

1.0 EXECUTIVE SUMMARY

- 1.1 GWHA's diverse communities are formed by the complex interconnection of buildings, people, and the spaces in between. The Stonework *Strategy 2026–2029* (SWS) sets out a directional framework for investment in traditional pre-1919 tenements within Glasgow's urban environment which recognises the associated challenges posed by mixed ownership, listed buildings, conservation areas, high pedestrian footfall, and the impact of the Scottish climate on building fabric.
- GW's stock profile includes x48 traditional pre1919 stonework tenements across tenure blind neighbourhoods. They are an intrinsic part of Glasgow's urban realm, varying in size and configuration; including converted townhouses, grids of street long terraced "closes", and community / economic focal areas with ground floor shops, cafés and restaurants.
- 1.2 While this framework relates to the physical building fabric and common parts of our homes, it pulls together key elements of the association's Mission: *Homes are our purpose; Service & Sustainability our Priority*. Our Values: *Inclusive, Considerate, Accountable, Resourceful, Ethical*, and our Vision: *Shaping Thriving Communities*.
- 1.3 Effective investment in our buildings, with a fabric first approach puts tenant, resident, and public safety at the forefront of decisions for the benefit of all owners regardless of tenure type. It recognises that no single solution will fit, and that the optimum outcome may be ensuring a safety baseline in the absence of the private owner funds required for comprehensive repair and / or refurbishment.
- 1.4 Adopting strategic principles defines a pathway for consistent risk management in the context of promoting *Robust Governance, Optimum Performance and Enhanced Services*; all in the interest of fostering collaboration, continuous improvement, and well-maintained, inclusive neighbourhoods for GW's current and future tenants and other service users living in these buildings.
- 1.5 Recognising the risk of inaction, this proactive strategy supports organisational and regulatory governance, shaping our operational response, setting out controls and measures that demonstrate organisational compliance so far as reasonably practical; and a commitment to guiding strategic principles.

2.0 STRATEGY AIMS

- 2.1.1 Robust Governance: Ensuring compliance with the respective legislative and regulatory standards applicable.
- 2.1.2 Optimum Performance: Balancing the rights of individuals, optimising value for money to ensure safety.
- 2.1.3 Enhanced Services: Supporting actions to improve collaboration, owner participation and our homes.

3.0 CONTEXT

- 3.1 The existing Stonework Strategy was introduced in 2016 and incorporated lessons learned from the delivery of the Anderston Stonework project.
- 3.2 The operational drivers for the 2016 strategy were: owner engagement, risk management and compliance with Scottish Quality Housing Standards (SHQS).
- 3.3 In priority order, the guiding principles of the strategy were: structural stability, cost efficiency, and aesthetics.
- 3.4 Reflecting the 2016 Strategy, x48 tenement blocks were surveyed via thermal imaging surveys, and a 5-year programme was developed with priority focus on the addresses assessed to require most urgent intervention prioritised earlier in the programme. Additional consideration was given to SHQS compliance, and the requirement for mixed tenure private owner participation. This Strategy review expands on those drivers.
- 3.5 For mixed tenure addresses, projects are managed through GWHA's property factoring subsidiary, Glasgow West Enterprises (GWEn), or 3rd party property factors with GWHA considered a private *owner* in both instances.
- 3.6 The term *owner* applies to both domestic and commercial properties with voting rights and responsibilities relating to % share of costs calculated in line with property title deeds.
- 3.7 Within the above 5 year strategic approach, GWEn manage x39/48 mixed tenure traditional stone tenement blocks, with x9/48 blocks 100% owned by GWHA.
- 3.8 This is a sector wide issue, with the impact to individual housing associations directly related to the stock profile (age and construction type), exposure to inclement weather, historic tenement refurbishment works using cement-based products (linostone render / pointing), and history of owner disengagement insofar as participating in required works.

3.9 The summary table below sets out the respective percentage share responsibility with GW stock profile for that 5-year strategic approach (priority addresses):

Share Range: Private owner (non-GWHA)	Number of Blocks
0%	9
1-25%	5
26-50%	12
51-75%	9
76-100%	13
Total	48

3.10 Of the above, across 22 of 39 GWEn factored mixed tenure blocks GWHA own less than 50% of the title shares in the block, with GWHA in those instances considered to be in minority ownership.

3.11 In the wider context of understanding the relevance of this, GWHA own x506 flats in traditional pre-1919 buildings. x114 / 166 blocks factored were built in this period and construction type.

4.0 Summary Risk Review

4.1 The key trending Stonework Strategy risks are:

4.1.1 Deteriorating stonework condition / structural stability / falling debris / decant / building collapse.

4.1.2 Insufficient homeowner (HO) or commercial property (CP) buy-in.

4.1.3 Rising costs making works increasingly unaffordable.

4.1.4 Lack of suitably qualified / resourced contractors available to tender and deliver projects due to high demand in Glasgow area and stonemason labour shortages.

4.1.5 Significant GWHA/GWEn resources required to develop stonework projects and engage with HO's, causing further delays to programme with no guarantee of HO/CP buy-in, impacting other projects.

4.1.6 Decant void rent loss.

4.1.7 Poor and protracted performance of 3rd party Property Factors.

4.1.6 Liability / culpability in event of a structural failure and/or injury / loss of life (insurance).

4.1.7 Potential insurance withdrawal / associated exposure.

4.2.1 There has been engagement with insurance brokers, and the underwriters of common building insurance policy cover, setting out the challenges being encountered, with indications that the 2026-29 insurance underwriter will work with GW on a case-by-case basis, to support and promote owner participation through enforcement of policy conditions including a "duty to maintain". This may include reverting to escape of water / fire cover only.

4.2.2 Notwithstanding any building cover restrictions that might be applied, it has been indicated that £10M injury, and damage to 3rd party property cover will remain in place.

4.3 High-level SWS risk mitigation controls and further actions are outlined in Appendix SW1.

5.0 STRATEGIC DIRECTION

5.1.1 Decisions and actions must be in the interests of current and future tenants, and must not risk GWHA's charitable status or viability. With that underlying strategic baseline a concurrent x2 pathway approach (section 5.2 and 5.3) will be taken reflective of influences both within and outwith operational control.

5.1.2 DELIVERY OPTIONS SUMMARY		
1	100% GWHA ownership	Proceed (subject to statutory approvals).
2	Mixed Tenure, Private Owner Low Cost, High benefit in GWHA support for upfront contract award, with mitigation	Missing Share Risk Review.
3	Partial private owner support, GWHA Minority Share, Medium risk. Budget informed GWHA capacity to upfront contract award.	Missing Share Risk Review.
4	Poor private owner support, focus make safe, potential long term protection measures in place.	Missing Share Risk Review.
5	Poor private owner support, significant health and safety risk (potential decant / long term void).	Asset Management Strategy: acquisition / disposal evaluation.

5.2 PATHWAY 1

- 5.2.1 Tenant, resident and public safety (make-safe baseline).
- Incident Response – checklist / process map integrated into Emergency Procedures.
 - Deploy measures including but not limited to: heras fencing, crashdecks, scaffolding, propping, bracing, tap-testing, descaling, chimney wrapping / use of visqueen protection, and structural monitoring.
 - Where appropriate escalate to Glasgow City Council (GCC) Resilience Team for assistance with emergency traffic management, road and footpath closures and collaboration with 3rd party stakeholders.
 - Evaluate need to decant tenants, supporting GCC with any required decant of private owners.
- 5.2.2 Data Improvement / Risk Profiling
- Annual drone and common parts surveying and reporting (or alternatives, with strategic phasing).
 - Annual roof inspection / reporting, gutter cleaning and delegated authority for repairs.
 - Rolling development of asset risk register reflecting for example property characteristics, survey fabric condition, repairs history, and pedestrian footfall.
- 5.2.3 Maximise use of existing delegated authorities and contracts prior to owner engagement (drone follow on works).
- 5.2.4 Proactive, effective and accurate owner communication and services reflecting property factoring Code of Conduct:
- Written Statement of Services.
 - Accessible drone survey reports, foresight and visual guide in support of demonstrating works required.
 - Operational engagement with owners where issues arise.
 - Investment Project specific communication.
 - GWEn Major Works and Investment Guide (website / new owner induction).
 - As part of factoring invoice communication (Formal Notice and Information Sheet).
 - GWEn annual conference promotion of common repairs and investment and associated costs / billing.
 - House sale transparency, solicitor withholding funds for works outstanding.
 - Ingathering required funds to enable works to proceed.
- 5.2.5 Early project development of buildings with 100% GWHA ownership, and flexibility to progress as a priority, in the event a pipeline mixed tenure project becomes stalled (funding / support).
- 5.2.6 Progress so far as possible pipeline building fabric common repair and investment projects within budgets.
- 5.2.7 Appointment of competent and experienced consultants, specialists, contractors with robust due diligence.
- 5.2.8 Submission local authority planning and building warrant applications as applicable.
- 5.2.9 Works undertaken safely, reflective of Construction (Design and Management) Regulations 2015.

5.3 PATHWAY 2

- 5.3.1 Insurance Cover (underwriter engagement) in support of leveraging private owner support.
- 5.3.2 Procurement Innovation / market engagement including exploring frameworks, robust selection, and partnership development for pipeline apprentice / training through community benefit delivery.
- 5.3.3 Sector Collaboration, learning and sharing – participating in workshops improving overall sector response.
- 5.3.4 In instances of minority GWHA ownership, GWHA is mindful of opportunities to replicate strategic acquisition of market / off market property sales (in line with Asset Management Strategy principles).
- 5.3.5 Continued key partner engagement with Glasgow City Council (GCC) in respect to support with enforcement powers, missing shares, private owner grant funding, and opportunities for potential support from the Scottish Government's Affordable Homes fund managed by GCC in the context of the national drive for additional homes for affordable rent, and the ongoing homelessness crisis.
- 5.3.6 Governance Reporting through routine risk, charter (SHQS), and Major Works and Investment reporting.
- 5.4 This strategy will remain flexible in respect to new / emerging solutions and marketplace opportunities.

6.0 FUNDING

- 6.1 Stonework and other fabric repairs are costly, typically requiring scaffold for high level access and safety.
- 6.2 Not all stone repairs are the same; surface area, the complexity and depth of stone deterioration will inform the nature of repair required, ranging from: removal of cementitious coatings, to copper nail and wire with lithomix reinstatement, to full replacement and indentation of new stone from a quarry.
- 6.3.1 Without including roof replacement (where appropriate) the project is less likely to attract GCC grant funding.

- 6.3.2 Without GCC grant funding projects are less likely to have the support of private owners regardless of any GWEn mandate and vote in favour of proceeding.
- 6.4.1 GW budgets will reflect project tender costs and/or consultant pre-tender estimates so far as practical. Where not available current market rates and cloning using average close works values will be utilised.
- 6.4.2 Notional uplift provisions will be utilised for addresses that are listed buildings or those within conservation areas.
- 6.4.3 Reflecting GCC grant accessibility conditions, cost projections will include roof replacement if recommended.

6.5 Private Owner Funding Support

- 6.5.1 Private owner % share is set out by Deeds of Condition. Where commercial units are involved, the share can be in the region of 30-40% of the project costs.
- 6.5.2 Organisationally, Glasgow City Council (GCC) recognise the need for City wide action, with 50% grant funding available to private and commercial owners (budget dependent).
- 6.5.3 Grant is contingent on the balance being paid by the owner, or the other owners in the block, with precedent of housing associations accepting the risk of awarding the contract and commencing the work without receipt of the upfront contributions.
- 6.5.4 That grant fund is a limited resource, with GCC indicating (16/09/25) the 2025/26 budget is fully utilised and there are already x10 projects lined up for 2026/27.
- 6.5.5 Where approved, private owner GCC grant is paid direct to GWHA, aligned with formal payment certification.

7.0 SUMMARY POSITION

- 7.1 Without private / commercial owner support through GWEn the mixed tenure projects are very unlikely to proceed, with works limited to that which can be carried out within existing delegated authority levels.
- 7.2 Significant reliable support from the local authority is required across the city, stretching limited GCC budgets.
- 7.3.1 *Missing Share* provisions are an option for both GCC and other owners in a block. This statutory measure is typically implemented with a mitigating suite of financial controls which can include; acquisition, the lodging of a Notice of Potential Liability on the property, signed Minutes of Agreement, payment arrangements, debt recovery, legal action, or pursuing insolvency. See Appendix 3, for an example missing share framework¹.
- 7.3.2 If utilised, missing share measures will be subject to formal legal advice and robust testing of GWHA's strategic principles:
In the best interests of current and future tenants, No impact on GWHA's charitable status or financial viability.

8.0 FEEDBACK AND COMPLAINTS

- 8.1 **Feedback:** GWHA tenants and other customers may provide feedback about this document by emailing admin@glasgowwestha.co.uk
- 8.2 **Complaints**
 - 8.2.1 Tenants and owners with a grievance arising from the Strategy will be considered in accordance with respective GWHA / GWEn Complaints Handling Procedures, as per the guides on the website, printed copy on request.
 - 8.2.2 For tenants: Once the Association's Complaints Handling Procedure is exhausted, there is a right of appeal to the Scottish Public Services Ombudsman (SPSO). As the SPSO is unlikely to comment on matters of a legal nature, a review is likely to centre around the proper application of the Association's strategy.
 - 8.2.3 For owners: Once GWEn's Complaints Handling Procedure is exhausted, there is a right of appeal to the First Tier Tribunal (Housing and Property Chamber) for Scotland.

9.0 REVIEW

- 9.1 This strategy will be reviewed every 3 years, or sooner, subject to a change in legislation or circumstance.
- 9.2 The strategy, in parts, attempts to summarise current legislation. In any case of conflict between the two, legislation will always preside.

10.0 DELEGATED AUTHORITY

- 10.1 Delegated authority is granted by the Management Committee to the Chief Executive and Staff to implement this strategy and the associated policies and procedures.

¹ Initially considered 12R MC 24/09/24 – In relation to Close Cyclical Decoration.