

West of Scotland Housing Association

Housing you call home

Scottish Social Housing Charter and Annual Report for

2025/26



Contents

Introduction	pg3
Welcome from the chair	pg4
Jargon buster	pg5
Going further…homes	pg6
Moving forward…homes	pg7
Going further…people	pg8
Moving forward…our people	pg9
Going further...neighbourhoods	pg10
Moving forward…neighbourhoods	pg11
Going further… value for money	pg12
Moving forward…value for money	pg13
Financial	pg14-15
Our people	pg16

The West of Scotland Housing Association Group (WSHA) strives to be more than just a landlord.

In 2025, we celebrated our 60th anniversary. From the purchase of a single block of flats in Maxwell Place, Glasgow in 1965, we now provide over 4500 tenanted homes, nearly 150 mid-market rent homes, and factoring services to an additional 1200 owner occupier homes across the West of Scotland.

In 2026, our ambitions continue to grow with bold plans for the Association, providing more affordable homes to the areas that need them most, and expanding our services to our tenants, their families and their communities.



Our Vision

We go further to provide housing you call home.

Our Mission

Our mission is to provide affordable and sustainable housing and services to enhance lives and empower communities in the west of Scotland. We will do this through engaging with our customers and partners, ensuring that every voice is heard and valued.

Our Values

Respect
we treat everyone with empathy and kindness

Inclusive
we aim to meet individual needs and recognise diversity

Integrity
we act with integrity and honesty at all times

Improvement
we aim to continuously improve what we do to benefit our customers, staff and stakeholders

Support
we will be supportive in our approach with customers, staff and stakeholders

Welcome

It is my pleasure to introduce this Annual Report for 2025/26, a year in which we have made encouraging progress, together with tenants, staff, and partners.

From our beginnings with a single block of flats in Maxwell Place, Glasgow in 1965, we have grown into an organisation now providing over 4,200 tenanted homes, nearly 150 mid-market rent homes, and factoring services to a further 1,200 owner-occupier homes across the West of Scotland. As we look ahead, our strategic ambition remains that West of Scotland Housing Association continues to grow sustainably, to serve more people in our neighbourhoods, and increase our financial resilience.

This year's performance shows strong progress across a range of areas that matter most to our tenants. Overall customer satisfaction has risen to 91%, and satisfaction with the quality of homes remains high, well above the sector average. I am particularly encouraged by the continued improvement in our repairs service, where satisfaction has risen significantly from 77% to 91% alongside an increase in repairs completed right first time. These improvements reflect the dedication of our staff and contractors in delivering reliable, high-quality services.

We have also seen positive outcomes in how tenants experience their neighborhoods, with rising satisfaction, and a small reduction in reported anti-social behaviour. Importantly, tenants continue to tell us they feel informed, involved and satisfied with communication, and satisfied with opportunities to participate in decision-making. This level of engagement is central to how we work and will remain a priority going forward.



At a time when many households continue to face cost-of-living pressures and housing challenges, we are also proud that more tenants feel their rent represents good value for money. We recognise the wider context of housing need and homelessness pressures, and we are committed to playing our part in addressing these challenges through service improvement, investing in existing and new homes, and partnership working.

Looking ahead, our priorities are clear. We will continue to invest in existing homes through our asset management strategy, while delivering new homes, including 49 planned for completion in 2026/27 and an ambition to deliver over 1,000 homes over the next decade, making us one of the largest developers of affordable homes in Scotland We will also strengthen neighborhood services through our new estates management team and develop services that support tenants to sustain their tenancies and thrive in their communities. Our ambition for growing our subsidiaries remains, and we will build on successful new business activity by growing our property management services.

Finally, I want to recognise the commitment of our staff and Board, whose work underpins everything we achieve. We remain focused on listening to tenants, improving continuously, and ensuring that WSHA remains a trusted landlord, going further to provide housing you call home.

Michael Sozsansky, WSHA Board Chair

Jargon Buster

Scottish Social Housing Charter

The Scottish Social Housing Charter requires Registered Social Landlords to show how they perform against a number of key outcomes.

Stock Condition Survey

A survey of the condition of homes which helps us identify maintenance and improvements needed in our homes.

SHN Average

The Scottish Housing Network (SHN) is a benchmarking group of Registered Social Landlords in Scotland. This allows us to compare our performance with similar-sized housing associations.

Planned Maintenance

Every year we carry out a programme of work to improve our homes. This can include new bathrooms, windows, kitchens and roofs.

Scottish Housing Quality Standard

The Scottish Government have set a minimum standard of quality to ensure no home ever falls below this level. We must ensure homes are energy efficient, safe and secure, not seriously damaged and have kitchens and bathrooms that are in good condition.

Void Process

This is what we call the period between a home becoming empty and a new tenant moving in. This process can include carrying out repairs and identifying a suitable new tenant.

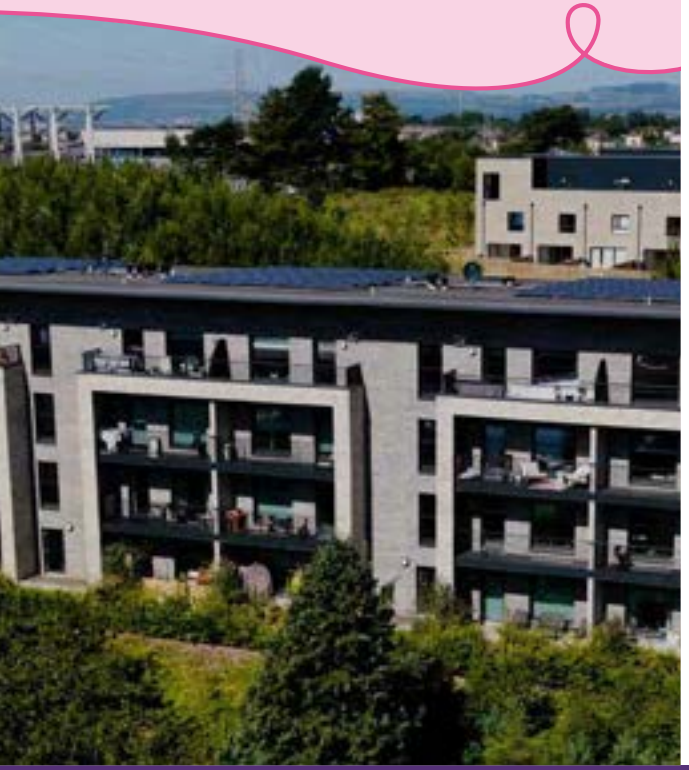
EESSH

The Energy Efficiency Standard for Social Housing (EESSH) aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy use, fuel poverty and the emission of greenhouse gases.

Going Further
...Homes

A safe, secure and happy home gives people the best start for everything else in life.

This year, we're delighted that **91.87%** of WSHA tenants told us they are happy with the quality of their homes. This matches last year's strong result and is well above the SHN average of **85.71%**.



Stock meeting the Scottish Housing Quality Standard

2025/26	2024/25	2023/24	SHN Average
94.19%	96.11%	96.43%	91.59%

Tenants satisfied with the quality of their homes

2025/26	2024/25	2023/24	SHN Average
91.87%	91.87%	86.16%	85.71%

Average time taken to complete emergency repairs

2025/26	2024/25	2023/24	SHN Average
2.06hrs	2.72hrs	2.68hrs	2.46hrs

Average time taken to complete non-emergency repairs

2025/26	2024/25	2023/24	SHN Average
5.46dys	4.77dys	5.97dys	5.64dys

Repairs completed right first time

2025/26	2024/25	2023/24	SHN Average
98.64%	80.15%	75.29%	96.42%

Tenants satisfied with the repairs service

2025/26	2024/25	2023/24	SHN Average
90.97%	77.16%	83.16%	87.40%



Moving Forward
...Homes

Our staff and repairs contractors have worked hard to improve the repairs service, and it is great to see tenants noticing the difference. Satisfaction with repairs has risen from 77.16% to **90.97%**, which is well above the national average. We have also seen a big increase in repairs completed right first time, rising from 75.29% to **98.64%**. We will keep building on this progress and look for more ways to improve.

Looking after and improving our homes is one of our most important jobs as a housing association. After launching our new 5-year Asset Management Strategy, and completing our stock condition survey plan in 2026, we will publish a rolling 3-year programme for planned maintenance and compliance work. This will help tenants see when upgrades, such as new kitchens, bathrooms and windows, are expected for their homes.





We are also continuing to **build new homes**.

Our development programme is moving ahead, with sites being bought, planning applications progressing and building work underway. With over 49 new homes currently planned for completion in 2026/27, we launched an updated Development Strategy this summer. Its aim is to deliver over 1000 homes in the next 10 years.





Going Further
...People

With homelessness, housing pressures and the cost of living affecting many people, it is more important than ever that tenants and customers are at the centre of what we do.

Over the last year, overall customer satisfaction rose to **91.18%**, up from 87.96%. Tenants also told us they feel better informed about our services and the results we deliver, with satisfaction around communication rising to **96.56%**.

We're especially pleased that 97.14% of tenants feel happy with the chances they have to take part in our decision-making. This is much higher than the SHN average of 84.11%.

Tenants satisfied with overall service

2025/26	2024/25	2023/24	SHN Average
91.18%	91.18%	87.96%	87.48%

Tenants who feel we are good at keeping them informed about services and outcomes

2025/26	2024/25	2023/24	SHN Average
96.56%	95.56%	93.37%	89.84%

Tenants satisfied with the opportunities given to them to participate in our decision making

2025/26	2024/25	2023/24	SHN Average
97.14%	97.14%	96.16%	84.11%

New tenants sustaining tenancy for more than 12 months

2025/26	2024/25	2023/24	SHN Average
93.9%	93.36%	90.61%	95.53%

Complaints per 100 homes

2025/26	2024/25	2023/24	SHN Average
6.30	4.81	4.17	5.29

Average Time to respond to complaints

	2025/26	2024/25	2023/24	SHN Average
Stage 1	3.46	4.43	3.87	5.29
Stage 2	9.13	9.33	13.56	15.24

Moving Forward
...Our People

We're pleased that more new tenants are staying in their WSHA homes for more than 12 months. This has increased from 90.61% to **93.9%**, which suggests that tenants are feeling settled and supported. In the coming years, we will invest more in services that help tenants keep their homes. As we provide more homes to people who have experienced homelessness, we know some tenants may need extra support. We want every tenant, whatever their background, to have the help they need.

There are many ways for tenants to get involved with us. This includes formal groups such as our Tenant Advisory Group and Tenant Scrutiny Group, as well as local community groups like residents' associations. Looking ahead, we want to give our Tenant Scrutiny Group an even bigger role, planning to involve them in helping us co-design new services, as well as continuing to ask for their help when we review and improve the services we already provide.





Going Further
...Neighbourhoods

Our homes matter, but so do the neighbourhoods around them. We want our communities to be safe, welcoming and attractive places to live. Last year, we expanded the team at our charitable subsidiary, Willowacre Trust, so they could offer more support to tenants who need it. This includes popular services such as energy and money advice, our digital lending library and the handyperson service. We also opened a new community hub in Cowlairs, Glasgow, which has welcomed over NUMBER participants through the doors for events and activities.

Tenant satisfaction with neighbourhoods improved this year, rising from 88.14% to **90.38%**. This is well above the SHN average of 82.09%. Reports of anti-social behaviour reduced slightly, from 7 to **6.8 cases per 100 homes**. The percentage of cases resolved within local targets also changed slightly, from 98.95% to 98.26%, but this remains a strong result and is still better than the SHN average of 94.74%.

Number of cases of anti-social behaviour reported per 100 homes

2025/26	2024/25	2023/24	SHN Average
6.8	6.46	7	4.7

Number of cases resolved within locally agreed targets

2025/26	2024/25	2023/24	SHN Average
98.26%	89.78%	98.95%	94.74%

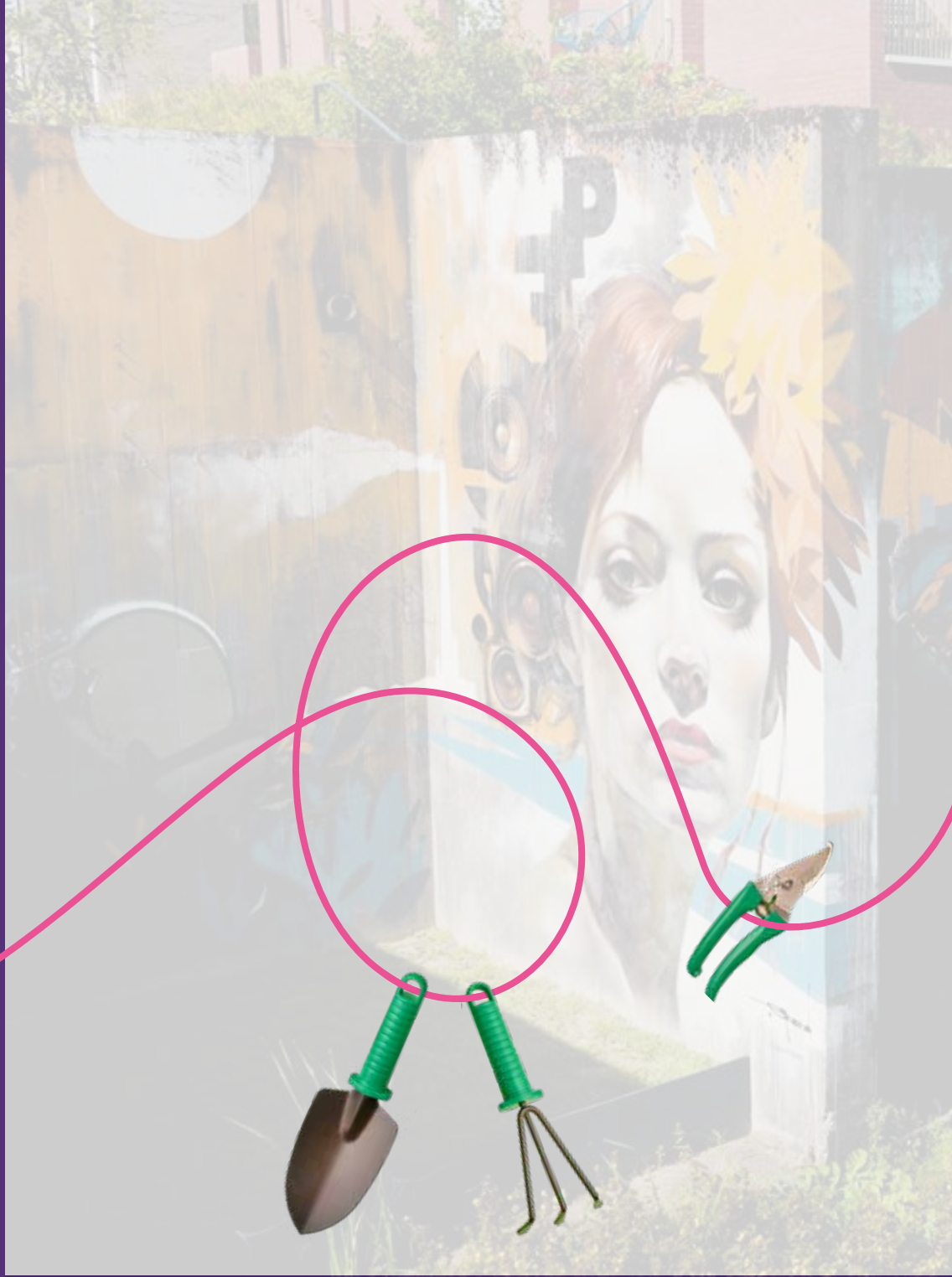
Tenants satisfied with how we manage their neighbourhood

2025/26	2024/25	2023/24	SHN Average
90.38%	90.38%	88.14%	82.09%

Moving Forward
...Neighbourhoods

Home is more than just a house. After listening to tenant feedback in our latest Rent Consultation, this summer we launched a new in-house Estates Management team. The team will help keep neighbourhoods safe, clean and tidy, with a focus on everyday services such as improving shared green spaces, litter picking and uplifting bulky rubbish. We are starting small in three communities in 2026, with plans to expand the service further in 2027/28.

We will also help our neighbourhoods grow by using available funding to buy existing homes in our areas at market value and add them to our housing stock. This will help communities feel more connected, while also making more affordable homes available locally. Just one way we will be working to help ease the homelessness crisis.

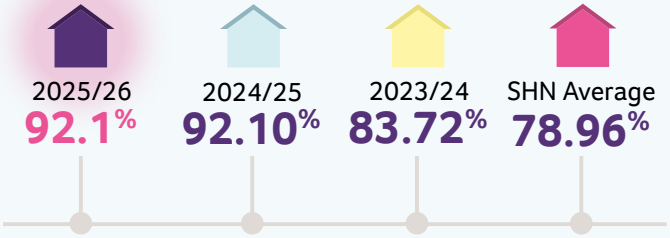


Going Further
...Value for Money

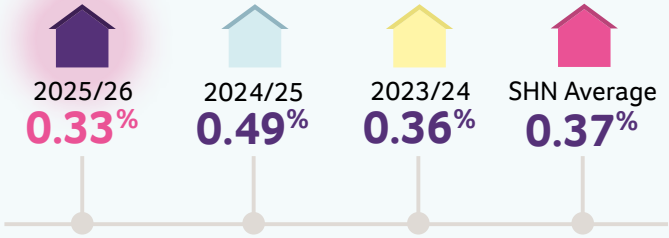
As a social landlord, value for money matters to us. We want to provide good-quality services that are cost-effective and meet the needs of tenants and customers.

With the cost of living still putting pressure on household budgets, we're proud that more of our tenants feel their rent is good value for money. This rose from 83.72% to **92.1%** in 2025/26, which is much higher than the SHN average of 78.96%.

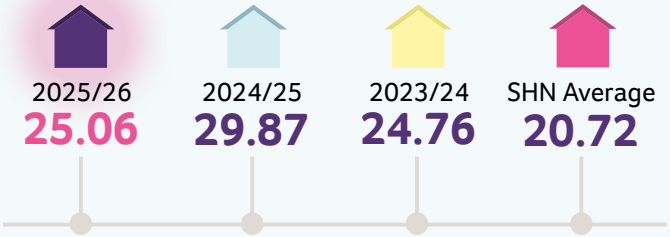
Tenants who felt their rent represents good value for money



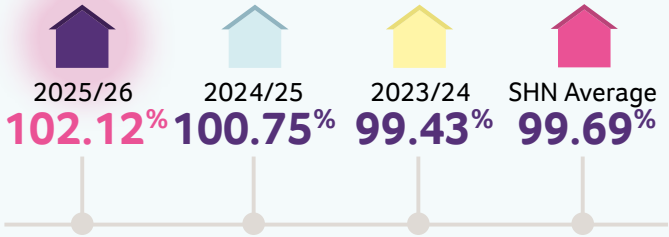
Rent lost through properties being empty



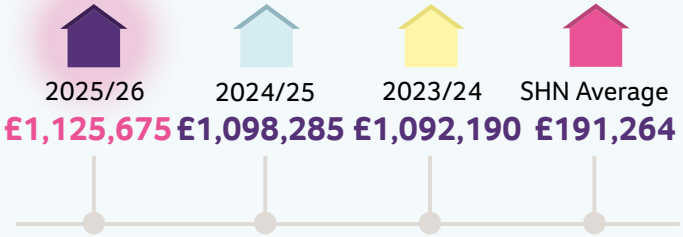
Average number of days to let a property



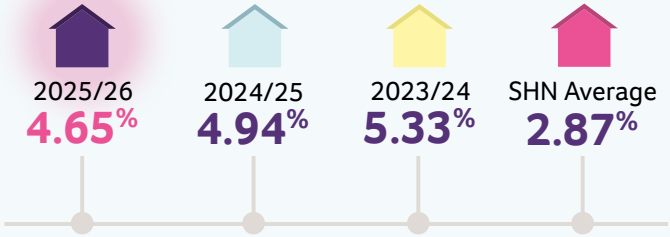
Rent collected from tenants as a % of total rent due



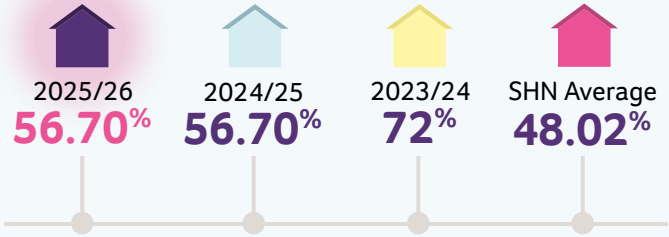
Gross rent arrears



Rent arrears as % of rent due



Owners satisfied with factoring service



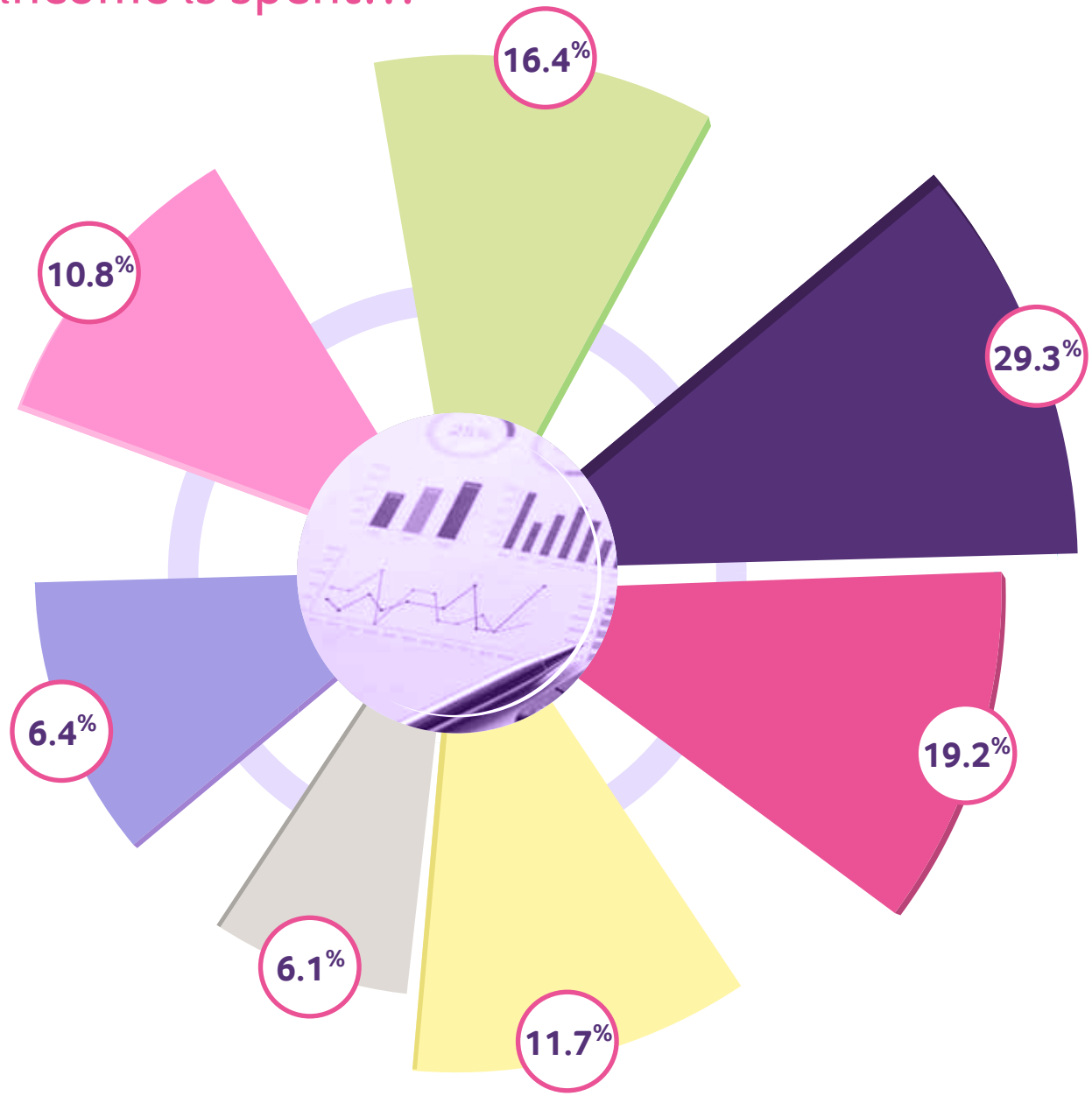
Moving Forward
...Value for Money

Rent from tenants is our main source of income. That money goes straight back into services, improving homes and building new homes. You can see the full figures for our 2025/26 income and spending on PAGE 14. Our team works hard to make the best use of this income, and last year we reduced rent lost through empty homes again, from 0.36% to **0.33%**.

Good financial information helps us make good decisions. This year, we will fully embed our new housing management and finance systems. These systems will give teams better information when they make day-to-day decisions across the Association and will help us continue to improve value for money across our services. Our Value for Money Strategy has been in place since 2024, and we will keep reporting to customers each year on the difference it is making.

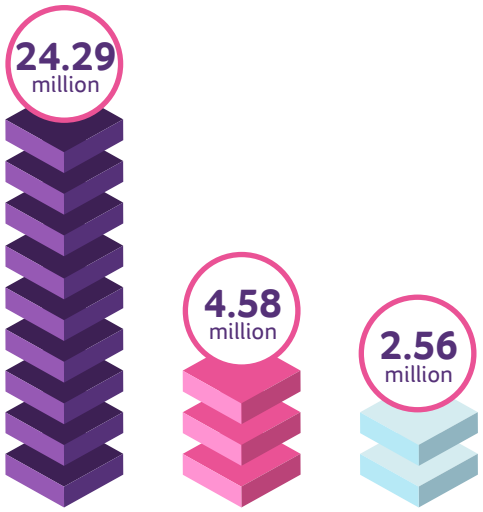


Where each £1 of our income is spent…



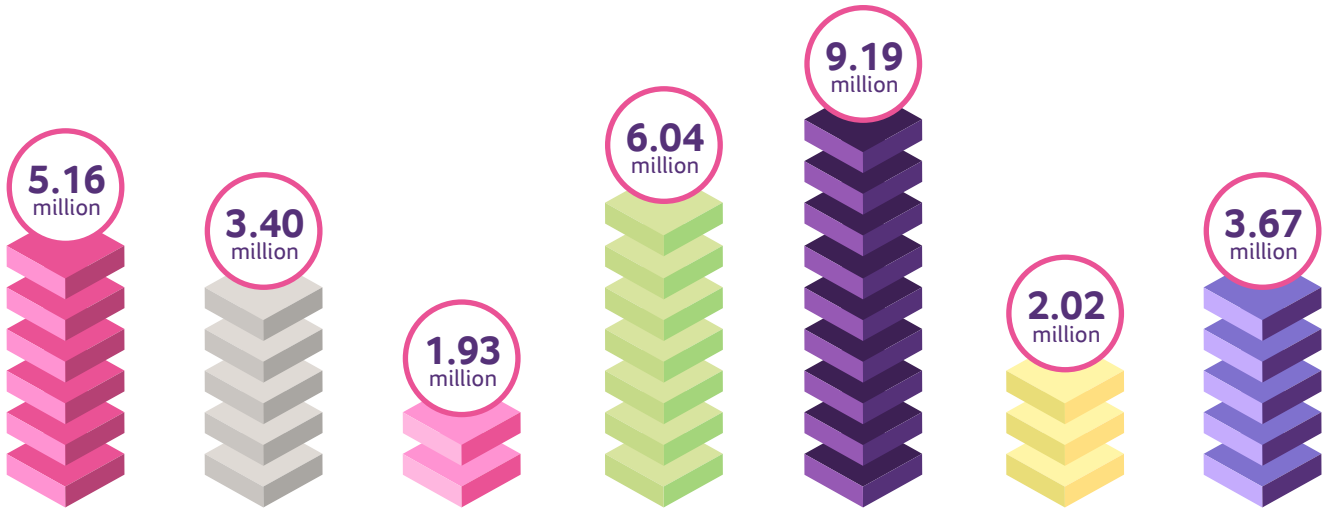
- Cost of our homes depreciating
- Staffing support
- Repairs to properties
- Overheads which include spend on office costs, IT equipment and utility costs
- Loan interest payments to fund investment in our homes
- Other activities
- Provision of services such as grounds maintenance to tenants

Income



£31.42 million

Expenditure



£31.40 million

Surplus

Surplus for the year* **£0.018 million**

**The following items are not included in the surplus figure*
1. Component replacement of £6.18million
2. New property development expenditure of £3.19million
3. Actuarial gain on pensions £0.42million

The total expenditure on repairs and component replacements was £12.21m

Our People

We have around 120 staff who put tenants at the heart of everything we do and strive to provide excellent customer service.



West of Scotland Housing Association

Our Corporate Management Team

Simon Fitzpatrick	*Chief executive Officer*
Robert Campbell	*Director of Housing and Support Services*
Kerry Clayton	*Director of Corporate Services*
Karen Shaw	*Director of Development and Asset Management*
Valerie Wilson	*Director of Finance*

Our Board *(as of August 1st 2026)*

Michael Sozansky	*Chair*
Jim Williamson	*Vice Chair*
Kelly Adams	
Alison Calder	
Ann Reid	
George Kpodo	
Kenneth Fee	
Graeme Middleton	
Morag Kilbride	
Lynsey Hamilton	
Rehana Faqir	
James Edgar Wilson	