



ANNUAL REPORT AND LANDLORD REPORT 2024 - 2025



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ANNUAL REPORT 2024 2025

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Welcome

Welcome to the Govan Housing Group Annual Report for the year ending March 2025.

I want to express my gratitude to our Group Chief Executive Officer, Caron Quinn, for her leadership and commitment in guiding our team to fulfil our goals and aspirations throughout the past year.

We are proud to announce the successful completion of the commercial units at our Water Row development, delivering 6 new commercial units, which will see new restaurants, bars and an artisan bakery/coffee shop and automated launderette. This initiative has been highly

successful, and demand for these properties was extremely high.

While addressing the immediate needs of our residents, we are also focused on long-term planning. We are currently developing a new Asset Management Strategy aimed at enhancing the quality of our homes over the coming decades. This strategy is based on a thorough assessment of property conditions which is currently underway and is designed to drive investments that improve safety and sustainability standards.



Looking ahead, we remain committed to being responsive, engaging closely with our customers, and striving to meet the objectives outlined in our Corporate Strategy.

Gary Maguire MBE Chairperson



Welcome from your Group Chief Executive Officer



We continue to invest in our housing stock to ensure our homes are warm, affordable, and comfortable, though we fully acknowledge there is still significant progress to be made. A range of planned improvement programmes is underway, including new window installations and internal wall insulation upgrades.

Strengthening our connection with the community is a key priority. We are committed to listening to our stakeholders and providing opportunities for everyone to have their say. Our wraparound support services remain in place – from money advice and access to essential furniture, to food voucher schemes – all designed to ease pressures for those who need them most.

Across the Govan Housing Group – including Govan Housing Association, the Home Team, and the Water Row Company – we are united by a shared purpose: to deliver the highest quality services to our tenants, residents, customers, and the broader community. Our aim is to make a lasting, positive impact on both the local area and beyond.

Collaboration is essential if we're to achieve the goals we've set for our communities. We work closely with partners like Glasgow City Council and Police Scotland to help create cleaner, safer neighbourhoods – but we can't do it alone. Our Tenant Improvement Group works in partnership with our Customer Services team to review and enhance services, acting as a critical friend to ensure we're delivering what our tenants expect and deserve.

Another priority is gathering detailed data on the condition of every home. This project is underway and the insight will

guide our future investment plans, particularly in energy efficiency, as we work toward meeting key targets such as EESSH 2. Where appropriate, we'll continue to partner with external agencies to offer tailored support to customers facing additional challenges.

Looking ahead, we are committed to continued investment in our staff team – ensuring we have the right people in place, and that our culture is one of trust, accountability, and excellence in service delivery. We are also increasingly involved in collaborative initiatives across the social housing sector – efforts we believe will bring long-term benefits to everyone involved.

Financially, the Group remains in a strong and stable position – you can find a detailed report on page 24.

Our Boards – across the Association, the Home Team, and the Water Row Company – remain fully committed to delivering our strategic objectives.

I want to extend my sincere thanks to our Board members and staff across the Group for their ongoing dedication. Your efforts ensure that Govan Housing Group continues to play a central role as a trusted and vital part of the community.

Caron Quinn

Group Chief Executive Officer



Results and Performance at a glance 2024/25

£11.4m

Turnover



£5.1m

Investment in existing stock 2024/25

4.5%

Rent arrears

Completion of the Water Row Development in 2024/25

100%

Covenant Compliance

£1,172,870

Total financial gains delivered to residents 2024/25

£0.5m

Deficit after tax 2024/25



2.6 hours

average time to undertake an emergency repair

3.98 days

average time to undertake a non-emergency repair

100%

of properties had a valid Gas Safety Certificate



28.2 days

Average void turnaround

Customer Services

The Customer Services Team is responsible for the day-to-day management, maintenance, and support of the tenants of the Housing Association. Their primary focus is to ensure that tenants live in safe, well-maintained homes and receive a high standard of service by tenancy management, rent collection, tenant participation, estate management and sustainment.

Rent Setting

The decision to increase rents is challenging, as we need to balance maintaining affordability for our customers with securing the funds necessary to continue our investment program and provide various services to our customers and the community.

When we are setting rents, we aim to ensure that we are maintaining rental income at a level that guarantees the Association's future long-term financial viability whilst taking account of affordability to current and future tenants, and comparability of rents charged by other social landlords for similar properties.

Following the consultation, our rents increased by 6.00%. This is comparable across similar RSL's.

Rent Collected

It is essential for the Association to collect as much of the rental income due, as this income is vital for reinvesting in our properties, maintaining your homes, and delivering services to our customers and the wider community.

We recognise that many of our customers are facing financial hardship during this challenging period.

Our Customer Services Team, along with our Money Advice Team, are committed to providing support and guidance to help customers manage through these difficulties. At the same time, our staff will continue to follow our rent and void management procedures to maximise rent collection and minimise arrears, while ensuring that empty properties are re-let as quickly as possible.



RSL	2023/24	2024/25
Govan Housing Association	99.86%	102.58%
Linthouse Housing Association	93.79%	99.49%
Elderpark Housing Association	99.42%	99.50%
Scottish Average	99.40%	100.15%



Sustainability

Tenancy sustainment is a performance indicator which shows how many of our new tenants are still in their tenancy twelve months after they sign up. In the table below, you can see that our sustainment figure improved again in 2024/2025.

Tenancy Sustainment

Overall percentage of tenancies that sustain more than a year.

2022/23	88.45%
2023/24	90.73%
2024/25	94.23%

This could be linked to the lower number of re-lets for the year 24/25 as more people are staying in their tenancy. Some of the ways in which we support people in their tenancies are:

- The application process which ensures that individuals needs are discussed and following an allocation, individuals are matched with a suitable property that meets their needs.
- We have a Money Advice service who complete full financial health checks before signing for a tenancy to ensure affordability and maximising their income.
- Assistance in accessing funds such as Scottish Welfare Fund or the Govan Appliance Project to help furnish a new tenancy.
- New tenant visits to check in with tenants at the beginning of their tenancy to identify any vulnerabilities or support needs.
- Partnership working with various agencies to signpost new tenants to support if required.
- Any customers we identify as being potentially vulnerable may receive further follow up visits and a level of more tailored support from our Customer Service Team.
- Customer Engagement Strategy which involves our customers in the elements of our business which impacts them the most.

Void Management

In 24/25, we have not managed to reduce our average re-let time in comparison to the previous year.

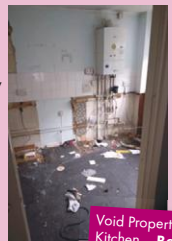
This is due to a multitude of factors such as:

- Utility meter issues
- External contractor response times
- Works required

Performance at a glance	2022/23	2023/24	2024/25
Number of relets	151	97	130
Days to let properties	27.22	18.71	28.20
Void loss	£53,504	£35,634	£39,778

We have reviewed the challenges encountered during 2024/2025, which have impacted our average re-let times. In response, we will undertake a thorough review and implement measures aimed at reducing void turnaround times. These measures include:

- Implementing a Void Improvement Action Plan.
- Reviewing and streamlining the void management process.
- Recruiting staff with strong expertise in void management.
- Strengthening our partnership with The Home Team to ensure repairs in empty properties are completed promptly.



Void Property – Kitchen – Before



Void Property – Kitchen – After

Environmental – management of neighbourhood

Govan Housing Association are committed to our purpose which is **“To preserve the history and pride of Govan and guarantee its future by enhancing aspirations and improving lives.”**

Our customers who answered our most recent tenant satisfaction survey, 59.68% are satisfied with our contribution to the management of the neighbourhood they live in.

Part of managing our neighbourhoods is responding to reports of antisocial behaviour. Our antisocial behaviour policy was renewed in April 2023, taking into consideration the findings and recommendations of our previous tenant group as well as best practice across the sector.

In 2024/2025, of the anti-social behaviour cases reported to the Association 96.72% were resolved in the same reporting year.

Additionally, we continue to work jointly with Police Scotland, other local landlords, local projects and Glasgow City Council to tackle antisocial behaviour within the community but also address the various environmental issues such as fly tipping, litter and dog fouling.



An Overview: Community Engagement 2024/2025

In 2024/2025, Govan Housing Association continued its commitment to fostering strong, vibrant communities through active engagement with our tenants and local stakeholders. Building on feedback from tenant surveys and forums, we expanded our outreach efforts to ensure that all voices, particularly those from vulnerable or marginalised groups, were heard. Key initiatives included the launch of make your house a home, helped residents build resilience and access vital services. We also strengthened our partnerships with local charities and volunteer groups to support social cohesion and address broader community needs. By promoting tenant-led projects and creating more avenues for involvement, we empowered residents to shape the future of their communities, reinforcing our core value of providing not just housing, but a sense of belonging and support for all.

Our Community Fund

We welcome applications for funding to support local community initiatives that aim to enhance the quality of life in the Govan area. Applications for grants of



Community Fund Project – 98th Glasgow Scouts

approximately £500 will be considered to help bring these projects to life.

The following projects were successful in securing funding from our Community Fund:

• Pirie Primary	£500.00
• Safety Awareness Glasgow	£250.00
• Constantines Primary School	£500.00
• Invisible Cities	£500.00
• The Barons	£300.00

• GYIP	£500.00
• Govan Help	£500.00
• Walmer Crescent Association	£500.00
• Portal Arts	£500.00
• Govan Scouts	£500.00
• Dig In	£500.00

In addition to supporting Community Fund projects, the Association also contributed to a number of events led by other local organisations. These events, while coordinated by external groups, had a significant positive impact on the Govan community as a whole:

• Govan Fair Cup	£ 750.00
• The Wee Bursary	£1000.00
• Sunny Govan	£1000.00
• Halo Arts	£1500.00
• Pearce Institute	£2500.00
• The Great Big Govan Gala	£3000.00
• GYIP	£500.00
• Govan Help	£5000.00



Community Fund Project – Invisible Cities

Govan Tenants Service Scrutiny Group

The Association had been working closely with residents. The Govan Tenant Services Scrutiny Group (GTSSG) plays a vital role in ensuring that the services provided by Govan Housing Association meet the needs and expectations of tenants. In 2024/2025, the group continued to act as a key voice for tenants, actively engaging in the review and scrutiny of the Association's service delivery, policies, and procedures.

Throughout the year, the GTSSG focused on areas such as complaints, and communication between the Association and tenants. By gathering feedback from residents and conducting in-depth assessments, the group provided valuable recommendations for service improvements and highlighted areas requiring attention. Their work helped drive changes in processes, including more efficient repair reporting systems, clearer communication and enhanced tenant support services.

The group also played a key role in shaping the future of Govan Housing Association's tenant engagement strategy, ensuring that all tenants, particularly those from underrepresented groups, had a meaningful opportunity to contribute to decision-making.

By empowering tenants and giving them a platform to voice concerns and suggestions, the GTSSG continues to be an invaluable asset in ensuring Govan Housing Association's services are both tenant-led and continually evolving to meet the diverse needs of the community.



In 2025 the GTSSG will be working on an annual programme and have chosen 3 key areas for reviewing which also includes their vision to support the Community Regeneration Strategy that will be rolled out in 2026 following a consultation.

By getting involved, you can:

- Help us to improve services
- Help us to deliver better services that customers want
- Help us to improve performance
- Get involved in new activities
- Learn new skills and knowledge
- Attend conferences and other events
- Meet new people
- Improve your community

Make your House a Home Initiative

The **Make Your House a Home Initiative** by Govan Housing Association was designed to help tenants create safe, comfortable, and welcoming living spaces that support long-term tenancy sustainment.

Through this scheme, tenants could access practical advice, resources, and in some cases, assistance to furnish, decorate, or make essential improvements to their homes, ensuring they feel settled and proud of their living environment. It reflects Govan Housing Association's wider commitment to not only providing high-quality housing but also fostering wellbeing, stability, and a sense of belonging within the community.

By focusing on the personal needs of tenants, the initiative supported both individual comfort and the broader goal of building a thriving, connected Govan.

Community Engagement Priorities 2025

For 2025–2026, Govan Housing Association is prioritising the creation of a new Community Regeneration Strategy, built around meaningful resident involvement through surveys, events, and widespread consultation to guide social, economic, and environmental improvements in Govan. The Association is fostering stronger connections with local support networks via partnership-building events – like the recent Community Regeneration Networking Event held at the Pearce Institute – bringing together housing staff and community organisations to strengthen access to services and encourage collaborative action.

Through its Community Fund, Govan is also emphasising tenant-led projects that fall within five key priority areas – children, young people & families; employment and volunteering; community and environment; digital skills; and tenancy sustainment – offering grants of around £500 to help residents initiate positive change in their neighbourhoods. Guided by this three-fold approach, Govan Housing Association aims to ensure that tenants are not just beneficiaries but central drivers of community transformation in the coming year.

Property Maintenance

In 2024/25, our Property Maintenance department invested approximately £5.05 million in maintaining and upgrading our housing stock, despite sector-wide challenges such as rising costs and material shortages.

Expenditure was prioritised towards landlord obligations, health and safety, and initiatives to reduce tenants' energy costs, including window replacements. We successfully delivered planned works across windows, kitchens, bathrooms, close painting, and rewiring, ensuring continued progress toward meeting the Scottish Housing Quality Standard (SHQS). Looking ahead, we remain committed to programmes that enhance energy efficiency, kitchen and bathroom refurbishments, ventilation upgrades, and maintaining full compliance with statutory safety obligations such as annual gas inspections.

We also continued to support tenants with changing needs by carrying out medical adaptations, funded in part through a £40,000 Scottish Government grant. While funding pressures present ongoing challenges, our Association is committed to prioritising these essential works to help

tenants live safely and comfortably in their homes. Where funding constraints limit our ability to meet demand, we will engage with affected tenants to provide alternative solutions, including transfers or more suitable accommodation, to ensure their needs are met.

Window Replacement Programme

Following recent relaxations in guidance, UPVC windows are now being installed in the Govan Conservation Area, subject to meeting specific criteria. We commenced the new window programme in May 2025.

The original programme was suspended due to strict specifications set by the Scottish Government, given the conservation status of the area, and further delayed by the sharp rise in costs as inflation drove window prices to triple in recent years. To progress the project, we appointed a specialist contractor with recognised accreditation and conservation expertise to design a compliant, value-for-money

specification that meets Glasgow City Council's planning requirements.

Planned Programme

During the 2024-2025 period, our planned program has achieved significant milestones in home renovations, focusing on enhancing the quality and safety of our properties. The following projects were completed:



46 Bathrooms were renewed, 9 partial bathrooms & 2 Cloakrooms.



59 Kitchens were renewed, 1 partial kitchen.



17 Properties underwent complete rewiring.



12 Properties underwent close painting.

These efforts are part of our ongoing commitment to maintaining and improving our properties, ensuring they meet modern standards for comfort, energy efficiency, and safety.





Rathlin Street Major Roofing Works

The Association has engaged with Scottish Procurement Alliance to assist in the works at Rathlin Street which directly effects 10 properties.

The Project Scope for the roofing works are a critical component, focusing on the installation of durable, high-performance roofing systems that meet both aesthetic and functional requirements for the new structures. The design and specification has been developed in collaboration with architects and engineers, ensuring alignment with the overall building design.

The roofing installation has commenced with the goal of completing the roofing phase within this financial year.

IWI Project

The Association carried out an internal wall insulation project this year in our tenement properties and has progressed well. This initiative aim is to improve energy efficiency, reduce heat loss, improve air quality and enhance living conditions for our tenants in these historic buildings.

The project address phasing includes the following;

Phase 1: Elder Street, Luath Street, Taransay Street, Howat Street and 996 - 1014 Govan Road.

Phase 2: Southcroft Street, Govan Road 630- 894, 78 Vicarfield, Middleton Street, Ibrox Street, Brand Street, Elizabeth Street, Harley Street, Paisley Road West and Clifford Street.

Phase 3: 990 – 864 Govan Road, Shaw Street, Rosneath Street and Langlands Road.

Union Technical Services (UTS) has highlighted the significant progress made on the Internal Wall Insulation and ventilation project across 990 tenement flats, praising the strong partnership between UTS, Govan Housing Association (GHA), and the Govan Home Team. The project has already delivered clear benefits for tenants, including warmer homes, greater energy efficiency, and healthier indoor air quality, while also contributing to wider sustainability goals by reducing carbon emissions.

UTS commended the collaborative approach, effective communication, and careful planning that minimised disruption for tenants and ensured smooth delivery. Feedback gathered directly from residents has been overwhelmingly positive, reinforcing the success of the initiative and the professionalism of all partners involved. UTS expressed confidence that the project will not only meet but exceed expectations and looks forward to continuing its partnership with GHA and the Govan Home Team.



The total number of properties complete as of 27/08/2025 is: **745**

Commercial Units 7-9 Harley Street Major Works Project

This project involves the conversion of two existing commercial units into one self-contained one-bedroom residential property. The goal is to repurpose underutilised commercial space into modern, efficient housing unit, contributing to the local housing supply.

We are currently at the planning and design stage of the new unit and are currently submitting local planning application permission this will include approval for necessary changes to the building’s exterior, such as adding residential entryways and windows.

A structural assessment of the commercial units has been completed, confirming that the existing building can support the necessary modifications without compromising safety. The construction phase will begin once planning approval is received, with an expected timeline of 16 weeks to complete the conversion. Upon completion, the units will undergo thorough inspections to ensure they meet all residential building standards and safety regulations before being made available for letting.

Tenants Health & Safety

As a Registered Social Landlord, we have numerous Health and Safety requirements that must be strictly followed. Many of these obligations are annual or more frequent, collectively known as Cyclical Compliance. Our Cyclical Compliance includes the following:

- Gas Servicing (CP12)
 - Electrical Installation Condition Report (EICR)
 - Legionella Inspections
 - Lift Servicing
 - AOV Servicing
 - Dry Riser Inspections
- Fire Risk Assessments
 - Fire Alarm Maintenance
 - Fire Extinguisher Maintenance
 - Emergency Lighting
 - Roof Anchor Inspections
 - Door Entry Inspections

Some aspects of Cyclical Compliance, such as Gas Servicing and EICRs, require access to individual homes, while others only pertain to common areas and do not require home entry. We encourage customers to arrange access when necessary to avoid the need for the Association to forcibly enter homes, which occasionally occurs.

This year, we will be expanding our Cyclical Compliance to include:

- Sprinklers
- PVC Solar Panels

This expansion is due to the new Water Row Development, which must include sprinklers in compliance with updated building regulations. Cyclical Compliance will continue to be a vital part of our efforts to ensure the safety of our customers.

Compliance Report			
Category	In Scope	Passes	Percentage Compliant
Gas Servicing	1640	1640 40 – Gas Capped	100%
EICR	1639	1635 4 Abeyance	99.6%
Emergency Lighting	20	20	100%
AOVs	30	30	100%
Automatic Doors	10	10	100%
Common Close Doors	250	250	100%
Dry Risers	28	28	100%
Fire Alarms	12	12	100%
Fire Extinguishers	5	5	100%
Fire Risk Assessment	34	34	100%
Legionella Domestic Water	17	17	100%
Legionella Temperature Test	4	4	100%
Legionella Shower Heads	4	4	100%
Lifts	14	14	100%
Lightning Protection	34	34	100%
LOLER	10	10	100%
Hoists	2	2	100%
Intruder Alarms	8	8	100%
Water Pumps	1	1	100%



The Home Team

The services and contracts for the financial year that the Home Team delivered were:

Kitchen and Bathroom Replacements

Electrical Re-wiring

Reactive Repairs

Void Property Repairs

Cyclical Gutter Cleaning & Roof Repairs.

Electrical Installation Condition Reporting

Landscaping & Estate Management

Bulk Uplift

Close Painting

Facilities Management

Cernach Housing Landscaping – Landscaping Contract

Union Technical – Remedial Works

Rebranding

Staff – Supervisors and apprentice

Training/Upskilling

Kitchen and Bathroom Replacements

In 2024/25, The Home Team completed 59 kitchens, 1 partial kitchen, 46 bathrooms, 9 partial bathrooms and 2 cloakrooms. All works were delivered to a consistent, high-quality standard, with a focus on meeting the practical needs of each property. The programme maintained efficiency while ensuring that every installation supported improved living conditions for residents.

Reactive Repairs

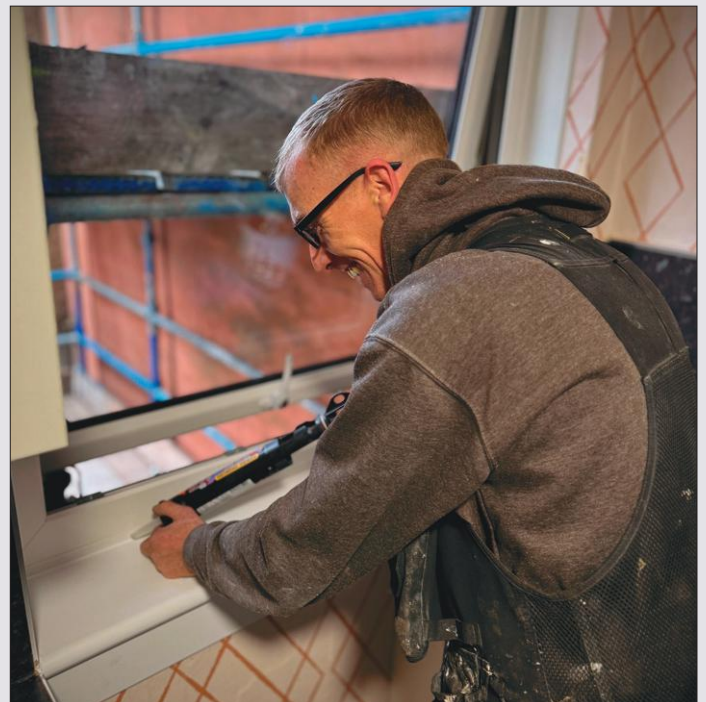
In 2024/25, The Home Team completed 4,357 reactive repairs across all properties. This high volume of work reflects our continued commitment to maintaining safe, comfortable, and well-functioning homes for residents through timely and effective repair services.

Electrical Re-wiring

During this reporting period, The Home Team completed rewiring works in 17 properties. These upgrades brought electrical systems up to current safety standards, improving reliability and reducing the risk of faults. As well as enhancing overall safety, the rewiring also supports the use of modern appliances and energy-efficient technologies, helping residents enjoy safer and more functional homes.

Void Property Repairs

In 2024/25, The Home Team successfully completed the turnaround of 122 void properties. This work reflects our ongoing commitment to preparing vacant homes efficiently and to a high standard, ensuring they are ready to welcome new tenants as quickly and smoothly as possible.





Cyclical Gutter Cleaning & Roof Repairs

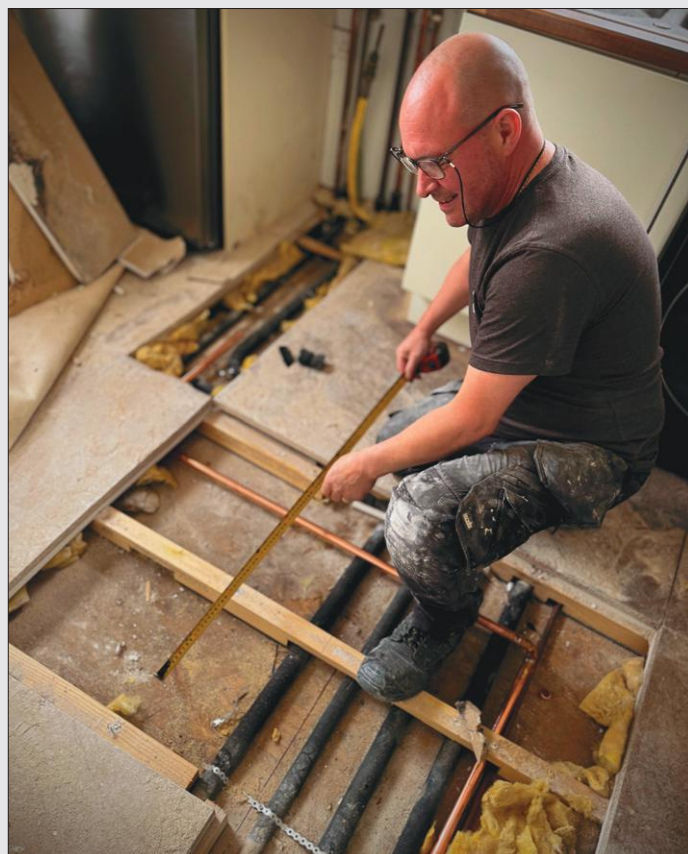
In 2024/25, The Home Team completed gutter cleaning and minor roof repairs on 400 blocks. This work played a vital role in protecting properties from water damage and maintaining overall building condition, particularly during a year marked by an increase in storms and severe weather, which placed additional pressure on drainage systems and roofing structures.

Electrical Installation Condition Reporting

As part of the Housing Association's ongoing 5-year cyclical contract, The Home Team completed 345 Electrical Installation Condition Reports (EICRs) during 2024/25. In addition, 92 remedial repairs were carried out to ensure properties met current electrical safety standards, helping to maintain safe and compliant living environments for residents.

Landscaping & Estate Management

Throughout 2024/25, The Home Team continued delivering our landscaping programme on a 10-day cycle across all areas. To support our environmental goals, we used mulcher lawnmowers, which help reduce waste and improve soil health. This approach reflects our commitment to sustainability.



Bulk Uplift

The Home Team continued to deliver a twice-weekly bulk uplift service on behalf of Govan Housing Association. This included the clearance of designated bulk collection points as well as the removal of bulk items left in back courts, helping to maintain clean and safe communal areas for residents.

Close Painting

In 2024/25, The Home Team completed the painting of 12 closes. This marked an increase from the previous year and reflects a renewed focus on maintaining communal areas to a high standard. The close painting programme helps improve the overall appearance and condition of shared spaces, contributing to a more pleasant living environment for residents.

Facilities Management

In 2024/25, The Home Team continued to deliver the facilities contract, ensuring the Association's housing stock remained fully compliant with key safety standards. This included ongoing assessments and maintenance related to Legionella control, fire safety, and electrical compliance, helping to safeguard residents and uphold regulatory requirements.

Cernach Housing Association – Landscaping Contract

In 2024/25, The Home Team secured and began delivering a landscaping contract for Cernach Housing Association. Since its commencement in April, the team has consistently managed the service to a high standard, with positive feedback from Cernach reflecting our commitment to quality and reliability. This partnership has further strengthened our reputation for excellence in grounds maintenance across the sector.

Union Technical – Remedial Works

In 2024/25, The Home Team became the preferred contractor for Union Technical, supporting their insulation programme across 990 properties in Govan. Initially appointed to carry out post-installation decoration, our role has expanded to include wool removal, internal wall insulation (IWI) installations, plasterwork, boxing in of ventilation, and final paint finishes. A dedicated team has worked closely alongside Union Technical to successfully deliver this project, not only for Govan Housing Association, but also in partnership with other housing associations across Glasgow. Union Technical has consistently praised the quality and reliability of our work.

Rebranding

In 2024/25, we rebranded from Govan Home Team to simply Home Team to support our growth beyond the Govan area and reflect our expanding service reach. While this change marks an exciting step forward, Govan remains at the heart of our operations and will continue to be our main focus and priority.

Staff – Supervisors and apprentice

In 2024/25, three tradespeople from our operations team were promoted to the role of Operations Supervisor. Each now oversees the delivery and coordination of various contracts, ensuring high standards and efficient service across our projects. These internal promotions reflect our commitment to developing staff and strengthening leadership within the organisation.

Training/Upskilling

In 2024/25, Home Team invested in internal upskilling, with staff receiving training in fire door installation and fire risk assessments. This development has strengthened our in-house capabilities, allowing us to deliver essential safety works more efficiently while ensuring compliance with current fire safety regulations across our housing stock.



About Water Row Company

Established in 2023 as a subsidiary of Govan Housing Group, the Water Row Company is committed to delivering high quality services to all our customers in Greater Govan.

Our dedicated team:

- Manage 92 mid-market rental homes within the Water Row development, ensuring residents enjoy safe, well-maintained, and affordable living spaces.
- Oversee 17 commercial units, supporting a vibrant mix of local businesses and contributing to the economic vitality of the area.
- Provide factoring and property management services to over 700 residential homeowners, delivering reliable and responsive support.
- Deliver expert factoring services to more than 700 properties owned by Govan Housing Association, maintaining high standards of care and professionalism.
- Offer over 100 homes to partner organisations that serve specific client groups, helping meet the diverse housing needs across the community.
- Provide a free, impartial, and confidential money and debt advice service to all our valued customers, empowering individuals and families to achieve financial stability.
- Manage 11 units in Jim Stephen House, currently being let out as student accommodation.

Looking Ahead: Achieve Excellence and Community Impact

The Water Row Company remains committed to:

- Supporting local enterprise through commercial development
- Strengthening partnerships with support agencies
- Enhancing customer experience through responsive service and quality maintenance

As a social enterprise, we are proud to reinvest all profits directly into the communities we serve. These profits are used to support social, economic, and physical regeneration initiatives in the Greater Govan area.

Our success is driven by the professionalism of our staff, whose hard work and commitment ensures that Water Row continues to provide a respected service for the people of Greater Govan.

We continue to work hard, and are always striving, to improve our service to all our customers.



Water Row Property Lettings Update: Building Homes & Supporting Communities

The Water Row Company continues to play a pivotal role in delivering high-quality mid-market rent housing and commercial opportunities in Govan.

Mid-Market Rent: A Sustainable & Thriving Community

Our flagship mid-market rent development has proven exceptionally popular, with all 92 residential units now fully tenanted. The team continue to demonstrate commitment to quality and tenant satisfaction as all End of Year Defects inspections have been completed and most snagging repairs have been remedied.

Commercial Units: A New Chapter for Local Enterprise

We have completed partial fit-out works on the 6 commercial units at the Water Row development, and have begun leasing them to tenants who are now fitting out their spaces. These units will soon be home to a vibrant mix of local businesses, contributing to the economic regeneration of the area and creating new opportunities for employment and community engagement.

Our stock of shopfront retail units across central Govan is also at capacity, with a mix of private and third sector organisations offering their services to the local community.

Jim Stephen House: Welcoming the World to Govan

Jim Stephen House continues to be a thriving residence for university students from around the world. The people of Govan have embraced this international community, offering a warm welcome and helping students feel at home. The Water Row Company manages the project and ensures that the accommodation is safe and affordable.

Our Property Lettings staff have shown exceptional dedication, professionalism and care throughout the year to strive to make Greater Govan a thriving and inclusive community.

Partnership Working: Housing Support That Makes a Difference

The Water Row Company currently manages letting over 100 flats to third-party support agencies, including:

- Glasgow City Council
- Blue Triangle
- Quarriers
- Right There
- Simon Community Scotland
- Refugee Sanctuary Scotland
- Intermarine

These partnerships are essential in providing tailored support to tenants who may face complex challenges. The agencies work closely with residents to help them integrate into the community, maintain their tenancies, and build stable, independent lives. Our team is proud to facilitate this work.



Govan Housing Group's Money Advice Service: Supporting Tenants & Strengthening Communities

At the heart of Govan Housing Group's commitment to tenant wellbeing is our Money Advice Service, a lifeline for customers and the community during some of life's most challenging moments. In 2024/25 our dedicated team continued to deliver outstanding support by helping hundreds of households navigate financial hardship with care and in confidence.

Environmental Challenges:

The changing benefit system is proving to be a complex challenge for people receiving benefits. Legacy benefits are moving to universal credit, as a result the devolved benefits to the Scottish Social Security system has seen an uplift in the demand for the service. Our intervention has helped the Govan Group to mitigate rental losses during the transition of tenants benefits. With the on-going cost of living crisis and recession, the welfare rights team have been inundated with tenants who find themselves in difficult financial circumstances. Also, cut backs in council grants has left tenants reliant on the Money Advice Service to secure grants for everyday items which in difficult financial climate they simply cannot afford.

Expert Support: when it matters most

Our skilled advisers provide a free, impartial and confidential service, accredited by the Scottish National Standards for Information & Advice Providers (SNSIAP). Whether it is navigating welfare benefits, managing debt or accessing formal relief options, our team brings professionalism, empathy, and expertise to every case.

They are specialists in:

- Welfare benefits advice
- Money and debt management
- Facilitating formal debt relief solutions



Delivering Real Impact in 2024/25

This year, the Money Advice Service handled:

- 555 clients
- 1,324 cases
- £1,387,614.87 in total financial gains for tenants

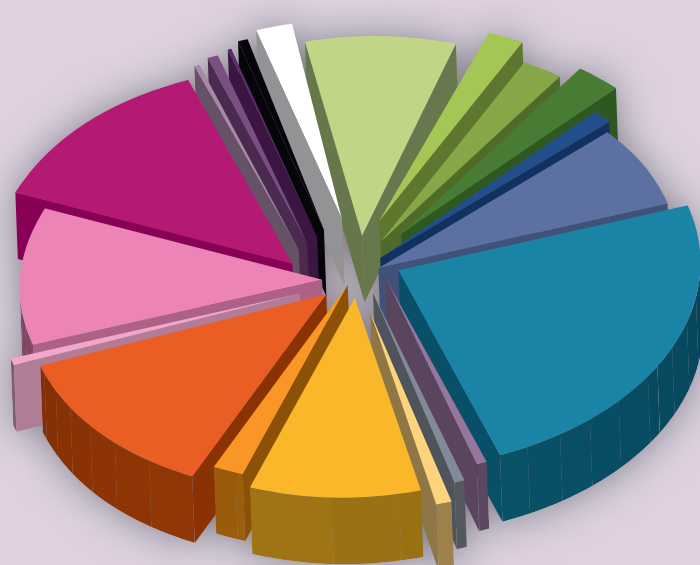
Breakdown of Achievements:

Category	Financial Gains	Cases Handled
Welfare Benefits	£655,999.55	1,163
Universal Credit	£701,990.00	132
Debt Relief	£29,625.32	26
Rent Support	£504,910.14	—

Additional outcomes:

- £87,561.75 in debt balances addressed
- 11 Notices of Proceedings avoided
- 6 court actions prevented
- 14 rent arrangements made
- 3 evictions avoided

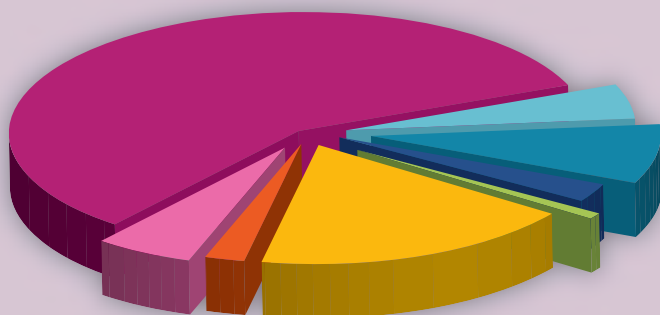
Money Advice Service: Welfare Benefits



Charitable Grant:	£204.97
Adult Disability Payment:	£158,460.22
Andrew Mary Little Truste:	£300.00
Attendance Allowance:	£44,918.25
Legacy Benefit backdated:	£7,575.00
Carer's Allowance:	£14,794.60
Child Benefit:	£14,390.51
Child Disability Payment:	£12,892.70
Council Tax:	£53,330.05

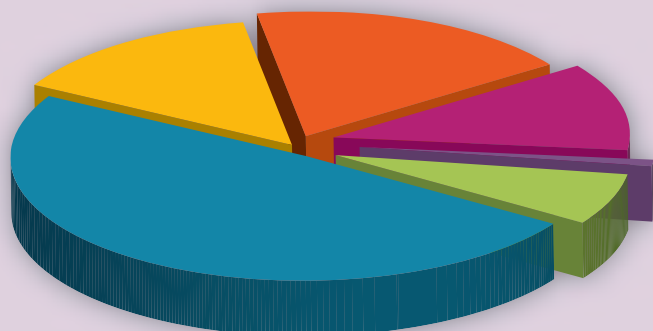
DHP:	£12,810.14
Energy Voucher:	£98.00
Farmfood Voucher:	£50.00
Furniture Initiative:	£3,092.56
Govan Appliance Project:	£1,300.00
Govan Carpets:	£3,685.00
Child Trust Fund:	£1,400.00
Housing Benefit/ Local Housing Allowance:	£85,157.21
Pension Credit:	£72,117.98
Scottish Child Payment:	£4,325.40
Scottish Welfare Fund:	£81,171.59
Severe Disability Premium:	£10,595.00
State Pension:	£61,026.19
UC50:	£4,994.28
Winter Warmer Fund (Conservation Area 2024):	£880.05
Winter Warmer Fund (Energy Vouchers):	£3,903.80
Winter Warmer Fund (2024 non CA):	£170.85
Winter Warmer Fund (non CA Energy Vouchers):	£2,355.20
Total:	£655,999.55

Money Advice Service: Universal Credit Cases



Carer:	£18,740.40
Child:	£56,509.92
Disabled Child:	£33,001.44
Housing:	£406,942.79
LC for Work Related Activity:	£39,640.68
LC for Work:	£14,669.28
Standard Allowance:	£126,964.05
Transitional SDP:	£5,521.44
Total:	£701,990.00

Money Advice Service: Debt Managed



Bank Loan:	£2,000.00
Benefit Overpayments:	£240.00
Council Tax Debts:	£3,435.88
Rent Arrears:	£5,346.63
Unsecured Credit Agreements:	£4,170.83
Utility Debt:	£14,431.98
Total:	£29,625.32

Tenancy Sustainment: Making a House a Home

Our team plays a vital role in helping tenants settle into their homes and sustain their tenancies. Through practical support and financial guidance, they have helped our tenants to turn their new home into a place of comfort and stability.

Tenancy Support Highlights:

- **85** Furniture Initiative Awards (£8,077.56)
- **77** Grant Applications (£86,456.59)
- **67** Financial Health Checks
- **36** tenancies sustained for over a year

Winter Warmer Fund: Keeping Homes Warm

In 2024/25 our Welfare Rights team distributed energy vouchers and warm bedding to 91 households, ensuring tenants stayed safe and warm during the colder months.

Fund	Financial Support	Households Helped
Conservation Area Vouchers	£4,001.80	57
General Vouchers	£2,355.20	34



Supporting New Tenants from Day One

Every new tenant is invited to a 'New Tenant Financial Health Check' where our advisers help with:

- Budgeting and income maximisation
- Debt identification and relief options
- Benefit applications (housing and personal)
- Grant applications for furnishings
- Council Tax reductions
- Energy account setup via referral

In 2024/25, 67 new tenants received this tailored support helping them start their tenancy on a solid financial footing.

Govan Appliance: Partnership Working

The team have continued their successful partnership with Govan Appliance project, recycling and refurbishing left over white goods left in void properties to provide to tenants struggling financially. This has benefited 100s of our tenants to date and will continue to grow. The successful venture has resulted in the Govan Appliance Project now opening their own retail unit on Govan Road.

Govan HELP: Food Service

The team continue to offer emergency food provision to tenants in crisis situations through the partnership with Govan HELP at their weekly food pantry. Also, funding of £50,000 from the Scottish Government administered by Advice UK, helps provide a weekly welfare rights service at Govan HELP to support their service. This has proved a vital tool to strengthen their project by further assisting their vulnerable service users.



Govan Housing Group's Money Advice Service continues to be a cornerstone of our tenant support strategy. The team delivers measurable impact and expert guidance with compassion and care. We are proud of the team's achievements and are grateful for their dedication and commitment to the Greater Govan community.



Factoring Service – Strengthening Service & Building Trust – 2024/25 Update

This year marked a significant milestone for our Factoring Service, and our dedicated team rose to the challenge with professionalism and care. From day to day operations to strategic improvements, the team has worked tirelessly to deliver a high quality service to our owners.

Transition to The Water Row Company

On 1 April 2024, we successfully transferred the Factoring Service to our new subsidiary, The Water Row Company. This transition has been a major undertaking and our team has remained focused on ensuring continuity, enhancing service delivery and building strong relationships with our owners.

Data Accuracy – A Foundation for Better Service

In 2024/25, the team completed a comprehensive data cleansing exercise, working closely with customers to ensure all records are accurate and up to date. This initiative strengthens our ability to communicate effectively and respond promptly to owners' needs. We have also implemented new factoring software, CPL was introduced on 13 September 2024. Since then, the team has been working hard to populate the system with property information and generate the factoring invoices.

Looking Ahead

We are excited to announce three key projects for the coming year:

1. Smart Meter Upgrade: We will be working with energy providers to try to replace all landlord meters with smart meters. This will improve billing transparency and ensure owners are charged accurately for their energy use.

2. Landscaping Review: We'll be assessing the landscaping service across selected sites to ensure maintenance standards meet owners' expectations and enhance the overall environment.

3. Tackling Factoring Arrears: Reducing outstanding arrears remains a priority. In 2024/25, our team will be implementing targeted strategies to support owners in managing payments and maintaining positive account balances. Ideally, this will be achieved through clients settling their accounts in full.

However, it is anticipated that many owners will enter into structured payment plans which we will facilitate.

The Factoring Service team continues to maintain commitment to excellence. Their hard work, adaptability and customer first approach ensure that our owners receive a service they can rely on, today and into the future.

Community Energy Advice - Tackling Energy Challenges

The Govan Community Energy Advice Project continues to deliver benefits to our tenants in the Greater Govan area. In 2024/25, the Govan Housing Group again partnered with our neighbouring Housing Associations, Elderpark and Linthouse, to secure vital grant funding that enabled the recruitment of a dedicated Community Energy Adviser.

Between January 2024 - April 2025 the service has:

- Dealt with over **400** referrals
- Financial Gain **£59,546.87**
- Number of home visits: **76**
- Number of cases/clients see: **247**

Navigating energy providers can be a daunting and often frustrating experience. Thanks to the expertise and patience of our Community Energy Adviser, tenants now have a trusted advocate who works tirelessly to resolve energy related issues.

Our advisor can help with multiple energy related issues such as:

- Account set-up
- Billing issues
- Meter exchanges
- Warm Home Discount applications
- Additional financial help & grant applications

This service has not only helped reduce financial stress for many households but has also empowered tenants with the knowledge and confidence to take control of their energy usage.

We actively encourage tenants to book an appointment with our advisor who is here to help and is committed to making energy advice accessible, friendly, and effective.

Complaints Handling

This Report outlines the Association's performance against the complaints indicators set by the Scottish Public Services Ombudsman (SPSO) from 1st April 2024 until 31st March 2025.

The following information provides an overview of the Association's progress in monitoring complaints.

The outcome of our complaints handling process has been detailed in 2 ways, in order to allow for accurate reporting for ARC requirements and to allow for improvements to service delivery.

During 2024/2025, the Association received 75 complaints (compared to 150 in the previous year).

Average days taken

Stage 1 - the target set by SPSO for managing stage 1 type complaints is 5 days, our average time taken was 5.33 days.

Stage 2 - the target set by SPSO for managing stage 2 type complaints is 20 days, our average time taken was 20.28 days.

Stage 1 – complaints of less serious nature

Responded to in full:

This year we recorded **55** stage 1 complaints in total, plus 3 carried forward from the previous year. This compares to **118** recorded last year. This year **55 (94.83%)** of all complaints (including those carried forward) were responded to in full, compared to last year which was **97.50%**.

Average response time taken: 5.33 days – this is above the target response time of 5 days as set by SPSO – compared to 4.53 days last year.

Stage 2 – complaints of a more serious nature

Responded to in full:

This year we recorded **20** stage 2 complaints and responded to **18**, this compares to **25** recorded last year. This year **18 (90%)** of all complaints were responded to in full, compared to last year which was **100%**.

Average response time taken: 20.68 days – this is above the target response time of 20 days as set by SPSO – compared to 21.6 days last year.

Our IT system HomeMaster identifies target timescales and provides staff and Managers with improved visibility regarding target deadlines. A quality assurance process has now been implemented whereby Corporate Services monitor all complaints within Homemaster on a regular basis to ensure that deadlines are being adhered to and complaints completed and closed on the system within target timescales.

We anticipate seeing an improvement in figures relating to complaints responded to on time through this internal control measure. Monthly performance reporting to the Executive Management Team/Senior Management Team continues.

For improvement to Service Delivery

Improvements in service delivery will be reported to Operations Committee.





Learning outcomes and areas for improvement

Communication

A familiar theme throughout the monitoring of complaints remains communication with customers. We need to ensure that staff take ownership of enquiries and keep in regular contact with the tenant in order to finalise the outcome of their enquiry to the tenant's satisfaction.

Customer Service

Learning outcomes and areas for improvement across all areas relating to Customer Services and Property Services will be reported to Operations Committee.

Resolve

Performance is reported via key performance indicator (KPI) recording and is monitored by our Executive Management Team/Senior Management Team monthly. The recent introduction of Homemaster Blazer has simplified the complaints monitoring processes. Refresher training for staff on Homemaster to ensure that all staff are fully aware of the complaint and investigation processes within the system has now been carried out and this will allow complaints to be managed and monitored more effectively.

Conclusion

From the data detailed above we can see the time taken to manage complaints remains broadly comparable to last year for stage 1 and stage 2 complaints. However, it is anticipated that the quality assurance monitoring by Corporate Services will ensure that response deadlines no longer slip over their target dates.

Home Master provides the opportunity for each section Manager to review complaints registered to their area of service delivery on an ongoing basis and this continues to contribute towards identifying improvement in departmental processes and efficiencies.

The Executive Management Team/Senior Management Team continue to review the outcome of complaints handling on a regular basis and Board will be provided with a complaint's performance statistics via the Operations Committee.

Our People

The Govan Group remains committed to supporting all staff and Board members, providing the resources, training, and development opportunities needed for our people to grow and succeed.

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At Govan, we strive to be an employer of choice. We recognise that our staff are our greatest asset, and we continue to invest in them to ensure we have the right team in place to deliver the strategic and operational priorities within our Business Plan, while maintaining the highest standards of service for our customers.

We offer a wide range of professional and vocational training opportunities at all levels, and we actively encourage colleagues across the group to participate. Over the past year, this commitment to development has included programmes such as the Future Leader Programme, Chartered Institute of Housing Maintenance and Asset Management, various Health & Safety courses, and the ILM Level 2 Award in Leadership Team Skills.

In addition, several colleagues successfully completed qualifications within the Scottish Credit and Qualifications Framework (SCQF), including Level 6 in Occupational Work Supervision (Construction) and Contracting Operations, as well as Level 10 in Construction Contracting Operations Management.

We're proud to celebrate the achievements of all staff who completed these programmes—congratulations on your dedication and success.

Our annual mandatory training programme underpins workforce development across the Group, and we continue to create opportunities for trainees and apprentices through Glasgow Guarantee and The Construction Training Board (CITB).

As at March 2025, the Govan Housing Association Board had 13 members, the Govan Home Team Board had 5 members, and The Water Row Company Board had 6 members. Collectively, our Board Members bring extensive experience and insight from both the housing sector and beyond, helping to guide the Group with strong governance and strategic oversight. Over the past year, our Boards participated in a targeted programme of internal and external training and worked closely with senior staff and an external consultant to shape our new Business Plan.

Looking ahead, we remain committed to further developing our governance capacity through ongoing training and the recruitment of new Board Members to support the continued growth of our Group structure.

We extend our thanks to all staff and governing body members for their dedication, professionalism, and contribution to the ongoing success of the Govan Housing Group.



Govan Housing Association Board Members

(as at 31 March 2025)

Mr Gary Maguire MBE *Chairperson*
 Mrs Alice Connelly
 Mr Zulfqar Khan
 Mr Stephen McLachlan
 Ms Ann Fraser
 Ms Avril Williamson
 Ms Karen Russell
 Ms Stacey Dingwall
 Ms Fiona Cochran
 Ms Sophie Keast
 Mr Allan Murphy
 Mr Craig Thomson
 Ms Nicola Pettigrew

Home Team Board Members

(as at 31 March 2025)

Mr Colin Quigley *Chairperson*
 Mr Andrew Masterson
 Mr Scott Barclay
 Mr Joe McGoldrick
 Mr Zulfqar Khan

The Water Row Company Board Members

(as at 31 March 2025)

Ms Jacqueline Stirling *Chairperson*
 Ms Avril Williamson
 Mr Robert Graham
 Ms Donalda Hogg
 Mr Brian Trearty
 Ms Andrea L Mina

Executive Management Team

(as at 31 March 2025)

Caron Quinn *Group Chief Executive*
 Kerry-Ann Wallace *Director of Customer Services*
 Jamie Mallan *Director of Community Enterprises*

Senior Management Team

(as at 31 March 2025)

Roger Dulin *Group Head of Finance & Corporate Services*
 Emma Shields *Group Finance & Corporate Services Manager*
 Michelle McColl *Group Assurance and Compliance Manager*
 Kimberley Cowan *Customer Services Manager*
 Kristoffer Docherty *Head of Home Team*

Auditors

Azets - External
 TIAA - Internal

Bankers

Royal Bank of Scotland

Solicitors

Harper Macleod
 BTO Solicitors



Financial Performance

Over the last few years we’ve all faced significant challenges including our tenants, our stakeholders and our business. The current operating and policy environment is constantly changing with demands increasing on Housing Associations across the UK.

The Housing crisis continues to worsen and demands on our services are desperately needed. To meet these challenges, Housing Associations have had to stretch resources more than ever before with the needs of our local community continuing to be at the forefront.

We have continued with our commitment to our tenants to assist them during this difficult year, where cost of living is of primary concern. We have also continued our significant planned maintenance programme including new kitchens, bathrooms, rewiring and double-glazing windows which help with high energy costs. We continue to be a strong business with turnover of £11.4m and 100% covenant compliance.

£11.4m
Turnover

The Association’s Financial results for 31 March 2025 are detailed in our annual accounts, which are available to review on our website or by request at the Association’s Offices. Our Accounts were Audited and it is our Auditors opinion that they were properly prepared and give a true and fair review on the Associations financial position.

Detailed below are extracts from our accounts of some key Statements.

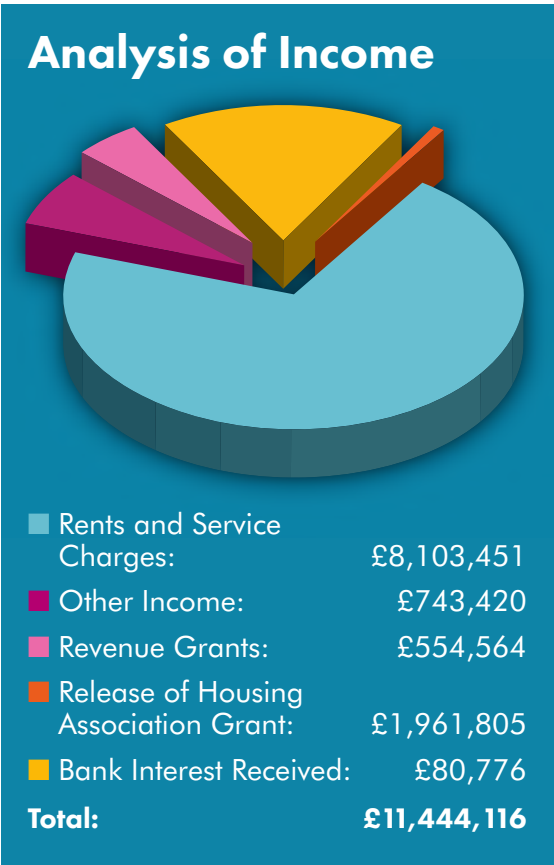
Statement of Comprehensive Income

The turnover of £11.4m relates to the income from the letting of properties, support activities through our community engagement, and grant funding from sources such as the Scottish Government and Glasgow City Council.

Total Operating Expenditure was £10.5m, consisting of:

Service Costs	£0.4m
Management and maintenance administration costs	£3.1m
Reactive Maintenance	£1.2m
Planned and Cyclical Maintenance, including Major Repairs	£2.6m
Depreciation of affordable let properties	£2.9m
Other Operating Costs	£0.3m

In addition to our normal operating expenditure, we had Other Operating Costs which equated to £0.7m. These costs were in relation to our wider role activities, provision of our factoring service and other ad-hoc activities involved in the general day-to-day service delivery of the Group.



How every pound is spent...

Service Costs

4p

Reactive
Maintenance

11p

Depreciation of
Social Housing

27p

Other Activities

1p

Management and
Maintenance Admin

30p

Wider Role
Activities

2p

Planned and Cyclical
Maintenance
(including Major
Repairs)

25p



Statement of Financial Position

During 2024/25, we spent £5.1m in the year split between the Completion of the Water Row Development (£3.6m for Residential and Commercial properties), Component replacement for our current properties (£1.4m) and the acquisition of new properties (£0.22m).

We continue to work closely with Glasgow City Council to acquire stock in the Ibrox/Cessnock area. We received support from Glasgow City Council (Neighbourhoods, Regeneration and Sustainability Services) to acquire these previously owner-occupied or privately let properties.

The cash in hand at the year-end is £3.04m, which demonstrates our strong cash position as of March 2025.

Surplus for the year and transfers

The results for the year are shown in the Statement of Comprehensive Income. Although this year resulted in a deficit of £0.5m, the annual deficit position includes the actuarial loss for the SHAPS (Scottish Housing Associations Pension Scheme) pension which was positively impacted by current markets to the sum of (£0.07m).

Roger Dulin Group Head of Finance & Corporate Services

Expenses Paid to Management Board Members and Staff

The role of the Board Members is on a voluntary basis.

A Board Member cannot receive any payment for his/her work on behalf of the Association.

Only expenses reasonably incurred by Board Members can therefore be considered for reimbursement.

Our governing body is open and transparent about what it does and how it publishes information about its activities and expenses paid to members. Below are details of the costs of expenses divided between expenses paid to Board members and the costs of staff expenses out-with normal salary costs.

Total amount of expenses paid to Board members during the course of the year was £1,920.59 which was primarily for broadband costs to allow members to participate in on-line meetings etc.

Total amount of travel expenses paid to staff members out with normal salary costs was £1,236.37.

Govan Housing Association Limited

Statement of Comprehensive Income for the year ended 31st March 2025	2025	2024
	£	£
Revenue	11,363,340	10,089,966
Operating Costs	(10,490,312)	(9,929,588)
Operating (Deficit)/Surplus	873,028	160,378
Gain on Sale of Housing Stock	–	83,480
Interest Receivable on other income	80,776	98,528
Interest Payable and similar charges	(1,533,314)	(1,122,493)
(Deficit)/Surplus for the year	(579,510)	(780,107)
Other comprehensive income	72,000	(442,000)
Actuarial gains/(losses) on defined benefit pension plan		
Total Comprehensive Income	(507,510)	(1,222,107)

Govan Housing Association Limited

Statement of Financial Position as at 31st March 2025	2025	2024
	£	£
Non-current Assets		
Housing Properties	88,141,196	88,036,832
Other Tangible Assets	3,172,060	1,167,644
Investments	2	2
	91,313,258	89,204,478
Current Assets		
Receivables	2,633,245	2,361,110
Cash and cash equivalents	3,037,870	7,222,149
	5,671,115	9,583,259
Creditors: Amounts falling due within one year	(3,998,998)	(4,535,940)
Net Current (Liabilities)/ Assets	1,672,118	5,047,319
Total Assets less Current Liabilities	92,985,375	94,251,797
Creditors: Amounts falling due after more than one year	(24,584,942)	(25,035,685)
Pensions and other Provisions for Liabilities and Charges		
Scottish Housing Association Pension Scheme	(641,000)	(686,000)
Deferred Income		
Social Housing Grants	(57,597,733)	(59,073,642)
Other Grants	(1,782,965)	(570,215)
	(59,380,698)	(59,643,857)
Net Assets	8,378,735	8,886,255
Equity		
Share Capital	50	60
Revenue Reserves	8,986,685	9,566,195
Pension Reserves	(608,000)	(680,000)
	8,378,735	8,886,255

Equality & Diversity

We are dedicated to providing equal opportunities for all members of our community, including staff, customers, residents, Board members, and those serving on the Boards of our subsidiaries, Govan Hometeam and the Water Row Company.

This commitment is deeply rooted in our vision, values, and strategic goals, which emphasize the importance of fostering a culture that embraces equality and diversity.

Our Equality Strategy reflects our pledge to promote fairness not only in the services we deliver as a Registered Social Landlord but also in our role as an employer.

We strive to integrate equality and diversity into every aspect of our work to consistently offer outstanding services to our customers and to position Govan Housing Group as a preferred employer.

Our Equality Strategy will enable us as an employer, housing and service provider to:

- Treat all colleagues and customers with fairness and respect.
- Recognize, appreciate, and respond to the diverse needs of individuals and communities.
- Promote positive community relationships.
- Take active and reasonable measures to eradicate harassment, hate crimes, and discrimination.
- Comply fully with all relevant legislation, uphold best practice standards in our role as a landlord, and ensure fairness in the procurement of goods, services, and facilities.

We have an internal Equality Group tasked with driving the implementation of our Equality Action Plan.

This year, we are committed to conducting a comprehensive profiling exercise to collect up-to-date equality information on all our customers, enabling us to better understand and meet their needs.



Govan Housing Association Annual Landlord Report

In this section, we will tell you about our performance for 2024-25 against the outcomes of the Scottish Social Housing Charter, our commitment to improving services and what the Scottish Housing Regulator said in our Landlord’s report.

The Scottish Government’s Social Housing Charter came into force in April 2012. The Charter sets out the 16 standards and outcomes that:

- tenants can expect from social landlords, in terms of the quality and value for money of the services they receive, the standard of their homes, and opportunities for communication and participation in the decisions that affect them
- homeless people can expect from social landlords in terms of access to help and advice, the quality of temporary accommodation, and continuing support to help homeless people access and keep a home
- owners can expect from the property management services they receive from social landlords

We are measured against 14 of the 16 outcomes and standards, as two outcomes don’t apply to Govan Housing Group, notably homelessness duties for local authorities and the management of sites for gypsies/travellers.

The table below outlines the outcomes and standards that the Association is measured against.

Customer/Landlord Relationship	
1.	Equalities
2.	Communication
3.	Participation
Housing Quality and Maintenance	
4.	Quality of Housing
5.	Repairs, Maintenance and Improvements
Neighbourhood and Community	
6.	Estate Management, Anti-Social Behaviour, Neighbour Nuisance and tenancy disputes
Access to Housing Support	
7, 8 & 9.	Housing Options
10.	Access to Social Housing
11.	Tenancy Sustainment
Getting good value from Rents and Service Charges	
13.	Value for Money
14 & 15.	Rents & Service charges

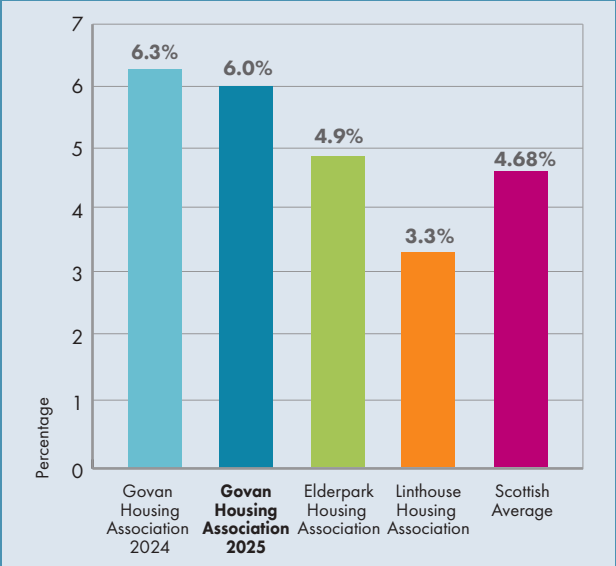
Average weekly rent

House Size	Govan HA	Scottish Average 2024	Difference
1 apt	£66.98	£87.12	-23.1%
2 apt	£87.70	£93.27	-5.9%
3 apt	£98.50	£96.00	+2.5%
4 apt	£109.46	£104.51	+4.5%
5 apt +	£127.03	£115.58	+9.0%

Total Rent Due

The total rent due from all tenants for the year was **£7,353,126**

Rent Increase



Summary of Results

The table below gives an 'at a glance' snapshot of the performance of Govan Housing Association compared with the Scottish Average.

	Govan Housing Association	Scottish Average
 Percentage of tenants satisfied with overall service provided by landlord.	75.12%	86.85%
 Percentage of tenants who feel landlord is good at keeping them informed about services and decisions.	79.95%	89.98%
 Percentage of tenants satisfied with opportunities given to them to participate in landlord's decision making.	64.30%	86.34%
 Percentage of Anti Social Behaviour cases resolved.	96.72%	93.40%
 Percentage of our stock meeting the Scottish Quality Housing Standards.	70.60%	87.20%
 Percentage of qualifying repairs carried out in the last year that we completed Right First Time.	91.93%	88.02%
 Average length of time in hours taken to complete an emergency repair.	2.58 hours	3.89 hours
 Average length of time in days taken to complete non-emergency repairs.	3.98 days	9.13 days
 Percentage of tenants who are satisfied with our repairs service.	92.97%	86.75%
 Rent collected as a percentage of rent due.	102.58%	100.15%
 Average time in calendar days to re-let properties.	28.02 days	60.59 days
 Percentage of rent lost while a property is empty.	0.54%	1.27%

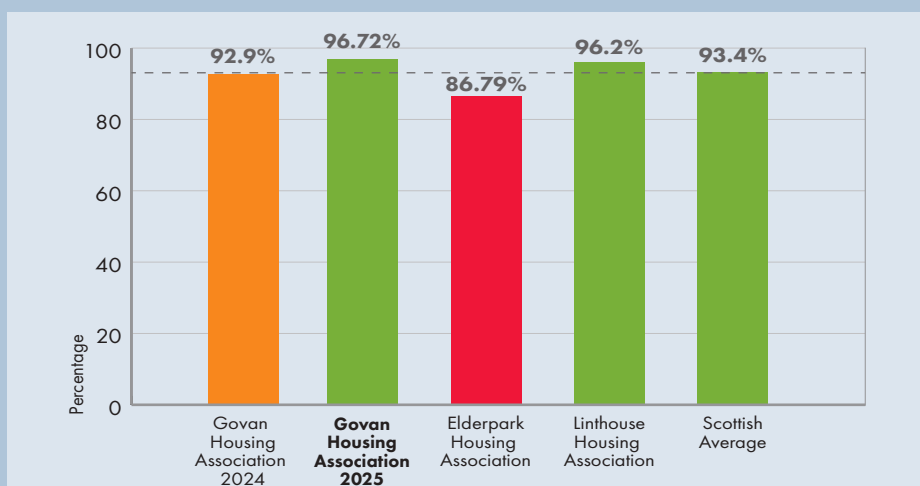
 Better than the Scottish Average

 Similar to the Scottish Average

 Worse than the Scottish Average

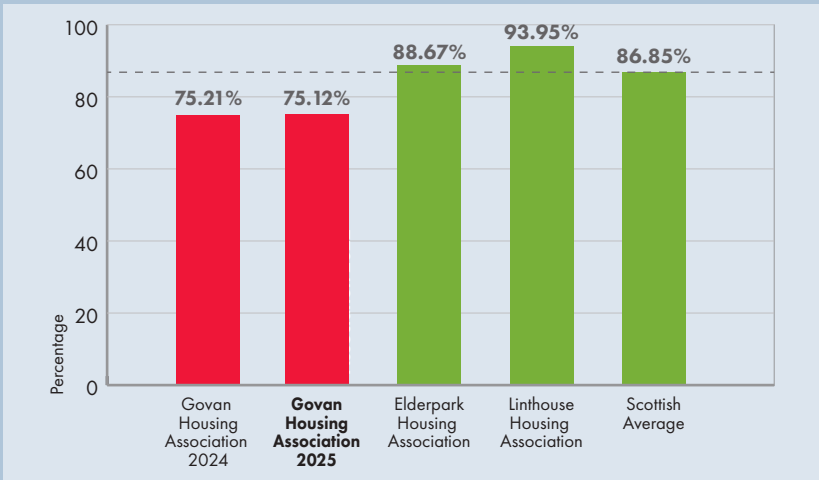


Number of Anti Social Behaviour Cases Resolved.



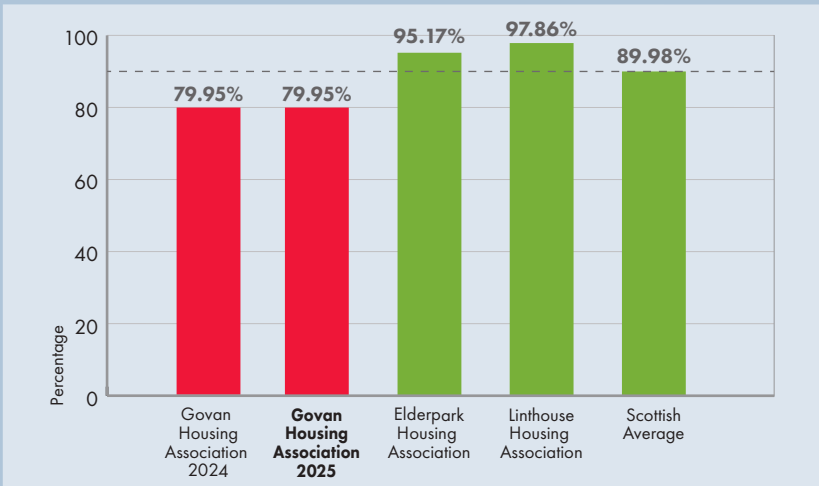
Customer Satisfaction

What percentage of tenants are satisfied with the overall service?



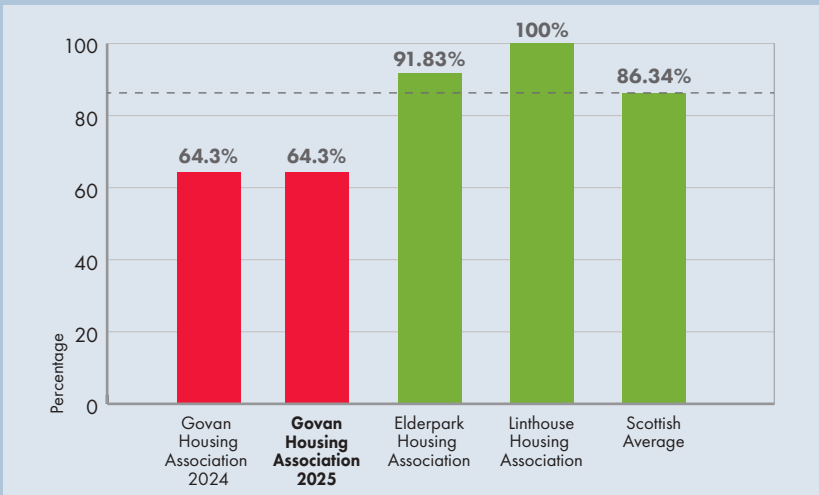
This tells us that satisfaction levels are below the Scottish Average, measures we have in place to address this, are the development of a full customer engagement calendar, to involve customers in our improvement processes and decision making exercises. We want to work with customers to improve areas of service delivery that they choose to scrutinise.

Percentage of tenants who feel their landlord is good at keeping them informed about services and decisions.



From the information in the chart, we are currently performing below the Scottish Average and our local peers.

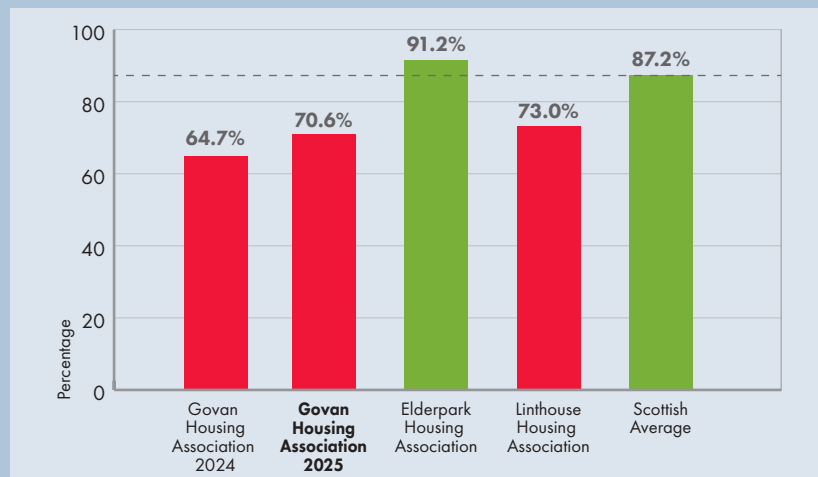
Percentage of tenants satisfied with the opportunities given to participate in landlord decision making.



Whilst our satisfaction level indicates that we are performing below the Scottish Average, we have a full programme in place of events and opportunities for customers to engage, which is highlighted throughout this report.

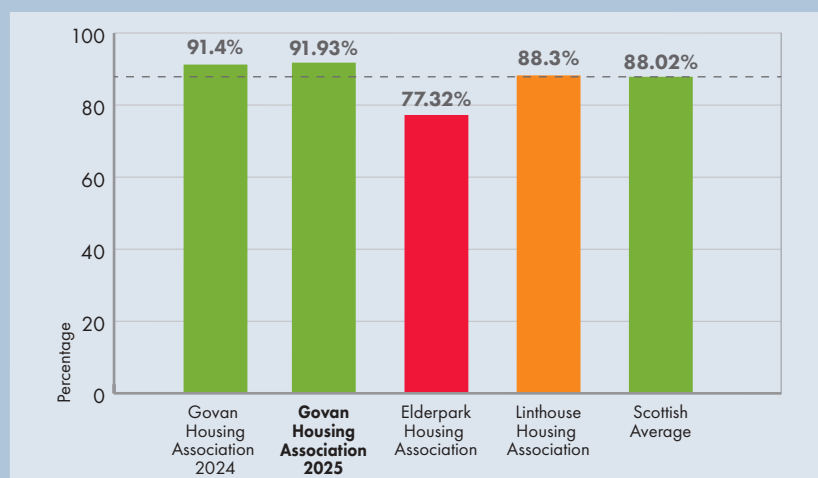
Maintenance and Scottish Housing Quality Standards (SHQS)

Percentage of our stock meeting the Scottish Housing Quality Standards.



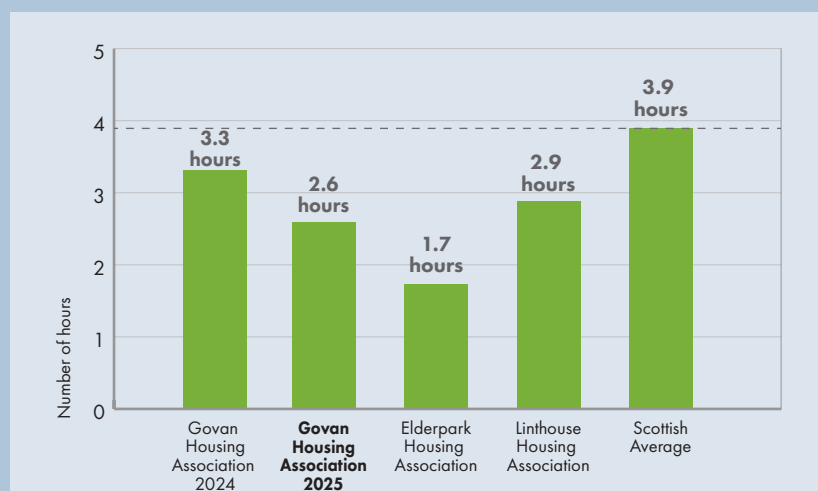
We have 293 (17.9%) properties where we have an EESSH fail impacting on our SHQS standard. We have 379 exempt (23.21%) predominantly galley kitchen etc. The remaining properties that fail are subject to works that will be undertaken when the tenancy changes. This means that our overall compliance against the standard is reported as 70.6%

Percentage of reactive repairs carried out in the last year that we completed right first time.



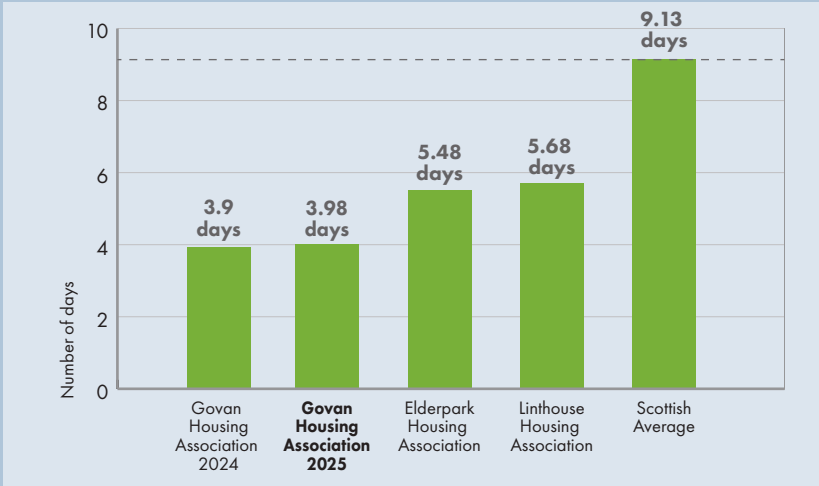
Repairs being carried out Right First Time is an area of focus for improvement for the Association and we have reviewed our processes to ensure we see improvements in these figures.

Average length of time in hours taken to complete an emergency repair.



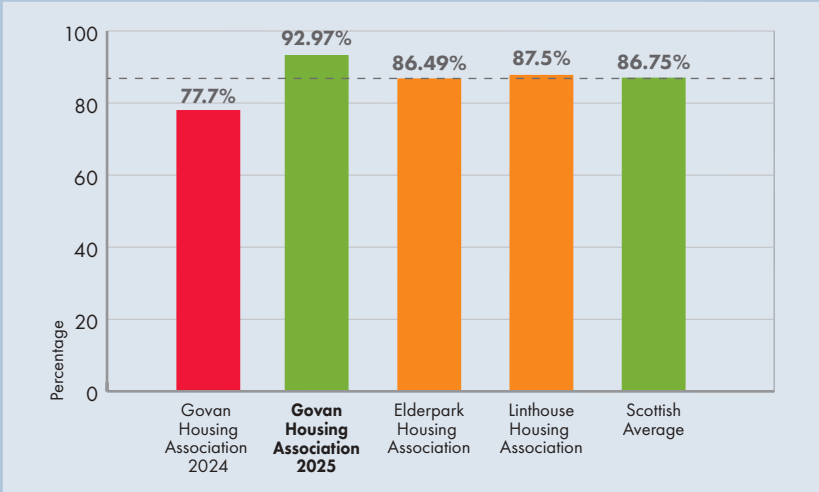
We have seen an increase in this performance figure over the last year, a renewed focus is currently underway within our Maintenance department to review processes and quality assurance methods, the effect of these measures should be reflected in improved performance figures, which will be reported continuously throughout the year.

Average length of time in days taken to complete non-emergency repairs.



We have seen an improvement in this performance figure over the last year.

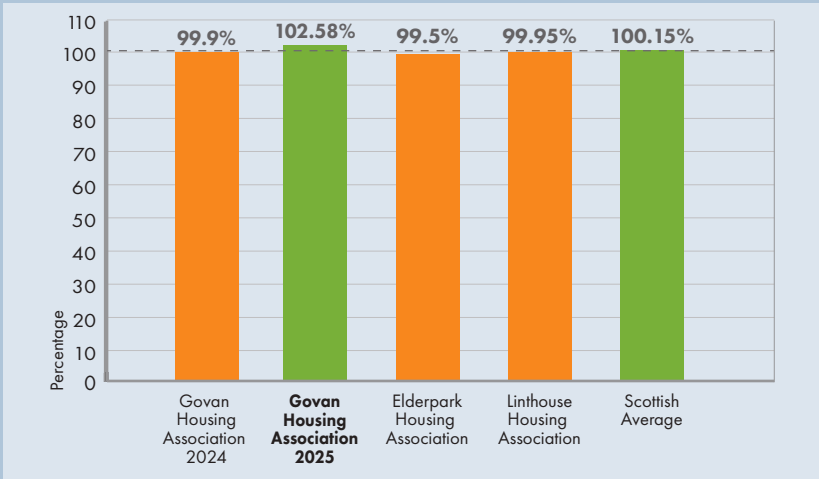
Percentage of tenants who are satisfied with our repairs service.



This performance figure has improved in the last year which is in line with our improvements in Emergency Repairs and Right First Time figures. This was achieved through the review of our maintenance processes and implementation of new quality assurance methods.

Rent and Arrears

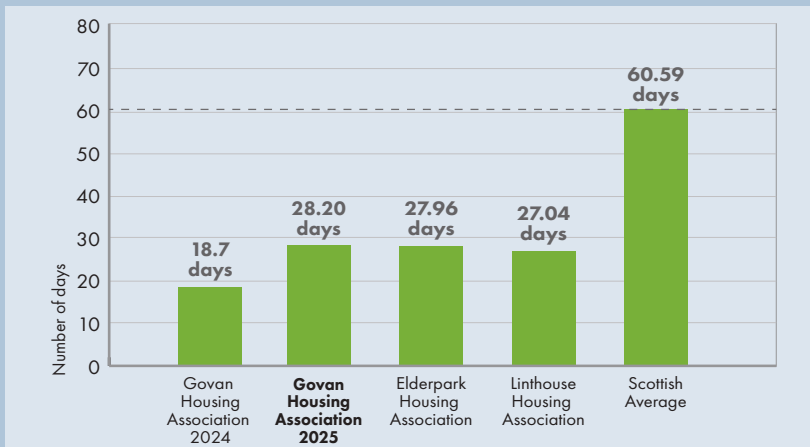
Rent collected as a percentage of rent due.



We are slightly ahead of the Scottish Average in this area of performance, rent arrears remain a focus for the association.

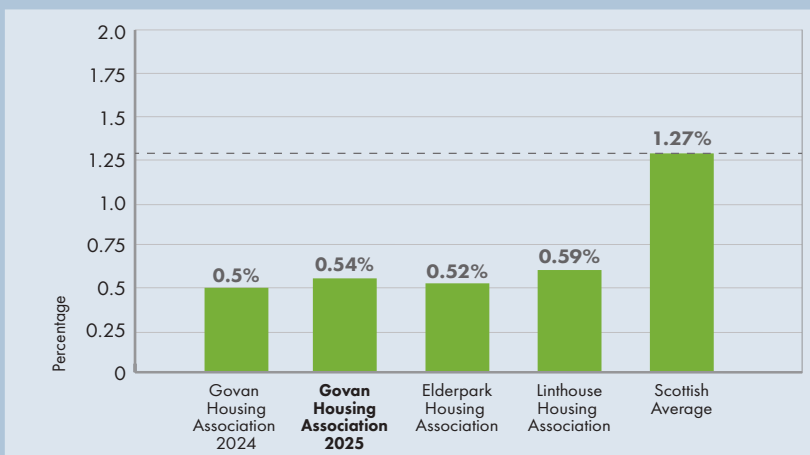
Allocations and Voids

Average time in calendar days to re-let properties.



We have seen an improvement in these figures over the last year and we continue to perform better than the Scottish Average.

Percentage of rent lost while a property is empty.



We have seen an improvement in the last year and we perform better than the Scottish Average.

Summary

We hope this Annual Performance Report for 2024-25 shows how we are performing as a landlord. Whilst we are proud that this demonstrates we are getting a lot of things right, we are all working hard to ensure this is maintained, and improved upon where necessary.

Full details of our report, and how we compare with other housing providers in the area and across Scotland, can be found on the Scottish Housing Regulator website at:

www.scottishhousingregulator.gov.uk

As we mentioned, it is really important we hear your feedback as a tenant on the services you are receiving from your landlord. There are numerous other ways to share your views:

- You can join our Govan Tenant Services' Scrutiny Group or help with their work
- You can come to our quarterly tenants' forum to share information and give feedback
- You can come to our quarterly factored owners' forum to share information and give feedback
- Sign up for our monthly community engagement enews bulletin to be kept informed of our engagement events and free or low-cost events in the G51 area

For further information or advice on any of the above, simply contact our Customer Engagement Officer on 0141 406 6638 or at: Community@Govanha.org.uk





Moving Govan Forward

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