sustainability work, continue investing in our housing stock, and preparing our organisation to meet Scotland's future housing needs. This report reflects our progress, our challenges, and our determination to keep improving.

Jon Turner

Link Group Chief
Executive Jon Turner

Sustainability at Link

This year we have continued to develop our approach in this critical area, supporting tenants through cost-of-living pressures and focusing on improving the quality, safety, and energy efficiency of our homes.

By embedding sustainability across environmental, social, and governance dimensions, and by delivering services that support those facing unemployment and mental health challenges, we continue to create homes and communities that are resilient, inclusive, and supportive of positive outcomes for all.

The report covers the full breadth of sustainability including environmental, social, and economic factors reflecting our commitment to ensuring Link continues to deliver for people and the planet.

To ensure strong governance and accountability, we have a Sustainability Sub-Committee at Board level, supported by a staff Sustainability Working Group. Together, they guide delivery, improve data quality, and drive our progress towards becoming a Net Zero organisation by 2040.

We continue to report against the environmental, social, and governance (ESG) criteria set out in the Sustainability Reporting Standard for Social Housing (SRS), alongside the alignment of our

ambitions with the United Nations Sustainable Development Goals (UN SDGs).

We are also proud to remain a label holder for Ritterwald's Certified Sustainable Housing Label, which provides an independent, third-party assessment of our ESG credentials and enables us to benchmark our performance against leading housing providers across Europe.

Together, these frameworks ensure we can demonstrate the value we deliver for our tenants, service users, and communities, while showing how we contribute to a more sustainable future.

ENVIRONMENTAL



SOCIAL



GOVERNANCE



The data in this report covers the whole Link Group, including Link Housing Association, Horizon Housing Association, Larkfield Housing Association, West Highland Housing Association, LinkLiving, and C~urb. Together, these results show that while challenges remain, we are making steady and measurable progress towards our environmental and social goals, and towards ensuring Link continues to deliver for people and the planet.



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Aligning with the UN SDGs

The table shows which UN SDGs relate to each of our material topics, and the stakeholder ranking of importance for each one.

Dimension	Topic	SDGs	Stakeholder Importance Ranking
Environment	Energy Efficient homes	7 12 13	3
	Corporate Emissions	12 13	15
	Adapting to Climate Change	7 13	6
	Tenant Environmental Information	12 13	4
	Ecology	15	12
	Resource Management	12	9
Social	Rent Affordability	1 10 11	2
	Accessibility	10 11	7
	Tenant Voice	11	10
	Tenant Support	1 3 4 8 10	13
	Placemaking	11	14
Governance	Sustainability Commitment	16	8
	Corporate Governance	16	5
	Staff Wellbeing	3 8 10	1
	Sustainable Procurement	12	11



An aerial photograph of a city, likely Glasgow, showing a mix of old and new buildings. A large, thick green swoosh graphic curves across the top left and middle of the image. The word 'Environment' is written in large white letters over the top left part of the swoosh.

Environment

New homes built in 2024/25

Energy efficiency is a key feature of our new homes. Our development team successfully delivered 269 new homes, all achieving an EPC rating of B, with an average SAP score of 86.3. In addition, 100% of these homes met Silver Standard for sustainability (Aspects 1 and 2), with 121 properties going further by meeting the Gold Hybrid standard – achieving Gold Level 1 along with Silver Standard Aspects 2-8.

Biodiversity and Nature

Over the past three years, 74% of Link's new build developments have been delivered on brownfield sites, reflecting our commitment to responsible development and the protection of biodiversity through the creation and enhancement of natural habitats. Our goal is to design green spaces that strengthen the environment and offer lasting enjoyment for residents. To achieve this, we appoint landscape architects who work closely with our design teams and align with our Sustainability Strategy and Design Guide. Together, they help enrich green space and promote biodiversity. In addition, our Community Benefit team supports residents through grants to enhance biodiversity across existing developments.

Biodiversity Case Study: Butterbiggins Development

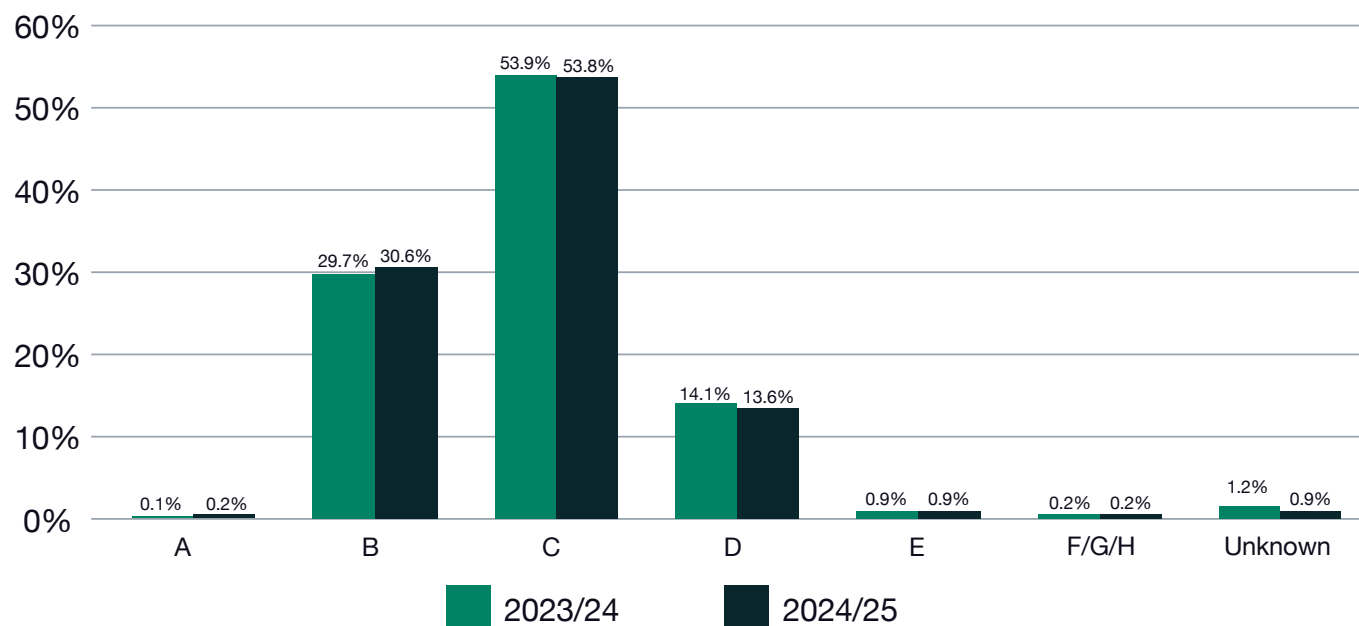
Butterbiggins second phase completed in 2024/25. New wildlife features have been added within planting beds to boost biodiversity. Features include hedgehog houses to provide safe refuges, insect and bee hotels to support pollinators and natural pest controllers, and log piles create habitat for amphibians and invertebrates. Together, these simple measures form a network of habitats that enrich the site's ecology and connect residents with nature.

Energy Performance Certificates (EPCs)

In 2024/25, Link prioritised updating Energy Performance Certificates (EPCs) for properties with expired or previously unknown ratings.

As a result, over 99% of our homes now have current EPCs. Of these, 84.5% are rated EPC C or above, with a growing number achieving EPC A and B - driven by the development of new energy-efficient homes and retrofitting of existing properties. Only a small proportion remain below EPC C, and these are being actively reviewed for improvement.

EPC Distributions by Percentages



Lower Energy, Higher Standards:

Our Retrofit Progress

Pier View
Shown post works

This year Link Group significantly invested in energy efficiency improvements, replacing key components including windows, external doors, roofs, heating systems and wall insulation. Alongside these upgrades, we have continued feasibility studies to develop archetype solutions across our housing stock aimed at achieving Net Zero. This work has included addressing more complex building types, such as historically listed properties with solid stone walls and Swedish/Canadian timber homes.

Case Study: Innovative Retrofit at Pier View, Tiree

West Highland Housing Association has successfully delivered an innovative retrofit project at Pier View on the Isle of Tiree, upgrading 16 homes to significantly enhance thermal performance and integrate renewable energy technologies. This initiative aimed to reduce energy demand for tenants while improving environmental outcomes.

Operating in remote rural locations like Tiree presents unique challenges – including complex logistics and elevated costs. To overcome these hurdles, West Highland Housing Association collaborated with Argyll Community Housing Association (ACHA) in a joint venture, achieving economies of scale.

The retrofit included the installation of:

- Air Source Heat Pumps
- Solar PV with battery Storage
- Internal Wall and Loft Insulation
- High-Performance Windows and External Doors
- Air Tightness Enhancements

These combined measures have dramatically lowered the energy required to heat the homes and significantly improved tenant comfort. The properties Energy Performance Certificate (EPC) ratings improved from Band D to Band A.

Greenhouse Gas Emissions

Our total GHG emissions for 2024/25 were 62,436 tCO₂e, representing a 20.4% reduction compared with the previous reporting year.

Scope 1 emissions rose due to fleet growth, increased gas use in offices and common areas, and a higher GHG gas conversion factor. Scope 2 emissions fell, reflecting lower electricity consumption and a reduced electricity conversion factor. Scope 3 emissions also declined, driven by a smaller new-build development programme in 2024/25. As part of our ongoing commitment to climate action, we are continuing to develop our Carbon Transition Plan.

This plan will define the strategic steps we will take to shift the trajectory of our emissions and achieve Net Zero by 2040. Our focus remains on areas where emissions are significant and where we have direct influence over the sources.

Below, we present our full GHG emissions footprint. We have continued to enhance the accuracy and reliability of our emissions data by refining our calculation methodologies, ensuring greater robustness in our reporting.

Scope 1: 1,590 Tonnes CO₂e

Gas use in Offices

163 Tonnes CO₂e

Equivalent to **193kg** CO₂e per FTE

2023/24:
147 tonnes
173kg per FTE



Gas Use in Common Areas

430 Tonnes CO₂e

Equivalent to **510kg** CO₂e per FTE

2023/24:
376 tonnes
444kg per FTE



Fleet

997 Tonnes CO₂e

Equivalent to **1,183kg** CO₂e per FTE

2023/24:
936 tonnes
1,104kg per FTE



Scope 3: 60,508 Tonnes CO₂e

Business Travel

251 Tonnes CO₂e

Equivalent to **298kg** CO₂e per FTE

2023/24:
248 tonnes
293kg per FTE



Staff Commuting

348 Tonnes CO₂e

Equivalent to **413kg** CO₂e per FTE

2023/24:
443 tonnes
523kg per FTE



Digital Footprint

3 Tonnes CO₂e

Equivalent to **4kg** CO₂e per FTE

2023/24:
3 tonnes
4kg per FTE



Repairs and Maintenance

3,853 Tonnes CO₂e

Equivalent to **259kg** CO₂e per home

2023/24:
3,067 tonnes
213kg per home



Scope 2: 338 Tonnes CO₂e

Electricity Use in Offices

57 Tonnes CO₂e

Equivalent to **68kg** CO₂e per FTE

2023/24:
83 tonnes
98kg per FTE



Electricity Use in Common Areas

278 Tonnes CO₂e

Equivalent to **330kg** CO₂e per FTE

2023/24:
455 tonnes
537kg per FTE



Fleet Electricity

3 Tonnes CO₂e

Equivalent to **4kg** CO₂e per FTE



Leased Assets (Downstream)

193 Tonnes CO₂e

Equivalent to **229kg** CO₂e per FTE

2023/24:
191 tonnes
225kg per FTE



Tenant Energy Use in Homes

27,788 Tonnes CO₂e

Equivalent to **1870kg** CO₂e per home

2023/24:
27,901 tCO₂e,
1,880kg per home



Working from Home

103 Tonnes CO₂e

Equivalent to **122kg** CO₂e per FTE

2023/24:
134 tonnes
158kg per FTE



Purchased Goods and Services

7,436 Tonnes CO₂e

Equivalent to **8,827kg** CO₂e per FTE

2023/24:
6,735 tonnes
7,945kg per FTE



Waste

1 Tonnes CO₂e

Equivalent to **1kg** CO₂e per FTE

2023/24:
1 tonnes
1kg per FTE



Water

1 Tonnes CO₂e

Equivalent to **1kg** CO₂e per FTE

2023/24:
1 tonnes
1kg per FTE



Development

20,531 Tonnes CO₂e

Equivalent to **76,323kg** CO₂e per home built

2023/24:
40,919 tonnes
88,569 kg per home built



Social



New Homes in 2024/25

Providing high-quality, affordable housing remains a core priority for Link. During 2024/25, we delivered 269 new homes, helping to meet a range of housing needs. Of these:

- 48.3% were for general needs social rent,
- 36.4% were for Mid-Market Rent, and
- 15.3% were for low-cost home ownership.

This mix of tenures reflects our ongoing commitment to supporting those most in need, while offering flexible housing options across the communities we serve.

Existing Homes

Link and its partner organisations now own and manage a total of 14,860 homes, the majority of which (88.8%) are provided for general needs social rent.

A further 8.9% of the portfolio is made up of Mid-Market and market rent properties. The remaining 2.5% includes shared ownership homes, shared bedspaces, and homes leased to other organisations – such as through The City of Edinburgh Council's Private Sector Leasing (PSL) scheme.

This balanced portfolio enables us to provide long-term, affordable homes while adapting to different housing needs across Scotland.

Affordable Rents

Affordability remains a central principle of Link's approach to social housing. In 2024/25:

- Our average social rent was 76.9% of the Local Housing Allowance (LHA) rate
- And 60.6% of equivalent rents in the Private Rented Sector (PRS)

These figures are based on comparisons between Link's average weekly rents (including service charges) and published LHA and PRS data for similar-sized homes within each Broad Rental Market Area (BRMA).

By maintaining rents well below market levels, we aim to reduce financial pressure on tenants while continuing to invest in the quality and sustainability of our homes.



Homes for Life

Our Inclusive Design Team delivers tailored equipment and home adaptations that enable tenants to live independently and safely as their needs evolve.

In 2024/25, Link's Inclusive Design Team, alongside Horizon and West Highland, coordinated 454 adaptations, helping residents remain in their homes for longer and enhancing overall quality of life.

Although Stage 3 funding allocations from the Scottish Government were significantly reduced and delayed until October 2024, Link Group committed additional internal funding to ensure that adaptations continued to be provided consistently across all relevant areas.

Tenant feedback confirmed high levels of satisfaction:

96.7% of tenants who received major adaptations and 96.8% receiving minor adaptations reported being satisfied or very satisfied with all aspects of the adaptations.

96.7% (major adaptations) and 100% (minor adaptations) of tenants were satisfied or very satisfied with the service provided.

Responses from tenants also demonstrated clear improvements in their perceived safety and independence after adaptations:

100% of tenants receiving major adaptations confirmed improvements in their independence, quality of life, safety, or confidence.

91.7% noted a positive impact on their family members.

96.8% of tenants receiving minor adaptations reported improvements in independence, safety, or quality of life.

Tenant comments highlighted the significant impact these adaptations had on their daily lives:

“ Very happy with the finished job. The workmen who carried out the work were very tidy and helpful. Excellent all round. ”

“ Quality of life has improved beyond measure. ”

“ I feel positive in myself, like a new woman. I don't have to struggle up the stairs or in the shower anymore, If I forget something I can just go up and get it. Sometimes to tell you the truth, I just sit in the shower as I don't want to get out, just love it. ”

Case Study:

Collaborative Design: Occupational Therapists (OTs) Working with Tenants

Mr Stone was assessed by an Occupational Therapist who recommended replacing his existing shower cubicle with a wet floor shower.

A site survey identified technical constraints due to bathroom size and drainage limitations, making a wet floor installation infeasible. Link's Inclusive Design team proposed an alternative accessible bathroom design, featuring a larger low-step shower, half-height screens with grab rails, and improved toilet access.

Recognising that rehousing was not an option preferred by Mr Stone, an online meeting with the Occupational Therapist was arranged. After reviewing the proposed drawings, the OT agreed to revise the recommendation, acknowledging the alternative design would meet Mr Stone's medium- to long-term needs.

The adaptation proceeded successfully, demonstrating the effectiveness of collaborative working between Link's in-house design expertise, Occupational Therapists, and tenants, ensuring safe, accessible facilities tailored to individual requirements.

After:



Number of adaptations completed:

407

Major = 130
Moderate = 55
Minor = 210
Large Maintainable Equipment (LME) = 12

Average time taken to complete adaptations:

55.9

days



Number of adaptations completed:

20

Major = 3
Minor = 17

Average time taken to complete adaptations:

101

days



Number of adaptations completed:

27

Major = 1
Moderate = 7
Minor = 19

Average time taken to complete adaptations:

123

days

Building Safety and Quality



SHQS
Compliance

93.4%



Fire Regulations
Compliance

100%



Gas Safety
Checks

100%



EICR
Compliance

99.6%



Asbestos
checks

100%



Legionella
Checks

100%



Lift Safety
Checks

100%



Properties with
DMC Issues

897
(6.2% of stock)



Adaptations
carried out

454



Non-Emergency
Repairs

9.9
days



Emergency
Repairs

3
hours



Anti-Social Behaviour
Issues Resolved

96.8%



Tenant Voice

Tenant Satisfaction

Each of Link's partner housing associations conducts a Customer Satisfaction Survey (CSS) at least once every three years. The most recent survey was independently carried out in November 2022, with the next one scheduled for completion by November 2025. The 2022 survey gathered 2,500 responses through a combination of face-to-face and telephone interviews.

Survey results, including comparisons with the 2023/24 Scottish average are presented in the table below.

Indicator	Link Survey	2023/24 Scottish National Average
Overall satisfaction	86.6%	87%
Keeping you informed	93.1%	91%
Opportunities to participate	92%	88%
Quality of home	83.7%	84%
Repairs	84%	87%
Management of neighbourhood	81.4%	85%
Value for money	80%	82%

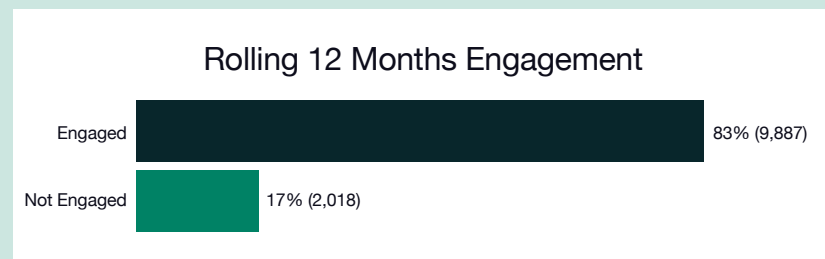
In response to the findings, an action plan was developed and presented to the Link Board in June 2023. This plan outlines key areas for improvement and assigns responsibilities to Lead Officers, with clear timelines for delivery – short, medium, or long term.



Tenant Voice

Link Group also uses a digital platform called CX-Feedback to enhance tenant engagement. Push messages and surveys are sent to tenants by email or SMS text, allowing them to engage in ways that suit their busy lifestyles.

The system is linked to our CRM, allowing us to pull through demographic information and create engagement groups for a more targeted approach. This lets us send information to tenants of specific ages, geographic localities, house types and even to tenants in receipt of certain welfare benefits. It has increased engagement to over 80% of Link tenants and widened the profile of those involved.



As an example, we used CX-Feedback to deliver targeted digital push messages promoting the 'Lightening Reach' product, which connects tenants to a portal providing financial and personal support. Tailored texts and emails were sent to pensioners, lone parents, tenants affected by Universal Credit migration and men under 35 living alone.

Combined with traditional methods of engagement, the strategy successfully increased engagement among so called 'hard-to-reach' groups, helping over 1,000 tenants access over £51,000 in extra support and building financial resilience for sustainable tenancies.

We also run automated surveys that capture customer experience of key services. These are triggered by transactions such as completion of repairs or resolution of complaints. Once tenants complete the survey, automated reports are updated in real time, allowing staff to contact tenants instantly, if important issues are flagged by the system's innovative AI sentiment scores.

Finally, we use CX-Feedback to carry out 'pulse' surveys. In addition to giving us instant data in real time, the approach has increased responses. We used this approach for the rent consultation, increasing tenant responses from 16% in 2022 to 24.6% in 2024.

Tenant Participation

Link has a formal Tenant Scrutiny Panel – an independent, tenant-led group that monitors performance, service delivery, and decision-making. Link provides performance reports benchmarked against Scottish national standards and other social landlords, which the panel uses to select service areas for in-depth inspections.

This work supports compliance with the Scottish Housing Charter and has earned national recognition, including the Excellence in Scrutiny Award (2022) and a shortlist in 2024.

In addition, two tenants serve on the Link Group Board, and the Link in West Lothian tenant group monitors commitments made during the transfer of engagement from Weslo Housing Management. Across Scotland, 17 local tenant and resident associations collaborate with Link to enhance local services.

Link's commitment to tenant involvement has been recognised with the Excellence in Tenant Voice Award (2024) and the Good Practice in Communicating with Tenants Award (2025) by TPAS Scotland.



Supporting Our Tenants

At Link, we understand that supporting our tenants goes beyond providing housing – it's about helping them sustain their tenancies and improve their wellbeing. Through our trauma-informed partner, LinkLiving, we offer support to both tenants and the wider community facing challenges, such as the rising cost of living, mental health issues, difficulties managing a home, and barriers to employment. LinkLiving helps individuals access resources and build the skills needed for stable tenancies, with two dedicated services focused on tenancy sustainment.

Help on Managing Everything (HoME)

The HoME Project offers practical housing support while helping tenants build a sense of belonging in their community. Our project workers take a person-centred approach to assist individuals in improving their living conditions, managing rent arrears, resolving housing issues that could lead to eviction, and accessing additional support services. In 2024/25 we supported 164 tenants - many facing multiple barriers and complex needs - in stabilising their tenancies and reducing the risk of losing their homes.

Social Value:

£247,301

Case Study:

JD was referred to the HoME Project by her housing officer due to concerns about hoarding and deteriorating living conditions. She identified three personal goals: improving her property's condition, managing and sustaining her tenancy, and increasing access to specialist services.

The HoME Project created a tailored support plan focusing on decluttering and improving JD's living environment. JD, who lives with borderline personality disorder and other health issues, had accumulated over 20 black bags of rubbish and bulky items due to prolonged period of poor mental health. The living areas, especially the bedroom and living room, were in poor condition with dust and debris throughout.

The team began with the living room, working side-by-side with JD to sort, store, or dispose of items such as black bags, a cluttered ottoman, and unused furniture. With encouragement and practical help – including sweeping and organising – JD gradually engaged more in the process.

Once trust was established, focus shifted to the bedroom. Over two months, the team supported JD in re-bagging rubbish and removing it, along with an old bedframe and desk, to the recycling centre.

Outcomes

- Over 20 large bags and multiple bulky items removed
- Living areas cleaned and reorganised
- JD re-engaged with property maintenance
- Referrals made to specialist services
- Repairs reported and scheduled

Through consistent, practical support and a focus on building trust, JD made significant progress toward her goals, contributing to a safer, more stable living environment and better engagement with ongoing tenancy and health support.

“Without you visiting and supporting me, I would never get my life sorted. It was all too much.”



Before:



After:

Building Resilience for a Better Home

Building Resilience for a Better Home supports tenants of Link Housing, Larkfield Housing, and Horizon Housing Association who are experiencing mild to moderate mental health challenges alongside financial difficulties.

Delivered via phone or video call, the service offers up to nine self-help coaching sessions focused on issues such as anxiety, stress, low mood, and sleep difficulties. Working in partnership with Link's Money & Wellbeing Project, it supported 61 tenants in 2024/25 to improve their wellbeing and better manage financial pressures.

Case Study:

Neil was referred to the BRFBH service by his housing officer in October 2024 due to significant mental health struggles, including depression, anxiety, low motivation, and alcohol dependence. He isolated himself at home, struggled with daily self-care, and had a history of trauma, including childhood abuse and physically abusive relationships. His mental health had deteriorated over two years, culminating in multiple suicide attempts.

During his 9 self-help coaching sessions, Neil worked on managing anxiety, improving sleep, and addressing alcohol use. He set personal goals and adopted practical strategies like planning outings, using music for distraction, and applying breathing and coping techniques. Over time, Neil progressed from staying isolated indoors to shopping at large supermarkets and preparing for Christmas shopping.

By the end of his support, Neil had remained alcohol-free for four weeks and expressed interest in attending local AA meetings. He became more confident, motivated, and open to seeking further help. He now feels more in control and hopeful about the future.

“ I can do it...
I realised I can go out,
open the curtains,
and do things again.”

Social Value:

£135,458



Tenant Support

Advice Service

Welfare Rights

Assisted with
828
claims, **389** rent
related benefits

Financial gains
for rental income alone
£1,588,809

Universal Credit verifications
completed through portal -
New claims **1,187** Rent increase **3,774**
Total **4961**

Debt Service

Total tenant rent arrears
dealt with
£51,980

172
debt solutions debt
solutions, 127 for rent
arrears

Annual reduction in rent arrears due to
advice service interventions
£300,830

Lightning Reach

Lightning Reach is an online financial support platform that connects tenants to a wide range of assistance, including grants, benefits, and help with household bills.

Completed
profiles
1,040

Engaged
with support
709

Financial
gains from
benefit checks
£58.7K

Financial gains
from grant
applications
£52.4K

% of tenants
who self-served
on portal
98%

No of schemes
available to
each tenant
39



Working Together to Reduce Fuel Poverty

This year, we have continued our commitment to supporting our tenants by working with trusted third-party organisations to help reduce fuel bills and improve access to energy-related grants. The following examples highlight some of the ways we've worked in partnership to deliver lasting benefits.

Link are a registered partner of Housing Associations Charitable Trust (HACT). In 2024/25, we completed applications on behalf of 86 tenants for the HACT Fuel Fund, resulting in 325 fuel vouchers being issued, with a total value of £15,925.

Our Advice Team made 230 referrals to Home Energy Scotland, resulting in 103 tenants receiving energy advice, 18 tenants being signposted to additional support, and 22 tenants receiving full home energy checks.

Link's Community Wellbeing Team has supported residents through rising energy costs by hosting Warm Winter events across communities, including retirement developments. In partnership with Local Energy Advice Partnership (LEAP), Home Energy Scotland, SP Energy Networks, and the Links Advice Team, the team provided tailored energy efficiency advice and benefits support – including advice around changes to the Warm Home Discount.

Additionally, in collaboration with Age Concern Larbert and Stenhousemuir and Keep Larbert and Stenhousemuir Beautiful (KLSB), the team organised an energy efficiency session for 55 older residents, featuring expert guidance from SP Energy Networks and LEAP on reducing energy costs and keeping homes warm.

Digital Inclusion

Total social value for Digital participation programme

£445,752



Link Tech Loan Scheme:

Fully funded and supported by Link Group, this scheme is open to all customers and their families. There is no fixed loan period - devices can be kept for as long as needed.

- 20 loans of Chromebooks, Tablets, and MiFi units
- Free internet access provided to 32 tenants in all flats at West Bridge Mill
- 15 Edinburgh Young Persons Service supported living flats supplied with free internet access

National Databank:

A total of 124 SIM cards and data vouchers from Virgin Media, O2, Vodafone, and Three were distributed to service users and tenants across the group, helping to improve digital connectivity.

Chromebook Loan Scheme:

Now in its second year, the scheme has expanded to provide 20 Chromebooks to West Highland Housing Association tenants, continuing to support digital access and inclusion across the community.

LinkLiving Loan Scheme:

Provided 19 LinkLiving users with either a phone, a Chromebook, or both, over the past 12 months.

Digital Pioneer Fund-Edinburgh Digital Support Service

£50,000 in funding was secured from the Scottish Government through the Scottish Council for Voluntary Organisations' Digital Pioneer Fund, supporting the delivery of the Edinburgh Digital Support Service. In 2024/25 this fund supported:

- 31 Chromebooks, Tablets, or Phones gifted to service users of the Edinburgh Young Persons Service
- 22 Phones or Chromebooks loaned to service users of the Edinburgh Young Persons Service
- 15 Edinburgh Young Persons Service supported living flats supplied with free internet access

New Debt Advice Digital Access Scheme:

Launched consisting of 10 Chromebooks and MiFi units specifically for tenants using our Debt & Money Advice service.

Digital Noticeboards are installed in 8 Retirement Plus complexes.

Supporting Young People

LinkLiving provides targeted support for young people, helping them build skills, knowledge, confidence, and experience necessary to move into employment and achieve greater independence. Below are some examples of projects we offer to young people.

Creative Connections is a seven-week personal development programme designed to empower young people aged 16–25 by enhancing their ability to manage challenges, build positive behaviours, and pursue personal ambitions. Through a blend of wellbeing workshops and creative activities, participants develop confidence and self-esteem while working towards the SCQF Level 4 Wellbeing Award. This initiative is funded by the Falkirk Communities Mental Health and Wellbeing Fund through CVS Falkirk.

Steps to Resilience is a ten-week programme that equips young people with tools to manage their mental health, build confidence, and break negative behaviour cycles. Through group sessions, one-to-one support, and a three-day residential, participants develop resilience, set personal goals, and improve emotional wellbeing. The programme uses relatable, tech-based scenarios to help young people recognise and manage

anxiety, supporting smoother transitions into work, training, or independent living.

Sporting Chance is an eight-week programme running twice yearly, combining morning mental health and wellbeing workshops with afternoon sports sessions delivered in partnership with local football academies. Facilitated by a LinkLiving project worker and a football coach, the programme helps young people build confidence, resilience, and leadership skills, while improving physical and mental health. Participants also have the opportunity to earn SFA-approved mental health certificates and are encouraged to re-engage with education or progress to new opportunities.

Moving On Up is a five-day-a-week, trauma-informed programme that empowers young people to build confidence, resilience, and achieve their goals through personalised support. Participants engage in group work, one-to-one sessions, and gain SCQF qualifications, while also benefiting from mental health workshops, peer support, and guidance for parents. Each young person is supported by a dedicated project worker, with ongoing follow-up for up to a year after moving on to a positive destination.

Case Study: Inspiring Young People Through Construction

LinkLiving and McTaggart Construction Limited partnered to deliver an engaging, hands-on event aimed at giving young people from our services a real insight into the construction industry.

Hosted at Link Academy, the event offered a variety of practical activities including building planters, creating storage solutions, painting, and mono-blocking. This hands-on experience allowed attendees to explore different aspects of the trade in a supportive, interactive environment.

Throughout the day, the McTaggart team offered expert advice on careers in construction, sharing their knowledge and industry pathways and opportunities.

Young people also had the unique opportunity to hear directly from McTaggart's own young employees, who started their personal journeys and experiences working in the sector.



Placemaking

All Link developments are designed with placemaking at their core, ensuring optimal use of space through inclusive, accessible, and nature-friendly environments. Each project involves a Landscape Architect to guide the creation of pedestrian zones and soft landscaping that enhance outdoor experiences.

At Butterbiggins, shared spaces have been transformed with communal gardens, cycle storage, walkways, planting, and lighting - creating safe, welcoming areas that build social interaction and support residents' health and wellbeing.

Supporting Active Travel and Greener Communities

Building on our placemaking approach, our Community Wellbeing, Housing, and Tenant Engagement teams collaborated with external partners – Cycling Scotland, SPT, and Greasemonkey to deliver accessible and secure cycle storage in Dalmarnock, Bearsden, and Saltmarket. This initiative has created greater opportunities for tenants to use bicycles for both commuting and leisure, encouraging active lifestyles and wellbeing.

In addition, the Link in the Community Fund has supported the development of community gardens across our neighbourhoods. Hillhouse Link Tenants and Residents Association in Hamilton received funding for planters and polytunnels to enhance their local garden space. Meanwhile, Growing Beardmore in Clydebank used their funding to purchase a Christmas tree and seating, creating a focal point within their garden to host seasonal celebrations and community events.



Governance

Link Group's governance structure now comprises five partner companies, each governed by its own voluntary Board. In total, our governance structure 69 Board members, reflecting the individual boards as well as the overarching Link Group Board.

The Chair of each partner Board has a place on the main Link Group Board, ensuring unified governance and strategic alignment across the Group. Following the transfer of Link Housing Association into Link Group during 2025, our governance structure has been streamlined, reducing complexity and enhancing decision-making efficiency.

The Link Group Board, elected at our Annual General Meeting, meets bi-monthly and holds responsibility for:

- Defining the strategic direction of the organisation.
- Approving policies, budgets, annual plans, and accounts.
- Overseeing borrowing, investments, and development programmes.
- Reviewing and approving new strategic initiatives.
- Appointing senior management and Board members.
- Ensuring regulatory compliance, notably with the Scottish Housing Regulator.

To support effective governance and oversight, Link Group operates six sub-committees:

- Remuneration
- Nominations
- Audit and Risk
- Finance and Treasury
- Performance
- Sustainability

These committees include representatives from partner Boards, meeting quarterly to provide focused oversight and to ensure Link's strategic priorities and objectives are robustly managed.



Equity, Diversity & Inclusion (EDI)

Link's EDI strategy, policy, and statement set out our commitment to EDI in both our role as an employer and as a service provider.

This commitment is actively communicated, reinforced, and embedded across the organisation through our mandatory Code of Conduct, employee performance management system, and staff training, including induction. Equality Impact Assessments are applied to products, services, and policy changes to ensure they are inclusive and consider the needs of diverse groups.

Staff engagement on EDI is facilitated through the Colleague Engagement Forum, which enables employees to contribute to discussions on a range of topics, including EDI. Link also delivers a wide range of diversity training, including mandatory EDI modules and optional courses on topics such as LGBTQ+ inclusion, disability and neurodiversity, allyship, unconscious bias, and racial inequality.

Link's policies promote equal opportunities in recruitment, development, promotion, and pay, supported by robust job evaluation processes. Employees can raise concerns through multiple confidential channels, including line managers, HR, a Whistleblowing Policy, anonymous helpline independent third party body called SeeHearSpeakUp, Grievance & Dignity at Work Policy, and a Staff Concerns Panel. All concerns are handled promptly, confidentially, and in line with best practice.

Link promotes an inclusive culture through regular awareness campaigns and recognises Unite the Union for consultation on employment matters. Staff Representatives also provide feedback to leadership and HR on behalf of employees.

Link's memberships and accreditations reflect our ongoing commitment to building a positive, inclusive, and supportive working environment for all employees.

Staff Wellbeing

Sick Days

8.76 days

Gender Pay Gap

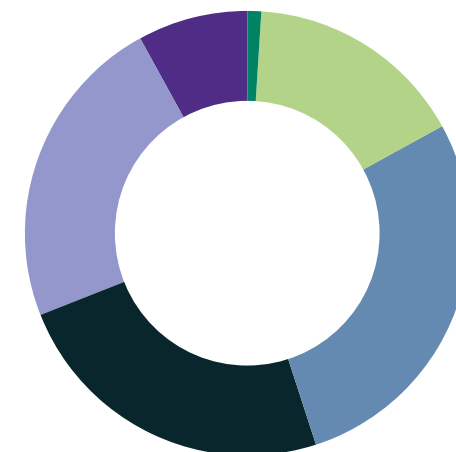
-2.07

CEO:Median Worker Pay Ratio

5.20

Average age of our employees:

Age: <21	1%
Age: 21-30	16%
Age: 31-40	28%
Age: 41-50	24%
Age: 51-60	23%
Age: >60	8%



Link workforce split **54% Female / 46% Male**

Supporting Physical and Mental Health of Staff

Link Group remains strongly committed to protecting and promoting the health, safety, and wellbeing of our colleagues. Our comprehensive suite of policies and initiatives ensures a safe working environment while actively supporting both physical and mental health.

We have a dedicated Health & Safety team, supported by our Colleague Engagement Forum, which brings together colleagues from across Link to actively oversee health and safety practices. We have a wide range of Health & Safety policies including lone working, occupational driving, gas safety, manual handling, fire safety and stress at work which are embedded in our daily operations through training, thorough risk assessments, and effective incident reporting.

Across Link, trained first aiders and fire wardens are available to support colleagues during emergencies. Regular check-ins and structured supervision sessions with managers help maintain ongoing support, especially for colleagues in regulated services who receive formal supervision at least every six weeks. Clinical supervision is also provided for relevant roles.

Risk assessments and health questionnaires are conducted for all staff roles to ensure fitness for work, with clear guidance available to managers via Link's Manager Hub on implementing reasonable adjustments. Colleagues experiencing sickness absence are supported by corporate sick pay (up to 26 weeks full pay and 26 weeks half pay), welfare check-ins, and occupational health referrals as needed. Lone workers benefit from a 24/7 safety system via their mobile phones or dedicated safety fobs, ensuring rapid emergency response if required.

Reflecting our commitment to continuous improvement, Link currently holds an Investors in Wellbeing Silver Award.

Flexible Working and Wellbeing Benefits:



Employee Assistance Programme



Financial Wellbeing Hub



Healthcare Cash Plan



Dependents Leave



Life Assurance



Mental Health Day



Cancer Assist Support



Flexible Working Options



Annual Flu Vaccinations

Learning & Professional Development

Link is committed to promoting a culture of continuous learning and professional growth across every level of our organisation. We offer a variety of structured programmes designed to develop the capabilities and career potential of our employees:

Leadership Development

Line managers can access accredited leadership qualifications at SCQF Level 7 or 8, tailored according to their responsibilities and experience. These qualifications provide the tools and confidence required to effectively lead their teams.

Aspiring Leaders Programme

Our SCQF Level 6 Aspiring Leaders programme is available to employees identified as having leadership potential. It equips them with essential leadership skills and prepares them for future management roles.

Regulated Qualifications

Employees registered with the Scottish Social Services Council (SSSC) receive support to achieve the SVQ Level 3 in Social Services and Healthcare, ensuring professional compliance and high-quality care delivery.

Sector-Specific Training

Staff in housing roles have access to Chartered Institute of Housing (CIH) qualifications at Levels 3 and 4, enabling them to enhance their professional knowledge and improve service delivery standards.

Personal Development Support

Employees are encouraged to pursue further qualifications in line with their individual career aspirations. Funding for additional training is accessible via departmental training budgets, reinforcing our commitment to personalised professional development.

Qualifications Achieved in 2024/25

In total, 31 employees successfully completed formal qualifications during the past year.

Gender:

24 (77.4%)
Female

7 (22.6%)
Male



Ethnicity:

White Scottish: 20 (64.5%)

White British: 6 (19.4%)

White English: 2 (6.5%)

White Greek: 1 (3.2%)

Other: 1 (3.2%)

Not provided: 1 (3.2%)

Age Range:

Ages 20-29: 7 (22.6%)

Ages 30-39: 8 (25.8%)

Ages 40-49: 10 (32.3%)

Ages 50-59: 4 (12.9%)

Ages 60+: 2 (6.5%)

Sustainable Procurement

Link's sustainable procurement approach ensures high-quality service delivery and best value for money from external contractors and suppliers. We work closely with partners to align procurement activity with our environmental and social objectives, requiring suppliers to demonstrate how they support fair work practices in line with the Scottish Government's Fair Work Practice Framework and prioritise staff wellbeing. All regulated procurements include an Environmental Impact question, and higher quality scores are awarded to suppliers who align with Link's sustainability priorities.

Community Benefit

Community Benefit is a fundamental part of Link's sustainable procurement approach. Beyond delivering the core purpose of each contract, it ensures that social, economic, and environmental value is generated to support community wellbeing and long-term sustainability. These benefits are proportionate to the value of each contract, helping ensure that local communities gain from the services delivered in their area. Link's Community Benefit approach is structured around three key elements:

Employment and skills – Through Link's new build programme, Community Benefit initiatives have created 128 new jobs and work placements this year, including apprenticeships and training opportunities.

Community enhancement – Engaging with communities to support local projects and involve residents in enhancing their neighbourhoods.

Measuring local economic impact – We collect data on the locations of organisations benefiting from our spend, enabling us to demonstrate the added value being invested directly into local communities.



Link in the Community Fund

As part of Link's Community Benefit programme, the Link in the Community Fund provides grants of up to £500 to local groups delivering positive change in their communities. The fund rotates monthly across areas where Link provides housing, ensuring fair allocation and broad community impact.

In the financial year 2024/25, £45,000 has been awarded to 88 community groups, supporting a diverse range of initiatives including foodbanks, youth services, mental health support, community arts, and environmental projects such as gardens and clean-up efforts. These activities promote community cohesion and address key challenges outlined in Link's Sustainable Communities Strategy:

reducing poverty and inequality, tackling exclusion and homelessness, improving health and wellbeing, and creating employment and training opportunities.

Milngavie FC received funding from the Link in the Community Fund to purchase new kits and equipment, helping the club to keep participation costs low. By supporting grassroots sport, the fund contributes to improved physical and mental wellbeing, builds confidence in young people, and strengthens community connections.

Link in the Community Fund total Social value of

£84,206



Appendix 1:

Table of SRS Criteria

Environmental			
Climate Change			
C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	A: 0.17% B: 30.57% C: 53.77%	D: 14.1% E or less: 1.1% Unknown: 1.2%
C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	100% EPC B	
C3	Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?	Yes, Net Zero corporate estate by 2030, Net Zero organisation by 2040.	
C4	What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?	This year Link Group significantly invested in energy efficiency improvements, replacing key components including windows, external doors, roofs, heating systems and wall insulation. Alongside these upgrades, we have continued feasibility studies to develop archetype solutions across our housing stock aimed at achieving Net Zero. This work has included addressing more complex building types, such as historically listed properties with solid stone walls and Swedish/Canadian timber homes.	
C5	Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home If unable to report emissions data, please state when the housing provider is expected to be able to do so	GHG emissions (total tCO ₂ e / kgCO ₂ e per home) Scope 1: 1590 / 110.3 Scope 2: 338 / 23.4 Scope 3: 60,508 / 4,189	
C6	How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?	Last year we produced a Risk Management Framework specifically for sustainability which is now incorporated with the wider Risk Management Framework. All new developments are required to meet stringent standards for flood and overheating to ensure these risks are minimised as much as possible. Each development is assigned an Energy Advisor who determines the most effective energy strategy for the properties, in line with our Net Zero Design Guide. In addition, we are currently undertaking a project to map our housing stock against flood risk using GIS (Geographic Information System) technology. By combining our housing stock data with SEPA (Scottish Environmental Protection Agency) flood maps, we will be able to identify homes located in high-risk flood areas and assess potential exposure to climate-related risks.	

Appendix 1:

Table of SRS Criteria

Environmental

Ecology

C7	Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?	Page 7
C8	Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?	No, planning to develop one

Resource Management

C9	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?	No, planning to develop one
C10	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	No, planning to develop one
C11	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	No, planning to develop one

Appendix 1:

Table of SRS Criteria

Social		
Affordability & Security		
C12	For properties that are subject to the rent regulation regime, report against one or more Affordability Metric: 1. Rent compared to median private rental sector (PRS) rent across the relevant Local Authority 2. Rent compared to the relevant Local Housing Allowance (LHA)	PRS: 60.59% LHA: 76.93%
C13	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: • General needs (social rent) • Intermediate rent • Affordable rent • Supported Housing • Housing for older people • Low-cost home ownership • Care homes • Private Rented Sector • Other	82.97% general needs social rent 8.21% Market and Mid-Market rent 8.82% other, including shared ownership, shared bed spaces, and assets leased elsewhere.
C14	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: • General needs (social rent) • Intermediate rent • Affordable rent • Supported Housing • Housing for older people • Low-cost home ownership • Care homes • Private Rented Sector • Other	48.33% general needs social rent 36.36% Mid-Market rent 15.31% low-cost home ownership
C15	How is the housing provider trying to reduce the effect of high energy costs on its residents?	Page 21
C16	How does the housing provider provide security of tenure for residents?	Page 12
Building Safety & Quality		
C17	Describe the condition of the housing provider's portfolio, with reference to: % of homes for which all required gas safety checks have been carried out. % of homes for which all required fire risk assessments have been carried out. % of homes for which all required electrical safety checks have been carried out.	100% gas safety checks 100% fire regulations compliance 99.6% Electrical Installation Condition Report compliance Enhances criteria: 100% asbestos surveys/inspections 100% Legionella risk assessments 100% lift safety checks

Appendix 1:

Table of SRS Criteria

Social		
Building Safety & Quality		
C18	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	93.4% An annual investment programme is focused on these properties to improve the EPC rating of the properties to meet SHQS standards
C19	How do you manage and mitigate the risk of damp and mould for your residents?	We introduced our DMC Policy in December 2023, reinforcing a zero-tolerance approach to damp, mould, and condensation issues. The policy was updated in January 2025 to reflect evolving standards and ensure continued alignment with best practice.
Resident Voice		
C20	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?	Page 15
C21	What arrangements are in place to enable residents to hold management to account for the provision of services?	Page 16 Link operates its own customer contact centre, handling all aspects of service provision. New tenants receive a welcome pack containing key contact information and general tenancy guidance, followed by a settling-in visit within the first three months to ensure they feel supported in their new home. Each tenant is assigned a dedicated Housing Officer, available for contact via phone, email, or in-person visits. Additionally, Link arranges an annual visit to every tenant, providing an opportunity to discuss any issues or concerns directly."
C22	In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?	0

Appendix 1:

Table of SRS Criteria

Social

Resident Support

C23	What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?	Page 18 - 22
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Placemaking

C24	Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	Page 24
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Appendix 1:

Table of SRS Criteria

Governance		
Structure & Governance		
C25	Is the housing provider registered with the national regulator of social housing?	Yes – Scottish Housing Regulator 1481 R(S)
C26	What is the housing provider's most recent regulatory grading/status?	Compliant
C27	Which Code of Governance does the housing provider follow, if any?	Scottish Housing Regulator Regulatory Standards of Governance and Financial Management
C28	Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	Yes
C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	The Sustainability Team, in collaboration with the Sustainability Sub-Committee, has defined Link's key sustainability-related risks and continues to assess how these risks impact our operations. This includes monitoring carbon emissions and evaluating the broader effects of climate change on our activities. Last year, we developed a dedicated Sustainability Risk Management Framework, which is now fully integrated into Link's overarching Risk Management Framework.
C30	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) – that resulted in enforcement or other equivalent action?	No
Board & Trustees		
C31	How does the housing provider ensure it gets input from a diverse range of people, into the governance processes? Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?	The Link Group Board has tenant representation, and our award-winning Tenant Scrutiny Panel engages with Housing colleagues and senior management. Link's Policies incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management. Link's combined boards have: 4.35% BAME 44.93% Women 13.04% Tenants 2.90% Disabled - Average age of 57 - Average tenure 5 years

Appendix 1:

Table of SRS Criteria

Governance

Board & Trustees

C32	What % of the housing provider's Board have turned over in the last two years? What % of the housing provider's Senior Management Team have turned over in the last two years?	Senior Management: 14.29% (2 leavers in the 2 year period due to retirement. The Chief Executive of Horizon Housing Association and Link Group Director of Corporate Services. Board: 37.68%
C33	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.	3
C34	What % of the housing provider's board are non-executive directors?	100%
C35	Has a succession plan been provided to the housing provider's board in the last 12 months?	Nominations Committee meet at least annually to look at succession planning
C36	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	5 Years
C37	When was the last independently-run, board-effectiveness review?	2015 however a 360 degree appraisal was carried out in May 2023
C38	How does the housing provider handle conflicts of interest at the board?	Standing agenda item at the beginning of every Board meeting and if a member declares an interest they excuse themselves from that item.

Staff Wellbeing

C39	Does the housing provider pay the Real Living Wage?	Yes, all employers and apprentices are paid the real living wage. Link does not have contractors on the payroll.
C40	What is the housing provider's median gender pay gap?	-2.07
C41	What is the housing provider's CEO:median-worker pay ratio?	5.2
C42	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	Page 26
C43	How does the housing provider support the physical and mental health of its staff?	Page 27

Appendix 1:

Table of SRS Criteria

Governance

Staff Wellbeing

C44	How does the housing provider support the professional development of its staff?	Page 28
C44a	Sick days	8.76

Supply Chain

C45	How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?	Page 29
C46	How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?	Page 29

