



HOUSING YOU CALL Home



housing you call home

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

In 2025, we celebrate our 60th anniversary, and we are proud that 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.



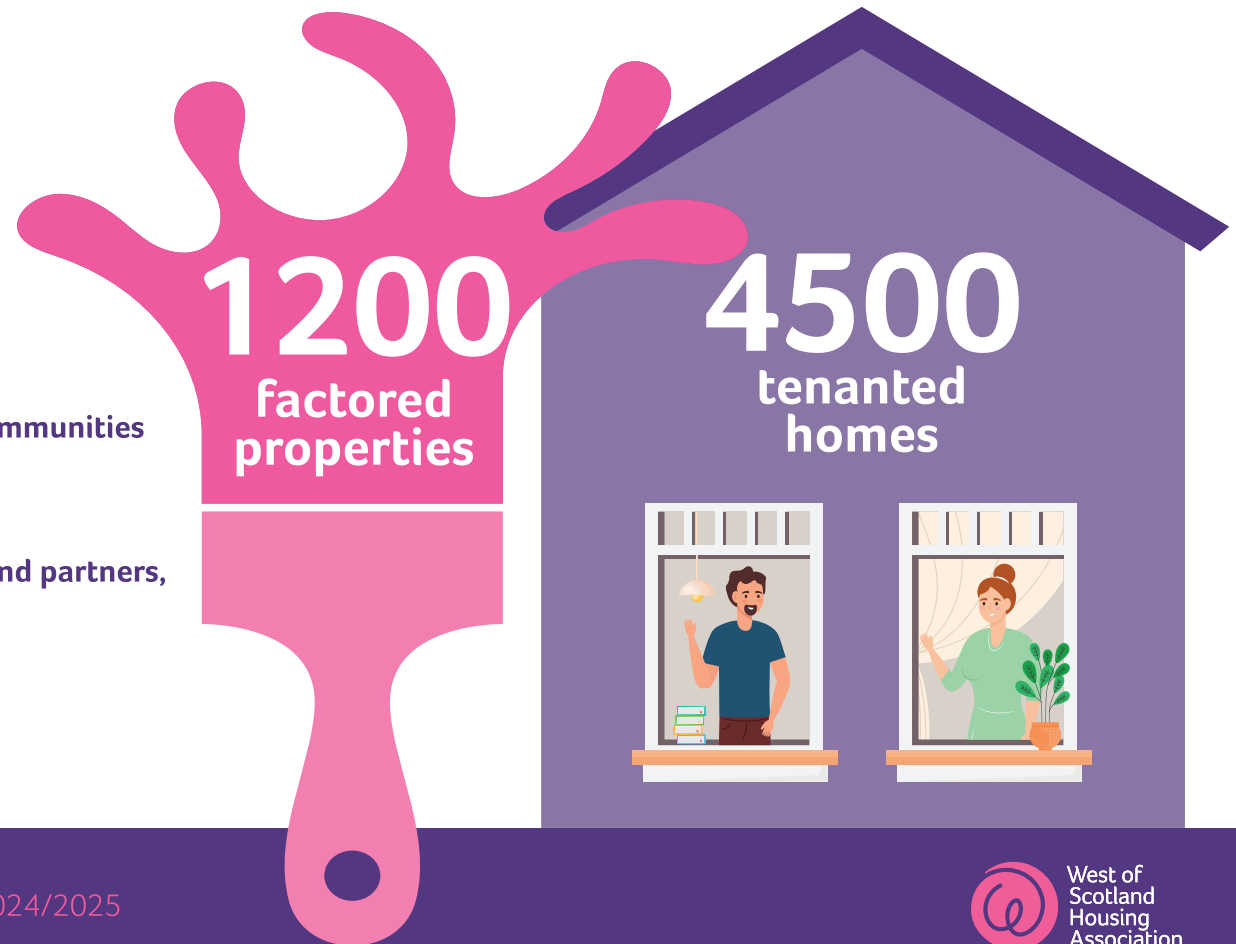
our vision

We go further to provide housing you call home.

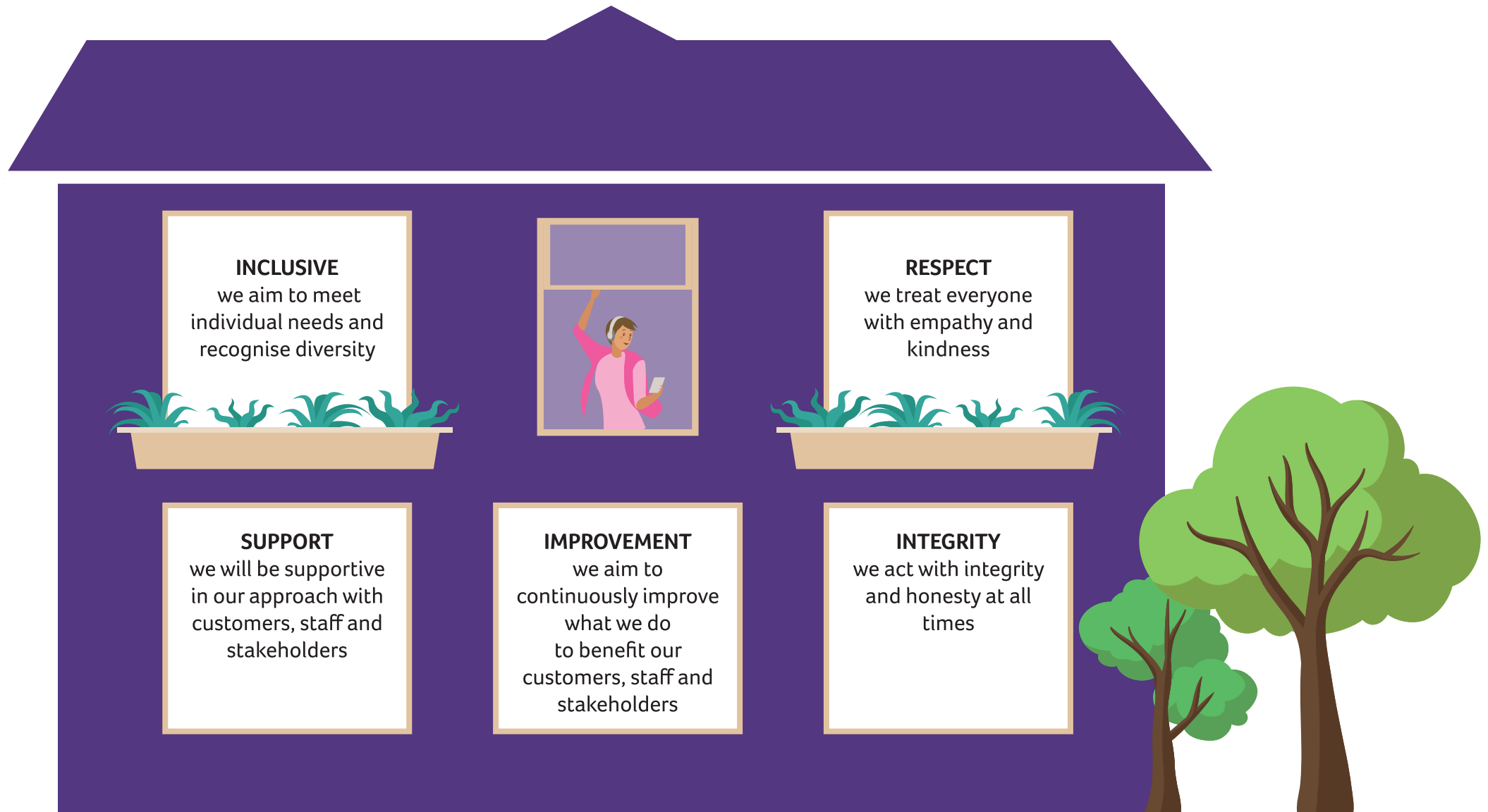
our mission

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





welcome

Welcome to our 2024/25 Scottish Social Housing Charter and Annual Report.

In the last year WSHA has continued to demonstrate resilience and adaptability, performing strongly amongst our peers and scoring above the sector average for a significant number of our indicators. In particular, we were pleased to see an increase in overall tenant satisfaction with our services compared to the results of our last large-scale customer survey. We have also seen an improvement in our repairs service performance, with the length of time to complete both emergency and non-emergency repairs decreasing significantly – a direct result of a period of focused improvement work.

We recognise there are still areas where we can do more and despite the improvement in our repairs service, tenant satisfaction with repairs carried out was below our targets. Improving this figure is a Key Business Objective for 2025/26.

We are pleased with the continued progress we have made in delivering on our promises to former Charing Cross Housing Association tenants with new windows, doors, kitchens, and bathrooms all being fitted regularly through the year.

Our development of 90 new homes for Mid-Market Rent at Dundashill in Glasgow was completed in April 2024 and tenants are already reporting high satisfaction with the flats and the low energy costs, in the largest development of Passivhaus-standard affordable homes in Glasgow.

Alongside its impeccable sustainability credentials, the development features high quality contemporary landscaping, an urban play area, and exceptional views overlooking the city. The groundbreaking development has been recognised through multiple award nominations and wins, including the Herald Property Awards 2024 - Excellence in Sustainability and CIH Scotland Awards 2024 - Excellence in Regeneration & Sustainability.

Sustainability remains a key priority for us, both in terms of the energy efficiency of our homes and in how we deliver our services. Currently two years into our Sustainability Strategy, we have seen a significant reduction in our carbon emissions. The strategy will be reviewed this year and updated in-line with our commitment to improving energy efficiency in our tenants' homes.

We recognise that cost of living continues to be a challenge for many of our tenants and over the past 2 years we have increased the services provided by our subsidiary Willowacre Trust to respond to this. This will continue to be a focus for us in the coming year and we have applied for several external funding streams to increase the reach and range of services we can provide to support our tenants across our neighbourhoods.

On behalf of everyone at West of Scotland Housing Association,

Kelly Adams, Chair, WSHA Board

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.



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.



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.



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.



Stock Condition Survey

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



Planned Maintenance

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



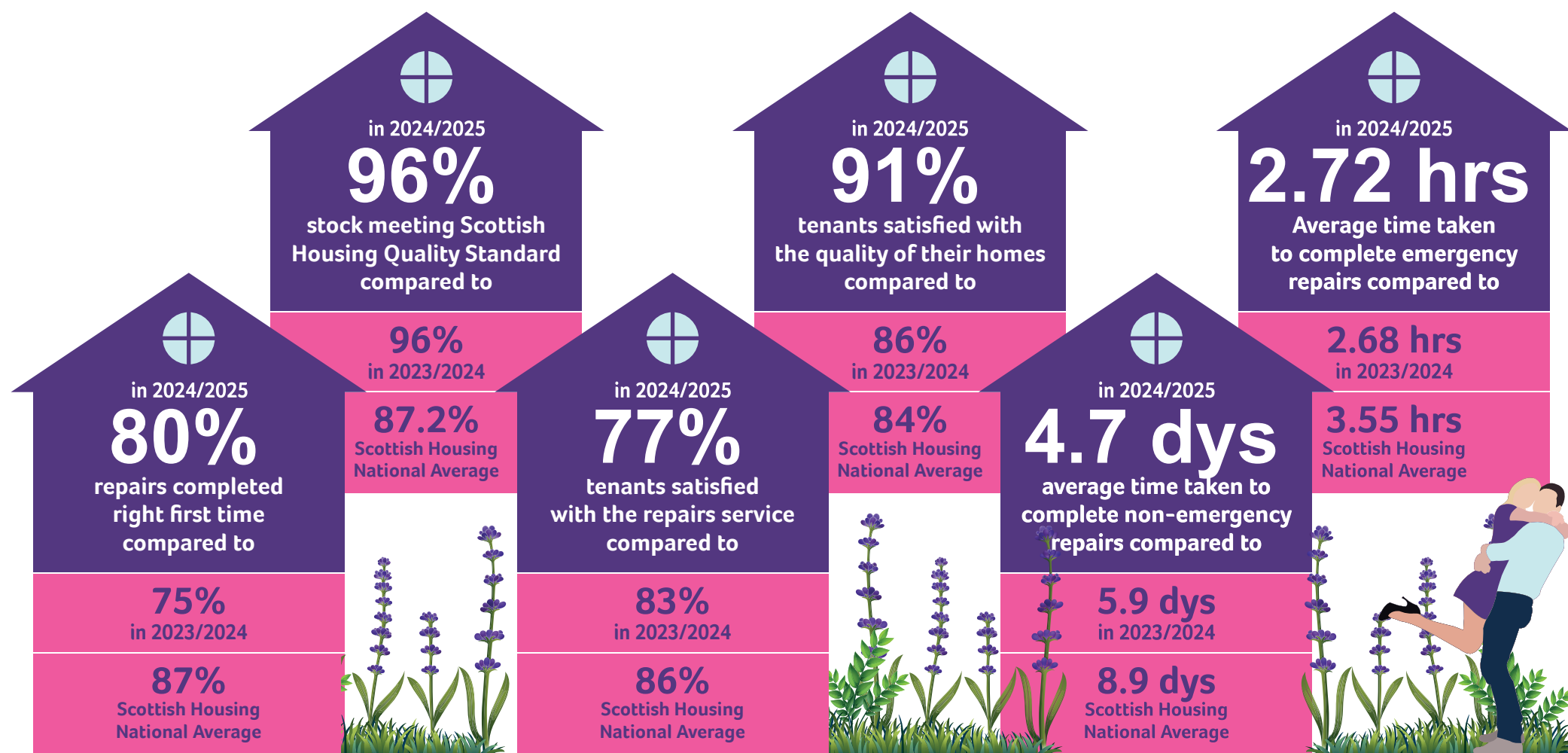
Void Process

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.



going further...homes

We know that having a home to call your own is very often the first step to building a safe, secure and happy life for yourself and your family. We are proud to provide a home for life and we are committed to providing high-quality, safe and affordable homes for our tenants.



going forward...homes

Recognising the repairs service is a cornerstone of our offering to customers, over the past two years we have been working with our reactive repairs contractor, Sureserve, to improve the service as a Key Business Objective for the Association. Following this, we have seen significant improvement in our repairs service performance, particularly around repairs completed right first time and repairs appointments kept, as demonstrated by the statistics above.

In some areas however, tenants still expressed dissatisfaction. The three main reasons for this were: repairs taking too long, poor quality workmanship, or repair not completed/still ongoing. As a Key Business Objective for 2025/26 we want to continue working with our main contractors to significantly improve tenant satisfaction in these areas.

Our improvement programme will continue in 2025/26 with around £7million being invested in our existing homes. To support this, we will also be carrying out a comprehensive in-house stock condition survey to make sure that all the data we hold on your homes is up-to-date. This helps be sure we are planning wisely when it comes to investment priorities and justifies the investment decisions we make.

Pre-1919 sandstone tenements are a significant proportion of our homes and we hope they will be here for many years to come. Of course, these older buildings bring challenges in maintenance and investment, and this year we have established a long-term investment plan to ensure that they remain safe and warm homes for the foreseeable future. This plan also makes it easier for us to proceed with essential works in the common areas of 'mixed-tenure' blocks (containing both rental tenants and owners) by providing all residents with more notice of upcoming planned works in their buildings.

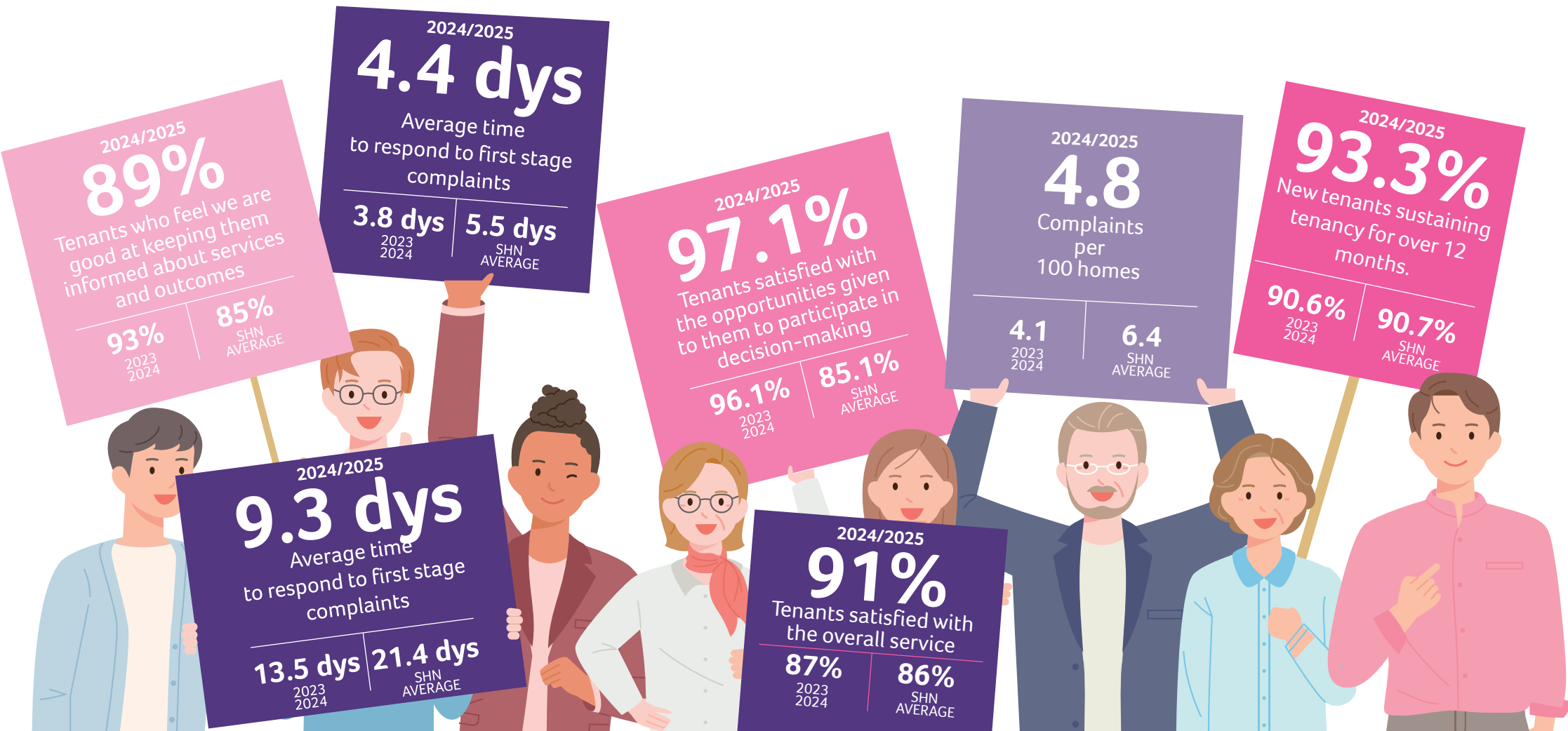
Our ambition to develop new homes also continues. In 2025 we will begin consulting with all stakeholders on our new Development Strategy. This strategy will determine our priorities: where we want to build, what type of homes we build, and consider how many homes we can afford to build or renovate.



going further...people

People are at the heart of everything we do, whether it is our tenants or staff. We are committed to developing new and innovative ways to deliver services that reflect the needs of our tenants and customers. In 2024/25, we surveyed our tenants around Communications, inviting their thoughts on how we communicate with them and how this could be improved. The results informed our updated Communications Strategy, which you can find on our website.

We have also been working to develop new automation and AI tools to improve our Customer Service even further, freeing up staff from repetitive, manual tasks so they can spend more time working directly with our tenants and customers.



going forward...people

In 2025/26, we have been reviewing our Customer Engagement Strategy. Part of this review is understanding better how we measure the impact of our engagement, to make sure we are engaging with as many of our customers and tenants as possible and that no-one feels excluded or unheard. Moving forward, we will continue to work with our existing customer engagement groups for WSHA tenants, mid-market rent tenants and factored owners, and look to increase engagement with our tenants in Lanarkshire and Ayrshire.

The WSHA Tenant App was successfully launched in July 2022 and as of writing 50% of our tenants are signed up. In the coming year we are looking to develop the app further to provide additional services, contributing to our larger aim of improving our online services.



going further...communities

*A community to us is more than just building and managing affordable homes;
it is about creating safe, socially inclusive, thriving, vibrant communities where tenants want to live.*

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

2024/2025

6.4

7
2023/2024

7.13
SHN Average

Number of tenants satisfied
with how we manage
their neighbourhood

2024/2025

83.5%

88%
2023/2024

80.8%
SHN Average

Number of cases resolved
within locally
agreed targets

2024/2025

89.8%

98%
2023/2024

92%
SHN Average

going forward...communities

Our Community Services team, managed by our charitable subsidiary, Willowacre Trust, provide a huge amount of support and advice to our tenants. In 2025 four new community workers joined the team, helping us run more events and activities in our areas. We also opened a new community hub in the Cowlares & Springburn area of Glasgow: a space for neighbours to come together, socialise and learn new skills.

Currently, WSHA Group have homes in 67 separate locations around the West of Scotland. This can make community engagement more challenging. However, we are committed to engaging fully with our customers wherever they are based.

Some additional ways we are working to strengthen our engagement with our communities include: using the web-based 'Place Standard' tool to identify how we can work with local partner organisations to meet the needs of our communities; and continuing to establish local residents' groups where there is a call for them.



going further...value for money

As a social landlord, achieving value for money is very important to us and it is our priority to make sure we provide high quality and cost-efficient services that meet your needs.



Tenants who felt their rent represents good value for money

2024/2025
92.1%

83.7%
2023/2024

81.1%
SHN Average



Rent lost through properties being empty

2024/2025
0.49%

0.36%
2023/2024

1.29%
SHN Average



Average number of days to let a property

2024/2025
29.9dys

25dys
2023/2024

64dys
SHN Average



Rent collected from tenants as a % of total rent due

2024/2025
100.8%

99.4%
2023/2024

100%
SHN Average



Gross rent arrears

2024/2025
£1,098,285

£1,092,190
2023/2024

n/a
SHN Average



Rent arrears as percentage of rent due

2024/2025
4.9%

5.3%
2023/2024

6.4%
SHN Average



Owners satisfied with factoring service

2024/2025
56.7%

72%
2023/2024

56.1%
SHN Average

going forward...value for money

We have our Value for Money Strategy in place and we continue to measure and report on the impact of this to our customers on a yearly basis.

One of the major tools we are exploring to further our value for money strategy and improve our services is Artificial Intelligence (AI).

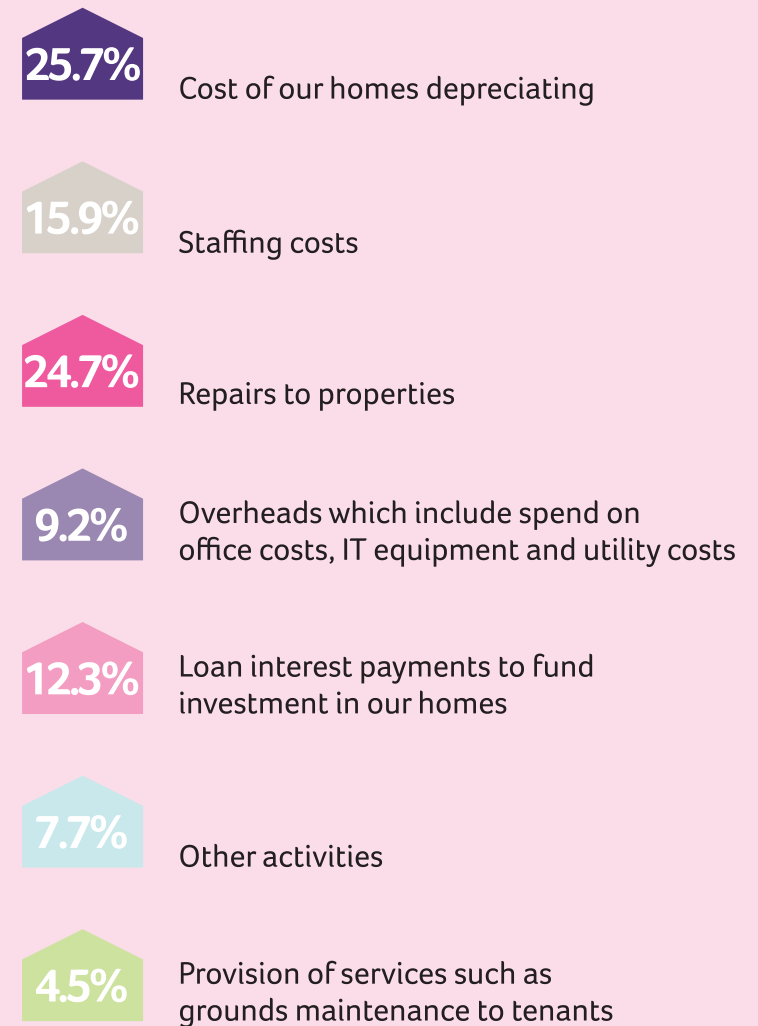
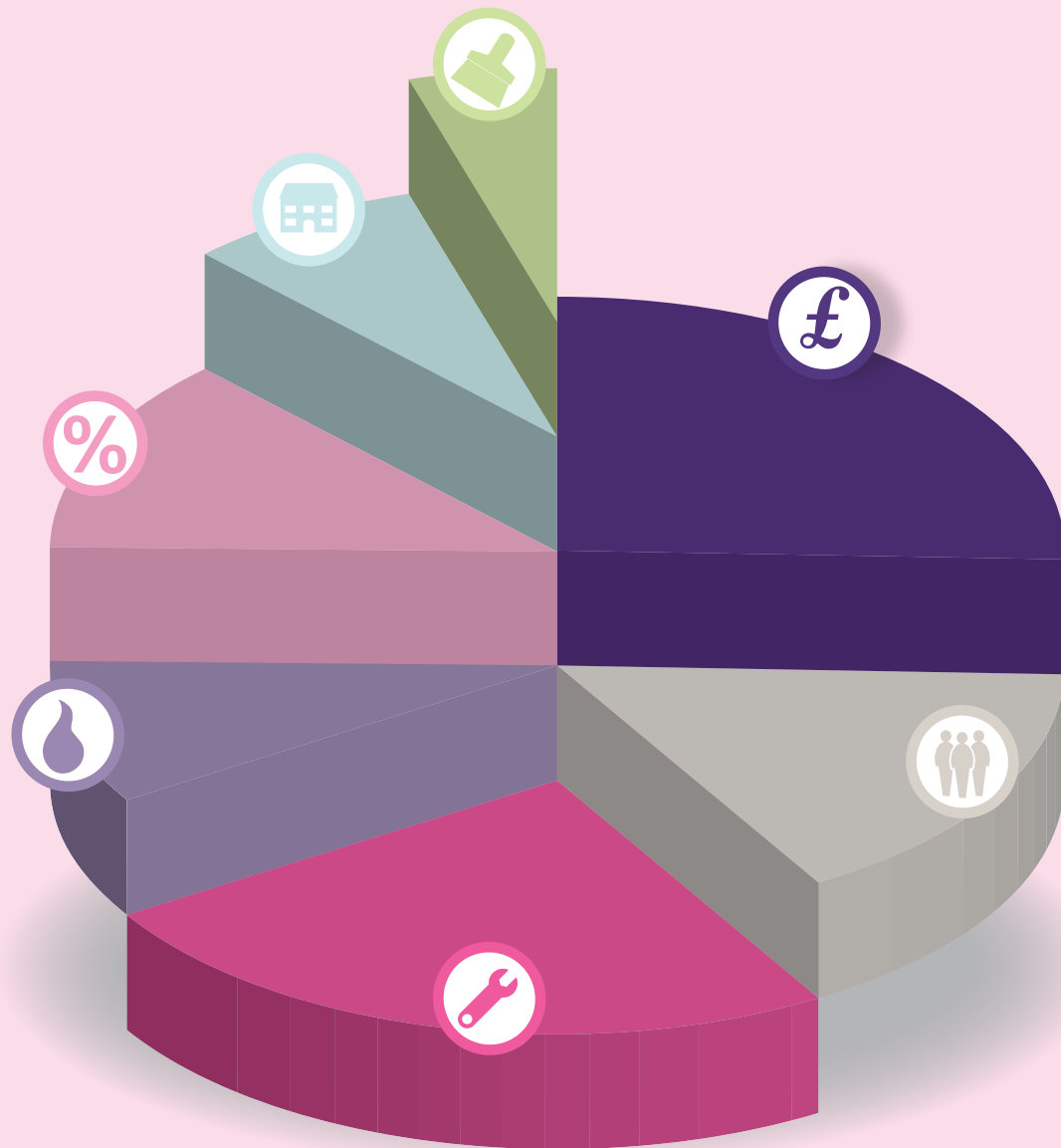
At WSHA we aim to use AI to decrease the amount of repetitive, manual processes our staff undertake, freeing up staff time to deal with individual customers and more complex tasks. This will have the impact of creating significant efficiency savings for the team, improving job satisfaction and allowing us to offer a more responsive 24/7 customer service – particularly via our website-based AI assistant, Westy.

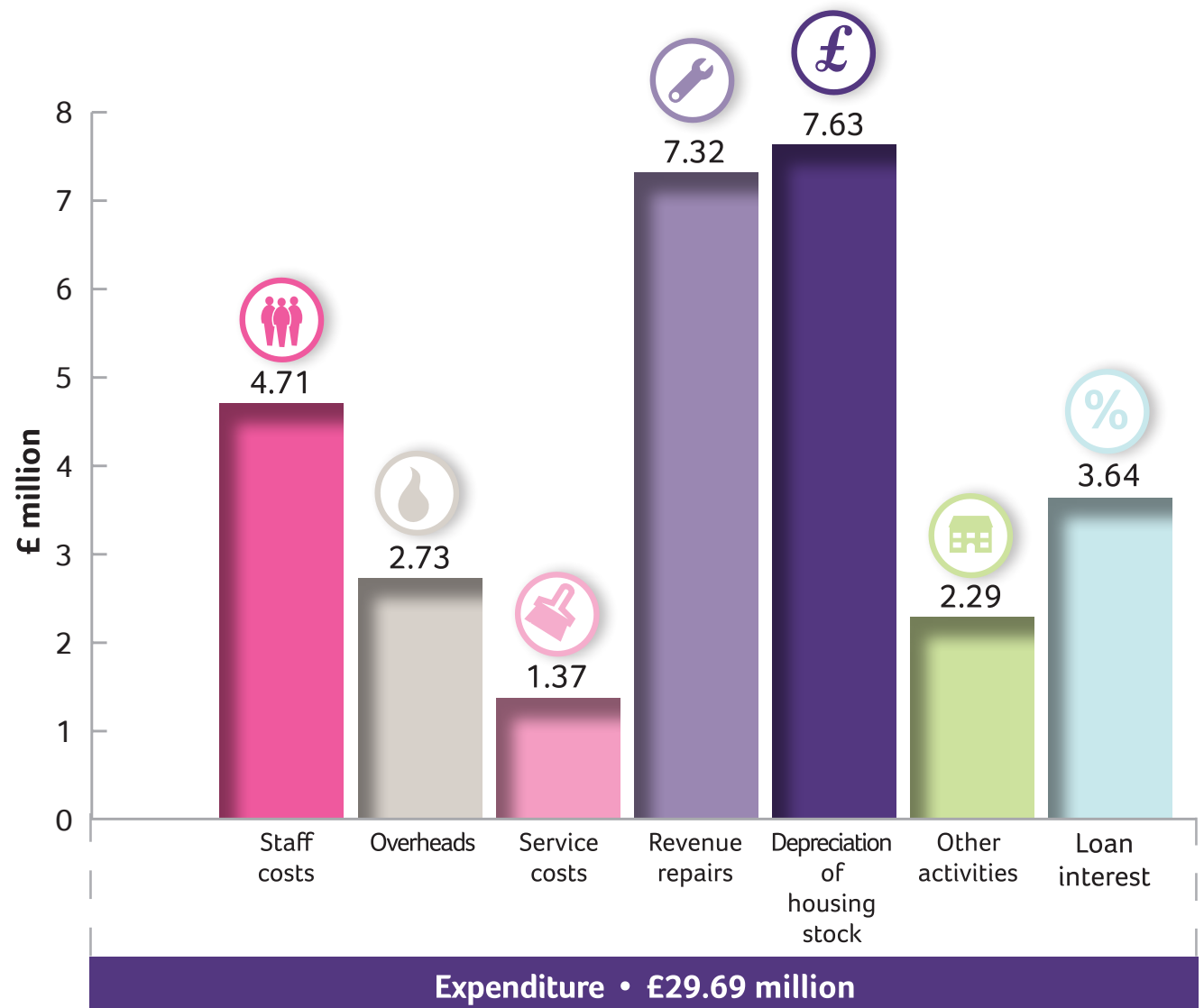
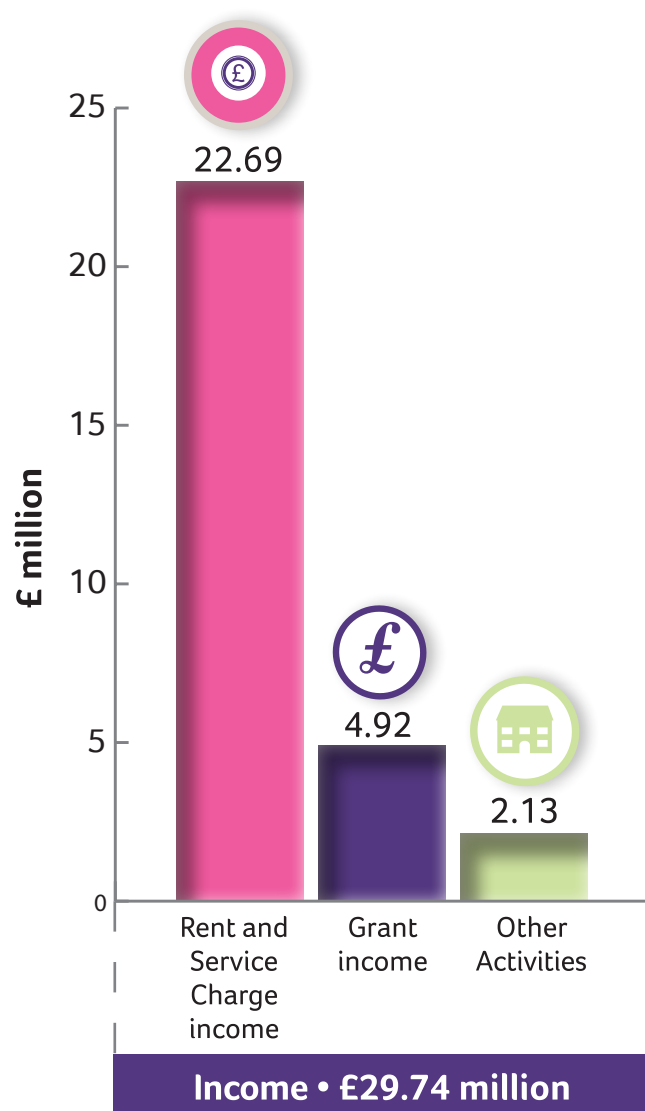
We are also using AI to help us better understand the performance of our assets, including our housing stock, and improve our management of these.

Our Board supports our approach to the use of AI within the organisation, whilst being aware of and putting policies in place to manage the risks and identify unintended consequences of AI use.



where each £1 of our income is spent





Surplus • £0.05 million

*Component replacement
of £7.87 m

*New property development
expenditure
of £5.2 m

*Actuarial gain on pensions
£0.28 m

The total expenditure on repairs
and component
replacements was
£15.9 m

**The above items are not included in the surplus figure*

our people

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

Our Corporate Management Team

Simon Fitzpatrick • *Chief Executive Officer*

Jennifer Cairns • *Director of Corporate Services*

Robert Campbell • *Director of Housing and Community Services*

Karen Shaw • *Director of Development and Asset Management*

Valerie Wilson • *Director of Finance*



Our Board (as of 1st August 2025)

Kelly Adams • *(Chair)*

Michael Sozansky • *(Vice Chair)*

Alison Calder

Kenneth Fee

Lynsey Hamilton

Morag Kilbride

George Kpodo

Paul MacNeil

Graham Middleton

Ann Reid

Jim Williamson

