Environmental, Social and Governance Report



EILDON GROUP

Caring, Committed, Connected, Creative

2025/26

Supporting and Strengthening our Communities

Foreword from CEO

At Eildon, our purpose extends beyond providing high quality, affordable homes. We are committed to creating sustainable communities, supporting our customers to thrive, and ensuring that the decisions we make today contribute positively to future generations.

Environmental, Social and Governance (ESG) principles are central to how we deliver on that commitment. As a Registered Social Landlord (RSL), we recognise that our responsibilities go beyond compliance and performance. We have a vital role to play in addressing climate change, tackling inequality, supporting healthier and more resilient communities, and maintaining the highest standards of governance and accountability.

This report highlights the progress we have made across our ESG priorities. It's our first report and demonstrates our ongoing investment in the quality and sustainability of our homes, our commitment to supporting customers and communities across the Scottish Borders, and the robust governance arrangements that underpin everything we do.

We are proud of what has been achieved, but we also recognise that the challenges facing our sector are significant. Balancing the need to decarbonise homes and respond to climate change with rising living costs, growing regulatory requirements and increasing demand for affordable housing will require us to adapt and innovate. We remain focused on making responsible decisions that balance financial resilience with long-term social and environmental value.

Strong partnerships and stakeholder relationships, customer engagement and the dedication of our colleagues have been fundamental to our progress. I would like to thank everyone who has contributed to delivering our ESG ambitions and helping us create lasting positive impact for our customers and communities.

As we look ahead, Eildon will continue to embed ESG principles into our strategy, decision-making and daily operations, ensuring that we remain a responsible, sustainable and trusted organisation for generations to come.

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ESG in Numbers



Winners of the Environmental Impact Award for the Scottish Borders Chamber of Commerce



80.4% of homes EPC band C or above



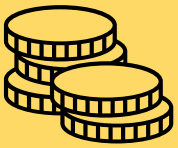
£2M of capital investment delivered for existing housing stock



2% decrease in carbon emissions between reporting years



84% tenant satisfaction



£1.3M additional income secured for customers



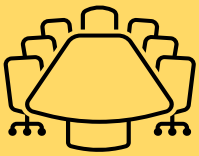
16 tonnes of food distributed through community food initiatives



2,468 attendances through Older People Active Lives events



20 employees trained in mental health support



100% non-executive Board members



Board gender split: 46% women, 54% men



18 community benefit initiatives delivered across the Borders

Introduction

As a Registered Social Landlord (RSL), Eildon Housing Association's primary objective is to provide high-quality, affordable housing for those most in need.

We recognise that the social housing sector has a significant role to play in Scotland's transition to a low-carbon future. Our commitment to reducing emissions from both our homes and operations supports our wider social purpose by improving home comfort, reducing fuel poverty and creating more sustainable communities. Through this work, we aim to minimise our environmental impact while ensuring our homes remain affordable, resilient and fit for the future.

While this marks our first-ever Sustainability Reporting Standard's (SRS) Environmental, Social and Governance (ESG) Report; we have recently renewed our Sustainability Strategy and produced a Decarbonisation Roadmap (2024).

To support our efforts, we have established a cross-departmental Sustainability Working Group (SWG) with director-level representation. Our SWG is responsible for driving progress towards becoming an environmentally low-impact, Net Zero organisation. Through annual energy and carbon audits, enhanced data collection and analysis, and the delivery of an annual action plan, the SWG helps embed sustainability across our wider corporate strategy.

Aligning our past efforts with the Sustainability for Housing's (SfH) ESG framework will allow us to tap into a wealth of knowledge held across our sector. We are proud to be among a growing number of organisations voluntarily reporting against key environmental, social and governance metrics. At Eildon, we see this as an important opportunity to demonstrate transparency and accountability – while helping to attract much-needed investment into the social housing sector.

Our mission is to go beyond meeting regulatory requirements and our customers' needs. Our mission is to support healthy, climate-resilient communities across the Scottish Borders.

About Us

We started out as Eildon Housing Association (EHA) in 1973 and have grown to the point where we provide over **3000** affordable homes in nearly **50** communities in Borders towns, villages and rural areas.

As a community-focused organisation, Eildon plays a vital role in addressing local housing need, supporting independent living and helping create resilient, inclusive communities.

Today, EHA is recognised as one of Scotland's leading housing and care providers. We're committed to excellence in everything we do, and continue to grow, by building new homes and developing innovative new services. All our activities are underpinned by our commitment to doing our best for the people we serve.

Sustainable Development Goals



The SfH continues to align the 12 core themes and 44 reporting criteria with the United Nations Sustainable Development Goals (SDGs), providing an established framework for social housing providers to demonstrate their environmental and social impact. Eildon Housing Association support the UN's universal call to action to end poverty, protect the planet and ensure all people can enjoy peace and prosperity.

Throughout this report, we have documented the SDGs as they relate to key actions our organisation has taken over the previous reporting period.

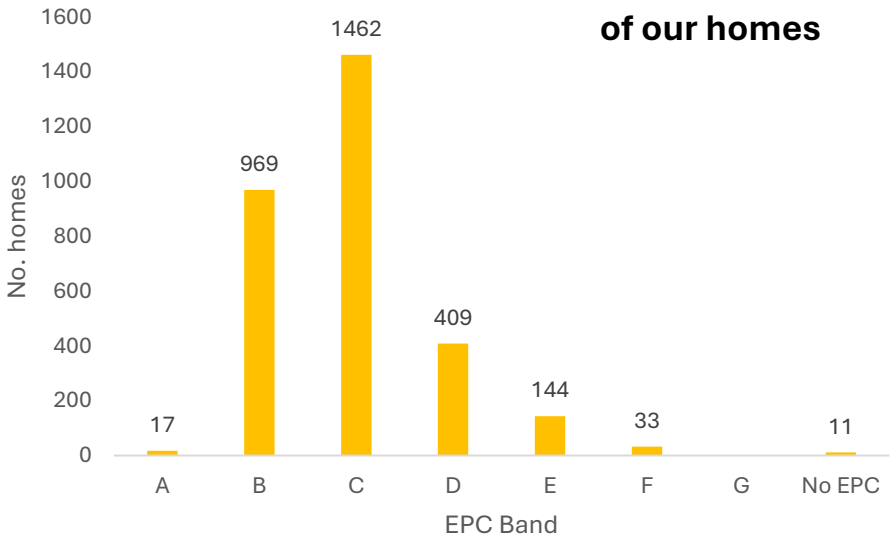
Environmental

Energy Performance of Eildon Housing Stock

As an RSL, the management and delivery of social housing sit at the centre of all that we do. We fully understand that access to affordable, safe, high-quality housing is an integral component of a healthy life, thriving communities and a resilient economy.

While we realise EPC data is a crude metric in the assessment of a homes' environmental performance, we will use it as a marker, signposting later in the report how we propose to improve levels of home comfort for our customers through superior levels of insulation and low-carbon interventions.

EPC bands of our homes



New Build Developments

Eildon is the largest developer of new build properties within the Scottish Borders. During the previous reporting period, we continued with our commitment to deliver quality, thermally efficient homes. All new developments are designed to meet modern sustainability standards, including the Scottish Building Regulations Silver Standard.

The latest standards incorporate enhanced insulation, triple glazing, mechanical ventilation with heat recovery (MVHR) and low carbon heating systems. All new build homes achieve a minimum SAP rating of 84+ (Band B), helping reduce operational carbon emissions while lowering household utility costs.

Case Study: Highly Energy Efficient New Homes at Westruther

In September 2025, Eildon completed ten affordable homes at Edgar Court, Westruther. Designed to provide high-quality, energy efficient housing, the development demonstrates how sustainable design can drive down household energy demand, lower running cost all while supporting rural communities.



UN SDGs:



Energy & Environment

Environment

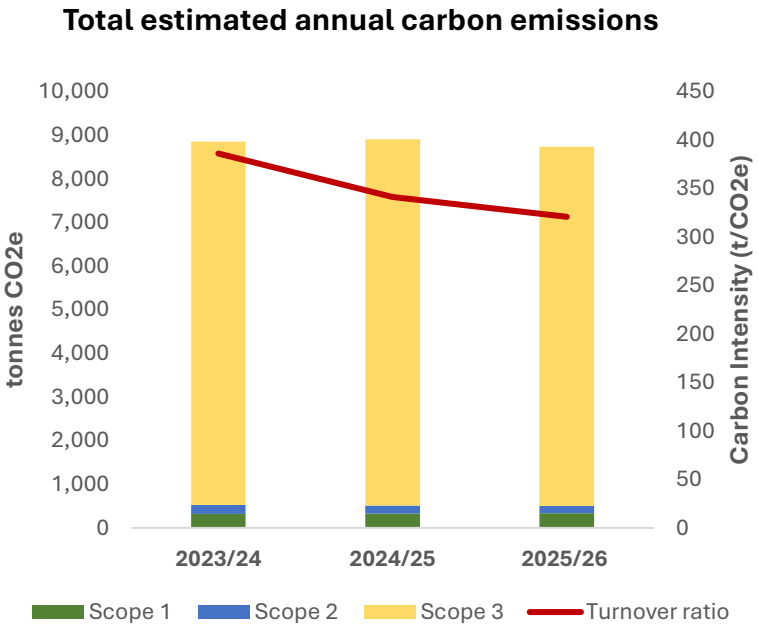
The UK summer has provided a cautionary tale of what's to come. Heatwave after heatwave contributed to increased levels of drought, wildfires and poor yields for farmers. While the Intergovernmental Pannel on Climate Change (IPCC) has warned that even with drastic emissions cuts, we are unlikely to keep global temperature increases within the **1.5°C** threshold agreed at the 2015 Paris Climate Agreement.

The implications of climate change for communities, infrastructure and energy systems have not gone unnoticed. First Minister, John Swinney, recently pledged that tackling the climate emergency remains at the heart of the Scottish Government's ambitions. And with that, the need to bolster the nation's energy security while accelerating the transition to a net zero economy.

Eildon both understands and takes seriously its responsibility for reducing carbon emissions linked to the built environment and the need to support customers – who are often the most vulnerable in our society – from a changing climate.

Energy

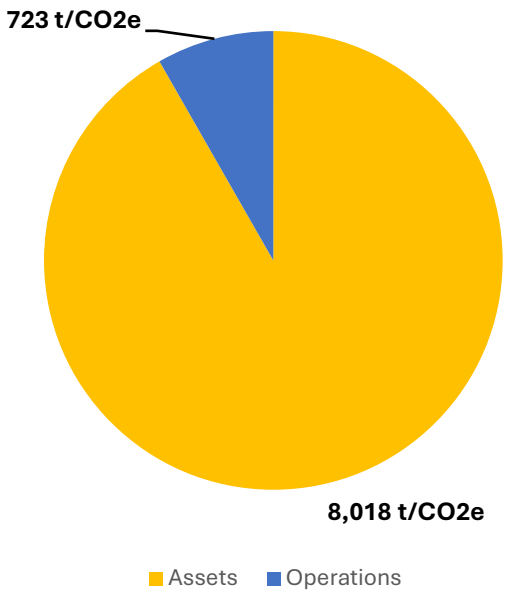
For more than five years, we have monitored and evaluated our environmental impact, enabling us to identify emission hotspots across our organisation's operations, supply chain and partners. This has allowed us to develop targeted actions to mitigate inefficiencies, primarily across our Assets and Operations.



Our estimated total emissions for the 2025/26 reporting period were **8,741 t/CO_2e**, representing a **2%** reduction from the previous reporting year.

Assessing our carbon footprint over multiple years demonstrates our emissions have stabilised while our turnover and services continue to increase. This speaks to our improved operational efficiency, which is typically linked to the early stages of decarbonisation.

While Eildon continues to utilise the Greenhouse Gas Protocols' Scope 1 – 3 framework to monitor and evaluate its annual energy consumption and carbon emissions, we have opted to illustrate this through Asset and Operational emission profiles. This permits better integration with our wider corporate strategy.



At a ratio of almost **11:1**, asset-based emissions represent a significant proportion of our overall carbon footprint. For this reason, we continue to pursue national funding schemes (e.g., Social Housing Net Zero Heat Fund) to drive asset decarbonisation while ensuring improved levels of household comfort for our customers. Moreover, it guarantees we are prepared for upcoming changes to the standards (i.e., Social Housing Net Zero Standard), which will place household thermal efficiency under increased regulatory scrutiny.

Asset emissions

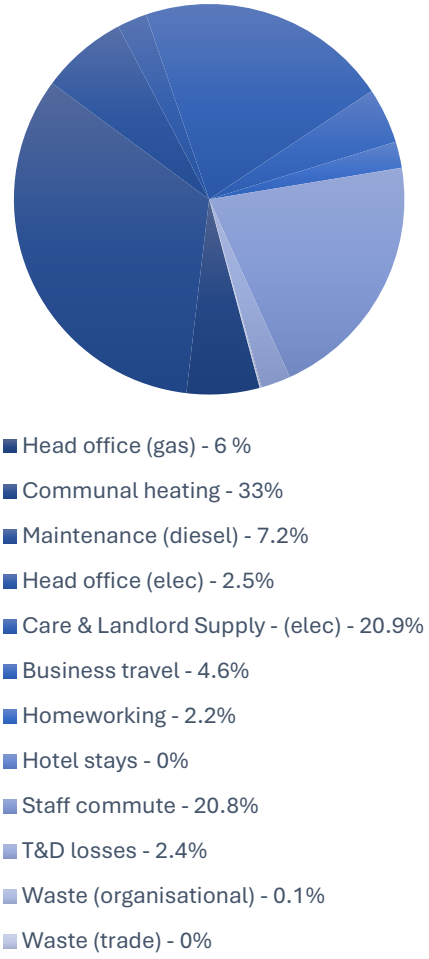
Drilling down into our Asset-based emissions for the reporting period, we can see they stand at **8,018 t/CO_2e**, which is the equivalent of **2,734 kg/CO_2e per property**.

In terms of methodology, we rely on estimates generated from the Energy Savings Trusts' (EST) Home Analytics, which derives property emissions from EPC data.

Eildon have opted to exclude assets serviced by landlord-operated communal heating systems. For instance, Eildon's sheltered and extra care facilities data is captured within its Operational emissions and calculated using utility consumption data. This approach reflects the distinction between emissions arising from tenant-controlled heating and hot water compared to emissions associated with energy procured directly by the Housing Association.

Operational emissions

Eildon's Operational carbon emissions for 2025/26 were **723 t/CO_2e** representing a **5%** reduction from our 2023/24 baseline.



Scope 1	
336 t/CO_2e	Maintenance fleet: 51.8
	Office heating: 43.6
	Care services heating: 240.5

Scope 2	
169 t/CO_2e	Office: 17.8
	Landlord supply: 151
	EV Charging: 0

Scope 3	
218 t/CO_2e	Business travel: 33.2
	Homeworking: 15.7
	Hotel stays: 0.1
	Staff commute:150.3
	T&D losses:17.7
	Waste: 0.74
	Water: 0.5

Drivers of change

Asset emissions:

- **£2M** of capital investment enhancing the thermal efficiency of Eildon homes.
- **170** Heat Sage devices installed in properties with electric storage heating, helping improve energy efficiency and reducing the risk of fuel poverty.
- Over **50** Internet of Things (IoT) sensors installed, monitoring and evaluating damp and mould risk, heat loss, energy usage – guiding future retrofit opportunities.

Operational emissions:

- **13%** increase in fleet emissions resulting from the newly established DLO.
- **9%** reduction in electricity demand from Eildon's HQ compared to baseline (2023/23) due to solar PV and battery storage.
- **18%** emission reduction from landlord supply electricity due to national grid decarbonisation.

Climate Risk

At Eildon, we recognise the challenges posed by the climate emergency and the increased risks to our homes, residents, and communities. We see the key risks as flooding, overheating, water stress and more frequent severe weather events; all of which have the potential to impact building performance, affect resident wellbeing and compromise regular service delivery.

While we have not undertaken a comprehensive climate risk mapping exercise, climate resilience is considered through a range of existing activities. For example, our new build developments are always assessed against flood risk factors. Meanwhile, we work closely with regional partners including the Scottish Borders Council (SBC) and Climate Ready South East Scotland (CRSES) to better understand local climate impacts while ensuring community experience is at the heart of discussions.

Eildon continue to review opportunities to strengthen our understanding of climate-related risks, understanding that this will ultimately help inform future asset investment and any climate adaptation planning it's likely to undertake.



Eildon Housing colleagues hosting a 'Grow Borders' event at our Kelso community Garden.

Eildon's Sustainability Strategy and Decarbonisation Roadmap include strategic objectives that focus on greenspace and placemaking ideals. While we are still in the early stages of strategic planning, we are committed to enhancing the natural environment and improving biodiversity outcomes wherever possible.

Case Study: Rodger Fish Community Gardens

The Rodger Fish Community Garden in Kelso is a great example of partnership working to create a thriving, biodiversity-rich space for residents to grow food. The space has been transformed, offering a point of refuge which has brought improved wellbeing for the residents and generated over **700 hours** of volunteering from the wider community. The addition of a new polytunnel has increased the growing capacity of fresh produce that can be shared with the local community larder. It is a glowing example of how working together – in partnership – we can create lasting positive change that directly impacts the lives and wellbeing of local residents.



2022



2024

UN SDGs:





Creating a Sustainable Working Environment

Achieving Net Zero as an organisation requires us to transform how we currently operate. For Eildon, this goes beyond just technological change and extends into how we communicate and deliver for our staff and customers. So far, we have:

People	• **Achieved bronze certification from the Carbon Literacy Programme.** • **Maintained a hybrid work model, reducing commute and business travel emissions.** • **Offered employee benefits like the EV Salary Sacrifice Scheme and the Cycle to Work Scheme.**
Renewable	• **Transitioned our corporate estate to a 100% renewable electricity tariff.** • **Installed 14 kW solar PV and a 12-kW battery storage at our HQ.** • **Installed 7 EV chargers from our HQ to our new build developments.**

Resource Management

Waste management sits within our Decarbonisation Roadmap as a key strategic objective. With this, we have worked with partners - like Changeworks - to deliver inhouse training focused on fostering environmentally low-impact behaviours for our office staff. And through our delivery of the Carbon Literacy Programme, we actively encourage employees to adopt "pledges" that focus on reducing organisational waste.

Eildon recognises that behaviour change is a key component, but without understanding the metrics behind our waste streams we are unlikely to make the changes we require. That's why we are now baselining trade, office, and IT-asset waste, allowing us to shape future policy aimed at reducing waste from landfill, increasing recycling and mitigating unnecessary consumption.

Procured Goods & Services

The use of responsibly sourced materials is embedded within our Sustainability Strategy. We are committed to increasing the use of sustainable materials across our offices, existing homes, and new developments.

Key priorities:

- Requiring contractors to have an environmental policy or adopt our Sustainability Strategy.
- Encouraging the use of local suppliers wherever possible.
- Requiring community benefits through procurement activities.

- Promoting the use of sustainable materials and preferred products.

UN SDG:



While we do not currently have the means to measure the use of responsibly sourced materials, we are improving our understanding of material sourcing across our supply chain to support the development of future targets and performance measures.

Social

Affordability

Supporting Customers to Thrive

We recognise that many of our customers face significant challenges relating to the cost of living, financial hardship, health inequalities and social isolation. Our support services are designed to help people sustain their tenancies, maximise their income and improve their overall wellbeing.

Financial Inclusion & Advice

At Eildon, our specialist Tenancy Sustainment Officers (TSOs) play a vital role in helping customers access the financial support they are entitled to.

During 2025/26 our advice and support services generated just over **£1.3 million** of additional income for customers through benefit entitlement checks, income maximisation support and financial guidance. Our support extends beyond traditional housing services and includes dedicated assistance for customers experiencing fuel poverty and rising living costs.

As we have continued to grow, we have increased our services to include a full-time Energy Advisor role. Our Energy Advisor has been instrumental in aiding customers throughout the volatility of the energy markets; providing advice, guidance and advocacy support.

- **£1.3m additional income.**
- **1150 referrals.**
- **£13,067 fuel debt relief.**
- **£33,162 in fuel support vouchers.**
- **171 smart Heat Sage devices Installed.**
- **Partnership with Citizens Advice Bureau and Home Energy Scotland.**

Case Study: Identifying Fuel Poverty Through Smart Energy Monitoring

Energy data from Eildon's Connected Response **Heat Sage** devices helped identify a resident who was experiencing severe fuel poverty.

Following a joint visit from our Energy Advisor and Tenancy Sustainment Team, it became clear that affordability concerns had led the resident to switch off both heating and hot water, significantly affecting the comfort of their home. The resident was also unfamiliar with the UK's energy system and available financial support.

Key outcomes:

- Smart energy monitoring helped identify a household at risk of fuel poverty
- Immediate advice and support provided to improve home comfort and wellbeing



- Financial assistance secured through available funding
- Income maximisation support initiated to increase household financial resilience
- Demonstrates how technology and tenancy support services can work together to identify and support vulnerable residents

UN SDGs:



Building Safety & Quality

At Eildon, we believe our customers and service users have the right to live in homes that are safe, well-maintained and of a high standard. In practice, this means ensuring that our homes and buildings meet the necessary compliance and safety requirements.

- 90% of Eildon's properties meet the Scottish Housing Quality Standard. Of the **293** properties that do not meet the SQHS standard, 45 are exempt, and 107 are in abeyance due to access issues or mixed tenure refusals. And 141 properties are not compliant due to their energy efficiency or outstanding EICRs. We are developing an action plan to address these issues.
- 97% of homes meet the Electrical Installation and Condition Report compliance. The **89** properties that do not are under review for access issues.
- **76** Eildon properties are known to have asbestos. We have succeeded in undertaking an annual re-inspection for 78%. Due to the lower-than-expected access rates, we are trialling an **appointment system** for 2027/28.

- **90% SHQS.**
- **100% Fire Risk Assessments.**
- **100% Gas Safety Checks.**
- **97% EICR Compliance.**
- **78% Asbestos Checks.**
- **100% Legionella Checks.**
- **100% Lift Safety Checks.**

Tackling Damp & Mould

As a social housing provider, our ability to tackle cases of damp and mould in our customers' homes is critical. It is what sets us apart, ensuring the highest levels of building safety and standards are adhered to. To achieve this, we have produced a Damp and Mould policy and process, designed to assess risk and ensure effective interventions are implemented.

Our approach centres on ensuring that frontline staff, like our Maintenance Officers (MOs), are trained to ABBE level 3 Damp and Mould certification. Our MOs are equipped with thermal imaging cameras, hygrometers, ventilation testing equipment and cameras to ensure accurate diagnosis and targeted repairs.

At Eildon, we are focused on ensuring the root cause of damp and mould issues are quickly identified and resolved. We continue to strengthen our guidance for customers

dealing with damp and mould issues via online resources and we accentuate this approach through regular social media campaigns.

Residents & Community

Delivering Quality Services

Customer satisfaction remains a key indicator of service performance and organisational effectiveness.

Our results provide valuable insight into customer experience and help identify areas where further improvement is required.

- **84% Tenant Satisfaction**
- **85% Care service customer satisfaction**
- **75% Factoring customer satisfaction**

Listening to Customers

Customer Voice is central to how we understand social impact and improve service delivery. Our **Customer Voice Strategy** helps ensure that lived experience informs service design, policy review and decision-making.

During the previous reporting period, we strengthened customer engagement through our Customer Opinion Group, local Let's Talk sessions, surveys, consultations and targeted follow-up with customers interested in getting involved.

Customer Performance

We use key Annual Return on the Charter (ARC) indicators to track how customers experience our services and where we need to improve.



- **84%** of customers were satisfied with the overall service provided by Eildon, up from **83%** last year.
- **87%** felt we were good at keeping them informed about services and decisions.



- **76%** were satisfied with opportunities to participate in decision-making.
- **69%** were satisfied with our contribution to neighbourhood management.

Acting on Feeback

Customer feedback is already shaping practical improvements. For example, consultation on the window cleaning contract highlighted the need for clearer scheduling, better communication and stronger quality assurance, which informed the latest contract specification and monitoring approach.

We are actively working to reduce barriers to participation by offering flexible routes to involvement; including digital options, accessible information, local conversations and support to build digital confidence.

For 2026/27, our focus will be on widening participation, improving "You Said, We Did" feedback, reaching under-represented groups and using customer insight more consistently to shape service improvement.

Customer Voice
Year in Numbers 2025/26

131 Customer Opinion Group members
44% increase in membership from 2024/25

1,925 Customer engagement opportunities, including:

- **855** Transactional Satisfaction survey responses
- **398** Customer Satisfaction survey responses
- **367** Rent Consultation survey reponses
- **305** Reponses and engagement through service consultations and policy reviews

Let's Talk Sessions
21 sessions across 7 care and supported developments
90+ Customers participating in each session
Providing opportunities for customers to share feedback, discuss services and influence decision making.

Complaints & Learning

At Eildon, we do not shy away from complaints as we see them essential to continuous service improvement.



During the reporting period:

- **207** Stage 1 complaints were received, with **99%** responded to in full.
- **42** Stage 2 complaints were received, with **93%** responded to in full.
- Average response times were **3.39 working days** for Stage 1 complaints and **17.05 working days** for Stage 2 complaints.

A review of complaints processes was undertaken which led to:

- Improved monitoring arrangements.
- Streamlined housing management systems.
- Additional staff training.
- Stronger oversight of complaint handling.

Analysis of complaints show that repairs remain the main driver of Stage 1 complaints, while Stage 2 complaints are most frequently linked to repairs and tenancy management. Communication has been identified as a key learning theme, and improving the timeliness, clarity and consistency of customer updates will be a priority in the year ahead.

Employment & Skills

Access to employment and skills opportunities is an important part of creating long-term financial security and supporting resilient communities.

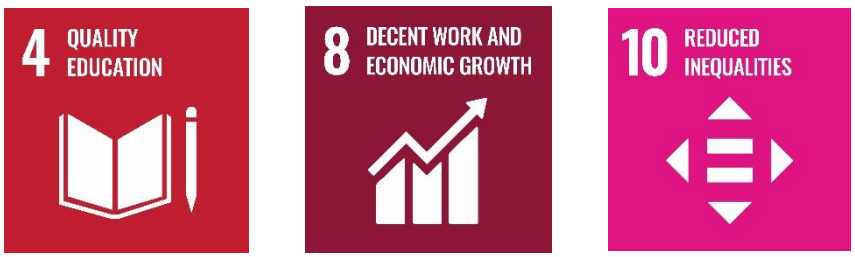
This year, we worked in partnership with Cyrenians' FareShare and Felix Project to deliver employability support and accredited forklift training. The programme was designed to improve participants' confidence, employability and access to work opportunities.

- **3** people undertook an employability course, and gained forklift licenses
- **1** Project Search intern working in our OPAL and Food Hub services

Eildon also participated in Project Search, providing an internship opportunity designed to support people with learning disabilities and autism into employment and further training.

These partnerships continue to demonstrate our commitment to creating opportunities that improve employment prospects and strengthen local communities.

UN SDGs:



Health, Wellbeing & Independent Living

Supporting people to live healthy, connected and independent lives remains a core part of Eildon's broader social impact.

Case Study: Adapting Danielle's Home

Danielle was referred to Borders Care & Repair after a life-changing spinal injury meant she became a full-time wheelchair user. To help her remain in her privately owned home, Care & Repair received a referral for three major adaptations – a wet floor shower, a ceiling track hoist and a ramp.

The Care & Repair Occupational Therapist (OT) visited her at home to assess whether the property could be adapted to meet her needs. Once confirmed, the OT stayed involved throughout the process, helping to plan, design and coordinate with key stakeholders.

The Care & Repair team also helped her access funding through the Private Sector Housing Grant. Following a financial assessment, Danielle received 100% grant funding to cover the full cost of the adaptation works.

The completed adaptations have helped Danielle stay in her home and regain much of her independence. Her story demonstrates how the right advice, funding and practical support can make a home safer, more secure and better suited to a person's needs.





UN SDGs:



Care & Repair Highlights 2025/26

- **107** OT adaptations, repairs advice and feasibility cases completed or progressed.
- **£495,644** invested through Private Sector Housing Grant-funded adaptations, with a further **£94,129** of client self-funding.
- **179** small adaptations and small repairs completed, including **176** small adaptations, of which **102** were NHS-funded.
- **179** Social Work Adaptation cases completed.
- **833** people subscribed to the Handyperson Service.
- **3,477** handyperson jobs completed.
- **1,614** grab rails fitted, supporting safer movement around the home.
- **113** Stage 3 works completed across partner landlords, with **46** cases on the waiting list at year end.
- **86** RSL minor adaptations completed.

Older People Active Lives

Eildon's Older People Active Lives (OPAL) programme continues to provide opportunities for older people to remain active, engaged and socially connected.

During 2025/26, OPAL delivered **225 groups**, supported by **354 volunteer hours**, with **2,468 attendances** across the year.

> ***"It gives you something to look forward to. Living alone means this becomes so important. It means a lot being amongst people."***

Specialist groups include:

- Pie & a Brew, supporting social connection among older men.
- Forget Me Not, supporting people living with dementia and those who care for them.
- Community activities open to both customers and the wider community.

Alongside these programmes, Housing Officers and Tenancy Sustainment Officers provide tailored support for vulnerable customers. We work closely and collaboratively with health services, local authorities and third sector organisations to help customers

access support relating to mental health, wellbeing, hoarding behaviour and other complex needs.

Customer feedback shows the difference OPAL makes to wellbeing and social connection. Participants routinely tell us the group gives them "*a reason to get up*", reducing isolation, lifting their mood and providing companionship for people living alone.

Creating Thriving Communities

At Eildon, we believe that sustainable communities are about more than bricks and mortar. They are places where people feel connected, supported and able to grow. Through partnership working, community investment and targeted support programmes, we continue to strengthen the resilience of individuals and communities across the Scottish Borders.

Over the previous reporting year, we invested in projects and initiatives that addressed **food insecurity**, **social isolation**, **employability** and **wellbeing**, all while supporting local organisations to deliver lasting benefits within their communities.

Supporting Communities Through Partnership

The Borders Community Food Hub remains a key element of our community investment approach. Working alongside Cyrenians' Felix Project, we redistributed surplus food to community pantries, food banks and emergency food providers throughout the region. Alongside this work, we continued to support the development of Rodger Fish Gardens Community Garden in Kelso. The garden is open to residents and the wider community and supports local volunteering and employment opportunities.

UN SDG:



- **16 tonnes of food was redistributed.**
- **Approximately 37,000 meals provided to people facing hardship.**
- **723 hours of volunteering delivered at Rodger Fish Gardens.**
- **Countless opportunities created for community participation, skill development and local food growing.**

Delivering Social Value

Our procurement activities are designed not only to secure value for money but also to generate wider social, economic and environmental benefits for the communities we serve.

Eildon's Community Benefits Policy embeds social value considerations within procurement and contract management processes. Appropriate contracts include community benefit requirements, ensuring that suppliers contribute positively to local communities.

Community benefits delivered during 2025/26 include:

- **5** school and college training initiatives.
- **3** community engagement events and **£500** in charitable donations.
- **3** supply chain development events.
- **£2,750** of funding, supplies and services provided to local charities.
- **18** community benefit initiatives delivered across the Scottish Borders.

Progress is monitored and reported through our governance arrangements, helping to ensure that social value commitments deliver meaningful community outcomes.

Governance

Structure & Board

Eildon Housing Association is a Registered Social Landlord, Community Benefit Society and Registered Scottish Charity. These responsibilities are supported by a strong governance framework that promotes accountability, transparency and regulatory compliance.

UN SDG:



We hold a compliant regulatory grading from the Scottish Housing Regulator and publish Annual Assurance Statement each year to confirm compliance with regulatory standards. And during the previous reporting year, we have not been subject to any adverse regulatory findings.

Managing ESG Risks

Eildon's key ESG risks relate to climate change and the wider sustainability of our housing stock; tenant health, safety and wellbeing; equality, diversity and inclusion; workforce capability; regulatory compliance; financial resilience; cyber security; and effective governance. We managed these risks through the corporate risk register,

regular Board scrutiny, compliance and monitoring, customer engagement, sustainable asset planning and assurance processes to ensure we continue to deliver safe, sustainable, and high-quality services.

Our Board



At Eildon, we are committed to ensuring diverse perspectives are represented in decision-making through our Customer Voice Strategy (2025-28). We provide a range of opportunities for customers to influence services, including our Customer Opinion Group, focus groups, local engagement activities, mystery shopping, Registered Tenant Organisations and Association members, which provides a pathway to Board involvement.

We strongly encourage Board applications from people of all backgrounds and actively seek participation from individuals who are underrepresented in public life, or on our Board. This commitment is reflected in our **Board Recruitment Policy**.

We review Board effectiveness on an annual basis through our appraisal process. We maintain strong governance practices through annual declarations of interest, regular commitment to our Board Code of Conduct, and have formal procedures for identifying and managing conflicts of interest. Finally, our external audit partner has served for 9 years, ensuring continuity, transparency and accountability.

- **8% Board turnover.**
- **0% Senior management turnover.**
- **2 members of the Audit and Risk Committee with financial experience.**
- **100% non-executive Board member composition.**
- **Board gender split: 46% women, 54% men.**

Eildon as an Employer

We're proud to be a real Living Wage employer who is committed to Fair Work First principles. We actively promote employee engagement, invest in the development of our people, support flexible working and wellbeing, whilst being committed to equality, diversity and inclusion.





Equality, Diversity & Inclusion

At Eildon, in addition to a clear Equality, Diversity and Inclusion Strategy, we have a dedicated EDI Working Group. The EDI Working Group drives forward inclusion initiatives, campaigns and projects across the organisation, ensuring EDI remains a core organisational priority.

We are proud to be a Disability Confident employer and are committed to creating and maintaining an inclusive workplace where everyone feels valued, respected, and able to reach their potential. To support this commitment, we invest in training and development opportunities to build understanding, awareness and inclusive behaviour across our workforce.

During 2025/26 we delivered workshops and training across:

- Inclusive Language.
- Equality Impact Assessment (EIA).
- Learning Disabilities.
- Dementia Awareness.
- Adult Support and Protection.
- Trauma-Informed Practice.
- Autism and Neurodiversity.

Equality Impact Assessments are embedded across policy development, project planning and service design processes, ensuring that the potential impacts on different groups of people are considered as part of the decision-making process. This helps us identify opportunities to improve accessibility and inclusion across our organisation.

Supporting Staff Wellbeing

Our employees are fundamental to delivering positive outcomes for customers and communities. We are committed to providing a supportive, inclusive and rewarding working environment where colleagues can develop and flourish.

- **20 employees trained in Mental Health Support.**
- **137 employees accessing Westfield Health services.**
- **All new staff inductions include a dedicated wellbeing support session.**

Our Wellbeing Group regularly reviews absence trends and employee feedback to inform future wellbeing campaigns, support initiatives as well as signposting to local and national services.

During the previous reporting period, we launched a Mental Health Support (First Aider) Network, endorsed by our Executive Team, to strengthen peer support across the organisation. Additional wellbeing support is available through our Employee Assistance Programme, Westfield Health Provision, Health Cash Plan and access to free external counselling services.

Professional Development

Eildon is committed to ensuring that our people have the relevant knowledge, skills and expertise to perform their work to consistently high standards and to develop to their full potential.

We also support an extensive **CPD** training programme offered across **compliance**, **safeguarding**, **health and safety**, **housing management**, **leadership**, **digital skills**, and **sustainability**. In turn, this has helped support regulatory compliance while ensuring colleagues have the knowledge and skills required to high-quality services for our customers and their communities.

- **1 modern graduate apprenticeship.**
- **13 SCQF training opportunities at Level 6, 7 & 8.**
- **400 CPD training sessions completed.**

We actively encourage all employees to pursue qualifications aligned with their career aspirations, with funding available through departmental training budgets. During the reporting period, colleagues completed a range of vocational qualifications across business administration, social services, health care and leadership.

Appendices

Appendix 1

UN disclaimer*: The content of this publication has not been approved by the United Nations and does not reflect the views of the United Nations or its officials or Member States.*

Appendix 2

Environmental		
Climate		
C1	Distribution of EPC ratings of existing homes (those completed before the last financial year). **Enhanced** Average SAP rating of existing homes (those completed before the last financial year). Energy use intensity [kWh/m^2/yr) of existing homes	A: 17 (0.56%) B: 969 (31.82%) C: 1,462 (48.01%) D: 409 (13.43%) E: 144 (4.73%) F: 33 (1.08%) No EPC: 11 (0.36%) Total = 3,045 **Enhanced** SAP 74.6 (EPC band C) Average 91 kWh/ m^2/yr
C2	Distribution of EPC ratings of new homes (those completed in the last financial year). **Enhanced** Average SAP rating of new homes (those completed in the last financial year).	10 new homes all EPC band B rated. **Enhanced** SAP 83.9 (EPC band 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, our Sustainability Strategy and Decarbonisation Roadmap (2024) set out actions to significantly reduce Eildon's carbon footprint, as far as financially viable and technically feasible, by 2045.
C4	What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy? What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?	Retrofit activities: 171 properties received Connected Response Heat Sage devices. 50 properties received IoT sensors to assess damp, mould, and energy efficiency. 69 properties received window and doors replacements. 27 properties received additional insulation works.

		2 properties received air source heat pump upgrades.
C5	Has the housing provider mapped and assessed the increased flood risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	Scope 1: 335.9 t/CO_2e, 110 kg/CO_2e per home. Scope 2: 168.8 t/CO_2e, 55 kg/CO_2e per home. Scope 3: 8,236.6 t/CO_2e, 2705 kg/CO_2e per home.
C6	Has the housing provider mapped and assessed the increased flood risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	See page 11. No. Though, as outlined in our Sustainability Strategy, we are committed to identifying buildings at risk of climate impacts, including flooding and overheating. And we are committed to identifying and integrating costed proposals associated with climate change adaptation into future asset investment plans.
C7	Has the housing provider mapped and assessed the increased water stress risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	See page 11. No. Eildon does not currently assess water stress risk across its housing portfolio. We will continue to review emerging climate risks and consider whether further assessment is required in the future.
C8	Has the housing provider mapped and assessed the increased overheating risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	See page 11.
Nature		
C9	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, is the housing provider planning on producing one in the next 12 months?	Yes. As part of our Sustainability Strategy, we work with local partners to promote greenspace management (e.g., community allotments & orchards, wildflower meadows etc.), conduct ecological and customer consultations when developing new builds, and actively increase biodiversity while removing CO_2 from the atmosphere.

		We are working toward establishing measurable targets and actions in collaboration with key stakeholders.
C10	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. Eildon does not currently have a strategy for this, but we are reviewing whether we will require one in the future.
Resource Management		
C11	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs work? If so, how does the housing provider target and measure performance?	Yes. The use of responsibly sourced materials is embedded within our Sustainability Strategy and Decarbonisation Roadmap. However, we do not currently have formal performance targets or measures in place. During the reporting period, we have been improving our understanding of material sourcing across our supply chain to support the development of future targets and reporting metrics.
C12	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. We do not currently have a formal strategy for waste management; however, we have taken steps to baseline trade, organisational, and IT waste. And we have moved to minimise development waste through our Design Guide.
C13	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	No. We do not currently have a formal water management strategy. However, we monitor mains water consumption across key operational sites and care service facilities.
C14	How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of the housing provider's supply chain when procuring goods and services?	Sustainability is a key consideration in the procurement of goods & services. It is embedded within our Sustainability Strategy and Decarbonisation Roadmap. We do not currently monitor the sustainability performance of our supply chain. Though, we are considering how best to implement this in the future.
Social		
Affordability		
C15	For properties that are subject to the rent regulation regime, report against ONE OR BOTH of the	Private Rented Sector (PRS) Comparison (2025) Average Eildon rents were lower than

	following Affordability metrics: - Rent compared to average private rental sector (PRS) rent across the relevant Local Authority (% of PRS) - Rent compared to the relevant Local Housing Allowance (LHA) (% of LHA)	average private sector rents across the Scottish Borders for all property sizes: • 1-bedroom: 10% lower • 2-bedroom: 22% lower • 3-bedroom: 35% lower • 4-bedroom: 57% lower Local Housing Allowance (LHA) Comparison (2025). Average Eildon rents compared to Local Housing Allowance rates were: • 1-bedroom: 9% higher • 2-bedroom: 0.35% lower • 3-bedroom: 10% lower • 4-bedroom: 55% lower Calculations are based on Eildon's 2025 rent levels and published Scottish Borders PRS and LHA benchmark data.
C16	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 (excluding Housing for Older people) - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Private Market Sale - Other	Existing homes by tenure and housing type • General Needs (Social Rent): 2,668 • Housing for Older People: 231 • Intermediate Rent: 63 • Supported Housing (excluding Housing for Older People): 4 • Low-Cost Home Ownership: 49 • Other: 79 Total Existing Homes: 3,094 Not Applicable / Nil • Affordable Rent: 0 • Care Homes: 0 • Private Rented Sector: 0 • Private Market Sale: 0 Figures are correct as of 31 March 2026. Total includes properties leased to Borders General Hospital (BGH). Low-cost home ownership includes shared ownership properties only and excludes shared equity homes where Eildon does not retain.
C17	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	10 General Needs properties.

	- Affordable rent - Supported Housing (excluding Housing for Older people) - Housing for Older people - Low-cost home ownership - Care homes - Private Rented Sector - Private Market Sale - Other	
C18	How is the housing provider trying to reduce the effect of high energy costs on its residents?	• Energy Advisor in post for tailored energy advice and support • Supplier advocacy • Debt relief via Fuel Debt Fund • Fuel vouchers provided to tenants from partnerships with the Fuel Bank Foundation, Scarf and HACT • Energy payments from Energy Action Scotland and Octopus Energy • Partnership working with CAB and Home Energy Scotland • Connected Response project • Energy efficiency measures e.g., heated blankets, draught-excluders, LED bulbs etc.
Building Safety & Quality		
C19	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 that meet national fire safety regulations (varies by nation – see guidance). % of homes for which all required electrical safety checks have been carried out. % of homes for which all required asbestos management surveys or re-inspections have been carried out. % of homes for which all required legionella risk assessments have been carried out.	• Gas safety checks completed: 100%. • Homes meeting national fire safety requirements: 99.2%. • Electrical safety checks completed: 97%. • Asbestos management surveys/re-inspections completed: 78%. • Legionella risk assessments completed: 100%. • Communal passenger lift safety checks completed: 100%.

	% of homes for which all required communal passenger lift safety checks have been carried out.	
C20	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	See page 16. SHQS: 90.03%
C21	How do you manage and mitigate the risk of emergency hazards, including damp and mould? How do you reduce the likelihood of damp and mould hazards occurring?	Yes, we have a new Damp and Mould Policy. Eildon adopts a proactive approach to preventing and addressing damp and mould. Customers are supported through online guidance, awareness campaigns and ongoing investment in our homes. We are also developing a more strategic approach to ventilation management, supported by the deployment of environmental IoT sensors. More than 50 IoT sensors have been installed to monitor temperature, humidity, CO_2 and other environmental conditions, helping to identify early signs of damp and mould. This technology supports earlier intervention, improves customer outcomes and informs future asset investment decisions.
Residents and Community		
C22	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?	Tenant satisfaction: 84% Care customer satisfaction: 85% Factoring service satisfaction: 75%
C23	What arrangements are in place to enable residents to hold management to account for the provision of services?	See page 17.
C24	Report ONE OR BOTH of the following quantitative metrics: - % of Stage 1 and Stage 2 complaints responded to within target timeframes (varies by nation).	See page 18. Stage 1 complaints: 99% responded to within target timescales, with an average response time of 3.39 working days.

	- Average time in working days to respond to Stage 1 and Stage 2 complaints. How have reported complaints resulted in change of practice within the housing provider?	Stage 2 complaints: 93% responded to within target timescales, with an average response time of 17.05 working days.
C25	In the last 12 months, what additional support have you provided to your tenants? Please include support across any of the following areas, as well as any other relevant services: - Employment & training - Wellbeing & mental health - Vulnerable tenants	See pages 19 – 21.
C26	In the last 12 months, what interventions has the housing provider made or enabled to foster stronger communities and places, considering both: - Physical changes to shared spaces or public realm - Events, activities, and signposting	Through our Community Benefits Policy, Eildon supports projects and activities that strengthen local communities and places. During 2025/26, community benefit contributions enabled physical improvements including community path upgrades, environmental and green space projects, community hall improvements and school enhancement works. We also supported community events, wellbeing initiatives and other local activities that helped improve opportunities, resilience and wellbeing across the Scottish Borders.
C27	How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?	See page 23.
Governance		
Structure & Board		
C28	What is the housing provider's most recent regulatory grading/status?	Compliant.
C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated in the housing provider's risk register?	Through Annual Assurance Statement submitted to the Scottish Housing Regulator. ESG risks are referenced in our Strategic Risk – failure to secure ESG linked finance.

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. Eildon has never been subject to adverse regulatory findings.
C31	How does the housing provider ensure it gets input from a diverse range of people into the governance processes?	See page 24.
C32	Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management? How do they do this?	See page 25.
C33	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?	8% Board member turnover 0% Senior Manager turnover
C34	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.	Two members of the Audit and Risk Committee have relevant financial experience.
C35	What % of the housing provider's board are non-executive directors?	100%.
C36	For how many years has the housing provider's current external audit firm partner been responsible for auditing the accounts?	9 years.
C37	When was the last independently-run, board-effectiveness review?	Whilst an independent review is recognised as good practice, there is currently no regulatory requirement for housing association boards in Scotland to undertake one within a specified timeframe. The Board believes that the combination of annual self-assessment, external audit, regulatory scrutiny and ongoing governance development provides proportionate assurance of effectiveness.
C38	How does the housing provider handle conflicts of interest at the board?	See page 24. Conflicts of interest are handled through policy execution.
Employees		

C39	Does the housing provider pay the Real Living Wage?	Yes. Eildon have been Real Living Wage employers for over 10 years.
C40	What is the housing provider's median gender pay gap?	N/A. We do not meet the FTE threshold.
C41	What is the housing provider's CEO: median worker pay ratio?	1:4.2
C42	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	See page 25.
C43	What activity has the housing provider undertaken over the last 12 months to support the physical and mental health of its staff? What impact has this had on staff and the wider organisation?	See page 26. • 20 mental health support (first aiders) training. • 103 Health Cash Plan claims realised. • 137 accessing My Westfield Health benefits package. • Autism and Neurodiversity training delivered.
C44	What activity has the housing provider undertaken over the last 12 months to support the professional development of its staff? What impact has this had on staff and the wider organisation?	See page 26. • 1 modern graduate apprenticeship. • 400 inhouse CPD training courses completed. • 13 SCQF level 6, 7, & 8 training opportunities undertaken.









How to Contact Us

We welcome your feedback – there are many ways to let us know what you think.

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