

# Annual Report

# 2025-2026



Glasgow  
WEST  
HOUSING  
ASSOCIATION  
LIMITED

HOMES ARE OUR PURPOSE;  
SERVICE AND SUSTAINABILITY  
OUR PRIORITY

# Chairperson's Review 2025/26



Isobel Gracie,  
Chairperson

I am encouraged to report positive progress and good outcomes against our strategic objectives this year, and I offer thanks to my fellow Management Committee Members; and to staff, tenants, shareholders and all other partners for your ongoing support as we navigate a complex operating environment. We are continuing to strengthen our long-term resilience, and we remain focussed on the principles that underpin our vision of shaping thriving communities: investing in safe, affordable homes; delivering reliable, high quality customer services; and supporting tenants and communities through changing and challenging circumstances.

As a social landlord, we rely on tenants paying their rent to meet the cost of the services we deliver; and reaching a balanced outcome in the annual rent review is one of the most difficult tasks we face as a Management Committee. We know there are never-ending pressures on household incomes at this time, and, within this backdrop, proceeding with a 6.8% rent increase for 2026/27 was not an easy decision for us. However, as Management Committee Members we are also aware of the impacts of global instability and increasing regulatory expectations on our operations, and we must be mindful of our duty to protect our organisation for current and future generations, and to ensure we are able to deliver on the commitments we make. As always, we encourage tenants who may be struggling to meet their monthly rent to contact our staff for support; and for advice on the range of tenancy sustainment initiatives, we provide. In the last year we have contributed over £20,000 from our Community Benefit Fund to support hundreds of Glasgow West families through initiatives such as Festive Family Payments, Bookworms, Festive Gifts, Magpie Starter Packs and the Pyramid Shop. The recent launch of our handyman service in partnership with our primary repairs' contractor, the Bell Group, has been well received; and the Housing Perks initiative launched last November is also proving very popular in generating savings for our Glasgow West households. More information on these initiatives and on our other regular Glasgow West initiatives: the Rent Reward and Save with Rent Schemes, Garden Grants and annual Good Close/Garden competitions, and our Jim Michael and Anne Gould awards is available on our website and from our offices.

Investing in safe, affordable homes is a key objective for our organisation; a culture of robust health and safety is embedded, and strong levels of compliance ensure tenant and resident safety is prioritised. Currently 76% of our homes meet the Scottish Housing Quality Standard, with 232 households benefitting over the last year from the £2.08m invested in a series of works including upgraded kitchens, bathrooms and central heating boilers. A retrofit pilot project involving nine properties is on-site at the Weaver Buttery development in Anderston and an evaluation in 2027 of this £900,000 investment is expected to inform future asset management decisions. We are also continuing to proactively explore solutions involving multi-stakeholder partnerships to overcome the challenges surrounding the delivery of common works such as stonework and fabric repairs in our multi-tenure developments, and we have submitted an application to the Scottish Government for funding to support enhanced energy efficiency works at our St Vincent Terrace development.

Our Corunna Street and Burnbank Gardens development projects are progressing at pace, and we look forward to providing an

additional 39 homes for social rent within our communities in 2027. We are also pleased to have agreed a fair, final account settlement for the Dover Street development, and to report significant positive social value from this project, as evidenced by our participation in an independent assessment of the impact of social housing on people's lives.

Performance in our core business areas of rent collection, void rent loss, re-let times and repair response times remain under scrutiny and we have recently adopted a Performance Leadership Strategy to ensure priority focus and continuous improvement in these areas. Service satisfaction levels generally have fluctuated in the last year, and measures are underway to explore the underlying reasons for this. It has also been a challenging year for our estate services; however, we are optimistic that the ground maintenance and close cleaning services are now embedding and we have plans underway for a series of neighbourhood and consumer panel events to ensure we are getting this right.

Feedback from tenants and residents is key to shaping our services and activities, and we offer our thanks again to everyone who has engaged with us over the last year, through attendance at our Annual Tenants Conference or Community Engagement Events; by responding to our surveys; participating in our consumer panels; or in providing access for repairs, property inspections or investment works. All these interactions matter, and we are genuinely appreciative of your time. And, on this point we would encourage you to please ensure your contact details are up to date, as this information is critical for so many aspects of our engagement and service delivery.

In terms of our governing body, we are very fortunate to have a full complement of Management Committee Members; and a healthy balance of skills and experience ensures robust governance arrangements and progress of the scheduled business. A standard compliant Engagement Plan for 2026/27 from the Scottish Housing Regulator is consistent with the strong levels of assurance obtained from external systems audits on compliance with the regulatory framework; with this level of robust governance, oversight and scrutiny made possible only with the continued support of the membership and in particular the voluntary Management Committee Members who give up their time to ensure the Association remains effective and representative of the communities served.

Another challenging and successful year is attributed to ongoing stakeholder engagement, the commitment of Management Committee Members, and the well-led, highly competent and service driven staff. Membership of the Management Committee is routinely promoted to Glasgow West tenants and residents, and the annual Committee Training Forum continues to be an excellent platform for succession planning, and more generally, for raising awareness of our governance and service delivery arrangements.

For the next year: 2026/27, and as we nudge ever closer to our 50th anniversary year in 2028, our focus will continue to be on driving forward the identified priorities around customer and repairs services and investment, aligned to our vision of *shaping thriving communities*.

*Isobel Gracie*

Isobel Gracie  
Chairperson 2025-26

## MANAGEMENT COMMITTEE



Nicola Adams  
Committee Member  
Area: Outwith area  
Served from: 2021



Anila Ali  
Committee Member  
Area: Outwith area  
Served from: 2020



Surjit Chowdhary  
Committee Member  
Area: City Centre  
Served from: 2024



Rowan Evenstar  
Committee Member  
Area: City Centre  
Served from: 2023



Isobel Gracie  
Chairperson  
Area: Anderston  
Served from: 2019



Nina MacNeill  
Secretary  
Area: Hillhead  
Served from: 2017



Joginder Makar  
Committee Member  
Area: Outwith area  
Served from: 2009



Amy Callan  
Committee Member  
Area: Outwith area  
Served from: 2021



Billy Robertson  
Vice Chair  
Area: Outwith area  
Served from: 2020



Yushin Toda  
Treasurer  
Area: Burnbank  
Served from: 2007



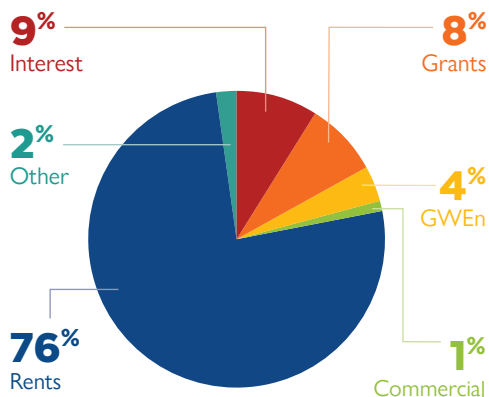
Ekpe Ukpe  
Committee Member  
Area: Hyndland  
Served from: 2023



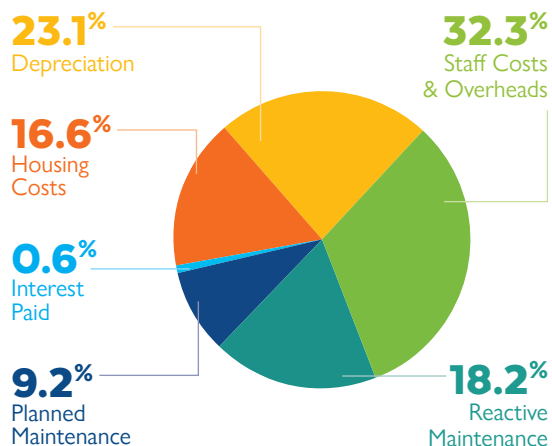
Debbie van Pomeran Reilly  
Committee Member  
Area: City Centre  
Served from: 2023

## INCOME & EXPENDITURE: %

### Income Received:



### What Income Received is spent on:



## COMMITTEE TRAINING FORUM

GWHA's Committee Training Forum (CTF) is a unique, flexible, in-house programme for prospective committee members and an opportunity for existing members to acquire or refresh their skills and understanding of the social housing sector and the work of GWHA. 2 members completed the CTF sessions in June 2025.

## GLASGOW WEST ENTERPRISES LTD

- ✓ Wholly owned subsidiary of GWHA established in 2010
- ✓ A vehicle for GWHA non-charitable activities such as factoring
- ✓ Supports GWHA planned enterprise and growth
- ✓ Managed over £1.19m investment works to owners' properties since 2015
- ✓ Continuity of staff: GWHA staff supply services to GWEn
- ✓ Profits donated to GWHA to 2026: £175.8k
- ✓ Manages service provision to GWHA rented properties in mixed tenure developments

FACTORING SERVICES		2025/26	2024/25	2023/24	2022/23	2021/22
Factoring Invoice Issued Quarterly		100%	100%	100%	100%	100%
Annual Statement of Account Issued July		100%	100%	100%	100%	100%
Annual Cyclical Statements Issued May		0% <sup>6</sup>	100%	100%	0% <sup>1</sup>	0% <sup>2</sup>
Written Statement of Services Issued to new owners		100%	100%	94% <sup>3</sup>	99% <sup>4</sup>	93%
Factoring Invoices paid within 14 days		58%	39%	33%	25%	41%
Factoring Invoice paid in full at year end		75%	80%	85%	83%	85%
Bespoke Factoring Surgeries (number)		4	3	2	1	0 <sup>5</sup>
Early Repayment Rewards	Commercial	£1,540	£820	£440	£1,000	£660
	Domestic	£2,340	£2,025	£1,350	£2,400	£1,485
Annual Information Sheet Issued July		100%	100%	100%	100%	100%
Homeowners Receiving correspondence by email		70%	68%	73%	68%	31%
Homeowners paying Direct Debit		41%	40%	38%	40%	34%
Direct Debit incentive paid out		£4,220	£4,560	£4,900	£4,340	£4,740
Homeowners Conference		Oct 2025	Oct 2024	Oct 2023	Oct 2022	Oct 2021
Disputes referred to the First-tier Tribunal for Scotland (Housing and Property Chamber).		0	0	2	1	1

<sup>1</sup> Issued May/June 2023

<sup>2</sup> Reported as 100% last year, now considered to be an error. Initial delays due to review of Annual Owner Contributions

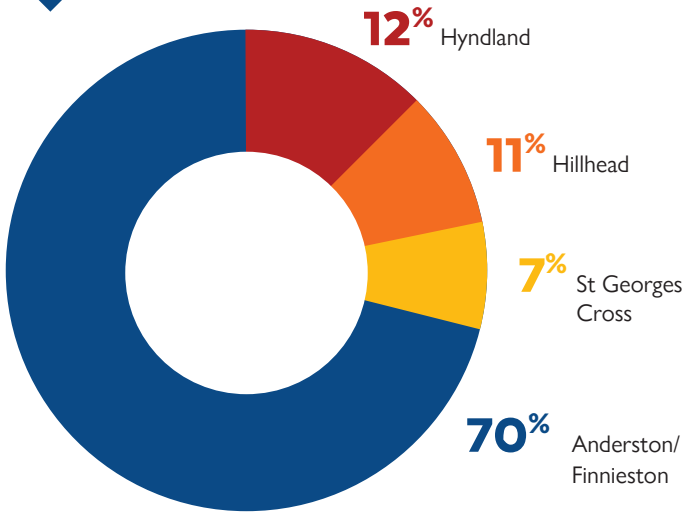
<sup>3</sup> GWEn not advised of house sale (3 sales)

<sup>4</sup> 100% issued, 1 outwith 28 day timescale

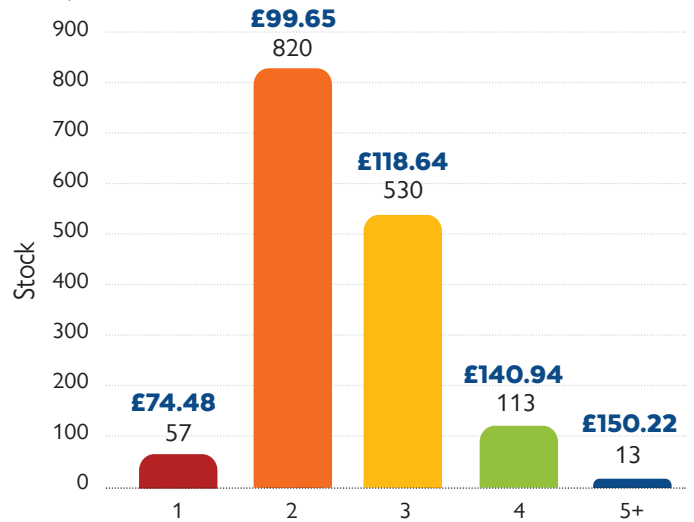
<sup>5</sup> Did not take place due to COVID-19 restrictions

<sup>6</sup> All issued by 16/07/25 following account reconciliation

## STOCK BY AREA

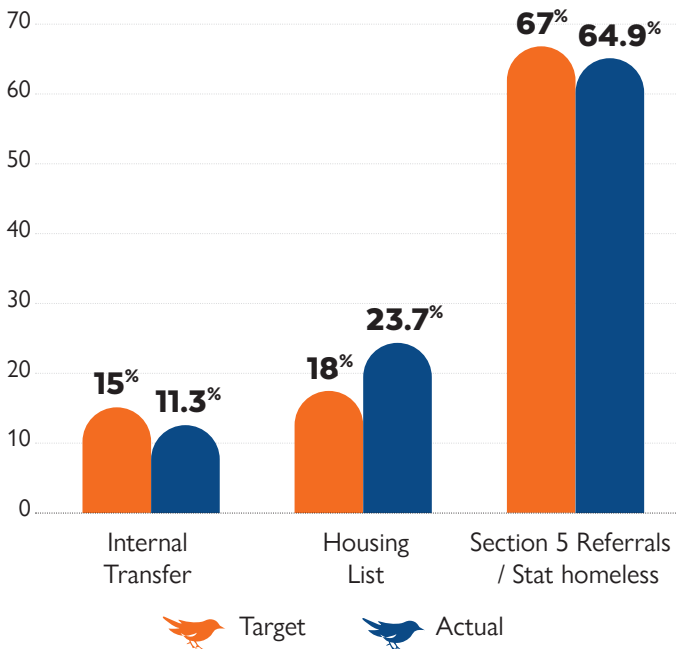


## LETTABLE STOCK BY APARTMENT SIZE/ WEEKLY RENT



Lettable stock does not include properties that are unlettable because of major works or long-term void status.  
Average rent increase for 2025/26: 6.8%

## SOURCE OF LETS



## HOUSING ALLOCATIONS

### Number of applications



### Average days to process applications



Consistently strong performance.

## RENTS/VOID PERFORMANCE

Rents/Voids	TARGET	2025/26	2024/25	2023/24	2022/23	2021/22
Rent Collection	100%	99.62%	99.57%	99.67%	99.4%	99.5%
Void Rent Loss (all voids)	0.7%	0.34%	0.8%	0.56%	0.47%	1.13%
Void Re-let times (days)	25 days	19.9 days	27.95 days	33.4 days	21.8	52.6 days



## RENT COLLECTION

Staff continue to work with tenants to prevent legal action wherever possible. Where engagement and sustainment efforts have not been successful, Notices of Proceedings are issued in line with our policies. Legal action and eviction remain a last resort.

Stage of Process	2025/26	2024/25	Comments
Notices of Proceedings served	9	8	
Recovery actions initiated	7	3	
Cases called at court	9	6	Includes cases carried forward from previous years.
Court order (decree) granted	8	3	Some cases may be paused (sisted) to allow repayment arrangements. 1x court case in 2025/26 sisted to monitor payments.
Evictions carried out	7	3	

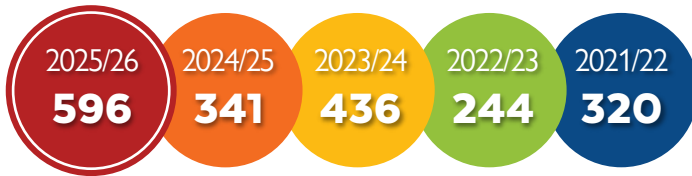
## CONSUMER PANEL

Three Consumer Panels were delivered using a mix of in-person interviews, telephone calls, and online surveys, gathering valuable feedback on the Service Quality Guarantee, Corporate Publications, and Repairs Call Handling.

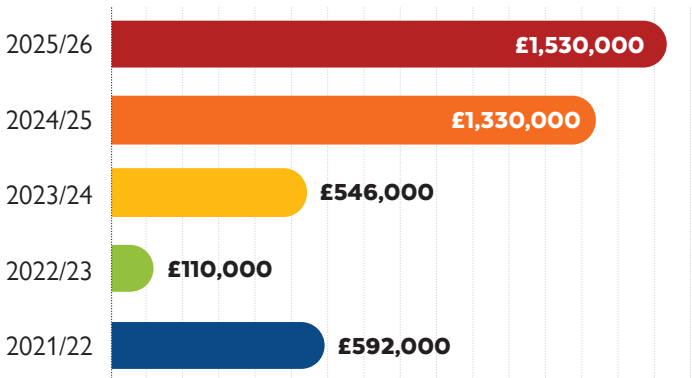
## WELFARE BENEFITS

Staff are available for office appointments or home visits. Partnership working with the Fuelbank Foundation, the Pyramid in Anderston and Citizens Advice Bureau.

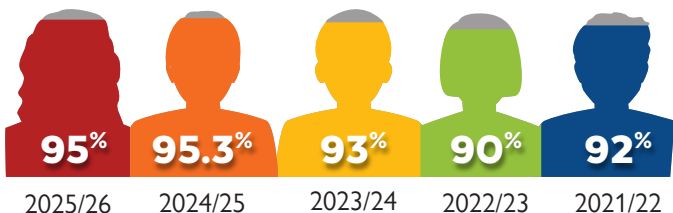
### Residents receiving a benefit check



### Additional income generated



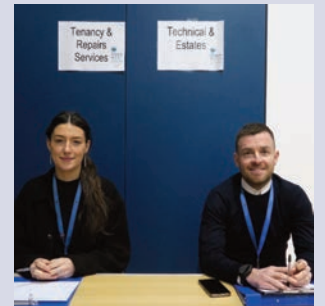
### Financial gains direct to residents in increased benefits



## 26th ANNUAL TENANT CONFERENCE

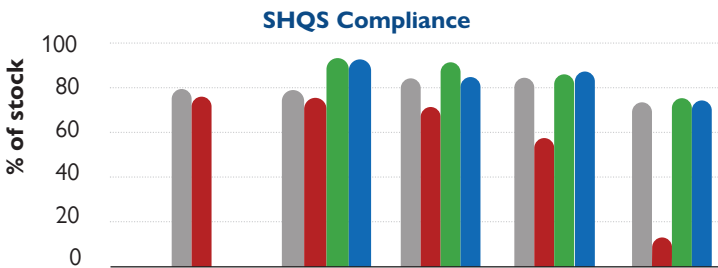
Tenants attended both in person and online. The Housing Perks initiative and our social media platforms were promoted, and there was consultation on:

- Our proposed rent increase of 6.8%
- Our Service Engagement Plan
- The Community Engagement Event Evaluation Report and Action Plan
- Future plans and service delivery priorities

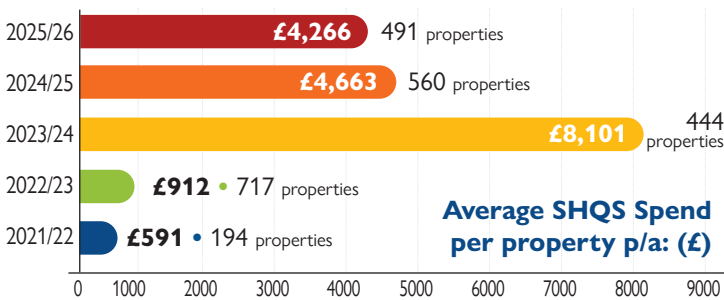


## SCOTTISH HOUSING QUALITY STANDARD

SHQS compliance has further improved (76.9%) through targeted investment projects. Priority investment through 2026/27 includes building fabric stonework and roof projects, the External Wall Insulation (EWI) pilot project, door entry system replacement and continued rollout of the kitchen, bathroom and boiler upgrade programme, projecting 79.4% compliance by end of the reporting year.



	2025/26	2024/25	2023/24	2022/23	2021/22
● Target	79.4	79.4	83.4	84.1	72.8
● Actual	76.94	75.5	71.99	57.96	12.7
● QEF		92.9	91.4	86.7	75.7
● All RSLs		91.9	84.4	87.8	74.6



## INVESTMENT

- ✓ Kitchen and Bathroom / Boiler Upgrade Programme (x252).
- ✓ Site Start on Argyle St External Wall Insulation Pilot Project (x9).
- ✓ Roof replacement designed and tendered with an anticipated start Autumn 2026.
- ✓ Stock Condition Surveys undertaken (x383).



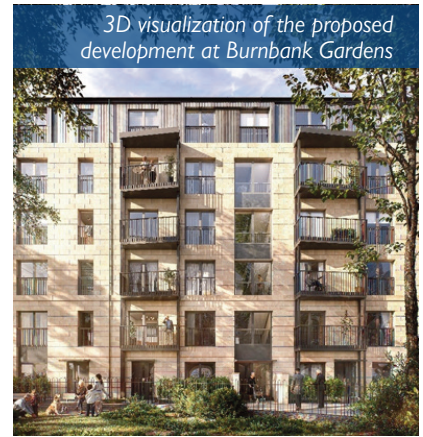
## REACTIVE REPAIRS

		2025/26	2024/25	2023/24	2022/23	2021/22
Total Repairs	Reported Jobs	5999	5966	6381	7944	3822
	Completed On Time	5360	5527	5701	5811	3077
Average No. of Repairs per property		3.8	3.8	4.2	5.3	2.6
Average Spend on repairs per property		£1,066	£1,155	£1,479	£460	£737
Performance Indicators (PI)	Target					
Completed within Target Response Time (%)	/	89.3%	93.6	89.3	73.1	81
Right 1st Time (%)	90	97.3%	92	85	66.2	74.9
Emergency Repairs (hours)	6	3.13	3.13	5.2	7.7	3.9
Non-Emergency Repairs (days)	5	6.6	5.27	4.6	5.3	7.9
Minimum Pre Inspections per month	10%	13.8%	N/A	N/A	N/A	N/A
Minimum Post Inspections per month	10%	10.1%	N/A	N/A	N/A	N/A

## DEVELOPMENT AND REGENERATION

### Burnbank Gardens (New Build)

This Partnership Project with Queens Cross Housing Association will provide GWHA with 24 flats for social rent to meet the needs of older people. The project is due to complete May / June 2027.



### Corunna Street (New Build)

The development project, located within the St Vincent Crescent Conservation Area, will deliver 15 flats for social rent. The project is due to complete in early 2027.

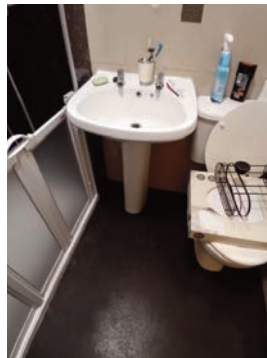


## CYCLICAL MAINTENANCE

- ✓ 100% of properties have a current Annual Gas Safety (AGS) certificate, with 100% of services completed before the annual due date.
- ✓ 48 x Electrical Safety Inspections carried out.
- ✓ High-Level external drone surveys carried out to common blocks.
- ✓ Lightning Conductor Testing at Blythwood Court and St Vincent Terrace.
- ✓ 100% of Routine CCTV and lift servicing and maintenance carried out.

## MEDICAL ADAPTATIONS

		2025/26	2024/25	2023/24	2022/23	2021/22
Budget	Total £	£109,000	£91,076.53	£75,000	£71,000	£71,000
	GCC funded %	31	51	40	76	70
	GWAH funded %	69	49	60	24	30
% Budget Expenditure		41	80	46	90	95
No. of adaptations completed		13	23	13	21	23
% of total applications processed		93	79	68	75	37
% of all GWAH properties adapted		17.09	16.47	21.5	18	21



## GOOD GARDEN & BEST CLOSE

Good Garden and Best Close Awards recognise the efforts our residents make to improve communal areas.



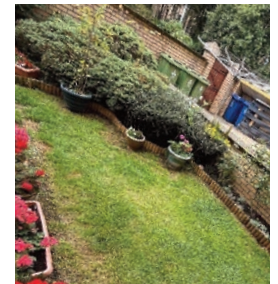
Best Newcomer/ Most Improved: 36 Cleveland Street



Best Communal Garden: 36/38 Burnbank Gardens / 20/22/24/28 Napierhall Street



Best Close: 22 Hillhead Street



Best Garden: 171 University Avenue

## ESTATE SERVICES

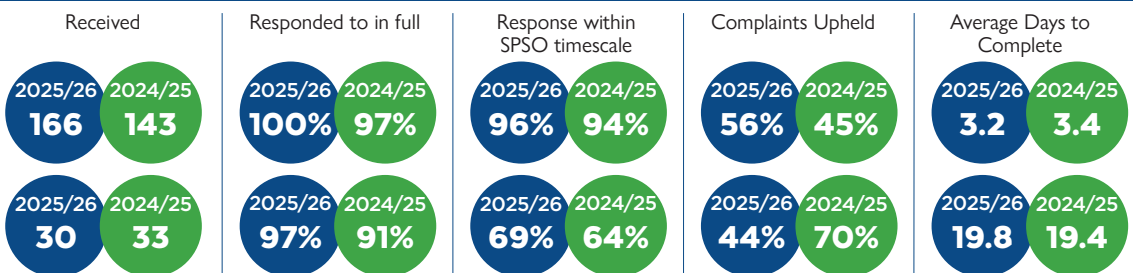
- 1678 Estate inspections
- 485 requests for service or assistance
- Annual good garden/close competitions
- Total Homes: x192 Collections from door. Weekly Fly-tipping hotspot collection at 23 locations. x1868 items collected (31,553 kg, equivalent to x3 double decker buses)

## G3 GROWERS

Joint Event, led by GWAH Estates Team, provided an opportunity for residents and visitors to visit the garden space located at Brechin Street to learn basic gardening tips, take part in yoga, and make a pedal powered smoothie.

## COMPLAINTS HANDLING

### Stage 1: Front Line Resolution 5 Working Days



Six cases were referred to the Scottish Public Services Ombudsman: all closed at pre-investigation stage. A total of 66 compliments were formally recorded from service users in 2025/26.

## SERVICE SATISFACTION

Rents/Voids	2025/26	2024/25	2023/24	2022/23
Overall satisfaction with services	83	81	79	77
Kept informed with services	86	93	88	88
Opportunities to Participate	79	86	85	84
Quality of Home	77	81	78	76
Repairs and Maintenance in last 12 months	76	80	71	70
Contribution to management of neighbourhood	76	79	79	76
Rent Value for Money	80	80	84	82
Standard of Home at Date of Entry (new tenants)	76	83	93	85

- Independent hybrid surveys (50/50 face to face and telephone) conducted on a quarterly basis.
- Prompt GW response and follow-up where dissatisfaction expressed.
- Continued focus for 26/27 on repairs, enhanced customer services and delivery of investment programme.
- New independent surveyor appointed for 26/27.

## STOCK PROFILE



Tenement Flats  
(exc main door flats)  
675, 43.7%



Deck Access  
325, 21.1%



Multi-Storey  
315, 20.4%



Other Flats  
117, 7.6%



High Rise  
110, 7.1%



Houses  
2, 0.1%

## CHARITABLE ACTIVITIES

- ✓ Direct funding (£12,000) of food parcels to 2203 households via the Pyramid in Anderston's Food Pantry
- ✓ Festive chocolates delivered to 418 residents.
- ✓ Active Bookworms members received a Christmas book, along with a book delivered in the month of their birthday.
- ✓ With Management Committee support, £6270 distributed, supporting 212 GWV children across 123 households in the absence of Cash for Kids funding.
- ✓ £280 donation to Scottish Women's Aid (£140 donated by GWAH staff and matched by GWAH)
- ✓ 36 fantastic entries for our Christmas Colouring Competition



## RENT REWARD SCHEME

Applications are welcome from all GWAH tenants.

	2025/26	2024/25	2023/24	2022/23	2021/22
New members	11	57	0	69	23
Total members	327	345	305	334	282
% of Tenants	21%	22%	21%	22%	19%
Incentives	£13,944	£13,426	£11,232	£14,326	£13,968

## GWAH WELLBEING 2025/26

The GWAH Wellbeing Framework has been in place since 2022/23, when the previous Healthy Working Lives (HWL) Framework ceased being accredited. We were proud to achieve Gold Award standard from HWL, and committed to maintaining our programme of activities to this standard. The GWAH Wellbeing Framework represents our ongoing commitment to supporting a safer, healthier and more united workforce.

## ANNE GOULD AWARD WINNER 2026

Well done to this year's nominees and congratulations to this year's winners, Tim O'Rourke, Neil Pyott, Doireann Brennan, Kyle Barnett, Nicola Thomson, Dominic McGonigle, Dylan Sullivan and Cerys Mackenzie.

Thank you to the staff, tenants and Management Committee members who took the time to nominate our many worthy winners.



Timothy O'Rourke

Neil Pyott

Doireann Brennan

Kyle Barnett

Elaine Travers, CEO

Cerys Mackenzie

## JIM MICHAEL AWARD

This award was introduced in 2008, our 30th Anniversary Year, to recognise the commitment of the exceptional people who make a difference to the lives of those living in our community. There were three winners for 2025/26. Brian Threlfall (pictured below) received his award from Elaine Travers, CEO and Issi Gracie, Chairperson.



5 Royal Crescent • Glasgow G3 7SL

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Website: [www.gwha.org.uk](http://www.gwha.org.uk)

[@glasgowwestha](https://www.instagram.com/glasgowwestha) [facebook.com/glasgowwestha](https://www.facebook.com/glasgowwestha)

Office working hours:

Monday, Wednesday, Thursday, Friday – 9am to 4pm.

Tuesday – closed to the public.

Appointments are available at other times on request.

REGISTERED WITH THE SCOTTISH HOUSING REGULATOR HEP126.

REGISTERED UNDER THE CO-OPERATIVE AND COMMUNITY BENEFIT SOCIETIES ACT (2014): 1955 RS. REGISTERED AS A SCOTTISH CHARITY NO. SC001667

To receive this information in another language, please get in touch.

لتلقي هذه المعلومات بلغة أخرى، يُرجى التواصل معنا

要获取其他语言版本的信息，请联系我们

جهت دریافت این اطلاعات به زبان دیگر، لطفاً با ما تماس بگیرید.

Skontaktuj się z nami, aby otrzymać tę informację w innym języku.

Để nhận thông tin này bằng một ngôn ngữ khác, xin vui lòng liên hệ