



ANNUAL REPORT AND LANDLORD REPORT 2025 - 2026

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Chairperson's Report

Welcome to the Govan Housing Group Annual Report for the year ending 31 March 2026.



As Chairperson, I am pleased to reflect on another year of progress for Govan Housing Group. The Board's role is to provide leadership, challenge and assurance, ensuring that the organisation remains focused on its purpose while operating in the best interests of our tenants, owners and communities.

During 2025/26, the Board continued to oversee the delivery of our Corporate Strategy within a challenging and evolving environment. Like many organisations across the housing sector, we have faced increasing financial pressures, changing regulatory expectations and growing demands on services. Throughout this period, we have remained committed to maintaining strong governance, sound financial management and effective oversight of organisational risk.

The Board has devoted significant attention to ensuring that the Group is well positioned to meet future challenges. This has included scrutiny of our long-term business planning assumptions, investment priorities and asset management approach to ensure our homes remain safe, sustainable and fit for future generations.

A key strength of Govan Housing Group continues to be the strong partnership between the Board, leadership team and staff. Their professionalism, commitment and willingness to embrace change have enabled the organisation to continue delivering positive outcomes for customers while maintaining a clear focus on continuous improvement.

The Board also recognises the importance of meaningful engagement with tenants,

owners and other stakeholders.

Understanding the views and experiences of those who use our services remains fundamental to effective decision making and ensuring we continue to meet local needs.

As we look ahead, our focus will remain on maintaining organisational resilience, delivering value for money, meeting our regulatory obligations and ensuring that Govan Housing Group continues to be a trusted and responsible landlord at the heart of the communities we serve.

On behalf of the Board, I would like to thank our tenants, owners, customers, partners, staff and fellow Board members for their ongoing support and contribution throughout the year.

Alice Connelly Chairperson



Welcome from your Group Chief Executive Officer



The 2025/26 year has been one of continued progress, improvement and investment across Govan Housing Group.

While challenges remain for both our customers and the wider social housing sector, we have remained focused on delivering high-quality services, maintaining strong governance and ensuring our homes and communities continue to benefit from targeted investment.

During the year, we continued to invest in improving our housing stock, delivering planned maintenance and energy efficiency works through our subsidiary company Home Team, that will help improve the quality, comfort and sustainability of our homes. We also strengthened our approach to understanding the condition of our properties by continuing our stock condition project, providing a clearer picture of future investment requirements and helping to ensure that resources are directed where they are needed most.

Through services provided by our Water Row Company, our communities remained a central focus throughout the year providing money advice and community support services, contributing to tenancy sustainment. We have continued to provide practical assistance to customers facing financial hardship and wider social challenges. We know that many households continue to experience pressures arising from the cost of living, and we remain committed to ensuring support is available where it can make the greatest difference.

We also continued to strengthen our engagement with customers and stakeholders. Listening to feedback and ensuring that customers influence decisions about services remains a priority, and we are grateful to everyone who took the time to share their views and contribute to service improvements during the year.

Across Govan Housing Association, Home Team and The Water Row Company, our staff and Boards have worked together to deliver our shared objectives and maintain a strong foundation for the future. I would like to thank them for their commitment, professionalism and dedication throughout the year.

Looking ahead to 2026/27, our focus will remain on delivering excellent services, investing in our homes and supporting sustainable communities. We will continue to progress our planned investment programmes, improve energy efficiency, strengthen customer engagement and ensure that our services respond to the changing needs of our customers. We will be undertaking a full resident satisfaction survey this year and we will ensure the outcomes inform future service delivery. We are building on our approach to continuous satisfaction monitoring, through the use of an interactive tool, that will gather regular up to date satisfaction information.

We will also continue to explore opportunities for collaboration and innovation that deliver value for money and positive outcomes for the communities we serve.

The challenges facing the housing sector are significant, but we remain well placed to meet them. Supported by a clear strategic direction, committed staff and strong governance, we will continue working towards our vision of creating thriving communities and providing homes and services that our customers can be proud of.

Caron Quinn

Group Chief Executive Officer



Results and Performance at a glance 2025/26

£12.2m

Turnover

Over £3m

Investment in existing
stock 2025/26



3 hours

Average
time to
complete
emergency
repairs

£1,839,264

Total financial gains delivered
to residents 2025/26



98.7%

Repairs completed
Right FirstTime



£0.16m

Surplus 2025/26



Engagement with the Scottish Housing Regulator

We continued to maintain a positive relationship with the Scottish Housing Regulator throughout 2025/26 and were pleased to see our regulatory status return to Compliant following a period of Compliant (Under Review).

During the year, we participated in a comprehensive governance review which provided assurance regarding our governance arrangements and demonstrated the organisation's ongoing commitment to effective leadership and compliance.

The review did not identify any significant governance concerns, we have taken positive steps to address suggested improvements and continue to implement these to strengthen our culture, governance and overall organisational effectiveness.

Annual Assurance Statement

During the year, the Board approved and submitted the Association's Annual Assurance Statement to the Scottish Housing Regulator, confirming the Association's level of compliance with the Regulatory Standards of Governance and Financial Management and other relevant regulatory requirements. The Statement is available on the Scottish Housing Regulator's website and on the Association's website.

<https://www.housingregulator.gov.scot/landlord-performance/landlords/govan-housing-association-ltd>

Customer Services

The Housing & Community Engagement Team plays a vital role in supporting tenants and overseeing the day-to-day management of homes across the Association. The team is dedicated to delivering responsive, high-quality services that help tenants sustain their tenancies and enjoy safe, well-maintained homes. Key responsibilities include tenancy management, rent collection, estate management, tenant participation, and the provision of support that promotes successful and sustainable communities.



Rent Setting

Setting rents remains one of the most challenging decisions for the Association. We must carefully balance the need to keep rents affordable for our customers while ensuring we have sufficient income to continue investing in our homes, services, and the wider community.

When determining rent levels, we aim to maintain rental income at a level that supports the Association's long-term financial sustainability. In doing so, we consider affordability for both current and future tenants, alongside the rents charged by other Registered Social Landlords (RSLs) for comparable properties.

Following consultation with our tenants, rents increased by **6.1%** for the year. This increase was in line with those applied by comparable RSLs and was necessary to help meet rising operating costs, maintain service delivery, and continue investing in our housing stock and community-focused initiatives.



RSL	Rent Increase
Govan Housing Association	6.1%
Linthouse Housing Association	6.2%
Elderpark Housing Association	5.3%
Scottish Average	N/A

Rent Collected

Collecting rental income is essential to the Association's financial health and enables us to reinvest in our homes, maintain and improve our properties, and deliver high-quality services that benefit our customers and the wider community.

We recognise that many customers continue to experience financial pressures and challenges in managing household budgets. Our Customer Services and Money Advice Teams remain committed to providing practical support, advice, and assistance to customers who may be struggling financially, helping them to sustain their tenancies and access any support available to them.

At the same time, we continue to take a proactive approach to rent management. By following our rent arrears and void management procedures, we work to maximise rent collection, minimise arrears, and ensure that empty properties are re-let as quickly as possible. This helps protect the Association's income and supports our ability to invest in our homes, services, and communities both now and in the future.

RSL	2025/26
Govan Housing Association	107.7%
Linthouse Housing Association	99.8%
Elderpark Housing Association	99.8%
Scottish Average	100.17%



Tenancy Sustainment

Tenancy sustainment is a key performance indicator that measures the percentage of new tenants who remain in their tenancy 12 months after moving into their home. A high sustainment rate demonstrates our success in supporting tenants to settle into their homes, sustain their tenancies, and remain active members of their communities.

As shown in the table below, tenancy sustainment achieved **90.00% in 2025/26**. This performance demonstrates the continued commitment of our housing teams and partner agencies in supporting tenants to access advice and assistance when needed, helping to sustain successful tenancies and stable communities.

Tenancy Sustainment	
Overall percentage of tenancies that sustain more than a year.	
2022/23	88.45%
2023/24	90.73%
2024/25	94.23%
2025/26	90.00%



Tenancy Support Services

Throughout 2025/26, our Tenancy Support Service continued to provide practical assistance to tenants to help them sustain their tenancies, improve wellbeing and access the support they need. The service offers tailored advice and intervention across a range of issues, including financial inclusion, welfare benefits, budgeting, digital access, health and wellbeing, and referrals to specialist support agencies. This is undertaken by both our Housing Officers and specialist teams within our Water Row company.

Early intervention remains a key focus, helping tenants address challenges before they escalate into tenancy difficulties. Working closely with partner organisations, the service supports vulnerable households, promotes independent living and helps tenants maximise their income through benefit entitlement checks and access to financial assistance.

By taking a person-centred approach and building strong relationships with tenants, the service contributes to tenancy sustainment, reduces the risk of homelessness and supports the creation of stable and thriving communities.

Key outcomes during the year included:

- Supporting tenants to maximise household income and access welfare benefits.
- Providing advice and assistance on budgeting and managing household finances.
- Referring tenants to specialist health, wellbeing and support services where appropriate.
- Assisting tenants experiencing vulnerability or significant life changes.
- Helping households maintain successful and sustainable tenancies.

The service remains an important part of our commitment to supporting tenants and strengthening communities.



Void Management

During 2025/26, void re-let times continued to improve year on year, demonstrating our ongoing commitment to returning properties to a lettable standard as quickly and efficiently as possible.

This positive performance has been achieved despite ongoing challenges, including delays associated with utility suppliers and the completion of major repair works that are often required before properties can be re-let. Through effective monitoring, close partnership working, and a focus on completing new tenant repairs at the earliest opportunity, we have reduced turnaround times while maintaining high standards and ensuring homes are safe and suitable for incoming tenants.

The table demonstrates our strong performance in this area, with average re-let times significantly lower than the current Scottish average of 51.7 days.

Performance at a glance	2022 2023	2023 2024	2024 2025	2025 2026
Number of relets	151	97	130	113
Days to let properties	27.22	18.71	28.20	20.68
Void loss	£53,504	£35,634	£39,778	£49,920



Void Property – Before



Void Property – After



Void Property – Kitchen – Before



Void Property – Kitchen – After

Estate Management and Anti-Social Behaviour

During 2025/26, we continued to invest in effective estate management to ensure our neighbourhoods remained clean, safe and attractive places to live. Regular estate inspections were carried out across our communities, enabling us to identify and address environmental issues promptly, including fly tipping, bulk refuse, grounds maintenance concerns and communal repairs.

Working closely with residents, Home Team and other partner agencies, we took a proactive approach to maintaining the quality of our estates and responding to issues that impact on tenants' and residents' quality of life. Feedback from tenants remains an important source of information, helping us target resources where they are most needed.

We also remained committed to tackling anti-social behaviour and ensuring residents could enjoy their homes free from nuisance, harassment and intimidation. Complaints were investigated promptly and proportionately, with staff working alongside Police Scotland, local authorities and support agencies where appropriate to resolve issues at the earliest opportunity.

Our approach focuses on early intervention, prevention and support, recognising that many cases can be successfully resolved through engagement and mediation. Where necessary, formal tenancy enforcement action was taken to protect residents and uphold tenancy responsibilities.

Through effective estate management and a balanced approach to addressing anti-social behaviour, we continue to support well-maintained neighbourhoods and foster safe, sustainable communities for our tenants and residents.

Community Engagement Update 2025/26

Community engagement remains at the heart of Govan Housing Association's commitment to ensuring tenants and residents have meaningful opportunities to influence services and decisions that affect their communities. Throughout the year, we continued to promote tenant participation through consultations, scrutiny activities, newsletters, digital engagement, and community events. We supported a wide range of local initiatives through our Community Fund, helping nine local organisations deliver activities within quarter 1, that benefited residents of all ages. We also continued to celebrate and recognise tenant achievement, including supporting tenants involved in participation and award programmes. In addition, our customer engagement work helped strengthen relationships with community partners, improve feedback mechanisms, and ensure residents remained informed about key housing services and organisational performance. Our commitment to continuous consultation and communication is reflected within our annual Customer Engagement Calendar.

Looking Ahead 2026/27

During the coming year, we will continue to deliver the actions set out within our Customer Engagement Calendar 2026/2027, ensuring tenants and stakeholders have opportunities to influence policy reviews, rent consultations, business planning, and service development. Key priorities include publishing our annual Customer Engagement Calendar, consulting on organisational and service changes, supporting the work of tenant groups and scrutiny activities, delivering regular satisfaction monitoring, and keeping residents informed through newsletters, digital communications, utilising the launch of our new webpage, and consultation feedback. We will also continue to improve equality, diversity and inclusion across our organisation and communities through the rollout of the "I Am Me" initiative and by becoming Disability Friendly Champions, helping to ensure our services, communications and engagement opportunities are accessible, inclusive and welcoming for everyone.



Customer Engagement Calendar	Person Responsible	Target Completion Timescale
Begin Rent Consultation Process	Housing Manager	December 2026
Advise of Rent Review Outcome	Housing Manager	March 2027
Include a Tenant Participation Resource in the Annual Budget	Head of Finance	November 2026
Publish an Annual Customer Engagement Calendar	Community Engagement Officer	September 2026
Consult with Members of Consultation Register on Relevant Policy Review	Community Engagement Officer	Continuous
Consult with Stakeholders Re: Review of Business Plan	Compliance Manager	February 2026/February 2027
Draw up and publish a new Customer Services Charter	Housing Manager	April 2027
Hold an Annual General Meeting	Corporate/Finance Manager	September 2026
Distribute copies of Annual Report to all Tenants – Digitally	Compliance Manager	September 2026
Distribute copies of Landlords Report to all Tenants – Digitally contained within Annual Report	Compliance Manager	September 2026
Regularly provide feedback on Consultation Events and decisions reached by the Association to our community	Customer Engagement Officer via all Managers	Continuous
Conduct regular Satisfaction Monitoring Surveys	Housing Manager	Continuous
Regularly Report on the Association's Performance Levels through the quarterly newsletter	Housing Manager	Continuous
Publish regular Quarterly Newsletters	Corporate / Finance Manager	Quarterly
Publish details of the Association's Major and Cyclical Repairs Programme and report on progress	Housing Manager	Summer Newsletter
Consult individual tenants regarding relevant Major Repair Contracts	Housing Manager	Continuous



Property Services Overview 2025/26

Our Property Services Team is committed to putting customers first. We manage repairs, maintenance programmes, and medical adaptations to ensure homes remain safe, secure, and fit for purpose. Through quality workmanship, responsive service, and clear communication, we aim to deliver the best possible experience while meeting the evolving needs of our customers.

Throughout 2025/26, Property Services successfully delivered a wide-ranging programme of planned works across our housing stock, improving homes, communal areas and essential services for tenants. The programme included upgrades to kitchens, bathrooms and windows, as well as electrical rewires, and close painting works.

This year's delivery demonstrates our continued investment in the quality, safety and long-term sustainability of our properties, with works completed across both individual homes and shared spaces.

The cooperation of our customers has been crucial in enabling us to advance

with our planned works programme. We want to express our gratitude to all the customers who worked closely with us, granting access to their homes for these significant improvement projects to take place.

Planned Works Delivered

Workstream	Delivered in 2025/26
Kitchens	39
Bathrooms	32
Rewires	14
Close painting	11
Windows	397 windows across 64 properties

Stock Condition Surveys

Govan Housing Association and the Home Team have been working together to carry out Stock Condition Surveys across our communities. Stock Condition Surveys help us understand

the current condition of homes so that we can plan future improvement works. With accurate, up-to-date information, we can work together to schedule upgrades such as:



New kitchens



New bathrooms



Replacement windows and doors



Heating improvements



Wider long-term maintenance works

We rely on completed surveys to make sure future investment is properly planned. Missed or delayed appointments can affect upcoming improvement programmes — so your cooperation makes a real difference

Thank you to all tenants who have booked appointments. Our surveyors will continue carrying out surveys throughout 2026/27, and we greatly appreciate your cooperation in providing access to your home.



Tenants Health & Safety

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

- Gas Servicing (CP12)
- Electrical Installation Condition Reports (EICRs)
- Legionella Inspections
- Lift Servicing
- Automatic Opening Vent (AOV) Servicing
- Dry Riser Inspections
- Fire Risk Assessments
- Fire Alarm Maintenance
- Fire Extinguisher Maintenance



- Emergency Lighting Maintenance
- Door Entry Inspections

Some aspects of Cyclical Compliance, such as Gas Servicing and EICRs, require access to individual homes, while others relate only to communal areas and do not require entry to properties.

We encourage customers to provide access when required to help us meet our statutory obligations and keep homes safe. In some cases, where access has not been provided despite repeated attempts, the Association may need to take steps to gain access to a property to ensure essential safety checks can be completed.

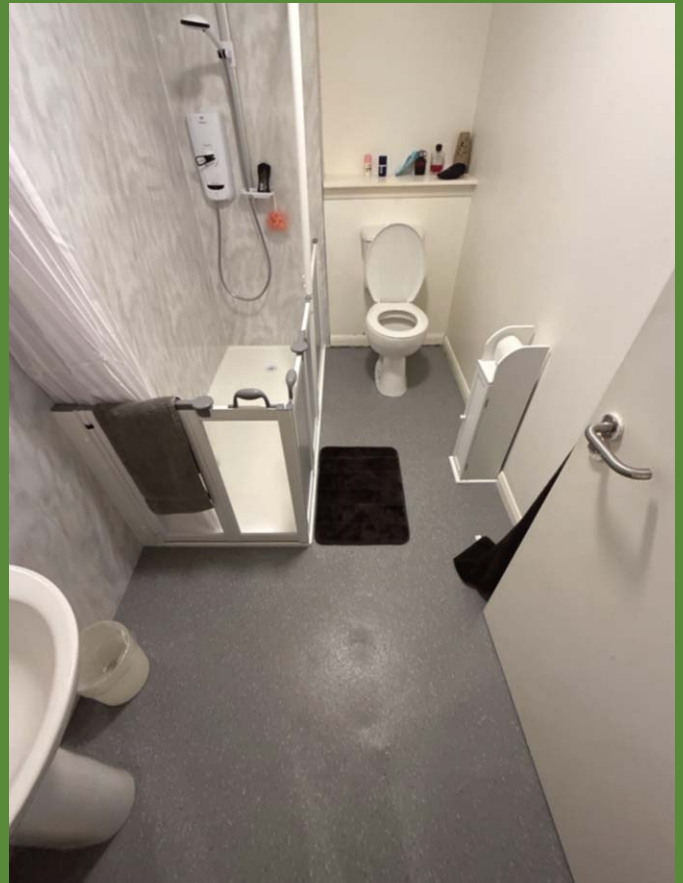
Medical Adaptations

Your home should support you at every stage of life. When medical or mobility needs arise, we are here to help by making adaptations that enable you to continue living safely, independently, and comfortably in your home.

Each year, we carry out a range of adaptations designed to meet the changing needs of our tenants. During the 2025/26, Govan Housing Association completed 13 medical adaptations, helping tenants live more independently in homes that better meet their needs.

These improvements were made possible through £60,000 of Scottish Government grant funding, which contributed towards the cost of adapting our tenants' homes. This funding plays a vital role in helping us respond to tenants' needs, and we remain committed to prioritising medical adaptations wherever possible.

However, demand for adaptations continues to grow, while Scottish Government funding is increasingly limited. This makes it more challenging to meet rising levels of need. Despite these pressures, we will continue working closely with tenants and occupational therapists to deliver adaptations that make day-to-day living easier, safer, and more comfortable, helping people remain independent in the homes they love.



Scottish Housing Quality Standard (SHQS)

Maintaining high-quality homes remains a key priority for Govan Housing Association. During 2025/26, we continued to deliver planned investment programmes and targeted improvement works across our housing stock. At the end of the reporting period, 73.96% of our homes met the Scottish Housing Quality Standard (SHQS). While this remains below the national average, the result reflects the challenges associated with managing and investing in a diverse housing stock, including traditional and listed buildings. We continue to take a strategic approach to asset management, with investment priorities focused on improving the condition, energy efficiency and long-term sustainability of our homes for current and future tenants.

Although the Scottish Government is currently reviewing future energy efficiency standards for social housing, we remain committed to improving the energy performance of our housing stock. Over recent years, we have delivered a range of improvements, including installation of new double-glazed windows, boiler replacements, and introducing other energy-saving measures. These upgrades help make homes more comfortable, reduce energy use, and can help lower household energy bills.

We regularly assess the energy performance of our homes through Energy Performance Certificates (EPCs) to identify opportunities for further improvement. While many of our

properties already achieve good energy efficiency ratings, some older homes are more challenging to upgrade due to their age, design, and construction.

A number of our properties are located within conservation areas or are traditional sandstone and listed buildings, which can restrict the types of improvements that can be carried out. In these cases, we continue to explore alternative solutions that improve energy efficiency while preserving the character and heritage of these buildings.

During 2025/26, the internal wall insulation project delivered by Union Technical across 764 properties was completed successfully. This significant investment has improved the energy efficiency of homes by reducing heat loss, making properties easier and more affordable to heat. The works have also helped to improve air quality and enhance living conditions for tenants living in some of our older, historic buildings.

We would like to thank all tenants who supported the project and accommodated access arrangements while the works were being carried out. Their cooperation played an important role in the successful delivery of the programme.

Looking ahead, we will continue to invest in our homes and seek external funding opportunities wherever possible. Our aim is to ensure our properties remain warm, energy efficient, and fit for the future, while helping tenants reduce energy costs and supporting efforts to tackle fuel poverty. We will continue to keep tenants informed about future energy-efficiency improvements and any planned works that may benefit their homes.



Home Team Update

The 2025/26 year has been another successful one for the Home Team, with the team delivering almost all of Govan Housing Association's planned contracts and investment programmes. This achievement reflects the hard work, commitment and expertise of staff, who have continued to provide high-quality services and improvements for tenants throughout the year.

In addition to our work for Govan Housing Association, the Home Team successfully delivered projects for a number of other housing associations. These opportunities have allowed us to demonstrate our capabilities to a wider audience and highlight the potential for future growth, providing a strong foundation for expanding our services in the years ahead.

Window Replacement Programme

Another significant investment programme undertaken by the Home Team during 2025/26 was the Window Replacement Programme. During the year, 397 windows were installed across 64 properties, improving the energy efficiency, security and overall appearance of tenants' homes. The programme has provided residents with modern, high-quality windows that will contribute to warmer, more comfortable homes while reducing ongoing maintenance requirements. The successful completion of these works demonstrates the Home Team's commitment to investing in and improving Govan Housing Association's housing stock for the benefit of tenants.



Kitchen and Bathroom Replacement Programme

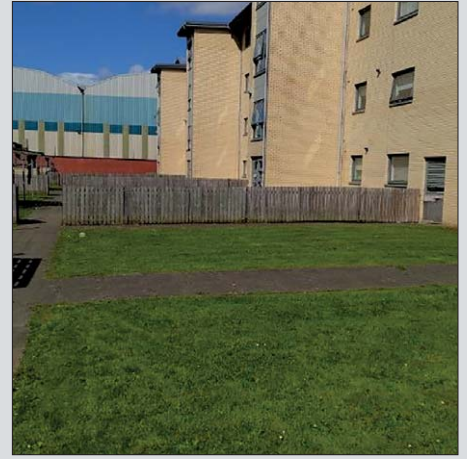
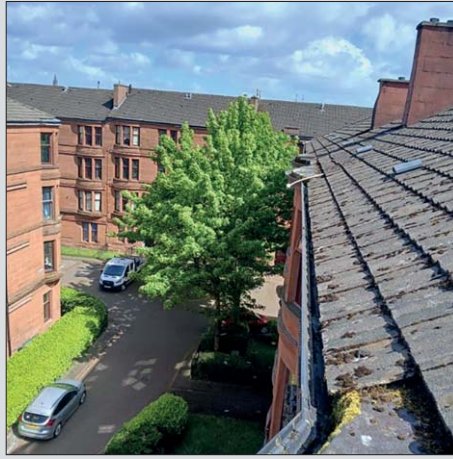
One of the key programmes delivered by the Home Team during 2025/26 was the Kitchen and Bathroom Replacement Programme. Over the course of the year, 39 kitchens and 32 bathrooms were replaced, helping to improve the quality, comfort and functionality of tenants' homes. These improvements have ensured that properties continue to meet modern standards while enhancing the day-to-day living experience for residents. The successful delivery of the programme reflects the Home Team's commitment to maintaining high-quality housing and providing excellent value for Govan Housing Association and its tenants.

Medical Adaptations

The Home Team also continued to support tenants' health and wellbeing through the delivery of the Medical Adaptations Programme. During 2025/26, 9 medical adaptations were completed by the Home Team, enabling residents to live more safely, independently and comfortably within their homes. These adaptations were tailored to meet the individual needs of tenants, helping them maintain their independence and improve their quality of life. The successful delivery of this programme highlights the Home Team's commitment to ensuring our homes remain accessible and suitable for residents with changing needs.

EICRs

The Home Team continued to prioritise electrical safety through the delivery of the Electrical Installation Condition Report (EICR) Programme. During 2025/26, 276 EICRs were completed, ensuring that properties remained compliant with current safety standards and identifying any remedial works required. This programme plays a vital role in maintaining the safety of tenants and protecting the long-term condition of our housing stock. The successful completion of these inspections demonstrates the Home Team's ongoing commitment to providing safe, quality homes for residents.



Rewires

As part of our ongoing commitment to maintaining safe and modern homes, the Home Team delivered a programme of electrical rewiring works during 2025/26. During the year, 14 properties were fully rewired, ensuring that electrical systems met current safety standards and were fit for future use. These works provide tenants with safer, more reliable electrical installations while supporting the long-term sustainability of our housing stock. The successful delivery of the rewiring programme reflects the Home Team's proactive approach to property maintenance and investment.

Reactive

Responsive day-to-day repairs remain a core part of the Home Team's service, ensuring that tenants' homes are maintained to a high standard and that issues are addressed quickly and effectively. During 2025/26, the team completed 4,318 reactive repair jobs across Govan Housing Association's housing stock. The volume of repairs completed demonstrates the Home Team's commitment to delivering a reliable and efficient service for tenants. By responding promptly to repair requests, the team has helped to maintain safe, comfortable homes while achieving high levels of customer satisfaction throughout the year.

Voids

The Home Team continued to play a key role in minimising re-let times and preparing homes for new tenants through the Void Property Programme. During 2025/26, over 100 void properties were completed and brought back up to the required standard for letting. By carrying out the necessary repairs, inspections and improvement works efficiently, the team helped ensure that vacant properties were returned to use as quickly as possible. This work supports Govan Housing Association's commitment to providing quality homes while reducing the length of time properties remain unoccupied.

Roofing and Gutter Maintenance

The Home Team also delivered a programme of roofing and gutter improvements during 2025/26, completing works to

398 properties across Govan Housing Association's housing stock. These works helped to maintain the condition of properties, prevent water ingress and ensure homes remained safe and weatherproof for tenants. By investing in the upkeep of roofs and rainwater goods, the programme has contributed to protecting the long-term condition of our housing stock while reducing the need for more extensive repairs in the future. The successful delivery of these works reflects the Home Team's proactive approach to planned maintenance and asset management.

Landscaping – Govan Housing Association

The Home Team continued to deliver landscaping services on behalf of Govan Housing Association throughout 2025/26, helping to maintain attractive, safe and well-kept communities for tenants and residents. The programme included a range of environmental maintenance activities, including grass cutting, weed spraying, bush and shrub trimming, and general ground maintenance across the housing stock. These works play an important role in enhancing the appearance of neighbourhoods, improving the local environment and ensuring outdoor spaces remain accessible and enjoyable for residents. The continued delivery of this programme reflects the Home Team's commitment to maintaining high standards across both homes and the surrounding communities.

Landscaping – Cernach Housing Association

The Home Team also continued to deliver landscaping services as part of an external contract for Cernach Housing Association during 2025/26. The programme included a range of environmental maintenance works, such as grass cutting, weed spraying, bush and shrub trimming, and general grounds maintenance, helping to keep outdoor spaces well maintained throughout the year. The successful delivery of this contract demonstrates the Home Team's ability to provide high-quality services beyond Govan Housing Association. It also highlights the potential for future growth by showcasing our expertise, reliability and capacity to support other housing associations with their environmental maintenance requirements.



Estates and Bulk

The Home Team continued to deliver Govan Housing Association's annual Estates and Bulk Uplift Programme during 2025/26, helping to keep our neighbourhoods clean, safe and attractive for residents. The programme provides tenants with the opportunity to dispose of unwanted household items responsibly while supporting the overall appearance and upkeep of our communities. This year, changes to waste disposal regulations have introduced stricter requirements regarding the types of items that can be collected and the separation of certain materials for recycling and disposal. The Home Team has worked closely with relevant partners to understand and implement these changes, ensuring that the programme remains fully compliant while continuing to provide an effective service for tenants. By adapting to these new requirements, we have been able to maintain high environmental standards and support more sustainable waste management practices across our estates.

- 28 closes received annual three-hour emergency lighting tests

- 18 blocks underwent annual water tank inspections, covering a total of 51 tanks

- 4 addresses received monthly Legionella temperature testing

- 4 addresses received quarterly shower head replacements as part of Legionella control measures

These activities demonstrate the Home Team's commitment to maintaining safe, compliant and well-managed buildings, while ensuring statutory requirements continue to be met for the benefit of tenants and residents.

Stock Condition Surveys – Provanhall Housing Association

As part of an external contract for Provanhall Housing Association, the Home Team successfully delivered a programme of Stock Condition Surveys during 2025/26. These surveys provided valuable information on the condition of housing stock and communal areas, supporting future investment planning and helping to inform long-term asset management decisions. During the year, the Home Team completed 116 property surveys and 17 close surveys, resulting in 133 surveys completed in total. The successful delivery of this contract demonstrates the Home Team's expertise in surveying and asset management and further highlights our ability to provide high-quality services to housing associations beyond Govan Housing Association. This work continues to showcase the potential for growth through the expansion of our external service provision.

Stock Condition Surveys – Govan Housing Association

Following the successful delivery of Stock Condition Surveys for Provanhall Housing Association, the Home Team commenced a comprehensive survey programme for Govan Housing Association during 2025/26. The programme was introduced to provide up-to-date information on the condition of our

Close Painting

The Home Team continued its investment in the communal areas of Govan Housing Association's properties through the Close Painting Programme. During 2025/26, 11 closes were painted, helping to improve the appearance and condition of shared spaces used by residents and visitors. These works have enhanced the overall look and feel of communal areas, creating cleaner, brighter and more welcoming environments for tenants. The programme forms an important part of our ongoing efforts to maintain high standards across our housing stock and ensure that common areas remain attractive and well presented.

Facilities Management

The Home Team continued to deliver a comprehensive Facilities Management service across Govan Housing Association's stock during 2025/26, ensuring that communal areas and building services remained safe, compliant and well maintained. Key activities undertaken during the year included:

- 249 annual close door maintenance inspections completed

- 28 closes received monthly emergency lighting tests

housing stock and communal areas, supporting future investment planning and ensuring that resources are targeted where they are needed most. During the year, the Home Team completed 279 property surveys and 234 close surveys, resulting in 513 surveys completed in total. The programme has continued into 2026/27, with the aim of gaining access to and surveying every property within Govan Housing Association's stock. To support this work, our Customer Contact Officer has played a key role in arranging appointments and liaising directly with tenants to maximise access rates and encourage participation in the survey programme.

Fire Door Upgrade

The Home Team continued to support Govan Housing Association's commitment to tenant safety through the Fire Door Upgrade Programme during 2025/26. During the year, 49 property entrance doors were upgraded across our housing stock in line with the introduction of more stringent fire door regulations and safety requirements. Property entrance doors play a vital role in protecting residents by helping to prevent the spread of smoke and fire between individual homes and communal areas. By proactively upgrading these doors to meet the latest standards, Govan Housing Association is continuing to enhance the safety of its properties and provide greater protection for tenants. The successful delivery of this programme demonstrates the Home Team's commitment to maintaining compliance with evolving legislation and investing in safer homes for residents.

Union Technical

Building on the successful delivery of this contract in previous years, the Home Team continued to undertake remedial works on behalf of Union Technical during 2025/26. The programme involved carrying out repairs and corrective works following CIWI (Cavity Internal Wall Insulation) installations across a number of housing associations throughout Glasgow, ensuring properties met the required standards and that any identified issues were addressed promptly. During the year, the Home Team completed 482 remedial works jobs, demonstrating our

continued ability to deliver high-volume programmes efficiently and to a high standard. The ongoing success of this contract highlights the confidence external clients place in the Home Team's expertise and reliability, while further strengthening our reputation and supporting opportunities for future growth beyond Govan Housing Association.

Training

The Home Team remains committed to investing in the development of its staff and ensuring that employees have the skills and knowledge required to deliver high-quality services. During 2025/26, all management staff successfully achieved an SCQF Level 10 qualification in Construction Contracting Operations Management, further strengthening the team's leadership, technical expertise and contract management capabilities. In addition, all other Home Team staff completed an SCQF Level 6 qualification in Construction Contracting Operations, enhancing their knowledge and understanding of the construction and maintenance sector. This investment in training reflects our commitment to continuous improvement and ensures that the Home Team is well equipped to meet current challenges while supporting the future growth and development of the service.

New Fleet

During 2025/26, the Home Team introduced a new fleet of vans, marking another significant milestone following the successful rebrand from Govan Home Team to Home Team in the previous year. The new vehicles feature updated branding and a modern, professional appearance, helping to further strengthen the team's identity and visibility within the communities we serve. The investment in a new fleet provides staff with reliable, fit-for-purpose vehicles that support the efficient delivery of services across our operational area. As well as enhancing the professional image of the Home Team, the new vans reinforce the transition to our new brand and reflect our ambition to continue developing the service while maintaining high standards for both tenants and external clients.



About Water Row Company

The Water Row Company is a wholly owned subsidiary of Govan Housing Group, established to deliver high-quality property management, letting and support services that benefit the people and communities of Greater Govan as part of the Govan Housing Group.

Our experienced team manages a diverse portfolio of residential and commercial properties while providing services that support customers, homeowners and partner organisations. Throughout 2025/26, we have remained focused on delivering excellent customer service, maintaining high-quality homes and contributing to the continued regeneration of the Greater Govan area.

Our services include:

- Managing 92 mid-market rent homes at the Water Row development and providing high-quality, affordable accommodation for residents.
- Managing 17 commercial units that support a diverse range of local businesses and community organisations.
- Delivering factoring and property management services to more than 700 homeowners, ensuring properties are professionally managed and well maintained.
- Providing factoring services for Govan Housing Association, supporting over 700 social rented properties.
- Managing more than 100 homes leased to partner organisations that provide accommodation and support for people with a range of housing needs.
- Offering a free, confidential and impartial money and debt advice service to help customers improve their financial wellbeing.
- Managing 11 units at Jim Stephen House, providing safe and affordable accommodation for university students.

Our Commitment

As we continue to grow, our focus remains on delivering reliable, customer centred services while supporting the long-term sustainability of the communities we serve.

During the coming year we will continue to:

- Deliver high-quality property management and responsive customer services.
- Support local businesses through the effective management of our commercial properties.
- Strengthen partnerships with agencies that provide housing and support services.
- Improve our services through continuous review, innovation and investment.

As a social enterprise, all surplus generated by Water Row Company is reinvested into the Greater Govan area. This investment supports social, economic and physical regeneration which helps to create stronger communities and improve opportunities for local people.

The continued success of Water Row Company is made possible by the dedication, professionalism and commitment of our staff. Their focus on delivering high-quality services ensures that we continue to provide trusted support for our customers while contributing positively to the future of Greater Govan.



Water Row Property Lettings Update – Building Homes & Supporting Communities

The Water Row Company continues to play a key role in providing high-quality mid-market rented homes and commercial opportunities that contribute to the ongoing regeneration of Govan.

Throughout 2025/26, our Property Lettings team has remained committed to delivering excellent services, supporting tenants and helping to create a vibrant, sustainable community.

Mid-Market Rent – A Thriving Community

Our flagship mid-market rent development continues to perform exceptionally well, with all 92 homes fully occupied. This reflects the strong demand for high quality, affordable housing within the area and ensures residents continue to enjoy safe, well maintained homes.



Commercial Properties – Supporting Local Enterprise

The six commercial units at the Water Row development are now fully let, bringing a vibrant mix of businesses to the heart of the development. These enterprises are contributing to the ongoing economic regeneration of Govan by creating employment opportunities, enhancing local services and increasing activity within the area.

Demand for our wider commercial portfolio also remains strong. Our retail shopfront units across central Govan continue to operate, with only two voids this year. The properties accommodate a diverse mix of private businesses and third sector organisations that provide valuable services to the local community.

Jim Stephen House – A Global Community in Govan

Jim Stephen House continues to provide safe, affordable accommodation for university students from around the world. The residence remains an important part of the local community, with Govan continuing to offer a warm and welcoming environment for students choosing to live and study here.

The Water Row Company continues to manage the accommodation, ensuring high standards of safety, quality and affordability while supporting residents throughout their stay.

Partnership Working – Delivering Housing with Support

The Water Row Company continues to manage more than 100 properties on behalf of a range of partner organisations, including:

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

These partnerships play a vital role in providing housing and tailored support for people with a range of complex needs. Working alongside our partners, we help tenants sustain their tenancies, integrate into the local community and build stable, independent lives. We are proud to support this important work and the positive outcomes it delivers.

Looking Ahead

As we move into 2026/27, we will continue to build on the success of our residential and commercial developments, strengthen our partnerships and support the ongoing regeneration of Govan. Our focus remains on delivering high quality homes, sustainable communities and opportunities that benefit local people and businesses alike.

The commitment, professionalism and dedication of the Property Lettings team have been central to these achievements. Their continued focus on delivering excellent customer service and supporting our tenants ensures that Water Row remains a place where people can live, work and thrive.

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

At the heart of Govan Housing Group’s commitment to supporting tenants is our Money Advice Service, which provides essential financial advice and practical assistance to individuals and families facing challenging circumstances.

Throughout 2025/26, our dedicated team continued to make a positive impact by helping tenants maximise their income, overcome financial difficulties and maintain their tenancies. Through expert guidance, compassionate support and tailored advice the service has helped strengthen financial wellbeing across the Greater Govan community.

Environmental Challenges

The benefits system continues to change, the ongoing move from legacy benefits to Universal Credit alongside the growth of Scottish Social Security benefits has led to increased demand for our Money Advice Service. By supporting tenants through these changes, we have helped maximise income and reduce the risk of rent arrears.

The continued cost of living pressures have left more tenants facing financial hardship and seeking advice. Our Welfare Rights team continues to provide practical support, helping tenants overcome financial challenges and sustain their tenancies.

Expert Support: when it matters most

Our experienced advisers deliver a free, impartial and confidential service accredited by the Scottish National Standards for Information & Advice Providers (SNSIAP). Whether helping tenants access welfare benefits, manage debt or explore formal debt relief options, the team provides trusted advice with professionalism, compassion and expertise, ensuring every customer receives the support they need.

They are specialists in:

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



Delivering Real Impact in 2025/26

This year, the Money Advice Service handled:

- 493 clients
- 862 cases
- £1,839,264.46 in total financial gains for tenants

Breakdown of Achievements:

Category	Financial Gains	Cases Handled
Welfare Benefits	£766,422.78	693
Universal Credit	£977,383.27	138
Debt Relief	£110,527.00	31
Rent Support	£486,176.74	—

Additional outcomes:

£110,527.00 in debt balances addressed.

Number of clients who have avoided financial hardship	329
Number of clients who have built positive relationships	378
Number of properties let as a result of furniture grant assistance	51
Number of clients reporting positive effect on mental health and wellbeing	294
Number of short term interventions made when clients in a crisis situation	190
Number of tenants supported to settle in to their new property	88



Tenancy Sustainment: Making a House a Home

Our team plays an important role in helping tenants settle into their new homes and build a secure future. Through practical support and financial advice, they help tenants overcome the challenges of moving home, creating a stable foundation and giving them the best possible start to their tenancy.

Govan Appliance: Partnership Working

Our partnership with the Govan Appliance Project continues to go from strength to strength. By recycling and refurbishing white goods recovered from void properties, the project provides essential appliances to tenants who are struggling financially. This initiative has already helped hundreds of households while reducing waste and supporting sustainability.

Govan HELP: Food Service

Working alongside Govan HELP, the team continues to support tenants experiencing financial hardship by providing access to emergency food through the weekly food pantry. Our Money Adviser will remain based across both organisations, delivering welfare rights and money advice to those who need it most.



Thenue Housing Association

During 2025/26, Thenue Housing Association commissioned Govan Housing Group's Money Advice Service to provide a twice monthly debt advice service for its tenants. Debt advice is a specialist area of expertise offered by our team and is a service that few housing associations provide in house. The three-year contract, worth £10,000 per year, recognises the quality of our service while generating additional income to support its long-term sustainability.

Looking ahead

Govan Housing Group's Money Advice Service continues to play an important role in supporting tenants and strengthening our communities. Through expert advice, practical support and a commitment to improving financial wellbeing, the team continues to deliver positive outcomes for those who need our help.

We are proud of everything the team has achieved during 2025/26 and thank them for their continued dedication to the Greater Govan community.

Community Energy Advice – Making a positive impact to tenants

The Community Energy Advice Project continues to provide valuable support to tenants across the Greater Govan area throughout 2025/26.

Working in partnership with our neighbouring housing associations, Elderpark and Linthouse, we have secured external grant funding to continue delivering this vital service through a dedicated Community Energy Adviser.

During April 2025 – April 2026 the service has:

- Supported **over 200** tenant referrals.
- Provided tailored advice and practical assistance on a wide range of energy- related matters.
- Helped tenants access financial support, reduce energy costs and resolve complex issues with energy suppliers.

The financial gains to tenants, from October 2025 to June 2026 were:

- Govan Housing Association: **£10,125.58**
- Full project (Govan Housing Association, Elderpark Housing Association & Linthouse Housing Association): **£37,617.94**

Managing energy accounts and dealing with suppliers can be challenging and time consuming. Our Community Energy Adviser has continued to provide expert guidance and support, helping tenants overcome barriers and ensuring they receive the assistance they need.

The service offers advice and assistance with:

- Energy account set up
- Billing queries and disputes
- Meter exchanges
- Warm Home Discount applications
- Applications for additional financial assistance and energy related grants

The Community Energy Advice Project has helped ease financial pressures for many households and assisted tenants in better managing their energy use and household costs.

The service remains an important resource for the Greater Govan community. The service is accessible, friendly and provides effective advice to those who need it most. We continue to encourage tenants to access this free support and take advantage of the expertise available through our dedicated Community Energy Adviser.





Factoring Service – Strengthening Service & Building Trust – 2025/26 Update

Throughout 2025/26, the Factoring Service has continued to focus on delivering a reliable, efficient and customer focused service for our owners. Despite changes within the team, we have remained committed to maintaining high standards and ensuring continuity of service while continuing to develop and improve our processes.

Improving our Service

During the year, we continued to embed our new software system into our operations. We have sought to improve data accuracy, streamline processes and strengthen the quality of our service. These improvements will support the timely production of invoices and increased confidence in the accuracy of information provided to owners.

Managing Factoring Arrears

Reducing outstanding factoring arrears has remained a key priority throughout the year. We have worked proactively with owners to encourage prompt payment. We have also supported those experiencing financial difficulties through realistic and manageable payment arrangements where appropriate. This balanced approach helps improve account management while supporting positive relationships with our owners.

Changes within the Team

During the year, the Factoring Service experienced changes in staffing. The team adapted well to these changes by maintaining service delivery while welcoming new colleagues. Their professionalism, flexibility and commitment have ensured that owners continue to receive a dependable and responsive service.

Looking Ahead

As we move into 2026/27, we will continue to build on the progress made this year by further enhancing our systems, improving customer communication and continuing our focus on reducing arrears.

Our priority remains delivering an efficient, transparent and high-quality factoring service that owners can trust and rely upon.

The continued dedication and customer first approach of the Factoring Service team have been instrumental in the progress achieved this year. Their commitment ensures that we remain well placed to meet the needs of our owners both now and in the future.

Complaints Handling

The following information will provide the Board with 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.

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Arc Requirements

The following statistics cover the period - 1/4/2025 – 31/3/2026

Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2. (Indicators 3 and 4)

	1st Stage	2nd Stage
Complaints received in the reporting year	55	16
Complaints carried forward from previous reporting year	3	2
All complaints received and carried forward	58	18
Number of complaints responded to in full by the landlord in the reporting year	57	17
Time taken in working days to provide a full response	629	371
Indicators 3 and 4 - Percentage of all complaints responded to in full at Stage 1	98.28%	
Indicators 3 and 4 - Percentage of all complaints responded to in full at Stage 2	94.44%	
Indicators 3 and 4 - Average time in working days for a full response at at Stage 1	11.04	
Indicators 3 and 4 - Average time in working days for a full response at at Stage 2	21.82	

Average days taken

Stage 1 - the target set by SPSO for managing stage 1 type complaints is 5 days, our average time taken was 11.04 days.

Stage 2 - the target set by SPSO for managing stage 2 type complaints is 20 days, our average time taken was 21.82 days.

Stage 1 – complaints of less serious nature

Responded to in full:

This year we recorded **58** stage 1 complaints in total, plus 3 carried forward from the previous year. This compares to **55** recorded last year. This year **57 (98.28%)** of all complaints (including those carried forward) were responded to in full, compared to last year which was **94.83%**.

Average response time taken: 11.04 days – this is above the target response time of 5 days as set by SPSO – compared to 5.33 days last year.

Stage 2 – complaints of a more serious nature

Responded to in full:

This year we recorded **18** stage 2 complaints and responded to **17**, this compares to **20** recorded last year. This year **17 (94.44%)** of all complaints were responded to in full, compared to last year which was **90%**.

Average response time taken: 21.82 days – this is above the target response time of 20 days as set by SPSO – compared to 20.28 days last year.

Homemaster identifies target timescales and gives staff and managers improved visibility of upcoming deadlines. A quality-assurance process is now in place, through which Corporate Services regularly monitor all complaints recorded in Homemaster to ensure deadlines are met and that complaints are completed and closed within the required timescales.

All staff have recently completed SPSO Stage 1 and Stage 2 training, along with internal Homemaster complaints training. This training reinforces the need to record and manage all complaints both accurately and timeously, while ensuring customers are kept informed throughout the process.

We expect to see an improvement in the proportion of complaints responded to within target timescales now that staff training has been completed and internal monitoring controls are fully in place. Monthly performance reporting to EMT/SMT 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 EMT/SMT monthly. The 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 will allow complaints to be managed and monitored more effectively.

Conclusion

Quality assurance monitoring by Corporate Services is expected to ensure that response deadlines remain on track and do not slip beyond target dates.

All staff have recently completed SPSO Stage 1 and Stage 2 training, along with internal Homemaster complaints training. This training reinforces the importance of recording and managing all complaints accurately and timeously as well as keeping customers informed throughout the process.

The Homemaster system enables each Section Manager to review complaints relating to their service area on an ongoing basis, supporting continuous improvement in departmental processes and efficiencies.

Both EMT and SMT continue to review complaint handling outcomes regularly, and the Board will receive updated performance statistics through the Operations Committee.



Our People

The Govan Housing Group remains committed to supporting our staff and Board members through targeted resources, training, and development opportunities. As an employer of choice, we continue to invest in our people to ensure we have the skills and capacity required to deliver the priorities set out in our Business Plan and to maintain high-quality services for our customers.

Over the past year, colleagues participated in a wide range of professional and vocational programmes, including Chartered Institute of Housing Level 4, Health & Safety training such as Fire Safety Risk Assessment and the Site Supervisor Safety Training Scheme, leadership development, and sector-specific conferences and events. One colleague also achieved a SCQF Level 10 Construction Contracting Operations Management qualification. We congratulate all staff who completed these programmes and participated in the events. Our mandatory training programme continues to underpin workforce development, alongside opportunities for trainees and apprentices through Glasgow Guarantee and CITB.

As at March 2026, our Boards comprised 11 members at Govan Housing Association, 4 at Govan Home Team, and 5 at The Water Row Company. Collectively, they bring extensive experience and provide strong governance and strategic oversight. Over the past year, Board members engaged in a targeted programme of internal and external training and worked with senior staff and an external consultant to refine the Group's Business Plan, to ensure it continues to grow and adapt to the needs of the Group and the communities we serve.

Looking ahead, we will continue to strengthen governance capacity through ongoing training and the recruitment of new Board members to support the continued growth of our Group structure. We thank all staff and governing body members for their professionalism, commitment, and contribution to the success of the Govan Housing Group.



Govan Housing Association Board Members

(as at 31 March 2026)

Mr Gary McGuire MBE, Chairperson
 Mrs Alice Connelly
 Mr Zulfqar Khan
 Ms Avril Williamson
 Ms Karen Russell
 Ms Fiona Cochran
 Ms Sophie Keast
 Mr Allan Murphy
 Mr Craig Thomason
 Ms Nicola Pettigrew
 Ms Helen Bayne
 Ms Nicola Pettigrew

Home Team Board Members

(as at 31 March 2026)

Ms Ciorsdan Wilson, Chairperson
 Mr Andrew Masterson
 Mr Zulfqar Khan
 Mr Marc Garland

The Water Row Company Board Members

(as at 31 March 2026)

Ms Jacqueline Stirling, Chairperson
 Ms Avril Williamson
 Mr Robert Graham
 Mr Brian Trearty
 Ms Andrea Mina

Executive Management Team

(as at 31 March 2026)

Caron Quinn	Group Chief Executive
Sean O'Connor	Interim Deputy Group Chief Executive

Senior Management Team

(as at 31 March 2026)

Emma Shields	Interim Group Head of Finance & Corporate Services Manager
Michelle McColl	Group Assurance and Compliance Manager
Debby Beattie	Customer Services Manager
Kristoffer Docherty	Head of Home Team
Margaret McLaughlin	Head of Water Row Company

Auditors

Azets - External
 TIAA - Internal

Bankers

Royal Bank of Scotland

Solicitors

TC Young



Financial Performance

The 2025/26 financial year has continued to be challenging for our customers, stakeholders and the wider business. Although inflation has eased from the exceptional levels seen in recent years, households and organisations continue to feel the impact of higher living costs, increased borrowing costs, pressure on public funding and ongoing uncertainty across the wider economy. Despite, we are proud of the resilience shown across the Group and of the progress we have continued to make in supporting our communities, investing in our homes and maintaining a strong financial position.

The Govan Housing Group delivered a strong financial performance during 2025/26 despite continued economic pressures across the housing sector. Group turnover increased to £12.2 million, generating an operating surplus of £1.5 million and an overall surplus for the year of £68,000, representing a significant improvement on the previous year's deficit. The Group also strengthened its financial position, with net assets increasing to £8.5 million, while maintaining full compliance with all lender covenants.

Govan HOME Team continued to play a vital role in delivering repairs, maintenance and environmental services across the Group. The company undertook over £4.2 million of works on behalf of the Association during the year and continued to support value for money, service quality and community investment through its Community Interest Company

The Water Row Company Ltd continued to establish itself as an important part of the Group, managing factoring services, commercial leases, mid-market rental properties and money advice services. The company successfully manage the 92 homes within the Water Row development and ended the year with net assets of £83,000, supporting the Group's objective of diversifying income streams and creating long-term financial sustainability.

Across the Group, significant investment continued in homes, communities and regeneration activities. Over £3 million was invested in housing properties and other assets during the year, while maintaining a strong liquidity position and supporting tenants through a challenging economic environment. Looking ahead, the Group remains well placed to continue investing in its homes, services and communities while delivering on its long-term strategic objectives.

Statement of Comprehensive Income

The turnover of £12.2m relates to the income from the letting of properties, factoring services, support activities through our community engagement, and grant funding from sources such as the Scottish Government and Glasgow City Council.

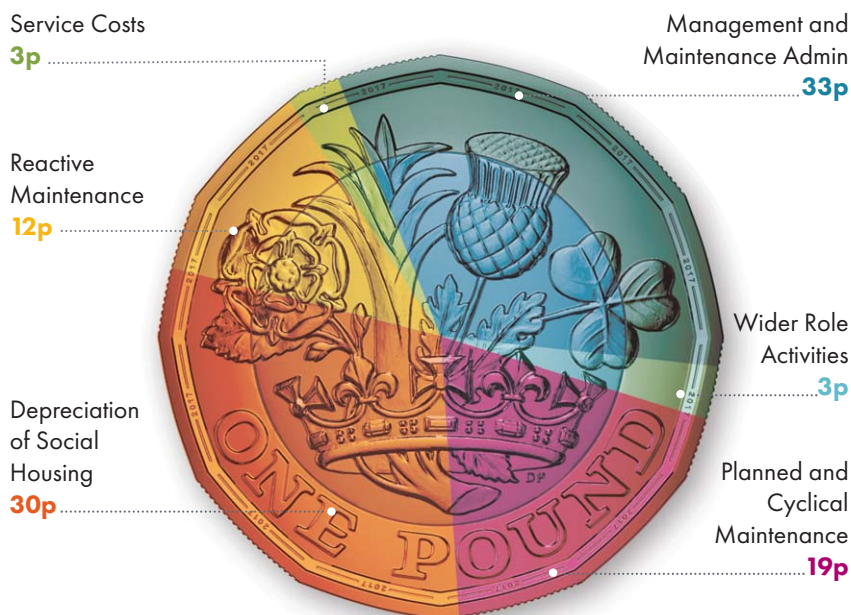
Total Operating Expenditure was £10.7m, consisting of:

Service Costs	£0.3m
Management and maintenance administration costs	£3.5m
Reactive Maintenance	£1.3m
Planned and Cyclical Maintenance, including Major Repairs	£2.0m
Bad Debts – rents and service charges	£0.9m
Depreciation of affordable let properties	£3.1m

In addition to our normal operating expenditure, we had Other Operating Costs which equated to £0.3m. 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...



Statement of Financial Position

Govan Housing Association remains financially strong and stable.

During 2025/26, our net assets increased from £8.4m to £8.5m. Net assets are what the Association owns (such as homes, buildings, cash and investments) after all loans and other liabilities have been deducted. In simple terms, it is a measure of the Association's overall financial strength and long term sustainability.

We continue to invest significantly in our homes and communities, with housing assets valued at over £87 million. This investment helps ensure that our homes remain safe, energy efficient and of a high standard for our customers.

Although borrowing increased slightly during the year to support our recent Water Row Development, the Association remained fully compliant with all lender requirements and banking commitments.

We continued to invest heavily in our properties, spending over £4m on housing improvements, acquisitions and other assets. As a result, cash balances reduced during the year from £3m to £2m.

Surplus for the year and transfers

The results for the year are shown in the Statement of Comprehensive Income. This year resulted in a surplus of £0.16m.

Financing and Liquidity

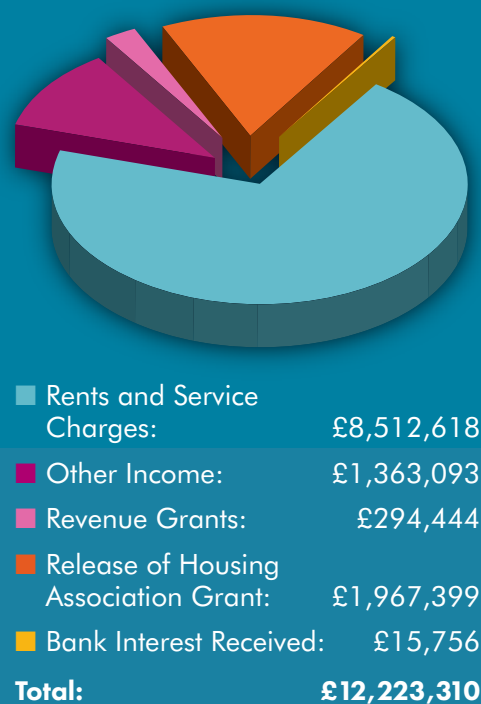
Going forward into 2026/27, our investment programme continues.

The Association remains well placed to manage future financial challenges while continuing to invest in maintaining and improving homes, meeting energy efficiency requirements and supporting wider regeneration activity within the community.

Strong financial planning, robust cash management and ongoing monitoring of risks will help ensure that the Association remains financially secure and able to deliver its strategic objectives in the years ahead.

Emma Shields Acting Group Head of Finance & Corporate Services

Analysis of Income



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 £3,121.81 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 £3,048.47.

Govan Housing Association Limited

Statement of Comprehensive Income for the year ended 31st March 2026	2026	2025
	£	£
Revenue	12,207,554	11,363,340
Operating Costs	(10,663,830)	(10,490,312)
Operating (Deficit)/Surplus	1,543,724	873,028
Interest Receivable on other income	15,756	80,776
Interest Payable and similar charges	(1,428,028)	(1,533,314)
(Deficit)/Surplus for the year before tax	77,452	(579,510)
Taxation	(9,057)	
(Deficit)/Surplus for the year after tax	68,395	(579,510)
Other comprehensive income	94,000	72,000
Actuarial gains/(losses) on defined benefit pension plan		
Total Comprehensive Income	162,395	(507,510)

Govan Housing Association Limited

Statement of Financial Position as at 31st March 2026	2026	2025
	£	£
Non-current Assets		
Housing Properties	87,216,788	88,141,196
Other Tangible Assets	3,854,410	3,172,060
Investments	2	2
	91,071,200	91,313,258
Current Assets		
Receivables	1,870,309	2,633,245
Cash and cash equivalents	2,015,916	3,037,870
	3,886,225	5,671,115
Creditors: Amounts falling due within one year	(2,854,652)	(3,998,998)
Net Current Assets	1,031,573	1,672,118
Total Assets less Current Liabilities	92,102,773	92,985,375
Creditors: Amounts falling due after more than one year	(25,512,060)	(24,584,942)
Pensions and other Provisions for Liabilities and Charges		
Scottish Housing Association Pension Scheme	(577,000)	(641,000)
Deferred Income		
Social Housing Grants	(54,953,897)	(57,597,733)
Other Grants	(2,518,697)	(1,782,965)
	(57,472,594)	(59,380,698)
Net Assets	8,541,119	8,378,735
Equity		
Share Capital	39	50
Revenue Reserves	9,055,080	8,986,685
Pension Reserves	(514,000)	(608,000)
	8,541,119	8,378,735

Equality & Diversity

Promoting equality, diversity and inclusion remain a key priority for Govan Housing Group. We are committed to ensuring that everyone has fair access to our services, employment opportunities, and opportunities to participate in decision-making, regardless of their background or personal circumstances.

Throughout the year, we continued to strengthen our understanding of the diverse communities we serve and sought to ensure that our services remain accessible, inclusive and responsive to customer needs through our Customer Engagement Officer working in partnership with our Scrutiny Group. Going forward we will work to improve the quality of equality information held about our customers, enabling us to better identify trends, understand barriers and tailor services where required, by re-issuing our equality profiling questionnaire.

Equality considerations remain integrated into service planning, policy development and decision-making processes to help ensure that the needs of different groups are understood and appropriately considered.

We recognise that creating an inclusive culture requires continuous improvement. As such, we remain committed to listening to our customers, colleagues and communities, challenging discrimination where it occurs, and taking positive action to ensure that everyone is treated fairly, with dignity and respect.



Govan Housing Association Annual Landlord Report

In this section, we will tell you about our performance for 2025-26 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

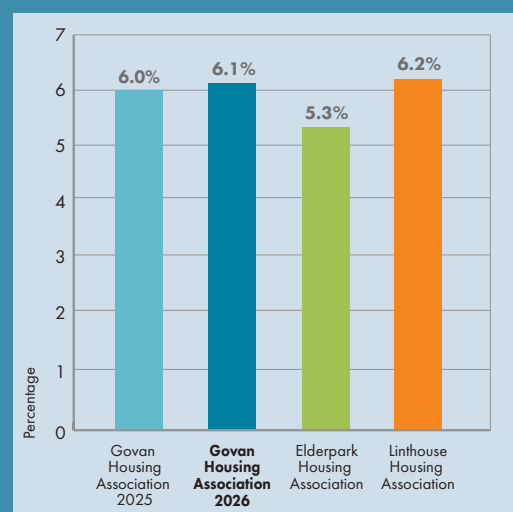
13. Value for Money
- 14 & 15. Rents & Service charges

Average weekly rent

House Size	Number of homes owned	Govan HA	Scottish Average	Difference from Scottish Average
1 apt	5	£84.60	£91.63	-7.7%
2 apt	759	£90.70	£98.61	-8.0%
3 apt	549	£98.89	£101.42	-2.5%
4 apt	128	£111.55	£110.33	+1.1%
5 apt +	80	£129.33	£1121.71	+6.3%

Govan's rents remain broadly comparable with the Scottish average and are lower than the national average for most property sizes. This demonstrates our commitment to maintaining affordable rents while continuing to invest in our homes and services.

Rent Increase



Total Homes Owned

At 31 March 2026, Govan Housing Group owned **1,521 homes**.

Total Rent Due

The total rent due from all tenants for the year was **7,794,80**.

Summary of Results

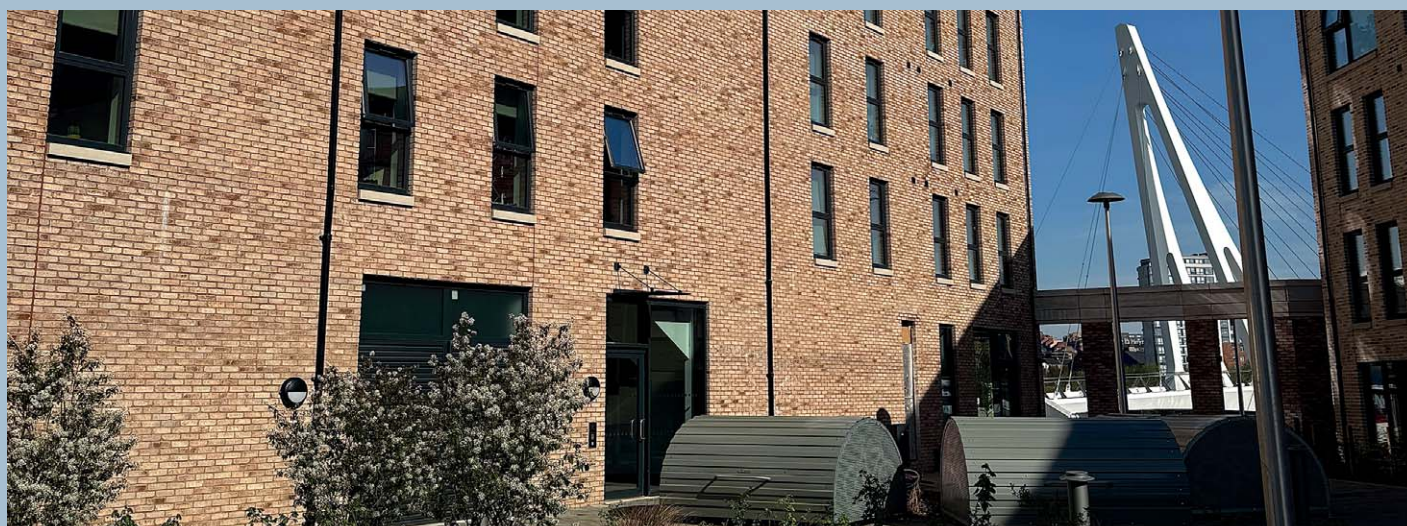
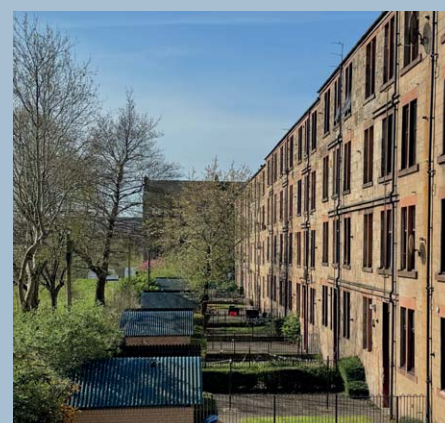
The table below gives an 'at a glance' snapshot of the performance of Govan Housing Association compared with the Scottish Average.

	Govan Housing Group	Scottish Average
 Percentage of tenants satisfied with overall service provided by landlord.	75.1%	87.6%
 Percentage of tenants who feel landlord is good at keeping them informed about services and decisions.	80.0%	91.4%
 Percentage of tenants satisfied with opportunities given to them to participate in landlord's decision making.	64.3%	88.1%
 Percentage of Anti Social Behaviour cases resolved.	91.8%	93.1%
 Percentage of our stock meeting the Scottish Quality Housing Standards.	74.0%	89.50%
 Percentage of reactive repairs carried out in the last year that we completed 'Right First Time'.	98.7%	95.3%
 Average length of time in hours taken to complete an emergency repair.	3.0 hours	3.5 hours
 Average length of time in days taken to complete non-emergency repairs.	3.9 days	8.8 days
 Percentage of tenants who are satisfied with our repairs service.	92.8%	88.1%
 Rent collected as a percentage of rent due.	107.7%	99.7%
 Average time in calendar days to re-let properties.	20.7 days	51.7 days
 Percentage of rent lost while a property is empty.	0.4%	1.1%

 Better than the Scottish Average

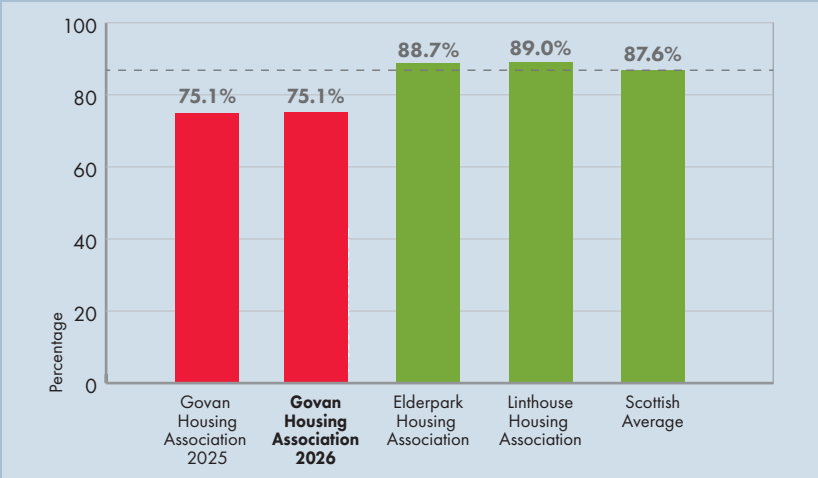
 Similar to the Scottish Average

 Worse than the Scottish Average



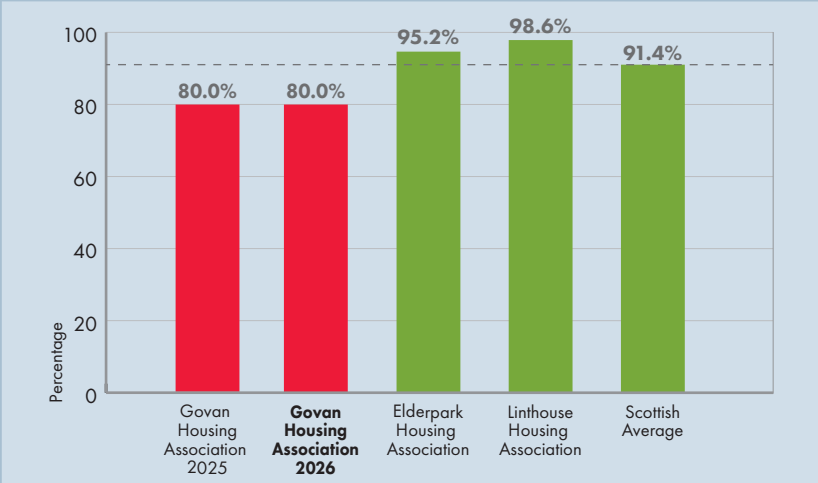
Customer Satisfaction

What percentage of tenants are satisfied with the overall service?



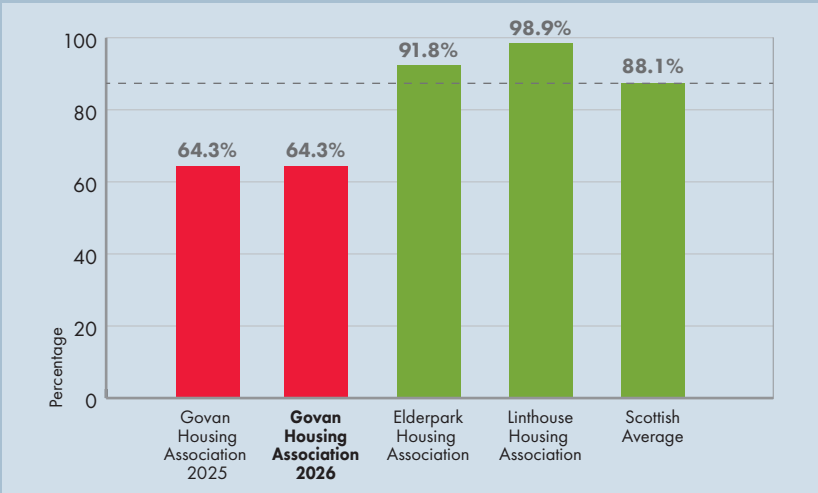
Performance remained unchanged at 75.1% compared to 2025; however, this reflects the results of the tenant satisfaction survey undertaken in 2023/24 and does not capture recent service improvements. We will undertake a full tenant satisfaction survey in late 2026/early 2027 to provide a more up-to-date and representative assessment of customer satisfaction and engagement with our services.

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



Performance remained unchanged at 80.0% compared to 2025; however, this reflects the results of the tenant satisfaction survey undertaken in 2023/24 and does not capture recent service improvements. We will undertake a full tenant satisfaction survey in late 2026/early 2027 to provide a more up-to-date and representative assessment of customer satisfaction and engagement with our services.

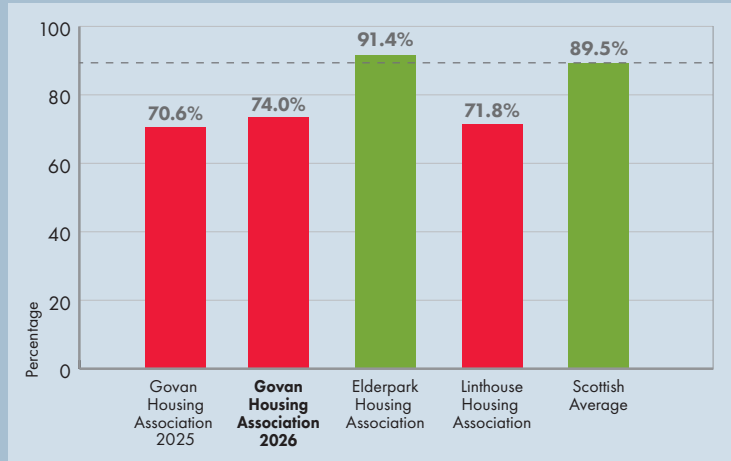
Percentage of tenants satisfied with the opportunities given to participate in landlord decision making.



Performance remained unchanged at 75.2% compared to 2025; however, this reflects the results of the tenant satisfaction survey undertaken in 2023/24 and does not capture recent service improvements. We will undertake a full tenant satisfaction survey in late 2026/early 2027 to provide a more up-to-date and representative assessment of customer satisfaction and engagement with our services.

Maintenance and Scottish Housing Quality Standards (SHQS)

Percentage of our stock meeting the Scottish Housing Quality Standards.



For SHQS reporting, exemptions are different from abeyances. An **abeyance** normally relates to social reasons, such as a tenant refusing access for improvement works.

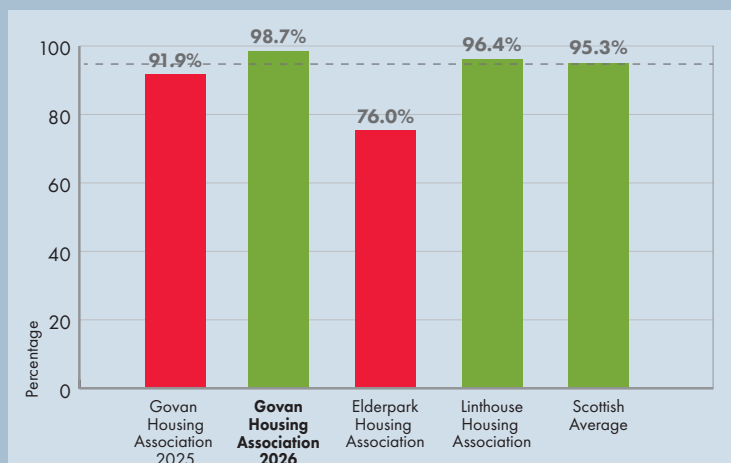
Performance improved from 70.6% to 74.0%, reflecting progress in maintaining housing quality standards.

Govan now performs above Linthouse but remains below Elderpark and the Scottish average due to the impact of exempt properties and properties that are deemed to be held in abeyance – definitions of these 2 categories are as follows:

For Govan, common examples of SHQS **exemptions** are likely to include:

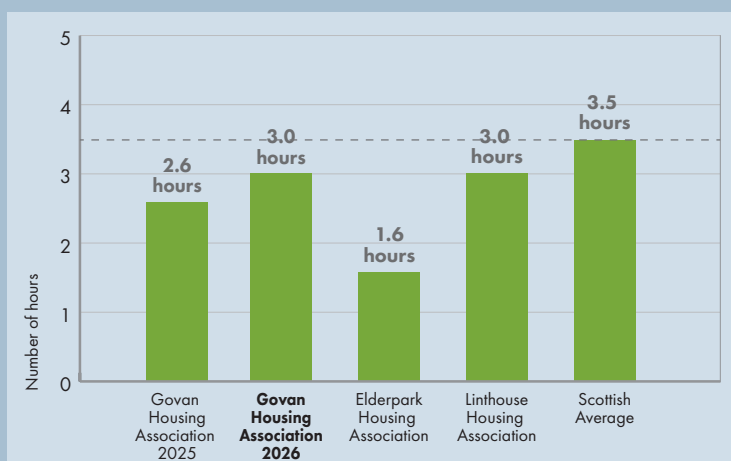
- Properties with galley kitchens where replacement is not reasonably practicable.
- Traditional tenement properties where achieving certain elements of the standard is constrained by the building's design.

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



Performance improved significantly from 91.9% to 98.7%. Govan outperforms both local peers and the Scottish average, demonstrating strong service delivery and repair quality.

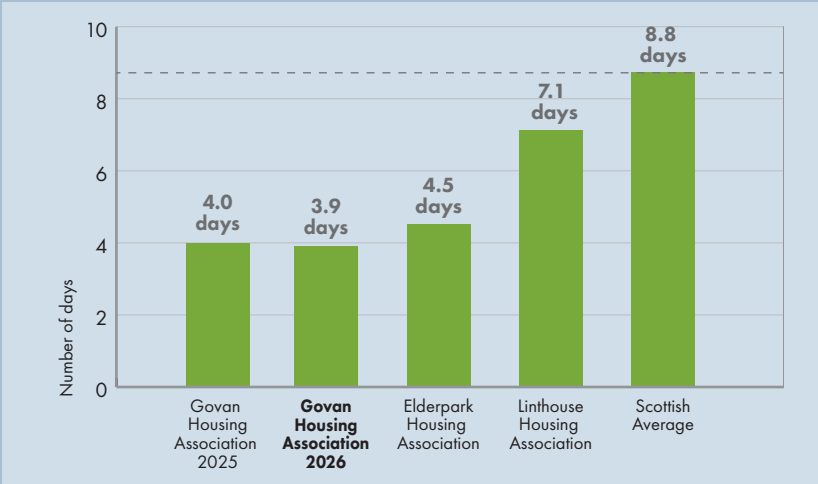
Average length of time in hours taken to complete an emergency repair.



While emergency repair response times were slightly slower than last year, average completion times remain better than the Scottish average and we have still performed well against our internal target.

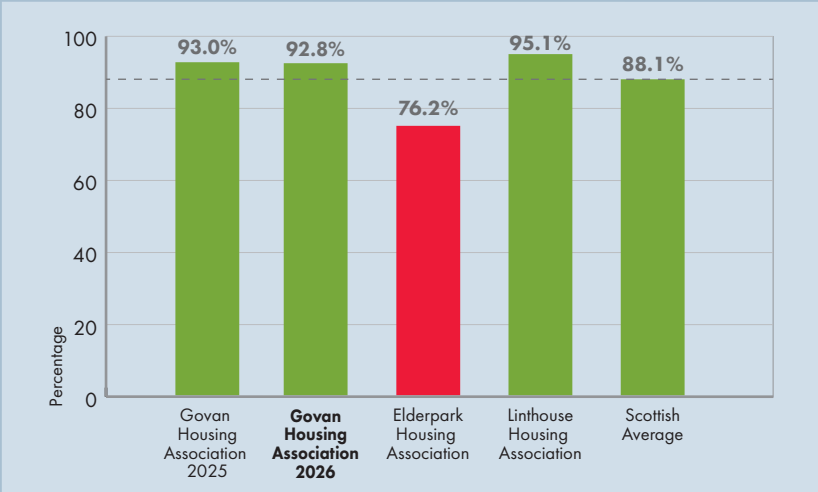
We will continue to review our processes and contractor performance to ensure emergency repairs are completed as quickly as possible.

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



Performance improved slightly from 4.0 to 3.9 days. Govan continues to outperform both local peers and the Scottish average, reflecting an efficient repairs service.

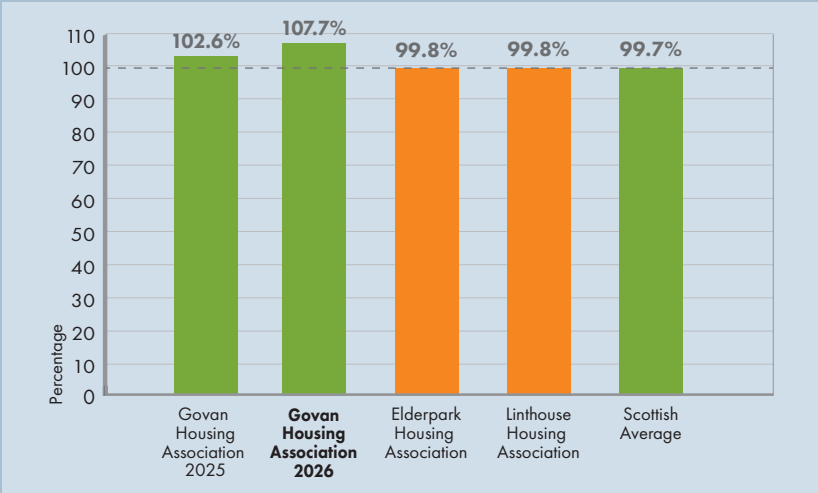
Percentage of tenants who are satisfied with our repairs service.



Tenant satisfaction remained high, reducing only marginally from 93.0% to 92.8%. Govan performs above Elderpark and the Scottish average.

Rent and Arrears

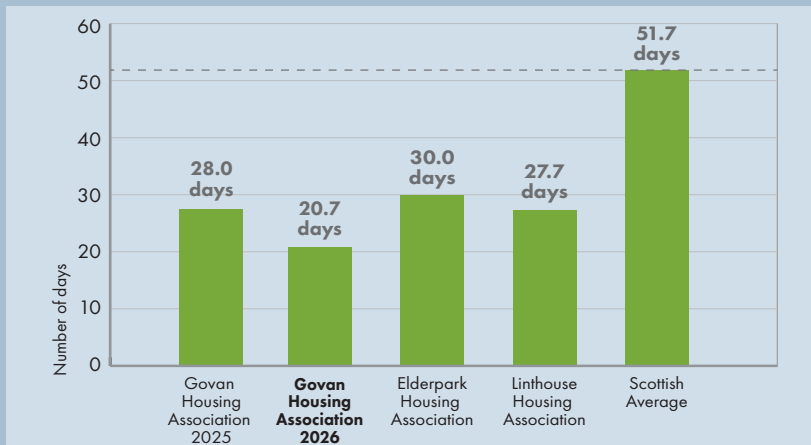
Rent collected as a percentage of rent due.



Performance improved from 102.6% to 107.7%, reflecting strong rent recovery and arrears management. Govan significantly outperforms both local peers and the Scottish average in this area.

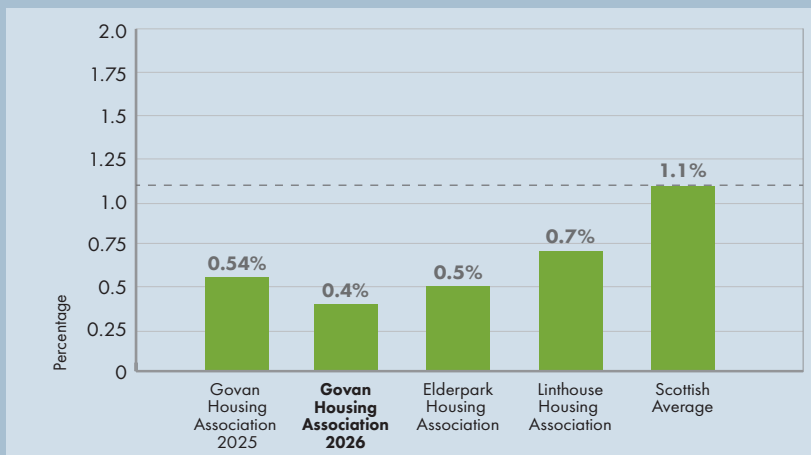
Allocations and Voids

Average time in calendar days to re-let properties.



Performance improved significantly from 28.0 days to 20.7 days, with Govan performing better than both local peers and the Scottish average. This improvement reflects the strong working relationship between Govan and HomeTeam, together with a continued focus on efficient void management and minimising the time homes are left empty.

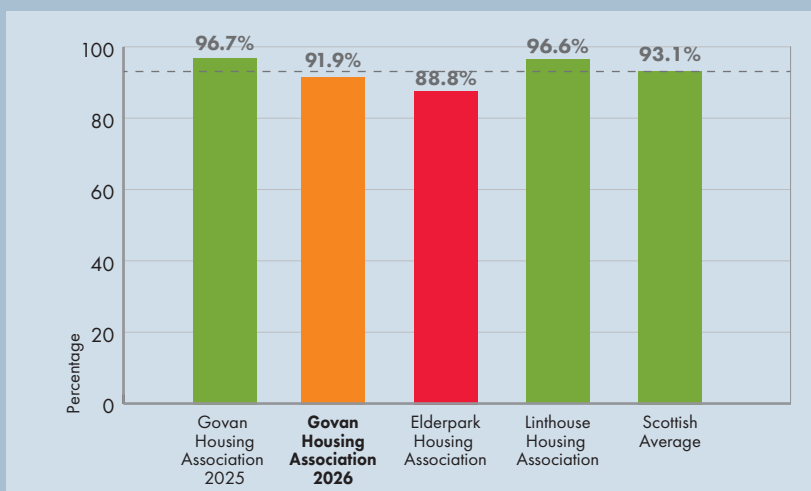
Percentage of rent lost while a property is empty.



Void loss improved from 0.54% to 0.40% during the year. Performance is better than both local peers and substantially stronger than the Scottish average.

Anti-social Behaviour

Number of Anti Social Behaviour Cases Resolved.



Performance reduced from 96.7% to 91.8% during the year. Despite the decline, Govan continues to perform close to the Scottish average. We will continue to review case management processes and strengthen partnership working to improve resolution rates and deliver positive outcomes for residents.

Summary

We hope this Annual Performance Report for 2025-26 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

GOVAN HOUSING GROUP

35 McKechnie Street • Glasgow G51 3AQ • Telephone 0141 440 0308

Email general@govanha.org.uk • Website www.govanha.org.uk

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