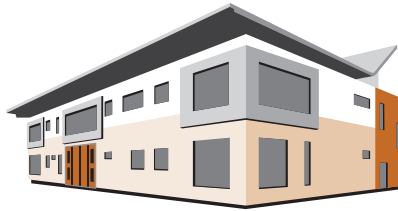


blairtummock
housing association

*at the heart of our
community*



ANNUAL REPORT & REPORT ON PERFORMANCE 2025/26

OUR VISION FOR THE ASSOCIATION IS:

Neighbourhoods where people choose to
be and are happy to live.

OUR MISSION IS:

To give local people the power to improve
the opportunities for our community.



Find us on
Facebook

CONTENTS PAGE

CHAIRPERSON'S REPORT	3
COMMITTEE REPORT	3
STAFFING REPORT	4
FINANCE REPORT	5
GARDEN COMPETITION WINNERS	6
THE SCOTTISH SOCIAL HOUSING CHARTER	6
PERFORMANCE REPORT	6
HOUSING MANAGEMENT	7
ASSET MANAGEMENT REPORT 2025–2026	8
COMPLAINT HANDLING	9-10
SUPPORTING OUR TENANTS	10
RENTS, FACTORING, EHRA, EQUALITIES, SOCIAL MEDIA	11
FEEDBACK FORM	12

CHAIRPERSON'S REPORT

I became the Chairperson following the AGM in September 2023 and have been supported by the other members of the Management Committee.

I am pleased to report another successful year for the Association and our subsidiary, Blairtummock & Rogerfield Opportunities (BRO).

Throughout 2025/26, we remained focused on providing high-quality homes and supporting a thriving community. Tenant satisfaction remained high, with over 90% of tenants satisfied with our overall service, reflecting the dedication of our staff, Management Committee and partners.

We invested almost £200,000 in planned improvements to our homes and neighbourhoods and continued to support new tenants with starter packs, flooring and decoration assistance.

Working alongside GEMAP and Connect Community Trust, we helped local households secure over £1million in financial gains during the year. We were also delighted to secure National Lottery funding with BRO to deliver projects that promote wellbeing, tackle inequality and strengthen community resilience.

The Association remains financially strong, generating a surplus of £392,263 and increasing net assets to over £13.3 million. We also maintained full regulatory compliance and continued to be assessed by the Scottish Housing Regulator as requiring only low regulatory engagement.

Looking ahead, we will continue to invest in our homes and communities, progress regeneration and development opportunities, strengthen our financial resilience and embrace digital transformation.

On behalf of the Management Committee, I thank our tenants, residents, staff, partners and fellow committee members for their continued support throughout the year.



Catriona Jamieson,
Chairperson as at 31st March 2026

COMMITTEE REPORT

As at the 31st March 2026 the Association had 54 members.

The Management Committee of the Association makes the key decisions on behalf of our community and work closely with staff. Our Committee as determined by our September 2026 AGM were:

Name	Last Elected	Position	Position Held Since
Catriona Jamieson	September 2024	Chairperson	September 2022
Margaret Pirrie	September 2025	Secretary	September 2023
Jim Kane	September 2025	Treasurer	September 2024
Elizabeth Best	September 2026	Committee Member	September 2026
Catherine Black	September 2025	Committee Member	April 1994
Margaret Ann Kelly	September 2026	Committee Member	September 2024
Elizabeth McGill	September 2026	Committee Member	September 2022
Wilma McKnight	September 2026	Committee Member	September 2026
Donna Miller	September 2026	Committee Member	September 2019
Gary Wood	September 2024	Committee Member	September 2024
Mandy Morgan	October 2025	Co-opted Member	October 2022
Claire Reynolds	October 2025	Co-opted Member	September 2024

STAFFING REPORT

Staff as at 1st October 2026



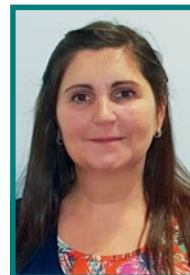
John King,
Director



Gillian Bell,
Housing
Services
Manager



David McNeil,
Housing
Officer



Amanda
McGinley,
Housing
Officer



Mia Hillhouse,
Housing
Assistant



Fiona Kirk,
Housing
Assistant



James Hart,
Maintenance
Officer



Allan Dawson,
Maintenance
Officer



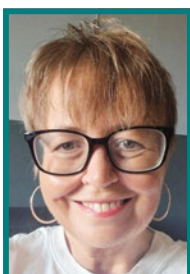
Catherine
Aiton,
Maintenance
Assistant



Eddy
Ferguson,
Community
Regeneration
Manager



Caroline
Stevenson,
Digital Project
Lead



Alison McCoid,
Finance
Manager



Charlene
McNeill,
Finance
Assistant



Della
McKelvie,
PA/Office
Manager



John Goodwin,
Office
Administration
Assistant

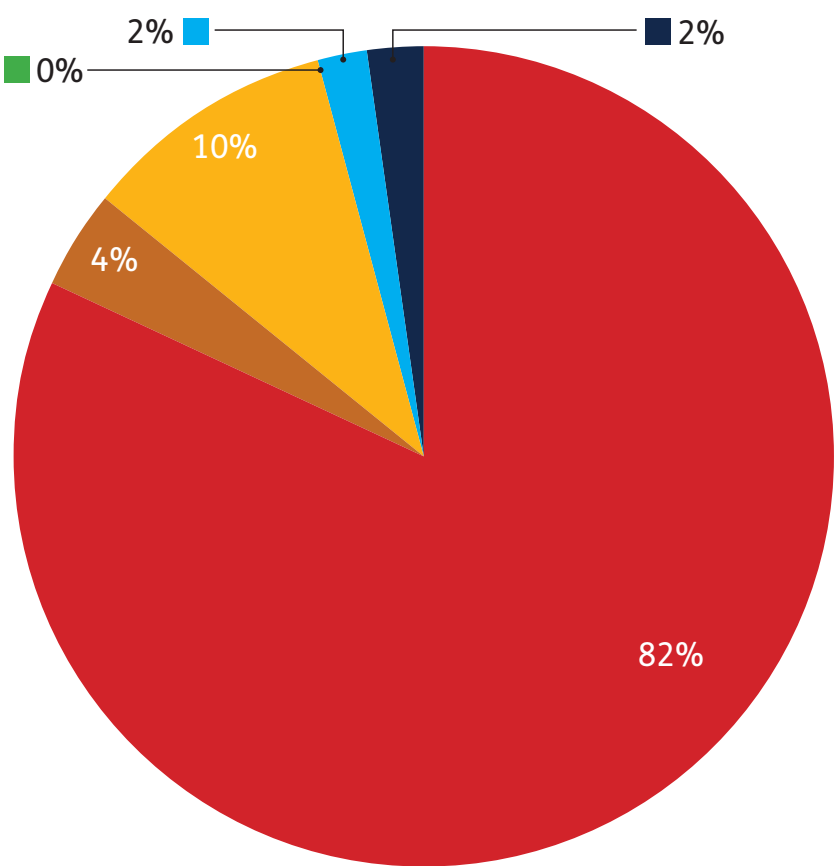


Sharon
Cameron,
Receptionist

FINANCE

Income

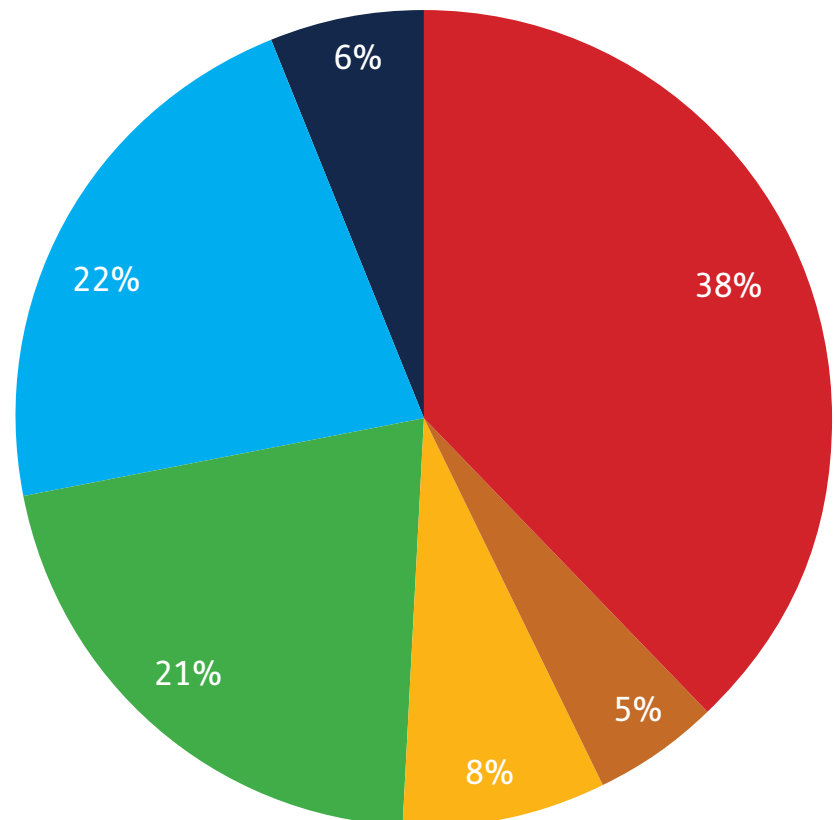
Rent	£3,153,636
Service Charges	£147,471
Housing Grants	£396,054
Factoring	£18,412
Other Grants	£64,930
Other income	£59,898
	£3,840,401



Expenditure

Where does your rent go?

Management, Maintenance and Admin Costs	£1,351,250
Service Costs	£176,732
Planned and Cyclical Maintenance	£286,011
Reactive Maintenance	£731,932
Depreciation	£758,116
Other Activities	£209,337
	£3,513,378



GARDEN COMPETITION WINNERS

The Association was delighted to see so many beautiful and well-maintained gardens throughout the summer months. Favourable weather conditions provided an excellent opportunity for residents to showcase their gardening skills and creativity.



Tenemental Properties: Jacqueline MacLean

This year, the format of the competition was revised to recognise two overall winners: one in the tenemental properties category and one in the main door properties category.

We are pleased to congratulate this year's winners:



Main Door Properties: Yvonne Armstrong

We thank all residents who participated and contributed to the attractive appearance of our communities.

THE SCOTTISH HOUSING CHARTER

The Scottish Social Housing Charter sets out the standards and outcomes that social landlords should achieve for their tenants and other customers. It provides a framework for measuring landlord performance and assessing how effectively housing providers meet the needs of the people who use their services.

The Charter was developed by the Scottish Government in consultation with the Scottish Housing Regulator (SHR), tenants and their representative bodies, homeless people, social landlords and other stakeholders.

The current Charter came into effect on 1st November 2022 following a review by the Scottish Government. The Scottish Housing Regulator monitors and reports on landlords' performance against the Charter through the Annual Return on the Charter (ARC).

The Charter contains 16 outcomes and standards. Of these, 14 apply to Blairtummock Housing Association.

The outcomes and standards applicable to the Association are:

1. Equalities
2. Communication
3. Participation
4. Quality of Housing
5. Repairs, Maintenance and Improvements
6. Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes
7. Housing Options
8. Housing Options
9. Housing Options
10. Access to Social Housing
11. Tenancy Sustainment
12. Value for Money
13. Rents and Service Charges
14. Rents and Service Charges

Outcomes 12 (Homeless People) and 16 (Gypsy/ Travellers) do not apply to the Association.

PERFORMANCE REPORT

Our Landlord Report for 2025/26 can be found at:

<https://www.housingregulator.gov.scot/landlord-performance>

HOUSING MANAGEMENT

						Comparison with EHRA organisations of similar stock size		
WEEKLY RENT CHARGE	BHA 2023 - 24	BHA 2024-25	BHA 2025-26	Scottish Average 2025-26	Difference	2025-26 Calvay	2025-26 Easthall	2025-26 Wellhouse
1apt	£59.97	£62.97	£66.12	£91.63	£28.66	£65.71	£52.09	none
2apt	£70.28	£73.79	£71.48	£98.61	£24.82	£84.08	£83.32	£82.48
3apt	£78.18	£82.09	£86.19	£101.42	£19.33	£93.21	£86.50	£91.02
4apt	£86.61	£90.94	£95.49	£110.33	£19.39	£101.19	£105.07	£101.60
5apt	£93.10	£97.75	£102.64	£121.71	£23.96	£119.32	£114.65	£112.25

					Comparison with EHRA organisations of similar stock size		
	BHA 2023 - 24	BHA 2024-25	BHA 2025-26	Scottish Average 2025-26	2025-26 Calvay	2025-26 Easthall	2025-26 Wellhouse

TENANT SATISFACTION							
Satisfaction with overall service	90.5%	90.5%	90.5%	87.6%	92.5%	91.6%	93.7%
Tenants felt we were good at keeping them informed about services and outcomes	98.8%	98.8%	95.3%	91.4%	95.4%	97.4%	99.4%
Tenants satisfied with opportunities to participate	99.6%	99.6%	91.7%	88.1%	97.7%	97.1%	98.7%

MAINTENANCE							
Properties meeting SHQS	100%	100%	100%	89.5%	89.4%	89.6%	99.2%
Time to complete emergency repairs	5.6 hours	3.56 hour	3.3 hours	3.5 hours	2.4 hours	2.5 hours	1.9 hours
Average to complete non emergency repairs	5 days	3.83 days	4 days	8.8 days	5.1 days	4.3 days	6.5 days
Tenant who had repairs carried out were satisfied with service	93.9%	96%	92.9%	88.1%	94.7%	93.1%	91.2%
Right first time repairs	96.1%	96.8%	97.4%	95.3%	99.0%	99.6%	100%
Gas Safety	100%	100%					

HOUSING MANAGEMENT							
Re-lets	41	48	50				
Collected rent	99.6%	99.2%	99.1%	99.7%	102.7%	103.4%	102.1%
Void loss	0.3%	0.2%	0.4%	1.1%	0.3%	0.1%	0.2%
Average to re-let	21.9 days	15.04 days	20.6 days	51.7 days	30 days	18.5 days	14.1 days
Anti social cases resolved within targets	100%	100%	100%	93.10%	100%	100%	100.00%

ASSET MANAGEMENT REPORT 2025–2026



Planned Maintenance

- Bathroom Upgrades: 21 bathrooms were refurbished to a higher specification, now featuring integrated showers, shower screens, wet wall panelling, and waterproof flooring to enhance tenant comfort and durability.

Cyclical Maintenance

- Gutter Cleaning: A comprehensive gutter cleaning programme was successfully completed across all properties.
- Painting Programme: External painting works were carried out on 93 properties. Additionally, metal fence painting was completed in Millenium Gardens, Duntarvie Place and Duntarvie Road.

Tenant Safety

- Gas Safety Compliance: Annual gas safety inspections were conducted on all eligible properties within the statutory timeframe.
- Electrical Safety: Five-yearly electrical inspections were completed for properties due for assessment

Medical Adaptations

- 24 medical adaptations were completed at a total cost of £58,700 (grant funded) to assist tenants to remain in their current homes.

COMPLAINT HANDLING

We manage complaints in line with the Scottish Public Services Ombudsman - 2 Stage Complaints Handling Procedure. In 2025/26 a total of 25 complaints were received, in 2024/25 a total of 28 complaints were received.

	Stage 1 - Frontline	Stage 2 - Investigation
Complaints in the reporting year	19	6
Complaints carried forward from previous reporting year	0	0
Number of complaints responded to in full by the landlord in the reporting year	19	6
Average time in working days for a full response	2.68 days	14 days
Number of complaints upheld	7	3

We record all expressions of dissatisfaction as a complaint, even if you do not use the word “complaint”. We also evaluate complaints handling at quarterly meetings of the Management Committee. This allows us to identify any trends and potential areas of improvement.

We also record compliments.

Thank you for your many compliments over the year which include:

“ My 4 in one walking pad has been delivered Thank you again this can change my life thanks again for being accepted for the community chest fund xx ”

“ Said that service received from Out of Hours services was excellent on Christmas Eve. Contractor was great and gave a very efficient service and ensured all tidied up once works complete. Couldn't thank him enough. ”

“ Tenants daughter called to thank Maintenance staff for having her mum's boiler replaced in such a short time and also wanted it fed back to contractor. ”

“ Called to say thanks to Stuart from Money advice for sorting out her pension credit for her. Received letter today with very positive outcome. ”

“ During settling in call tenant wanted to point out that the maintenance staff member was extremely helpful with repairs in new home. She said that she emailed over some repairs needed for her new property and within 10 minutes the staff member called and acknowledged her request and 2 days later the repairs were carried out. ”

“ Thanks for your prompt reply and great information, which is very helpful. ”

Enjoy your holiday too and thank you so much for all your help during this time, it has definitely helped make it a little less stressful.

I will pass your kind wishes on to Betty and thank you to all the team for all the years of support they have offered to my sister, it is greatly appreciated.

“ Wished to thank staff for all the help with her Community Chest Application, much appreciated. ”

SUPPORTING OUR TENANTS IN 2025–2026

The Association continues to deliver a wide range of support services aimed at sustaining tenancies and improving tenant wellbeing:

- **Here to Help Visits:** A proactive visiting programme for all tenants, enabling staff to share information on our range of services and offer any assistance to tenants where required. Generated over £470,000 financial benefits for tenants, issued 390 fuel vouchers and 161 energy saving items such as heated throws, air fryers and microwaves all of which were funded by National Lottery grants.
- **Handyperson Service:** Assisted 40 tenants with small DIY style jobs.
- **Assisted Garden Maintenance:** Assisted 80 elderly or disabled tenants to maintain their gardens.
- **Community Chest Awards:** 65 grants were issued throughout the year, totalling over £11,000.
- **Rainbow Fund Support** 212 one-off hardship payments were distributed, totalling £6,320, this was funded by a National Lottery grant.
- **Foodbank Referrals:** 116 referrals were made to the Community Hall foodbank during the year.
- **Energy Support:** Tenants facing energy-related issues were referred to Home Energy Scotland and supported via the HACT Energy Fund, which provides vouchers for those in arrears.
- **Welfare Advice:** Ongoing referrals to our dedicated welfare benefits advisors, Stuart Sargent (in partnership with Connect Community Trust) and Nick Tarlton (GEMAP). The service helped over 338 cases resulting in financial gains of over £1 million.
- **Debt & Benefits Support:** Tenants are also referred to GEMAP for specialist advice on debt and benefits.



RENTS

The Scottish Federation of Housing Association's Affordability tool indicates that our rents are affordable. This was also reflected in our last Tenant Satisfaction Survey with 86.5% of those surveyed said that our rent is good value.

FACTORING

We are registered as a property factor and provide a service to 46 owners within our area. We recently asked for their feedback and 87.5% advised they were satisfied with our service.

EHRA

Blairtummock Housing Association is a member of Easterhouse Housing & Regeneration Alliance (EHRA) and works with 6 other housing associations to share services, training for staff and committee and to lobby Councillors/MSP's and MP's.

EHRA members work together for the benefit of residents across Greater Easterhouse.



EQUALITIES

Blairtummock has an Equality and Diversity Policy in place to treat everyone equally and fairly. Our office is both wheelchair accessible and has a hearing loop. We are a member of The Big Word and our website has the Google Translate facility – which allows us to communicate with our non-English speaking customers.

Remember you can comment on any aspect of our service through the year by contacting the Associations' office, or you can complete the feedback form on this report, your comments will help us when we preparing future reports/ newsletters and are always welcome.

SOCIAL MEDIA

Follow us to keep up to date with our latest news:

- **Facebook** - Blairtummock Housing Association
- **Instagram** – blairtummockha



FEEDBACK FORM

We hope you have enjoyed this report but if there is anything you don't like please let us know.

Did you find this information useful?

☐ YES

☐ NO

Do you want to find out more about our performance?

☐ YES

☐ NO

Do you have any suggestions on how to improve our performance further?

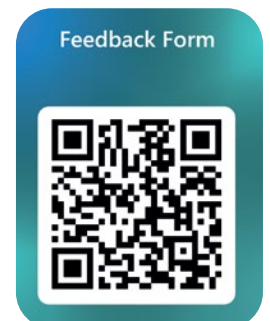
Do you have any suggestions about how to improve this report?

Name:

Address:

(You do not have to provide your name and address unless you wish us to get back to you)

Please return to the address below, or email any comments to: John.King@blairtummock.org.uk



Blairtummock Housing Association, 45 Boyndie Street, Glasgow G34 9JL

Telephone: 0141 773 0202

Email: enquiries@blairtummock.org.uk

Web: www.blairtummock.org.uk

X (formerly Twitter:) @BlairtummockHA



Blairtummock Housing Association is an organisation committed to Equal Opportunities.

If you require this report in a different format, please contact the office on 0141 773 0202 where our staff will be happy to assist.

Blairtummock Housing Association is a Registered Society under the Co-operative and Community Benefit Societies Act 2014 Reg No. 2354R(S)
Scottish Housing Regulator Reg No. HCB 216 • Scottish Charity No. SC036997. Property Factor Registered Number PF000276 • VAT No: 259 1058 95