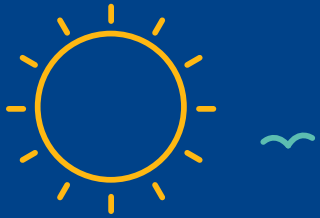




GRAMPIAN
HOUSING ASSOCIATION LTD

Thriving lives and sustainable futures



Building homes,
creating communities



2025



Celebrating 50 years

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Foreword

As a socially responsible Housing Association we are one of Scotland's early adopters of the widely recognised UK ESG framework for housing - the Sustainability for Housing Standard (SfH). This year's report comes at a time when we are proud to celebrate 50 Years of innovation and achievement in providing choice of much needed affordable quality of homes across a range of tenures in the North East of Scotland.



When we published our first SfH report for 2022, we aimed to **draw a line in the sand**, from which we could demonstrate our commitment and progress to becoming more self-aware of how services and activities contributed to our carbon footprint and to assess and measure the success, or otherwise, of the carbon reduction initiatives and service improvements we had put in place to tackle fuel poverty and become a more sustainable organisation.

This year we have again submitted our sustainability performance to independent scrutiny and assessment by SHIFT¹ – retaining Silver standard and in doing so improving on our carbon emissions baseline for Scopes 1, 2 and 3. This assessment ranks Grampian 19th out of the 40 most recent SHIFT assessments.

We recognise and understand that the challenges facing our communities – rising energy costs, climate resilience, and social inequality – require bold, compassionate, innovative and forward-thinking action. At Grampian Housing Association, our commitment to ESG principles is not just a strategic imperative; it is a moral one. We believe that housing is more than bricks and mortar – it is the foundation for thriving lives, sustainable futures, and inclusive wellbeing growth.

¹<https://shiftenvironment.co.uk/>

“ At Grampian Housing Association, our commitment to ESG principles is not just a strategic imperative; it is a moral one. We believe that housing is more than bricks and mortar – it is the foundation for thriving lives, sustainable futures, and inclusive wellbeing growth. ”

This year, we deepened our efforts to embed environmental responsibility into every aspect of our operations. From retrofitting homes with energy-efficient technologies to championing low-carbon construction methods, we are proud to be part of Scotland's transition to net zero. But sustainability is not only about carbon – it's about people. That's why our social initiatives have continued to focus on supporting tenants throughout the cost-of-living crisis.

Good Governance remains the backbone of our progress. We have strengthened transparency, accountability, and stakeholder engagement, ensuring that our decisions reflect the voices of those we serve through our Grampian Deal initiative – which aims to put our residents at the heart of everything we do. Our Board and Executive leadership team continue to champion diversity, ethical practice, and long-term value creation.



We know there is more to do. But this SfH report is a testament to the power of collective action and the belief that housing can – and must – be a catalyst for change. We thank our staff, partners, stakeholders and residents for their unwavering commitment and invite you to read this year's report and explore the journey we've taken together.

Craig Stirrat, Group CEO

Environmental

How is the Housing Provider mitigating the following climate risks: Increased flood risk; Increased risk of homes overheating?



The Grampian Group is actively addressing the risks posed by climate change, including increased flooding and overheating of homes. We receive early warnings from SEPA and have installed physical flood protection measures at Huntly to safeguard residents and assets from flooding. We are piloting the use of Internet of Things (IoT) sensors, around 100 devices from suppliers such as Aico, Switchee, Cozy Homes, and through the Huntly 5G pilot, to monitor temperature, humidity, and other environmental conditions.



Does the Housing Provider give residents information about correct ventilation, heating, recycling etc? Please describe how this is done.



The Grampian Group provides residents with clear information and guidance on correct ventilation, heating, recycling, and related issues. Practical advice is available on the Grampian Group's website within the Services/Health and Safety section, including fact sheets and a video on damp prevention. We are also piloting the use of environmental sensors that allow both GHA and tenants to monitor conditions such as temperature, humidity, and air quality. More than 100 sensors from four different suppliers have been installed, with a full evaluation and decision on a wider rollout planned for October 2025.

In addition, we have a dedicated energy advisor who supports tenants with heating and utility queries. This is complemented by staff with specialist qualifications, including domestic energy assessors and SVQ-qualified colleagues, who provide tailored advice on heating, ventilation, and related matters.

Through these measures, we aim to improve residents' comfort, reduce energy use, and promote healthier, more sustainable homes.

How is the Housing Provider increasing Green Space and promoting Biodiversity on or near homes?



The Grampian Group is taking proactive steps to enhance green spaces and promote biodiversity around its homes. Recent activity includes targeted tree planting to improve local environments. As existing open space maintenance contracts come to an end, we are considering consultation on "rewilding" approaches to further support biodiversity and sustainable land management.

Looking ahead, we plan to invest in a GIS mapping tool in 2025/26 to help identify, prioritise, and monitor green space and biodiversity projects across our communities. This will enable more strategic, evidence-based decisions and ensure our green infrastructure contributes to both environmental sustainability and residents' wellbeing.





Does the Housing Provider have a strategy to actively manage and reduce all pollutants?

No, but we are planning to develop a strategy.

The Grampian Group is awaiting the expected guidance from the Scottish Government. They have consulted on measuring air quality in their Social Housing Net Zero Standard which is due to be confirmed late 2025.

Does the Housing Provider have a strategy for waste management incorporating building materials?

While we recognise there is more we can do in this area, **the Grampian Group** actively monitors the volume of trade waste sent to landfill. Our procurement processes also require all contractors to have robust waste management and environmental policies in place, ensuring responsible practices are followed throughout our supply chain.



If yes, how does the Housing Provider target and measure performance?

The Grampian Group provides residents with clear water safety guidance through our website and has a dedicated water safety policy in place. Specialist contractors are engaged to carry out risk assessments, ensuring compliance and resident safety.

As part of our capital upgrade programme, we also fit water-saving devices such as lower-volume flush cisterns and water-efficient showers. These measures help reduce consumption, lower costs for residents, and support long-term environmental sustainability.



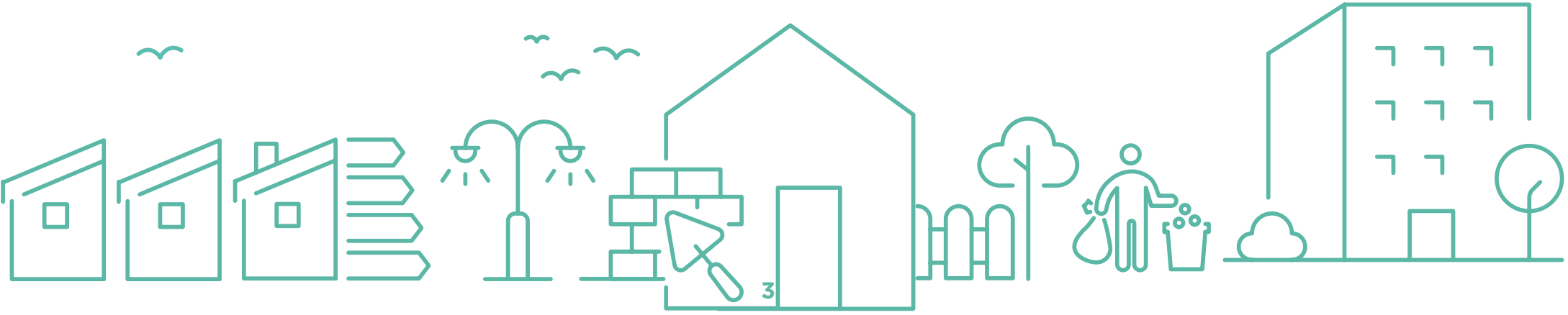
Does the Housing Provider have a strategy to use or increase the use of responsibly sourced materials for all building works?

No, but we are planning to develop a strategy.



Does the Housing Provider have a strategy for good water management?

No, but we are planning to develop a strategy.



Case Study 1



Our Tenancy Sustainment Service SMART Money Advice is changing lives. Recently, a tenant was referred for Money Advice by the Income Recovery Team as rent arrears were accruing on the tenant's account. The Money Adviser visited the tenant who was on sick leave from work following a cancer diagnosis.



The Money Adviser carried out an assessment of the tenant's income was carried and found that they would be entitled to Council Tax Reduction and possible Adult Disability Payment (ADP). The Income Recovery Team had already supported the tenant to apply for Discretionary Housing Payment for an under-occupancy charge. The Money Adviser completed application forms along with the client, who was subsequently awarded full Council Tax Reduction and standard rate daily living on their ADP which was backdated.

The Money Adviser discussed the client's Universal Credit entitlement, and advised of entitlement to Limited Capability for Work Related Activity (LCWRA) which was applied for and awarded.

On top of these ongoing Government benefits, the Money Adviser looked at other ways of supporting the tenant to improve their finances. An application for financial assistance was made to Aberdeen, Cheyne & Donald Trust as the client met the criteria. The client was awarded 6 payments of £950 which is to be spread over a 3-year period.



The total gain for the client was £12,503 over the year. The support given helped the tenant clear off all their debt which had accrued on the ongoing liabilities and will make things a lot easier for the tenant going forward in these difficult times.

The tenant was very grateful for the support given. This work helps to preserve tenancies and improve the tenant's quality of life moving forward.

Social

The Grampian Group is committed to delivering sustainability for our customers and stakeholders, beyond the environmental aspects such as climate change and Net Zero, we provide high-quality homes while ensuring that residents are supported to live well within them. Our approach combines investment in the physical fabric of our housing stock with a strong focus on resident wellbeing, safety, and empowerment. In particular, we recognise the pressing challenge of fuel poverty and are taking targeted steps to reduce its impact by improving energy efficiency, investing in renewable technologies, and providing direct support to tenants.

Our sustainability agenda extends further than housing quality to encompass tenant rights, safety, and satisfaction. We maintain full compliance with statutory safety checks and have robust programmes in place to improve housing standards. Alongside this, we ensure that residents have a strong voice in how services are delivered, with formal structures for engagement and feedback embedded into our governance.

Resident satisfaction remains a key measure of our performance, and while recent survey results show some decline, this is an area of active focus. We are working closely with our contractors and through our tenant engagement initiatives to ensure services continue to reflect our values. In addition, our dedicated support services have made a tangible difference, enabling residents to secure financial gains and access specialist advice, helping to improve both individual outcomes and community resilience.

The following section of this report sets out how the Grampian Group is addressing sustainability in housing, highlighting our progress in tackling fuel poverty, improving housing quality, maintaining safety, supporting tenants, and shaping places that promote long-term wellbeing.



Rent compared to Median private rental sector (PRS) rent across the Local Authority and Rent compared to Local Housing Allowance (LHA)

Aberdeen City and Aberdeenshire

Size	GHA average rents 2025	LHA City and Shire up to 2024	Discount vs LHA	PRS average rents Aberdeen, March 2025	Discount vs PRS
1 Bedroom	£450.46	£473.72	95%	£563	80%
2 Bedroom	£522.80	£648.22	80.65%	£815	80.65%
3 Bedroom	£585.34	£857.65	68.25%	£1140	51.35%
4 Bedroom	£654.52	£1246.57	52.51%	£1611	40.63%

Moray

Size	GHA average rents	LHA Moray	GHA % LHA	PRS average rents Elgin, March 2025	GHA % PRS
1 Bedroom	£414.41	£473.72	87.48%		
2 Bedroom	£493.92	£593.36	83.24%	£677*	72.96%
3 Bedroom	£550.38	£693.12	79.41%		
4 Bedroom	£651.70	£847.69	76.88%		

*Data is only available for 2 bedroom properties in Elgin.

Share, and number, of **existing homes** (homes 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)

Share, and number, of **new homes** (homes 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)

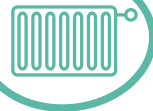


	Share	Number
General Needs SR	87.01%	3658
Intermediate Rent	5.38%	226
Supported Housing	0.00%	0
Housing for older people	0.00%	0
LCHO	7.61%	320
Care Homes	0.00%	0
PRS	0.00%	0

	Share	Number
General Needs SR	1.19%	50
Intermediate Rent	0.14%	6
Supported Housing	0.00%	0
Housing for older people	0.00%	0
LCHO	0.00%	0
Care Homes	0.00%	0
PRS	0.00%	0



How is the housing provider trying to reduce the effect of fuel poverty on its residents?



We are committed to reducing the impact of fuel poverty through both physical improvements to homes and direct support for residents. Investment is being made in energy efficiency measures including insulation upgrades, installation of high-rated double glazing, and highly efficient heating systems.

The Grampian Group is actively targeting properties with lower EPC ratings, with a clear plan for 99% of our housing stock to achieve EPC “C” by 31 March 2026. Our programme is supported by funding streams such as ECO4, which enabled the installation of 70 solar PV systems in July 2025, with similar numbers scheduled for August.

Currently, only five properties are EPC “E” rated. These will receive new clean heating systems, solar PV, and battery storage before winter, ensuring long-term sustainability while lowering fuel bills for tenants.

The Grampian Group employs an Energy Adviser who works with customers experiencing fuel poverty or at risk of it. They help to identify any lifestyle changes that could help as well as helping them to negotiate with energy suppliers to address

energy debt, or provide support in switching suppliers or applying for grants/benefits to alleviate the problems they are experiencing.

What % of rental homes have a 3 year fixed tenancy agreement (or longer)?



100% of our social rental homes are let on three-year fixed tenancy agreements (or longer). All agreements are provided under the Scottish Secure Tenancy (SST) or Short Scottish Secure Tenancy (SSST) framework, ensuring residents benefit from stability, security, and clear rights.

Our subsidiary Let’s Choose, rents out mid-market homes on a Private Rental Sector tenancy.

What % of homes with a gas appliance have an in-date, accredited gas safety check?



We maintain full compliance across our housing stock: 100% of homes with active gas appliances hold a current and accredited Landlord Gas Safety Record (LGSR). All checks are carried out in line with statutory requirements and industry best practice,

ensuring tenant safety and providing full regulatory assurance.

What % of building have an in-date and compliant Fire Risk Assessment?



We currently have two HMOs that require a Fire Risk Assessment (FRA), both of which are fully compliant. Beyond statutory requirements, we are actively progressing an FRA inspection programme across all buildings with communal areas that we own or factor.

At present, approximately 30% of communal areas have an in-date FRA. The remaining properties are scheduled for inspection as part of our ongoing programme, which will be completed within the current financial year.

What % of homes meet the Decent Homes Standard?



The Decent Homes Standard does not apply in Scotland. We are 93.66% compliant with the Scottish equivalent, the Scottish Housing Quality Standard. We have an ambitious target of achieving 98.24% compliance by the end of 2025/26.

What arrangements are in place to enable the residents to hold management to account for provision of services?



We have a range of arrangements in place to ensure residents can hold management to account for the provision of services. These include resident members on the Board, ensuring tenant perspectives are represented in governance and decision-making.

Additional engagement opportunities include the Count Me In initiative, an Asset Management and Tenant Forum scheduled for September, and ongoing CommUnity roadshow visits. Feedback is also gathered through transactional satisfaction surveys, enabling us to track performance and respond to resident concerns in real time.

How does the Grampian Group measure Resident Satisfaction and how has Resident Satisfaction changed over the last 3 years?



The Grampian Group measures resident satisfaction through annual surveys, supplemented by ongoing transactional surveys across key services such as lettings, anti-social behaviour response, and repairs.

Results are reported on a scale from “very satisfied” to “very dissatisfied,” and we actively encourage participation by entering all transactional survey respondents into a quarterly prize draw.

Overall Satisfaction remained 80% in 2022/23 and 2023/24 as the same data was used. Housing Associations can choose to do this for three years if they wish. When we carried out the survey again in 2024, satisfaction increased to 82%.

In the last 12 months, how many complaints have been upheld by the Ombudsman.



In the last 12 months no complaints have been upheld by the Ombudsman. We have seen an increase in the number of customers seeking advice from the Ombudsman. We understand that this is a trend being seen more widely and speaks to the increasing expectations of customers across the sector.

How have these complaints (or others) resulted in change of practice within the Housing Provider?



We value the feedback we receive from our customers through complaints, compliments

and transactional feedback. Wherever possible, we learn from this. We have worked closely with our contractors to reduce the days taken to complete work orders following feedback from customers around delays in the repairs process.

In some cases, complaints provide an opportunity to have challenging conversations with customers and reminding them of their responsibilities. For example, customer complaints around leaks damaging their flooring or content provide an opportunity to reiterate the importance of contents insurance.

What support services does the Housing Provider offer its residents? How successful are these services in improving outcomes?



The Grampian Group provides a range of support services designed to improve outcomes for tenants. These include Assist Housing Support, dedicated Energy Advice, and SMART Housing Support.

In 2024/25, these services supported 261 tenants, delivering a financial gain of more than £490,810 through additional benefits, grants, and financial assistance. This support not only strengthens financial resilience but also contributes to improved wellbeing and tenancy sustainment.

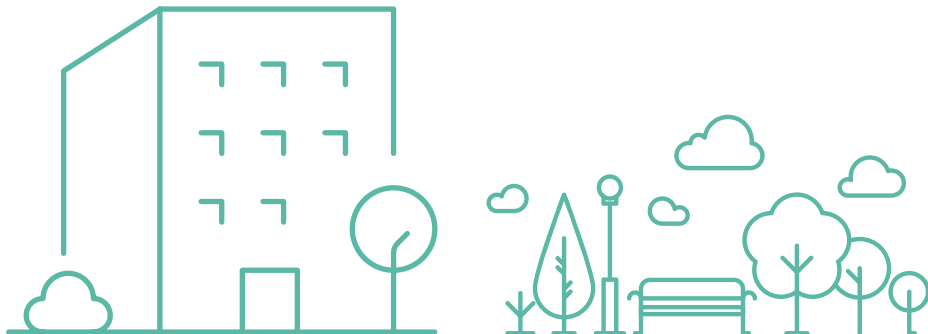
Case Study 2 & 3

Our Neighbourhood Officers are active in the communities they serve getting to know their customers and stepping in where necessary to achieve positive outcomes for people requiring additional help and support.



During one such visit, it was identified that a customer was clearly struggling to maintain their home. It was in very bad condition, rubbish and debris had built up and it was going to be difficult for the customer to get back on track by themselves.

The Neighbourhood Officer arranged for our Mobile Cleaning Team to carry out a one off clean to get the home back to an acceptable baseline. They also arranged for a support worker to help the tenant maintain their property in future. The goal for this support is to give the tenant the tools and confidence to manage her home and tenancy herself in the future.



A new tenant moved into our property with her husband. After some time building up a relationship with her Neighbourhood Officer, she disclosed domestic abuse within the relationship of 30 years and her desire to separate. The Neighbourhood Officer supported her husband to apply for other properties and provided supporting letters so he could be rehoused by another Association. This meant the victim could remain in her home without the upheaval of moving again.

The Neighbourhood Officer then facilitated the customer working with SMART Money Advice to support them to receive guidance on their finances. This meant that for the first time in 30 years, this customer became financially independent. She said the Association has changed her life.

Governance

Is the Housing Provider registered with a regulator of Social Housing?



Yes, **Grampian Housing Association** is registered with the Scottish Housing Regulator (SHR).

What is the most recent viability and governance regulatory grading?

This is not applicable in Scotland. Within the Association's engagement plan with the SHR it is assessed as 'compliant'.

Which Code of Governance does the Housing Provider follow, if any?



The Association adheres to the 2024 Regulatory Framework as issued by the SHR. It has adopted model governance policies and documents (i.e. Code of Conduct) produced by the Scottish Federation of Housing Associations and of which many are endorsed by the SHR.

Is the Housing Provider Not-For-Profit?



Yes

Explain how the Housing Provider's board manages organisational risks.



The Association has adopted a comprehensive risk management framework and uses the risk module on Decision Time. This includes regular review of strategic and operational risk and assessment of risk against an agreed risk appetite. In addition, proposals and projects are the subject of risk assessment as part of their consideration.

Has the Housing Provider been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) - that resulted in enforcements or other equivalent actions?

No.



What are the demographics of the board? And how does this compare to the demographics of the Housing Provider's residents, and the area that they operate in?



The Association's Board reflects a broad range of backgrounds and experiences. Currently, 50% of members are women and 21% are drawn from the BAME community, with 7% identifying without dual nationality. Three members (21%) consider themselves to have a disability.

The average age of Board members is 53, with 43% under 50 and no members under 25. The average tenure is three years, reflecting a balance of continuity and renewal.

While the Board demonstrates strong gender and ethnic diversity compared to the demographics of our operating area, we recognise the opportunity to further improve representation of younger people to better reflect the full diversity of our resident community.

What % of the board AND management have turned over in the last two years?



Over the past two years, 40% of the Board has turned over, reflecting healthy renewal and the introduction of fresh perspectives into governance. In contrast, the Management team has experienced 0% turnover, providing continuity and stability in operational leadership.

Number of board members on the Audit Committee with recent and relevant financial experience.



One member has recent and relevant financial experience.

Are there any current executives on the Remunerations Committee?

There are no current executives on this committee, safeguarding independence.

Has a succession plan been provided to the board in the last 12 months?



No formal succession plan has been presented to the Board within the last 12 months.

For how many years has the Housing Provider's current external audit partner been responsible for auditing the accounts?

The current external audit partner has been responsible for auditing the accounts for six years.

When was the last independently-run, board effectiveness review?



The last independently run Board effectiveness review was completed in June 2022. A further independent review is scheduled for 2025 to ensure continued good governance, accountability, and alignment with best practice standards.

Are the roles of the chair of the board and the CEO held by two different people?



Yes

Is there a maximum tenure for a board member?



There is no maximum cap on the length of service for Board members. However, after nine years of service, members are required to demonstrate to the Board that they continue to contribute effectively and maintain objectivity in their role.

What % of the board are non-executive directors?



100% of the Board are non-executive directors, ensuring independent oversight.



How does the Housing Provider handle conflicts of interest at the board?

Conflicts of interest are declared at the beginning of each Board and Committee meeting, as well as at Executive Team meetings. Where a conflict arises, the Board determines whether the individual should withdraw from discussions on the relevant item. All members are also required to complete an annual Declaration of Interest to maintain transparency and integrity in governance.

Does the Housing Provider pay the Real Living Wage?

Yes

What is the gender pay gap?

The gender pay gap sits at -8% indicating that, on average, women across the organisation earn slightly more than men.

What is the CEO-worker pay ratio?

Year	Method	25th percentile pay ratio	50th percentile pay ratio	75th percentile pay ratio
2024-25	Option A	3.7	3.0	2.7

How does the Housing Provider support the physical and mental health of their staff?

The Grampian Group actively supports staff wellbeing through a range of measures, including access to an Employee Assistance Programme (EAP), trained in-house Mental Health First Aiders, and policies promoting work-life balance. Staff benefit from generous annual leave, a paid Wellbeing Day each year, and regular educational and development sessions on relevant wellbeing topics.

Average number of sick days taken per employee.

7.0 days

How is Social Value creation considering when procuring goods and services?

All regulated procurement activity includes requirements for community benefits, added value, and innovation. We are strengthening our approach by engaging directly with customers to ensure that community benefits are delivered in ways that reflect their priorities and create meaningful local impact.

How is environmental impact considered when procuring goods and services?

In the last financial year, almost 80% of our expenditure was directed to local contractors and suppliers, supporting the regional economy and reducing transport-related emissions.

All kitchens and bathrooms installed by TLC now use sustainable products with longer lifecycles and replaceable components, reducing waste and supporting circular economy principles. Suppliers are asked to consider and minimise their environmental impact.

We monitor the Group's environmental performance through SHIFT Accreditation, having retained Silver status and improved our overall score consistently over the past four years.

Case Study 4



As part of our commitment to strong, sustainable governance, we have taken steps to make board membership more accessible to people with lived experience of social housing. In 2023, we developed tailored training materials and support sessions designed to build confidence, demystify governance processes, and equip new members with the skills to contribute effectively.



Through our Board Apprenticeship approach, we created a clear pathway for tenants to step into leadership roles. This included training on finance, regulations, and all areas of the business, alongside mentoring from existing board members. The programme not only strengthens governance but also provides participants with transferable skills that can be applied in their wider lives and careers; supporting long-term personal and community sustainability.

Today, our board includes both a Grampian Housing Association tenant and a tenant from another landlord. Their insight brings an invaluable perspective to decision-making, ensuring that our governance reflects the real experiences and priorities of those we serve.

By breaking down barriers to participation and embedding diversity and lived experience at the heart of our leadership, we are building a stronger, more representative board. This approach supports the sustainability of our organisation, ensuring we remain resilient, accountable, and aligned with the communities we exist to serve.



Conclusion



The Grampian Group remains firmly committed to embedding environmental, social, and governance (ESG) principles across all areas of our work. This report demonstrates tangible progress in strengthening governance, improving environmental performance, and delivering meaningful social impact for our residents and communities.

Our governance structures continue to evolve, with a diverse and representative Board providing strong oversight and accountability. Through initiatives such as our Board Apprenticeship and wider resident engagement activities, we are ensuring that lived experience and community voice are central to decision-making.

Environmentally, we are taking practical steps to improve the sustainability of our homes and operations. From energy-efficiency upgrades and solar PV installations to biodiversity initiatives and responsible procurement, we are reducing our environmental footprint while supporting residents.

Socially, our support services, wellbeing initiatives, and commitment to tackling fuel poverty continue to improve outcomes for tenants and staff alike. The organisation's strong local partnerships and focus on inclusion ensure that social value is created and retained within our communities.

Looking ahead, we will continue to build on this progress, strengthening data-led decision making, investing in technology, and deepening collaboration with residents and partners. By doing so, we will deliver lasting social value, enhance environmental resilience, and ensure that governance remains transparent, inclusive, and accountable.



95.5%
of existing properties have EPC of C or above



20
properties converted from gas heating to communal heat pump network



210
trees planted



92.27%
properties meeting Scottish Housing Quality Standard



120
tenants benefited from our Heat and Eat Initiative



99.77%
of homes have an in-date, accredited gas safety check



100%
of buildings have an in-date and compliant Fire Risk Assessment



7
average number of sick days taken per employee



-8%
gender pay gap



50%
of the board is made up of women



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