

2024/25

ANNUAL PERFORMANCE REPORT TO TENANTS



ELDERPARK
HOUSING



1975 **50** 2025
ELDERPARK
HOUSING
ANOTHER YEAR ELDER

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Chairperson's Foreword

I am delighted to be presenting this Annual Report to Tenants as Chairperson of Elderpark Housing, as we celebrate our 50th anniversary.

Having lived in Govan throughout much of the association's history, I have witnessed the changes in the quality of the homes provided, the hundreds of new homes developed by Elderpark, and other housing associations within the area, and the huge changes to local landscape including the recent Govan-Partick Bridge which is already making a fantastic difference.

When Elderpark Housing was formed in 1975, its main purpose was to solve the poor housing conditions within the area. In particular, the tenements which had decayed, been poorly maintained and were no longer fit for modern living. Now, when I walk around the community, I can see tenements, which are in good condition, many new homes, like our stunning development at Nethan Street, and the homes being built at Nimmo Drive. It fills me with immense pride that the association I am Chair of (and have served on the committee of for over 20 years) has helped improve the look and feel of the place I call home!

Having been Chair of the association for the last two years, I am delighted to be able to present to you our 'Annual Performance Report Tenants for 2024/25'. The purpose of this report is to allow the association to provide you, our tenants, with information regarding our performance in relation to the Scottish Social Housing Charter for the period 1st April 2024 until the 31st March 2025, which is the set of legislative standards which all Housing Associations are required to seek to achieve.

Given that it is our 50th anniversary throughout 2025, we have also chosen to provide a focus on some of the history of the association, together with some of the activities and milestones in this year, including a Civic Reception hosted by Glasgow City Council which the association was honoured with, to mark the achievement.

In addition, this report also provides the opportunity to present you with information on some of the additional work the association has undertaken in the year, our financial position at the 31st March 2025, and some of the plans for the coming months.



Elderpark Housing is a community-based housing association, and for the past 50 years we have had deep rooted connections with the local community and organisations which work within Govan. We are proud that our purpose remains as important today as it has throughout the last five decades. This has only been achievable because of the many local and committed volunteer committee members who have led the association over this period. Without their dedication, time and desire to make a difference we would not be where we are today.

We are always keen for local individuals with passion and commitment for the area to join our volunteer Management Committee. If you would be interested in finding out more about the role, please get in touch at corporate@elderpark.org

I hope you enjoy the report and thank you for taking the time to read it.

Maureen McDonald

Chairperson



Chief Executive's Introduction



Welcome to our Annual Report for Tenants. I appreciate you taking the time to read this report, which hopefully provides you with both an overview of our performance against the Scottish Social Housing Charter and, as importantly, shares some of the activities and projects

which are not about facts and figures, but about working with the local community and being a proud part of our communities in Elderpark, Ibrox, Kinning Park and Cessnock.

As Maureen has said in her foreword the association is extremely proud to be celebrating our 50th anniversary in 2025. Throughout this period there have been many committee members who have contributed to the success of the association, dedicating years of service in a voluntary capacity to ensure that the association has survived and thrived in these years.

While it is impossible to mention everyone who has contributed over those years some names loom large in our history; Eddie McEachan and his daughter Ann, Flora Pagan, Janet Evans, Barbara Wilson, our current Chair Maureen McDonald and our former long standing Chair, Elspeth Millen BEM, to name but only a few. We are so appreciative of each and every committee member who has helped lead the association over the last fifty years.

During our history, we have had five Directors, our first Director, Dave Le Sage, helped create the association in 1975, Mary Taylor from 1982-1988, Robert Brown who spent a few decades with the association and Chirstine Murphy who sadly

passed away in 2016. Each leading the day-to-day operations during this time.

The organisation has undergone some staffing changes in the last year. I would like to pay a special mention to Derek Robertson who unfortunately left the association last year after working for Elderpark for his whole career. Derek joined as a 17-year-old and worked with us for 42 years. Derek was well known within the community for his kindness, friendly manner and helpful attitude and he embodied everything positive about the association over these five decades.

Looking back over the last year we were delighted to see JR Group commence our new development of 43 homes on the site of the former MacVent and Elderpark Community Centre, adding much needed new homes for rent in the area. We also saw the association deliver a range of community projects, often working in partnership with the local community and partner organisations. This annual report will provide you with a snapshot of the work the association does, how we have performed across the key areas of our service including in relation to repairs, tenant satisfaction, allocating empty homes and meeting our legal obligations.

Thank you for taking the time to read this 'Annual Report to Tenants' and should you have comments about the content, layout or would like to find out more please contact us at corporate@elderpark.org

Gary Dalziel
Chief Executive Officer



Our Vision

Our Vision

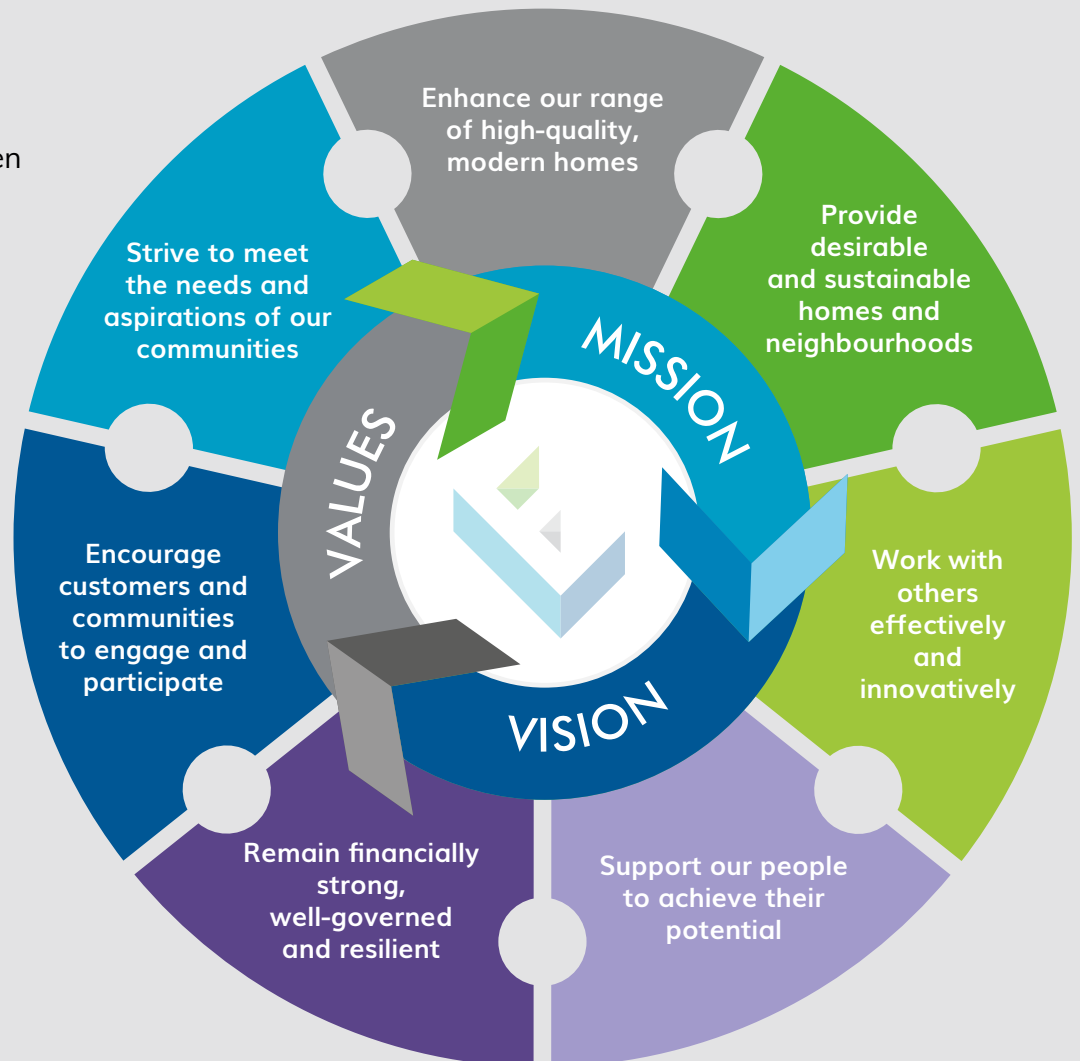
A vibrant neighbourhood where everyone can prosper.

Our Values

- Caring:** We demonstrate a caring, kind and compassionate nature.
- Reliable:** We are honest, trustworthy and reliable in everything we say and do.
- Fair:** We are fair and non-discriminatory at all times, treating each individual with the utmost respect.
- Open:** We display strong integrity, ensuring everything we do is carried out in an open and transparent manner.
- Adaptable:** We are adaptable and responsive to change in order to meet the needs of our customers and organisation.

Our Strategic Objectives

We have developed seven key strategic objectives for the period 2021-2025 which focus on the following keys themes:



Elderpark at 50 – Another Year Elder

1975

- In early 1970's Glasgow District Council adopted policy of wholesale purchase and demolition of many tenements in Govan under the Govan Comprehensive Development plans.
- City's first Housing Action Area – new legislation prompting survey for change of direction towards improvement works.
- Steering group formed to create a new community-based housing association (EHA) with the support of Glasgow Housing Corporation.
- Survey carried out in Crossloan Road prompted start to 'Patch and Repair' programme of works.

1976

- First contract of improvement works started in Elderpark.

1977 – 1979

- 163 Crossloan Road - first finished improved close March 1977
- 59% (469 properties) refurbished to minimum standard commonly known as 'Patch and Repair'

1980 - 1989

- Remaining 41% (329) properties upgraded to a higher standard known as 'Full Gut'
- Backcourt improvement schemes in Elderpark area.
- 15 closes acquired in Ibrox and a further 7 in Kinning Park areas for Comprehensive Tenement Improvements projects.
- Sites acquired at Uist Street and Langlands Road for Association's first new build developments.
- Elderpark becomes the first community-based housing association in Glasgow to complete a new build scheme. The Lord Provost of Glasgow officially opens the scheme on 14th June 1982 at 30 Uist Street.

Circa 1990 - 2004

- 1992-New Build at Uist Street on site of former inkworks.
- 1995/6 New Build at Clynder Street/Summertown Road on site of former Ibrox Baths.
- 1996 New build at Garmouth Street.
- Streetscaping project completed in Elderpark areas.
- Ongoing Comprehensive Tenement Improvement schemes.
- 1998 New Build at Clynder Street/Summertown Road on former Trinity church site.
- 1999 Official opening of new build scheme at Elder Street/Greenfield Street by Johnny Beattie, himself born in Govan and brought up in Greenfield Street. The scheme wins the Housing Association Grant competition on the 'Whole Life House'.

2004

- Scottish Executive set out objective that all social landlords achieve a national quality standard by March 2015 (SHQS).

2005

- Intensive stock condition survey carried out.
- Programme of works commenced.

2006

- Elderpark Street initiative, series of measures implemented to turn around area previously plagued with vandalism and anti-social behaviour, including refurbishment of closes and environmental upgrade following consultation with residents.

2008

- New build development Skene and Rhynie.
- Comprehensive refurbishment at 40 & 46 Elderpark Street.

2010

- New Build development at Harhill on site of former Govan Baths and washhouse, football pitch and the Gladstone Memorial.
- New build flats at St Anthony's.

2011

- New build amenity flats at 10 Elderpark Street on former congregational church site.

2012

- New Build Phase 2 at St Anthony's, on site of former primary school.

2013

- Refurbishment of the Langlands Cycle Path.

2015

- All properties with exception of exemptions or abeyances meet SHQS criteria.

2018

- Comprehensive Tenement Improvement programme carried out on four blocks of flats in Crossloan Road reducing the number of properties from 35 to 31

2020

- Full refurbishment of the 'B' listed former Hills Trust Primary which became the Associations new offices

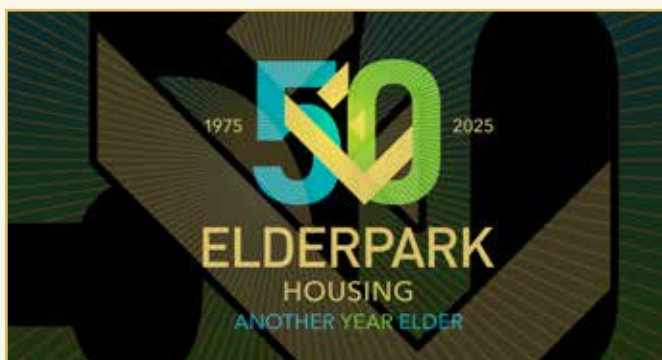
2021

- Completion for new build project at Nethan Street / Golspie Street creating 82 new homes on former site of Nethan Street Primary

2023 - 2024

- Winner of various individual and organisational awards in last decade including Lifetime Achievement awards for Jim Fraser who worked for the association for 43 years, Housing Organisation of the Year at the TIS National Awards in 2023, Excellence in Learning and Development at the Chartered Institute of Housing Scotland Awards in 2023.

Our 50th Anniversary Celebrations



Following its formation in 1975, Elderpark Housing Association is celebrating its 50th Anniversary in 2025. The organisation has marked this special milestone with several events throughout the year.

Film

Elderpark have been working closely with ThirteenSquared to produce a documentary film charting the journey of the Association, and the Elderpark area, has been on since 1975. This 20-minute film features staff and committee members, past and present; talking about the origins and growth of the organisation. We were delighted to have Jim Hastie and Dave Le Sage contribute their memories of the early days of the Association, from the door chapping and surveying work undertaken before the first action plans were created, to the first Committee meetings, major refurbishments and on to the start of the new build projects in the 1980s.

We hope the film will help preserve some of the history of Elderpark, and maybe help shape the next celebrations in another 50 years time!

You can view this film on Elderpark Housing YouTube channel, along with a collection of other short films produced over the years.



Civic Reception

Elderpark were honoured to be offered a Civic Reception in Glasgow City Chambers to commemorate its' milestone year. Bailie Marie Garrity hosted around 100 current and former staff and committee members, along with others who have contributed to the work of Elderpark to honour the associations half-century.

Bailie Garrity praised Elderpark and said it had, over half a century, fulfilled a crucial role - not just to the wider Govan community - but to the city itself.



Our 50th Anniversary Celebrations



Mural

To mark this historic milestone and continuing to contribute to the fantastic Govan mural trail, the association has commissioned a mural of Elderpark's own Lady Isabella Elder. Having now received planning permission we hope to have an artistic tribute to the celebrated Govan philanthropist Lady Isabella Elder overlooking the park she gifted to the people of Govan and the library that continues her legacy to this day.

Motion in the Scottish Parliament

The association was delighted to be congratulated in the Scottish Parliament on its milestone birthday. Former First Minister Humza Yousaf laid down a Motion in the Scottish Parliament congratulating Elderpark Housing on its 50th Anniversary, the contribution it has made to the community in its half-century history, and a number of recent awards and achievements.



Highlights of the Year

Celebrating 50 years of Elderpark Housing Association in the Community



Starting new development of 43 homes at Nimmo Drive



Our Chairperson, Maureen McDonald, was awarded the “Outstanding Contribution to Housing (Volunteer)” award at the inaugural Share Awards.



Our colleague Jim Fraser was the winner of two lifetime achievement awards from national organisations CIH Scotland and TIS recognising his 43 years service to Elderpark prior to retiring in summer 2024.



The refurbished Elderpark Library and Community Hub re-opened in summer 2024 after a significant redevelopment with the association an active partner in the project.



£745,099 spent on replacing kitchens, bathrooms, heating systems, doors and repairing stonework.



Completion of an external large scale satisfaction survey carried out in March / April 2025 which identified largely positive results from our tenants on the services we provide and the quality of the homes.

Landlord Profile

Our stock profile as at 31 March 2025



Total no. of homes
1348



Total rent due in year
£6,400,219

Our rents increased by **4.9%** from the previous year significantly below the rate of inflation

Stock by house type, apartment size and average weekly rent

Stock by type, apt size & rent	Number of homes owned	This Landlord	Scottish Average Weekly Rent	% +/- Scottish Average
1 Apartment	63	£79.18	£87.12	-9.1%
2 Apartment	526	£85.18	£93.27	-8.7%
3 Apartment	563	£96.35	£96.00	0.4%
4 Apartment	161	£112.14	£104.51	7.3%
5+ Apartment	35	£133.36	£115.58	15.4%



Committee and Management Team

The Management Committee are responsible for the overall leadership and strategic direction of the association and there are currently 5 vacancies. If you think this would be of interest and would like more information please contact our Corporate Governance Manager, Julie-Ann Cloherty, on **0141 440 6151** or at julie-ann.cloherty@elderpark.org for more information.

Management Committee

Maureen McDonald	Chairperson
Melanie Gilmour	Vice Chair
Eileen McCallum	Secretary
Kirsty Stoddart	Committee Member
Cameron Greig	Committee Member
Tomasz Sawczuk	Committee Member
Louise Devlin	Committee Member
Veronica McLaughlin	Committee Member
Marie Moody	Committee Member
Sofie Rytz	Committee Member

10

No. of
Committee
Members

We would like to thank Ann McEachan for her valued contribution over the last 13 years. Ann was committed and passionate about Elderpark Housing and had a strong voice within the community.

Kirsty Chalmers and Craig Reid also stood down from the Management Committee in the year, and we thank them for their contribution to Elderpark.

Senior Management Team

Gary Dalziel	Chief Executive Officer
Helen Sutherland	Director of Finance and ICT
Aidan McGuinness	Director of Housing and Communities
Duncan Smith	Director of Asset Management

Staff

Housing Management Team

Rachel Cooper	Housing Manager
Magdalena Okrajek	Housing Officer
Dean Vinter	Housing Officer
Amanda Ewing	Housing Officer
Lynn Reid	Housing Officer
Fiona Chan	Housing Officer
Helen Rowan	Housing Services Officer
Mary Dunn	Housing Advisor
Laura Gibbons	Housing Assistant
Jonathan Giddings-Reid	Community Regeneration Officer
Jacqui Andrews	Financial Inclusion Officer
Gary Bell	Tenancy Sustainment Advisor
Vacant Post	Community Energy Advisor

Assets Team

Greg Lafferty	Assets Officer
Alan Hay	Assets Officer
Patricia Fraser	Assets Officer (Safety and Compliance)
Rachel Henry	Asset Administrator
Chris Gallacher	Estates Management Co-ordinator
Laura McNamee	Customer Services Officer
Chloe Cochrane	Customer Services Advisor
Kirsty McKee	Customer Services Advisor
Vacant Post	Customer Services Advisor

Finance and Corporate Services Team

Julie-Ann Cloherty	Corporate Governance Manager
Vicky Ross	HR and Corporate Services Officer
Fiona Koroma	Corporate Service Administrator
Gillian McFadden	Corporate Service Administrator
Stuart Clift	ICT Officer
Glenda Williams	Finance Officer
Nichole McAvoy	Graduate Finance Officer
Rosalind Craigie	Finance Administrator
Donna Gentles	Finance Administrator

35.2 No. of Full Time Equivalent Staff

ELDERPARK
HOUSING

In the last year, several colleagues left the association, and we would like to thank them for their contribution to Elderpark. These included David Adam, Derek Robertson, Lauren Herd, Evonne Shanks, Amra Iqbal, Jim Fraser, Alana Park, Kerry Clayton, Terry Cox and Vallia Ogbokuma.

Tenant Satisfaction

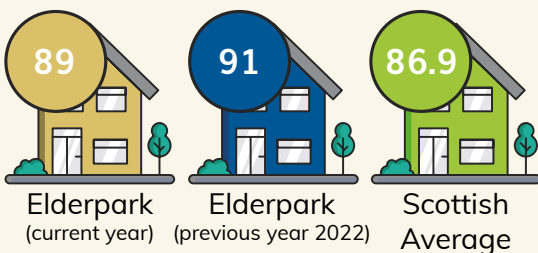
Elderpark Housing commissioned Research Resource to conduct an independent survey of tenant satisfaction in Spring 2025.

Researchers interviewed 600 Elderpark tenants to ask them about key aspects of our service delivery, such as our overall service, keeping you informed, repairs satisfaction and quality of your home.

The results allow us to reflect on progress since our last tenant satisfaction survey in 2022 and how we compare with the Scottish average*.

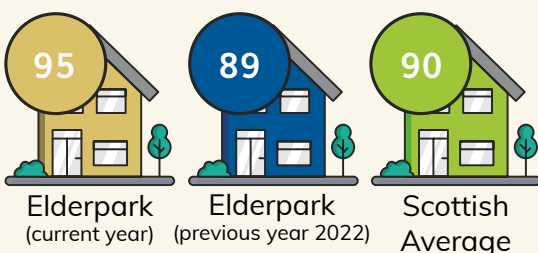
Overall Service

% of tenants satisfied with the overall service



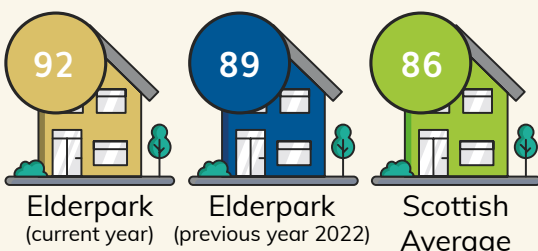
Communication

% of tenants satisfied with how we keep them informed about services and decisions



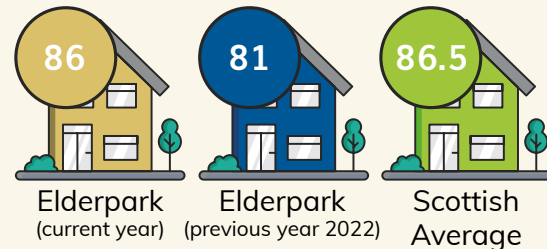
Participation

% of tenants satisfied with the opportunities to participate in their landlord's decision making processes



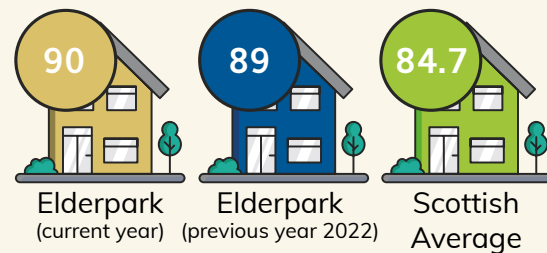
Repairs Service

% of tenants satisfied with the repairs services



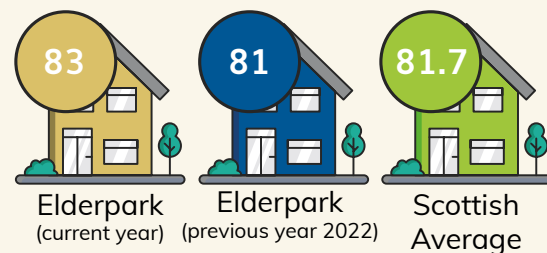
Quality of Home

% of tenants satisfied with the quality of their home



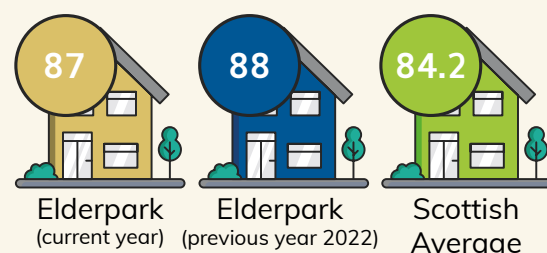
Value for Money

% of tenants who feel that the rent for their property represents good value for money



Neighbourhood

% of tenant satisfaction with the management of the neighbourhood they live in





*The Scottish Averages that are referred to throughout this report are taken from Scotland's Housing Network.

Values and Service Delivery


While a range of questions were asked as part of the survey in line with our Scottish Social Housing Charter requirements, we also sought to understand how tenants felt we achieved our stated values. We were delighted that for each of the values indicated below over 9 out of 10 tenants asked felt that we were achieving these.


There is no doubt we will make mistakes, or there are times that tenants may feel aggrieved by a decision taken, so it is crucially important to us that when these experiences occur tenants are confident that we will deliver on the values below.

 **91%**
Caring
We demonstrate a caring, kind and compassionate nature

 **93%**
Reliable
We are honest, trustworthy and reliable in everything we say and do

 **93%**
Fair
We are fair and non-discriminatory at all times, treating each individual with the utmost respect

 **91%**
Open
We display integrity, ensuring everything we do is open and transparent manner

 **90%**
Adaptable
we are adaptable and responsive to change in order to meet the needs of our customers and organisation

Shaping the Future

The survey also highlighted lots of other useful information that allows us to drive changes and improvements in our services to better meet tenant needs, for example:

- The majority of tenants last contacted us by telephone. We have recently changed the way our phone system operates to ensure your call gets to the appropriate team as quickly as possible.
- For the majority of respondents, they last contacted Elderpark about a repair. We have recently restructured our customer services team so that they are better equipped to deal with repairs issues at the first point of contact.
- 96% of respondents were very or fairly satisfied with the ease of getting in touch with Elderpark and the helpfulness of staff when they last contacted the office. They were slightly less satisfied (87%) with our timescales for responding and the ease of having an enquiry resolved (84%). We will be working on those areas over the next year to drive improvements for our tenants.
- When asked how the Association could improve its contribution to the management of the neighbourhood, 44% of respondents spoke of problems with the back courts/rubbish/fly tipping. Our estates management role has been moved to the assets team and should mean that more resources are available to help cover these issues.
- Respondents were asked how effectively the association achieves its' vision of "creating a vibrant neighbourhood where everybody can prosper." Just over 30% of respondents gave feedback which highlighted that the cost of living has made prosperity feel unattainable. The senior team will reflect on this feedback and how we can more sensitively reflect what we can do to help tenants in challenging times.

Values and Service Delivery

- The top priorities for improvements were windows and external doors, kitchens, bathrooms and heating systems. The association is currently undertaking a programme of renewals that will see 128 new boilers installed, 68 new bathrooms, 36 new kitchens and new windows in approximately 100 homes (subject to planning consents).
- When asked for the important priorities as Elderpark tenants over next 5 years, respondents indicated the following:

My home is kept to a good standard

I get a prompt, high quality repairs service

The rent is kept at a reasonable level and comparable with other landlords in the area

The surrounding neighbourhood is well kept

This aligns with our objectives as an organisation, which ensures we are working towards goals that help our tenants.



Development

43 new homes are currently being built at Nimmo Drive and should be completed around summer 2026. This flatted development will provide additional much needed homes within the local community and comprise of a mix of one, two, three bedroomed properties and one four-bedroom property.

Within this new development some key features have been required to comply with current legislation including an air exhaust heating system instead of the traditional gas boiler, a sprinkler system contained with each flat to mitigate fire risk and significant bike storage within the building and common areas.

The association continues to explore affordable and sustainable development options in the Elderpark area. This year, we worked closely with the local housing associations (Govan

and Linthouse), Glasgow City Council and the University of Glasgow to commission an independent study into the current housing market within Govan.

This academic report identified a range of different aspects including a need for mixed tenures including mid-market rent and owner occupation, a demand for homes not able to be met with current stock.

It noted that Govan is at an interesting point in its history, with the construction of the Govan / Partick Bridge, the increasing university presence and a range of regeneration projects together with new homes having been built in recent years changing the Govan landscape however limitations in land availability makes it challenging to add new homes to meet the overall demand.

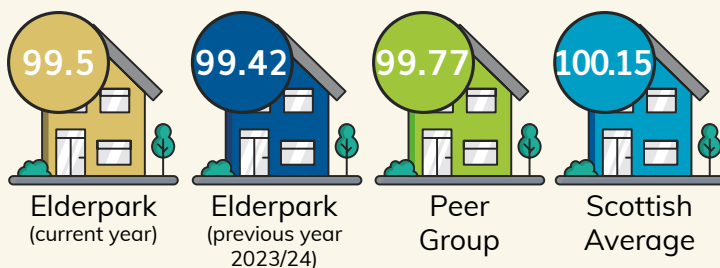
Getting Good Value from Rents

Following a consultation with our tenants, Elderpark Housing increased its rents by 4.9%. Whilst we understand that in the current climate, price increases can be unwelcome news, this level of increase allows the organisation to ensure it is able to deliver a high-quality maintenance service, whilst also investing in future improvements and developments, as well as valuable community-based support services.

The association strives to deliver a number of services to support financial wellbeing; including our in-house Money Advice and Community Energy Advice, alongside a number of community partnerships and agencies.

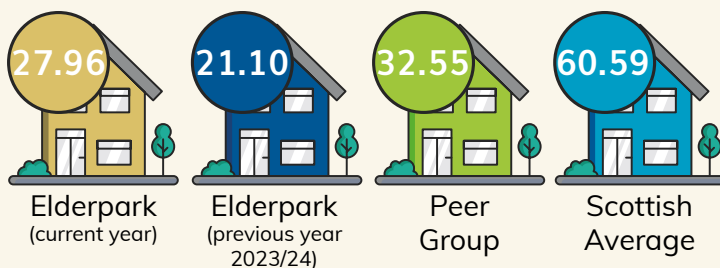
Rent Collected

% of the total rent due



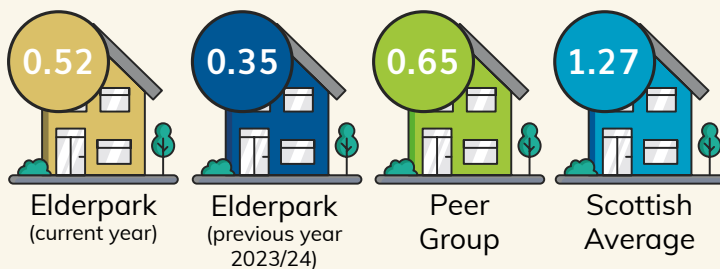
Re-let Times

Average length of time taken to re-let properties (calendar days)



Rent Loss

% of rent lost through properties being empty



Alongside our housing teams' holistic and supportive arrears management approach, the rent collected by the association has risen slightly in the past year. Our re-let times for empty properties has increased in the past year, largely down to resource challenges in our Assets team which have now been resolved by a team restructure and recruitment exercises across the department. Re-let times have impacted on our rent loss figures which have increased slightly on last year but remain well below the Scottish Average.



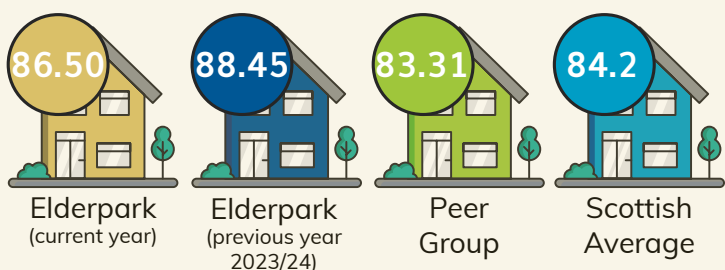
Neighbourhood

The association is committed to creating a vibrant neighbourhood and understands how important a clean and well-kept landscape is to achieving this.

Tenants highlighted this remains a priority in the most recent satisfaction survey, and whilst satisfaction with how the association manages the neighbourhood you live in has dipped slightly, it remains above the Scottish Average.

Neighbourhood

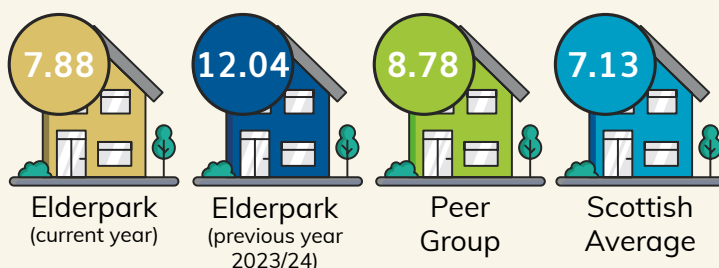
% of tenant satisfaction with the management of the neighbourhood they live in



Survey respondents also highlighted areas they would like to see improvements in such as; back courts, rubbish and fly tipping. The association will work, alongside community partners, to make improvements in these issues.

Anti-Social Behaviour

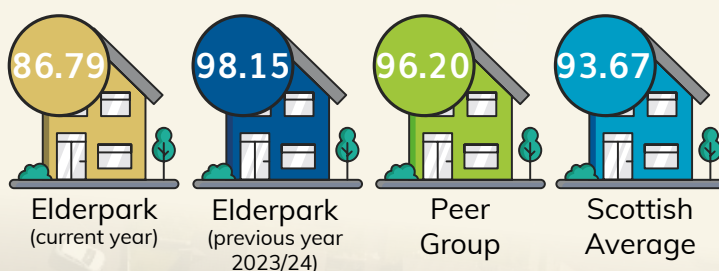
number of cases per 100 homes



The number of anti-social cases the association dealt with last year fell significantly from the previous year, down to 7.88 per 100 homes, from 12.04 per 100 homes the year before.

Investigating these cases has taken longer however and the percentage of anti-social complaints resolved within targets has also fallen in the past year. Our housing team is working hard to ensure that anti-social behaviour issues are dealt with as quickly and effectively as possible.

% of anti-social behaviour complaints resolved within locally agreed targets



Tenancy Support and Sustainment

At the heart of our Business Plan 2022–2025 lies our vision: to **create a vibrant neighbourhood where everyone can prosper**. Over the past year, we have made significant strides toward this vision by expanding opportunities for our tenants through strategic partnerships and the delivery of high-quality, in-house support services. These efforts have seen our tenancy sustainment rate increase slightly and should support further improvements in tenancy sustainment in the years ahead.

Our approach combines dedicated staff, targeted initiatives, and collaboration with key partners to deliver meaningful outcomes for the community. Elderpark Housing Association currently provides a range of specialist in-house services, including:

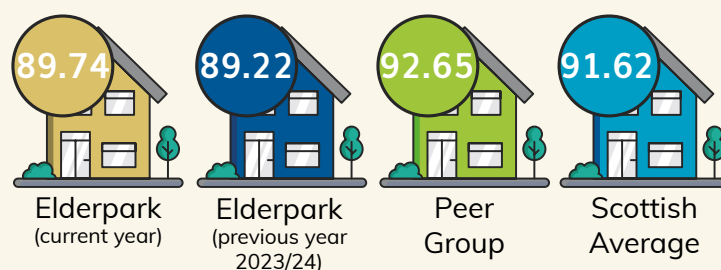
- **Community Regeneration Officer**
- **Fuel Advisor, delivered through the Govan Energy Advice Service, led by Elderpark**
- **Tenancy Sustainment Advisor**

These roles work in tandem with stakeholders and partner organisations across the sector, leading and supporting initiatives that aim to:

- **Sustain tenancies**
- **Tackle fuel poverty**
- **Address food insecurity**
- **Increase social mobility**
- **Maximise household income**
- **Enhance access to safe and beautiful outdoor spaces**

Through a combination of robust business planning, budget allocation, successful grant applications, and strong partnership working, we have been able to deliver tangible benefits to our tenants and the wider community.

% of new tenancies sustained for more than a year



Community and Partnership working

As part of our ongoing commitment to creating a vibrant neighbourhood where everyone can prosper, Elderpark Housing Association continues to strengthen and grow our support network for tenants through meaningful partnerships and innovative service development.

We have cultivated strong relationships with a wide range of local organisations that offer bespoke support to specific groups within our community—including those often considered harder to reach. These partnerships allow us to provide holistic and tailored services that address the diverse needs of our tenant base.

We are proud to work alongside the following partners who share our commitment to empowering communities:

- **Govan Community Project** – Supporting new arrivals and asylum seekers
- **Govan HELP** – Providing assistance to families in crisis
- **CVS** – Supporting veterans and ex-service personnel
- **SAG (Scottish African Group)** – Empowering African and Afro-Caribbean community members
- **GYIP (Govan Youth Information Project)** – Youth engagement and outreach
- **Gilded Lily** – Supporting women and young girls

- **Craft Café** – Reducing social isolation for residents over 65
- **Job and Business Glasgow** – Free training and employment support
- **The Wise Group** – Mentoring families and tackling poverty
- **Clyde Care** – Addressing hoarding and supporting home cleanliness
- **Citizens Advice Bureau (CAB)** – Welfare rights and debt advice
- **Govan Appliance Project** – Providing affordable, reconditioned white goods
- **Local Homelessness Services** – In-house Tenancy Sustainment Officer surgeries
- **WorkingRite** – Mentoring, training, and job placements for young people
- **Urban Roots** – Promoting healthy living through gardening and community meals
- **Dig In (Govan's Community Greengrocer)** – Affordable fresh produce
- **Ibrox Flower Field** – Outdoor events and recreational community space

These partnerships enable us to connect tenants to a comprehensive range of services that go beyond housing—enhancing wellbeing, supporting independence, and helping people thrive.



Service Development

Our services continue to evolve in response to emerging needs, community feedback, and advances in technology. In the past year, we have made key investments and strategic developments to enhance the support available to tenants.

Highlights from 2024/25:

- **Community Energy Advice Project:** We successfully secured **£295,000 in funding** for a new community energy advice initiative. This project utilises **iOpt sensors** across a variety of property types to monitor temperature, air quality, and energy usage. The data collected helps deliver personalised energy advice to tenants—supporting energy efficiency and addressing fuel poverty.
- **Lightning Reach Portal:** We have introduced **Lightning Reach**, an innovative online platform that enables tenants to apply for financial support from a range of sources—including grants, benefits, and local schemes—all in one place. This significantly improves access to financial assistance during times of need.

- **Dig In Expansion & Big Lottery Bid:** We are working closely with the Board of **Dig In** to develop a major funding application to the **National Lottery Community Fund**, targeting submission by **March 2026**. This project aims to expand affordable access to fresh and frozen food, nutritional advice, and basic cooking skills. It will be delivered through the **Dig In Shop, Grub Hub** at 30 Elderpark Street, and the community gardening space at **Moogety Garden**.
- **Closer Collaboration with GEL Partners:** We remain committed to deeper collaboration with our **Govan Energy Learning (GEL)** partners. Our goal is to build more integrated, person-centred services in the areas of **community regeneration** and **tenancy sustainment**, ensuring more efficient and impactful support across Govan.



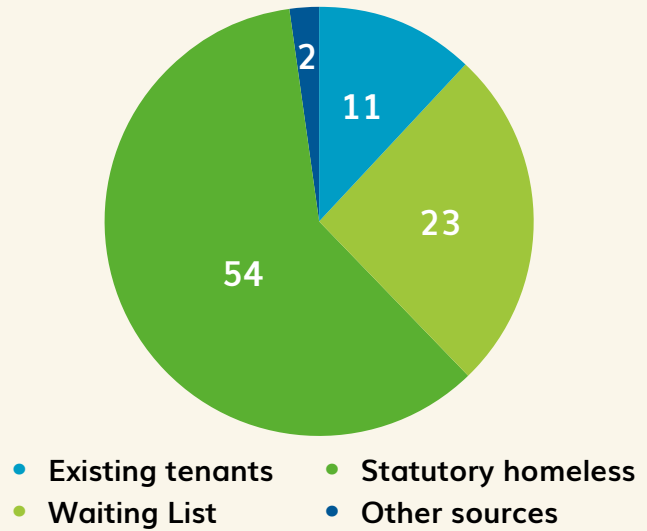
Access to Housing

The Association had slightly more properties re-let this year; a total of 90 properties, compared to 78 available in 2023-2024.

The nationwide housing emergency has persisted throughout 2024-2025. The association takes its role in alleviating this crisis seriously and has allocated a large proportion of our vacant properties to those in most need, that have been identified as Statutory Homeless.

All homes are allocated in line with best practice and taking into account the individual needs and circumstances of each applicant. A full breakdown of how we allocated properties by group is shown to the right.

How our properties were allocated by applicant group



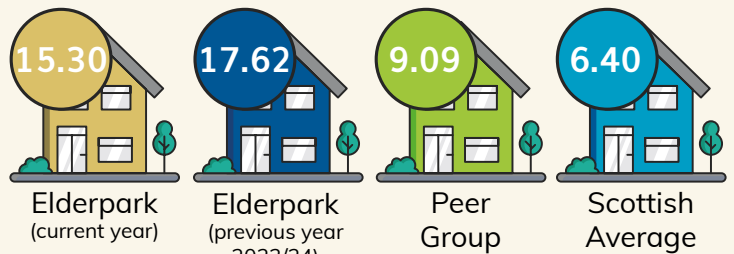
Complaints

At Elderpark, we are striving to deliver excellent customer service, but we understand that sometimes things go wrong. When this happens, we want to put things right and learn from our mistakes, so all complaints are valued and valuable to us as an organisation.

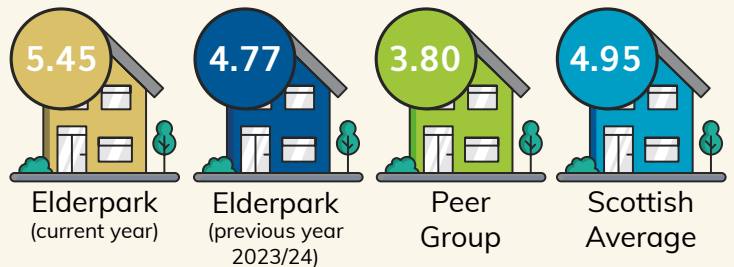
We continue to gather a higher-than-average number of complaints per 100 homes, but we believe this is due to staff diligence in recording dissatisfaction, and monitor all complaints for patterns, trends and issues emerging.

Our response times for Stage 1 complaints has risen slightly year on year, however our Stage 2 response time has reduced slightly. Both are above average, and this is an area that the association is investing time and effort to drive better results for tenants over the next year.

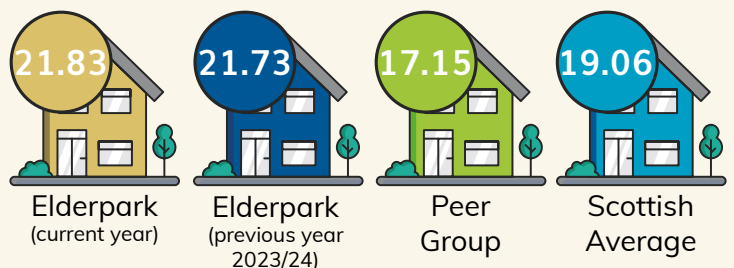
number of complaints per 100 homes



Stage 1 - Complaints time to respond (days)



Stage 2 - Complaints time to respond (days)

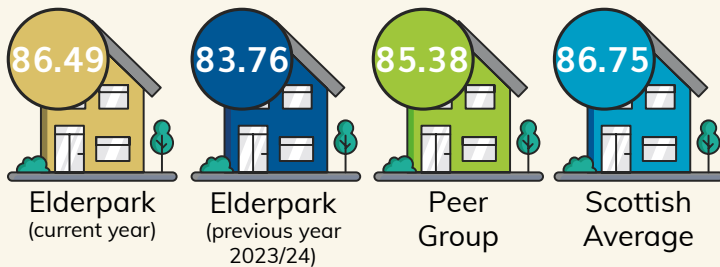


Housing Quality and Maintenance

Providing good quality housing and an excellent repairs service are two of the highest priorities for the association. This part of the report outlines the performance of our repairs service, and how we are re-investing rental income to sustain our tenants' homes for the future.

Repairs Satisfaction

% of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service

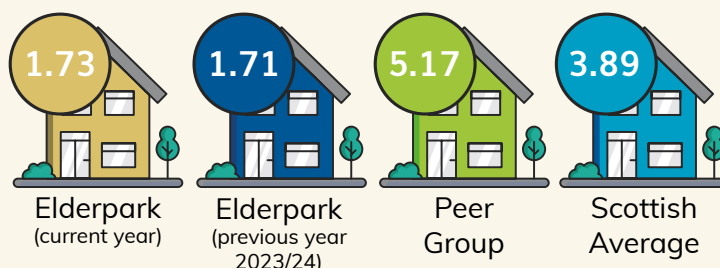


Satisfaction remains strong at 86.49%, has increased since last year and sits just below the Scottish average. We have reviewed tenant feedback in detail and identified several areas for improvement, including communication during repairs, first-time fix rates, and appointment flexibility.

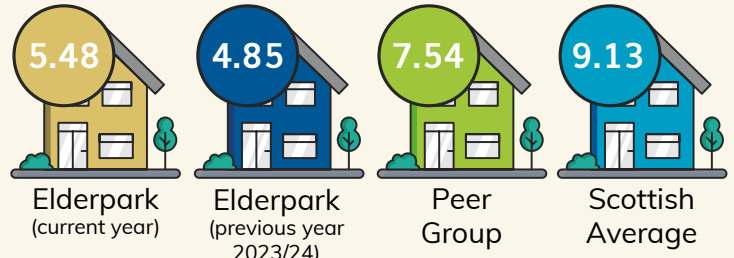
During 2025/26, we are implementing targeted improvements to our repairs service, including enhanced contractor monitoring, better feedback loops, and revised customer communication protocols. Our aim is to return to upper-quartile performance by the end of the year.

During the reporting year, a total of 5,959 non-emergency repairs and 763 emergency repairs were completed. The response times are shown below:

Response time for emergency repairs in hours

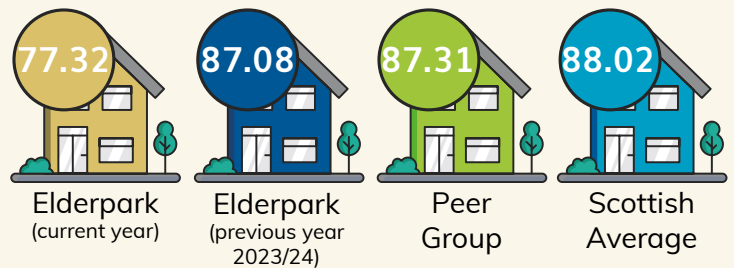


Response time for non-emergency repairs in days



As well as monitoring repairs response time, we must also monitor how many repairs are completed **"right first time"**. Repairs are **"right first time"** if they are completed within the target timescales and do not require a return visit from the contractor. Some repairs will require more than one visit to complete due to the nature of the repair; if this work is carried out as planned and discussed, then the repair would also be considered **'right first time'**.

Reactive repairs completed right first time



Our right-first-time performance has reduced this year to 77.32%, which is below both peer group and Scottish averages. We have undertaken a detailed review and identified key causes, including parts availability, diagnostic accuracy, and contractor coordination. Improvement actions are now in place, including enhanced training for operatives, revised work specifications, and closer performance monitoring. We expect to see measurable improvement during 2025/26.

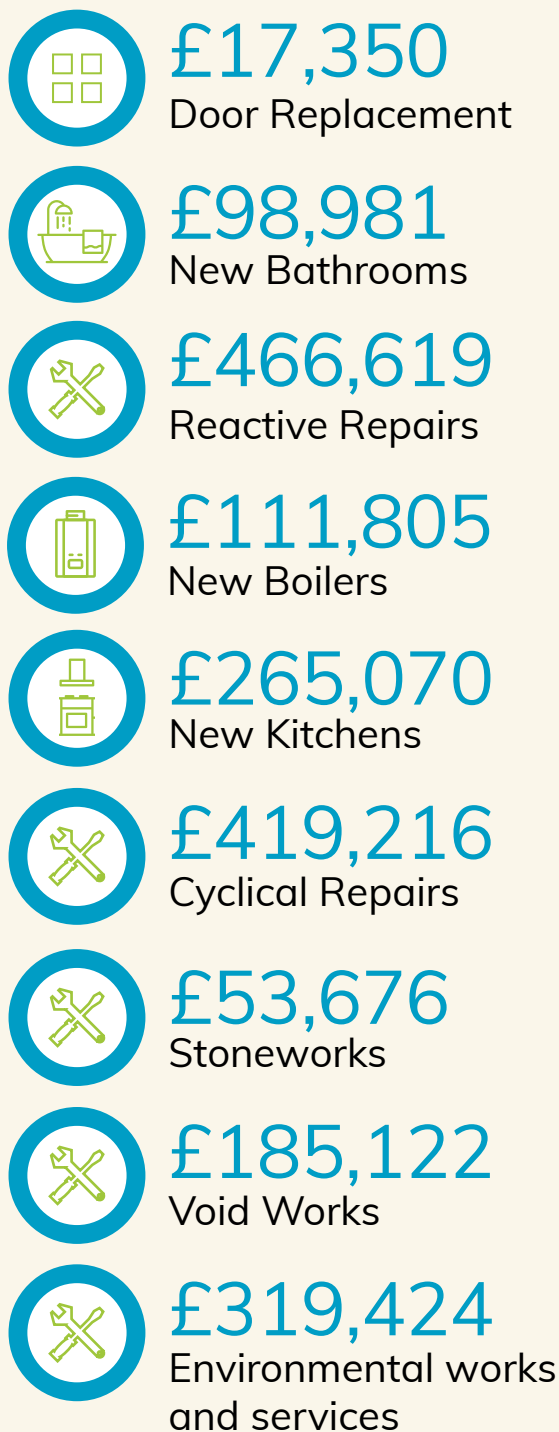


Housing Quality and Maintenance

Investment in our homes

The Association relies on rental income to deliver our investment programme for our homes to ensure they are well maintained and safe.

Throughout 2024/25, almost £1.95million was spent on reactive day to day repairs, cyclical repairs, environmental work and improvement works.

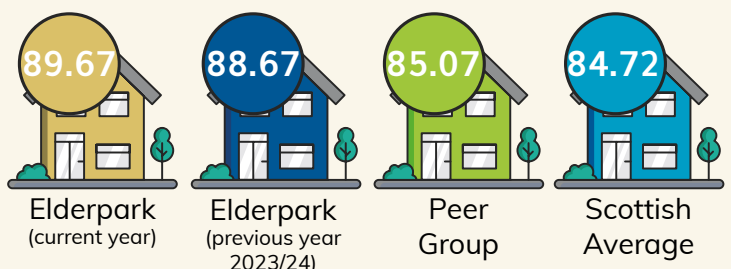


Looking ahead to 2025/26, we plan to invest approximately £2.5 million in our homes, with priorities informed by our updated stock condition data. Key programmes include continuation of our kitchen and bathroom replacement cycles, targeted fabric improvements to support energy efficiency, and proactive roof and external fabric works. This sustained investment ensures our homes remain safe, warm, and fit for the future.

An independent stock condition survey was undertaken in 2023/24, complementing the survey completed in the previous year. Together, these surveys now cover 75% of our stock, providing a comprehensive and up-to-date understanding of the condition of our homes. The results were positive overall, with the majority of properties in good condition and requiring only planned lifecycle maintenance. This data now informs our Asset Management Strategy and 30-year investment plan, ensuring we target resources effectively and maintain high satisfaction with the quality of our homes.

Quality of home

% of existing tenants satisfied with the quality of their home



Housing Quality and Maintenance

Medical adaptations to properties

We understand that some of our tenants will require medical adaptations to be made to their home to meet their particular needs. Every year, the association carries out a number of adaptations to ensure that tenants homes support their changing needs.



12

Adaptations made during the year



33.08

Average number of working days taken to complete

We remain committed to adapting homes to meet the changing needs of our tenants. During 2025/26, we will continue to work closely with occupational therapists and tenants to deliver timely and appropriate adaptations, ensuring our homes support independent living for as long as possible.

Scottish Housing Quality Standard (SHQS)

SHQS requires properties to meet certain criteria to be considered compliant with the standard. These criteria are:

- Be above the Tolerable Standard
- Be free from serious disrepair
- Be energy efficient
- Have modern facilities and services
- Be healthy, safe and secure



91.17

Elderpark
(current year)



90.56

Elderpark
(previous year
2023/24)

% of stock meeting SHQS

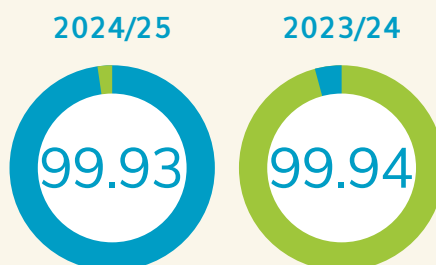
Energy Efficiency Standard for Scottish Social Housing (ESSH)

The Scottish Energy Efficiency Standard for Social Housing (ESSH) requires properties to achieve a minimum Energy Performance Certificate (EPC) rating of Band C. This rating reflects how efficiently a home uses energy, taking into account factors such as window glazing, heating systems, and insulation.

98% of our homes currently meet the ESSH standard. The small number of properties not yet compliant are being addressed through planned fabric upgrades and heating system replacements. Looking ahead, we are preparing for ESSH2, which will require all properties to meet EPC Band B by December 2032. Our Energy Strategy, informed by detailed building assessments and cost modelling, sets out a phased approach to achieving this more demanding standard whilst balancing investment costs and tenant affordability.

Gas Safety

The Association has a legal duty under the Gas Safety (Installation and Use) Regulations to service and ensure that all gas appliances and flues are safe to use. To meet this duty, we are required to carry out an Annual Gas Safety check on or before the anniversary date of the last service. Compliance levels are shown below:



Achieving 100% gas safety compliance remains non-negotiable. During 2025/26, we will continue our rigorous servicing regime, enhanced access protocols, and robust contractor management to ensure every property with gas appliances is serviced safely and on time.

Financial Highlights

Statement of Comprehensive Income For The Year Ended 31st March 2025	2025	2024	A non-accountant's guide to the accounts
	£	£	
Revenue	8,299	7,880	Income from Rents and Factoring services.
Operating Costs	-6,880	-6,613	Cost of Management & Maintenance of our properties.
Operating Surplus	1,419	1,267	
Bank Interest Received	159	123	Interest earned on money we invested.
Interest Payable	-721	-693	Interest payments on our loans.
Gain on sale of Housing stock	0	0	Sale of Property
Surplus For Year	857	697	Which leaves us this much.
Other Comprehensive Income			
Initial Recognition of multi-employer defined benefit scheme	0	0	Movement in pension remeasurement basis
Actuarial gains/losses in respect of pension scheme	86	-373	Pension adjustments
Total Comprehensive Income	943	324	

In the year to the period ending 31st March 2025 the association experienced a healthy surplus together with an increased cashflow.

The Association made a surplus of £857k at the end of the financial year, this surplus means that we had more income than expenditure although it should be noted that due to the way that accountancy practices operate a surplus is not necessarily reflective of the cash surplus or deficit generated.

In terms of actual cash, the associations cash balance increased by £1.5m as outlined above and these monies will be used to help fund various activities including repayment of loans, component replacement and the new homes at Nimmo Drive.

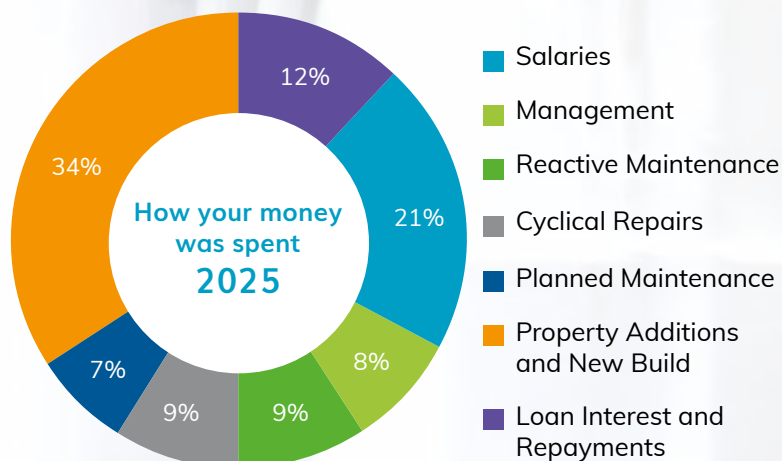
We spent £1.4m on cyclical, planned and reactive repairs which was similar to the spend in the previous year however it is expected that based on our current improvement programme this should rise considerably in the coming years to meet the replacement cycle of various components.

The association acquired two properties in the year and had spent a further £2.8m on the new build development at Nimmo Drive which

with these costs funded through the Housing Association Grant provided by Glasgow City Council.

Although the financial results were satisfactory, the economic environment remained challenging in the year and the association was still experiencing cost increases from suppliers and contractors. Loan interest rates remained high although they had started to gradually reduce in the second half of the year.

As an organisation we always look to achieve value for money and adhere to strict procurement procedures to ensure that we obtain the best prices without compromising on quality.



Governance and Strategic Planning

Governance

This report, and all the performance information that it contains, ensures that the Association is accountable to our tenants for the service we deliver. Our Management Committee are tasked with ensuring that the association is kept accountable, by ensuring a culture of transparency, accountability and good governance throughout the organisation.

Our Management Committee are a group of volunteers, from the local area and beyond, across a range of backgrounds and experiences, who work together with the CEO and Senior Management Team, to ensure the organisation is governed effectively and performing well.

Their keys tasks include:

- **ensuring we meet the Scottish Housing Regulator's Regulatory Framework and Standards of Governance and Financial Management**
- **developing and approving a strategic business plan for the association with a clear vision, values and objectives which the staff team are tasked with delivering**
- **making decisions around the services we deliver, the employees we recruit and the projects we participate in**
- **reviewing, scrutinising and challenging the performance of the services we deliver**
- **taking appropriate external advice to ensure that decisions are taken in the best interests of the organisation and our tenants and residents**

The work of our Management Committee is central to the success of the organisation, and we are grateful to have such a diverse group dedicated to leading Elderpark in its' 50th year.

We are always keen to welcome new members to the Management Committee. If you are interested in learning more about the role, please get in touch to find out more.

Strategic Business Planning

The work of the association is driven by our Business Plan, which is refreshed and reviewed every 3 years. Our current Business Plan concludes in 2025, having introduced significant enhancements for the organisation since its' introduction in 2022, such as a full review of customer services in the delivery of reactive repairs, introduction of a new Equalities Strategy, new performance reporting framework and restructure of the Assets team.

Since June 2025, the Committee have been reviewing our Business Plan; "starting with the why" to ensure that our key business drivers reflect what we want to achieve for our tenants and our community.

Staff and other key stakeholders have fed into this process, and our new Business Plan for 2025-2028 will be ready in November 2025. We will continue to have a sharp focus on the importance of community and always aspiring to do better for our customers.

This document, along with our values, will inform everything that the association does in the next three years, and we will be communicating this via our website very soon.



Every year, the Scottish Housing Regulator (SHR) produces an '**Engagement Plan**' for the association which sets out our Regulatory Status.

Our Regulatory Status indicates our level of compliance with regulatory requirements. Elderpark's current engagement status is '**Compliant.**'

In order to determine this engagement status, the SHR assesses a wide range of information the association is required to submit, to demonstrate our full compliance with the Regulatory Framework, including the seven Standards of Governance and Financial Management.

The SHR are engaging with Elderpark Housing Association to monitor our ongoing development work as the building of these new homes involves public funds. The Association welcomes this support and is providing the information the SHR has requested.

What Elderpark must do

Elderpark must:

- send us an update on its development programme by 31 October 2025. This will include its latest report to the governing body/ appropriate committee about development and details of the scale and tenure mix, timescales for delivery and any material delays or changes to the programme; and
- tell us if there are any material adverse changes to its development plans which might affect its financial position or reputation, in line with our notifiable events guidance.

What we will do

We will:

- review the development update and engage as necessary; and
- update our published engagement plan in the light of any material change to our planned engagement with Elderpark.

Regulatory Returns

Elderpark must provide us with the following annual regulatory returns and alerts us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

Our lead officer for Elderpark Housing Association Ltd is:

Craig Heron, Regulation Manager
Tel: 07769 287 625
Email: craig.heron@shr.gov.scot



Assurance Statement

The Management Committee of Elderpark Housing is of the opinion that we are **'assured'** that we remain materially compliant with the Regulatory Standards set out in Chapter 3 of the Regulatory Framework. Over the last twelve-month period we have continued our ongoing self-assurance process and, where appropriate, have sought external assistance across various business areas to support our decision-making process and ensuring these are based upon good quality information which seeks to achieve our Business Plan Vision and Strategic Objectives.

In undertaking the self-assurance exercise, Elderpark Housing has gathered appropriate assurance that:

- We comply with all relevant regulatory requirements set out in Chapter 3 of the Regulatory Framework
- We comply with all relevant standards and outcomes in the Scottish Social Housing Charter
- We comply with all relevant legislative duties
- We comply with the Standards of Governance and Financial Management

Evidence of these sources of assurance gathered include:

- A detailed self-assurance framework which provides a robust evidence bank and is subject to an ongoing review of the Regulatory Requirements
- Management Committee reports across all business areas such as governance, finance, human resources, asset management, housing management and development which all include consideration of risk, relevance to our business plan, regulatory compliance, impact on tenants and financial implications
- Detailed professional advice received in the form of reports, updates and guidance from the Chief Executive, Senior Management Team and other relevant employees

- Consideration of tenant and service user feedback in the form of satisfaction surveys (including large scale survey), service specific surveys, service user complaints and consultation exercises
- Review and development of a range of policies in the year directly linked to the Regulatory Framework and / or our business functions
- Reports, advice and information from internal and external auditors, external membership bodies, any appointed external advisers and specialist consultants all of whom provide external independent evaluation, feedback and validation.
- The association fully understands the benefit obtained through appropriate external support particularly in relation to complex business areas highlighted within the Standards of Governance and Financial Management. The association engaged with external consultants in the year where it is either beneficial to provide a level of independence or the association does not have the relevant expertise in-house. Some of the external support in the year includes the use of a consultant in the development of a new Business Plan for the next five years, the use of a development agent for our new build development, housing specialists in the review of our service provision and asset management support to cover unforeseen gaps within resource.

The association recently undertook a full review of our thirty-year plan taking into account the financial implications of a new build development proposal, together with a fully revised 30 years planned maintenance programme, which factors in some of the increasing financial challenges across this area of work. This plan will inform our borrowing requirements for the new build development at Nimmo Drive and the refinancing of an existing loan with this taking place in 2026.

Given the complex operating environment, the association restructured across our assets team introducing a new role of Asset Officer (Safety and

Assurance Statement

Compliance) in recognition of the importance of continuing to ensure that Tenant Safety compliance is a critical part of the association's activities. This role is supported by our external Tenant Health and Safety Consultants who provide expert advice and guidance together with ongoing audits of our approach.

We recognise that we are required to notify the SHR of any changes in our compliance during the year and are assured that we have effective arrangements in place to enable us to do so. At each Management Committee meeting, Governance is a standard item within the agenda and includes all aspects including notifiable events, compliance with our rules and standing orders, any regulatory publications and our ongoing assurance process.

We have established appropriate systems for the collection of equalities data with a recent large scale satisfaction survey gathering extensive anonymised equalities data. This was supplemented by an independent survey to tenants on our draft Equalities Strategy with feedback from this considered in the production of the strategy and accompanying updated Equality and Diversity Policy.

As part of our ongoing assurance process, we continue to identify non-material actions which will enhance our practices, policies and processes and these form the basis of an assurance action plan which is monitored regularly. In addition, there are various action plans created through other areas of work, for example, actions contained within any Risk Register, Internal Audit Programmes and Tenant Safety Audits and the implementation of these actions also form part of our work both within the year and in future years.

We are assured that we have the necessary systems, approaches and expertise within the association to identify issues of material non-compliance in relation to our governance and the operation of our business.

As Chair, I was authorised by the Management Committee at a meeting held on 28th October 2025 to sign and submit this Annual Assurance Statement to the Scottish Housing Regulator.

Signed
Maureen McDonald, Chairperson



Looking ahead to 2026

Nimmo Drive completion

The Association is excited to see the completion of a further 43 new-build homes, that have been designed to accommodate a range a housing needs.



New Business Plan

The association's Business Plan for 2025-2028 will be launched in November 2025. We will develop action plans to allow us to take this forward over the next 3 years.



150th Anniversary of Hills Trust Building

We will celebrate the 150th Anniversary of the current Elderpark Housing offices, preserving the heritage of a local Govan landmark.



Energy Advice Project

The association has secured funding which will enable us to continue our energy advice project, using new technologies to provide bespoke and individual advice and support to tenants.



If you would like this document published in a different language, please do not hesitate to get in touch.

Dacă doriți ca acest document să fie publicat într-o altă limbă, vă rugăm să ne contactați.
Jeśli chcesz otrzymać ten dokument w innym języku, skontaktuj się z nami.

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"Throughout the decades committed volunteers, too many to mention, have led the association for the good of the community and homes.

At 50 years old there are so many people that have touched the association whether for a long period or just a short time and to each and every tenant, volunteer, employee, local organisation, regional or national organisation we thank you for your support, commitment and desire to see Elderpark thrive."

Who Regulates us?

The association is regulated by the Scottish Housing Regulator www.scottishhousingregulator.gov.scot and the Financial Conduct Authority www.fca.org.uk

As a charity the association is regulated by the Office of the Scottish Charity Regulator www.oscr.org.uk

The Scottish Social Housing Charter sets out the standards that all housing associations must achieve <https://www.gov.scot/publications/scottish-social-housing-charter-november-2022/>

Solicitor: TC Young
Auditor: AAB Group
Internal Auditor: TIAA
Banker: Royal Bank of Scotland plc

Registered under the Cooperative and Community Benefit Societies Act 2014
Property Factor Registered No. PF000197

Elderpark Housing Association Ltd
is a recognised Scottish charity No: SCO32823

RSL No. 108

Elderpark Housing Association is a non-profit
making community based housing association.

Opening Hours: Monday, Tuesday and Thursday: 9.00am - 5.00pm Wednesday: 1.00pm - 5.00pm Friday: 9.00am - 4.00pm

We are members of:

