2025/26

ANNUAL PERFORMANCE REPORT TO TENANTS

ELDERPARK
HOUSING



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Chairperson's Foreword



The last twelve months have been steeped in history as the Association celebrated our 50th anniversary. I am immensely proud to have been Chairperson of Elderpark Housing during such a significant year and, having dedicated over 20 years of my life as part of the Management Committee, it is something that means a lot to me personally.

When you reach any milestone it gives you time to reflect on the past but also the present day and I can say without a word of a lie how proud I am to be from Govan. This community means so much to me and being Chairperson of Elderpark Housing gives me the opportunity to contribute to the area and I am proud to watch new homes being built, to see the Association providing services which increase income for my local neighbours, working to ensure the communities are clean and tidy and agreeing a plan for future years which focuses on enhancing the area and the lives of people within Elderpark's homes.

While being part of the Management Committee is fulfilling in itself, I was humbled to be awarded the 'Outstanding Contribution to Housing for a Volunteer' at an Awards event in Spring 2025 and while it's never a bad thing to get individual recognition it was also something which I am not used to - and hard to take in.

Going back to the 50th anniversary year; some of the activities included various tenants' and community events, often delivered with other partners, the launch of a new outstanding mural featuring Mrs Isabella Elder with the park and library in the background, a civic reception held by Glasgow City Council to recognise the anniversary and a host of other small projects.

In the year we saw several of my Management Committee colleagues step down for various reasons, and I would like to thank Veronica, Kirsty, Craig, Louise and Marie for their contribution for the period they were part of the Management Committee. I would like to pay a special thank you to my friend Ann McEachan, who stood down in the year after 13 years on the committee. Ann was tireless in her commitment to Elderpark, turning up at almost every meeting, event and training session, and her dedication to the organisation of which her Dad was a founding member of was always obvious.

Having been Chair of the Association for the last three years, I am delighted to be able to present to you our 'Annual Performance Report for Tenants 2025/26'. 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 2025 until the 31st March 2026, which is the set of legislative standards which all Housing Associations are required to seek to achieve.

This report also provides the opportunity to present you with information on some of the additional work the Association has undertaken in the year including the development of a new five-year Strategic Business Plan, our financial position at the 31st March 2026 and some of the plans for the remainder of this financial year.

Elderpark Housing is a community-based housing association, and for over 50 years we have had deep rooted connections with the local community and organisations which work within Govan.

Elderpark Housing's purpose of 'building a positive and lasting impact for our community' 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.

Our Chairperson in her introduction talked about her passion for Govan, and particularly Elderpark, having resided within the local community for many years, together with over 20 years as a Management Committee member for the organisation. Local individuals like Maureen are crucial to ensure we understand the local needs and priorities and while each of the staff and non-resident committee members may care deeply about the community, we cannot always be aware of some of the pressing needs that might not be evident at first glance.

Elderpark Housing only exists in its current format because of residents who were part of the management committee together with other dedicated community or interested individuals who have helped make the organisation a success over this period.

As we celebrated our fifty years, I was fortunate enough to be able to delve into the history of the organisation including interviewing former Directors and Committee Members about how Elderpark came about, some of the decisions taken over the years and how they impacted on where we are now. Getting to hear these stories was inspiring and has increased my own personal connection to the organisation for which I have been Chief Executive for the last nine years.

It is a challenging time for local communities currently, with a significant lack of available homes not just in Govan but throughout Scotland. While it is a complex problem to resolve, we will keep striving to provide good quality homes, seek out opportunities to build or acquire new homes like the 43 new flats due for completion this year at Nimmo Drive, and deliver high-quality services which will meet the needs and aspirations of those within Elderpark and our other local communities.

The Association recently approved a new five-year Strategic Business Plan for the period 2026-2031 and more information on this can be found on the following page.

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 for 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 Mission, Values and Strategy

Over the last year, we have spent a lot of time refining our new Strategic Plan which will guide all our decisions from 2026-2031. Staff and Committee spent many months reflecting on what it was that we wanted to achieve in the future at Elderpark, what our strengths are, and what we want to do more of over the next 5 years to remain an asset in our community.

Our new Strategic Plan places our mission and purpose at the centre of our operations. Driven always by acting in line with our values, we will move forward with this plan using 3 key drivers: people; performance and partnership.

Ensuring we optimise our performance, support our people to do their best, and seek meaningful partnerships to advocate and provide for our community will help us achieve our goals.

Our goals for the organisation over the next 5 years are:

Sustainable Homes

Our homes will be attractive, safe, energy efficient, and affordable.

Responsive Services

Our services will be modern, customer focused, well designed and achieve high levels of satisfaction.

Desirable Places

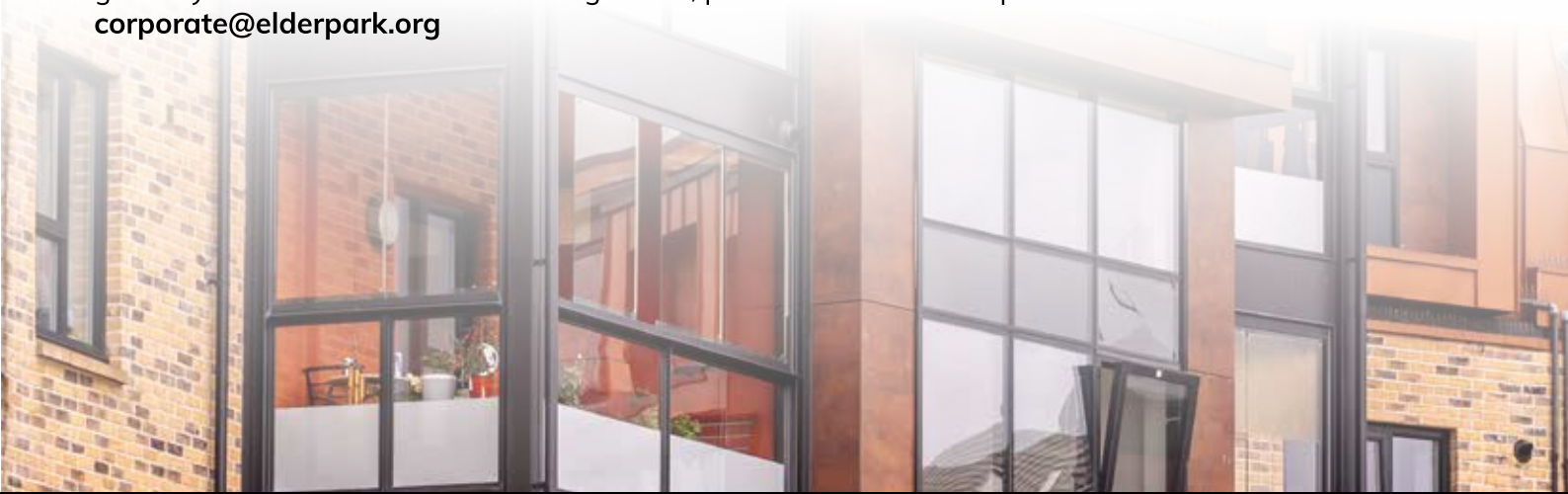
Our places will be inviting, well cared for, successful and somewhere to be proud to live.

Connected Communities

Our community will be supported, engaged and well-served.

Work is already underway on how we will achieve these goals, and our Management Committee will be monitoring our progress on a regular basis.

If you are interested in joining our Committee and being part of our 5-year plan, or would like to give any feedback on our new Strategic Plan, please contact our corporate team to discuss **corporate@elderpark.org**



Landlord Profile
Our stock profile as at 31 March 2026

Total no. of homes
1353

Total rent due in year
£6,811,514

Our rents increased by **5.3%** 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	£82.47	£91.63	-10.0%
2 Apartment	531	£89.68	£98.61	-9.1%
3 Apartment	563	£101.43	£101.42	0.0%
4 Apartment	161	£118.93	£110.33	78%
5+ Apartment	35	£140.01	£121.71	15.0%



Highlights of the Year

43 New Homes at Nimmo Drive



Alongside construction partner The JR Group, we recently completed the new Nimmo Drive development, delivering 43 much-needed family homes. The development provides a mix of high-quality, energy-efficient homes, combining modern living with sympathetic design to meet local housing needs and support sustainable communities.

Winter fun Extravaganza



Our highest-attended community event, delivered with partners CX Feedback, marked the finale of our 50th Anniversary celebrations. The Winter Fair brought tenants and residents together for an evening of music, entertainment and prizes, boosting community spirit during the winter months.

Maintaining High Standards in Rents and Repairs

Our repairs response times continue to improve, with emergency repairs completed in an average of 1.62 hours, compared with 1.73 hours last year. Non-emergency repairs were completed in an average of 4.46 days, down from 5.48 days, demonstrating our ongoing commitment to delivering a responsive and efficient repairs service.

We collected 99.81% of all rent due this year, up from 99.50% in the previous year. Gross rent arrears also fell from 5.55% to 4.93%, reflecting our continued focus on supporting tenants and sustaining tenancies. Every tenant has a dedicated Housing Officer and Asset Officer, ensuring access to personalised support and responsive local services.

Unveiling the tribute to the First Lady of Govan



Our much-anticipated mural of Isabella Elder was unveiled in June 2026. Located on Langlands Road overlooking Elder Park, the striking artwork, commissioned for our 50th Anniversary, celebrates Isabella's remarkable legacy, featuring the library she helped fund and the roses from the park she gifted to the people of Govan. It stands as a fitting tribute to one of Govan's most influential benefactors.

A hub for community partners



The Mary Barbour Suite continues to be a busy community hub, providing space for a wide range of local services and activities, including board game cafés, language classes and menopause support sessions.

Celebrating 150 years of the Hills Trust Building



Elderpark Housing's offices have been a cherished landmark in Govan. Built through the generosity of local philanthropist Abraham Hills, the Hills Trust School officially opened in 1876 and educated generations of local children for almost a century. As part of Doors Open Day 2026, we will be welcoming visitors to explore the building's rich history and see how its careful restoration has transformed a Victorian school into a modern office space while preserving its community roots and heritage.

Committee and Management Team

The Management Committee set the strategic direction of Elderpark Housing and hold the senior leadership team accountable for delivery of our strategic goals. We have welcomed a number of new members to the Committee this year, but there are still currently 2 vacancies on our Management Committee. If you would like to join, please contact our Corporate team for further information **corporate@elderpark.org**

Management Committee		Date Joined
Maureen McDonald	Chairperson	2014
Melanie Gilmour	Vice Chair	2023
Eileen McCallum	Secretary	2023
Tomasz Sawczuk		2025
Sofie Rytz		2025
Cameron Greig		2025
Rose Andrew		2026 – Casual Vacancy
Stewart Brown		2026 – Casual Vacancy
Ian McLean		2026 – Co-optee
Lorna Duffy		2026 – Co-optee
Karen Donaldson		2026 – Casual Vacancy
Paul Welsh		2026 – Co-optee
Mark Wilson		2026 – Casual Vacancy

13 No. of Committee Members

Louise Devlin, Veronica McLaughlin, Marie Moody and Kirsty Stoddart left the Management Committee, and they go with our thanks for their time and contribution to Elderpark.

Senior Management Team

Gary Dalziel	Chief Executive Officer
Helen Sutherland	Director of Finance and IT
Aidan McGuinness	Director of Housing and Communities
Duncan Smith	Director of Assets

Staff

Housing Management Team

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

Assets Team

William Hunter	*Assets Manager*
Alan Hay	*Assets Officer*
Greg Lafferty	*Assets Officer*
Patricia Fraser	*Assets Officer (Health and Safety)*
Rachel Henry	*Asset Administrator*
Vacant	*Estates Co-ordinator*
Laura McNamee	*Customer Services Officer*
Kirsty McKee	*Customer Services Advisor*
Hayley Brannigan	*Customer Services Advisor*
Vacant	*Customer Services Advisor*

Finance and Corporate Services Team

Vicky Ross	*People and Culture Manager*
Julie-Ann Cloherty	*Corporate Governance Manager*
Gillian McFadden	*Corporate Services Administrator*
Karly Jamieson	*Corporate Services Assistant*
Stuart Clift	*ICT Officer*
Glenda Williams	*Finance Officer*
Nichole McAvoy	*Graduate Finance Officer*
Donna Gentles	*Finance Administrator*
Rosalind Craigie	*Finance Administrator*

32.6

No. of Full Time Equivalent Staff

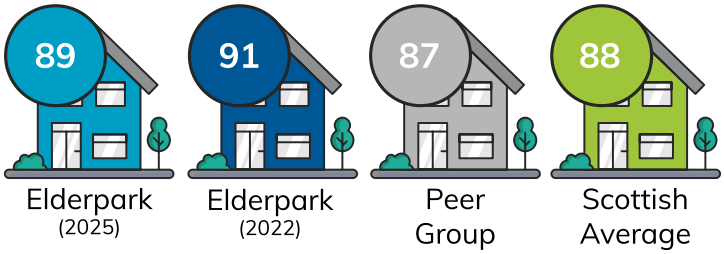
Several staff have left Elderpark for pastures new in the last year; and our thanks go to Fiona Koroma, Beth Parry, Chloe Cochrane, Dean Vinter, Gary Stapleton and Chris Gallacher for all their hard work during their time with the Association.

Tenant Satisfaction

Striving to deliver an excellent service for our tenants and customers is central to all that we do here at Elderpark. We were delighted with the results of our large-scale tenant satisfaction survey undertaken in April 2025 that shows over 90% of tenants asked thought we achieved our values in our service delivery. The outcomes of our survey are highlighted below, along with our peer group and the Scottish average*.

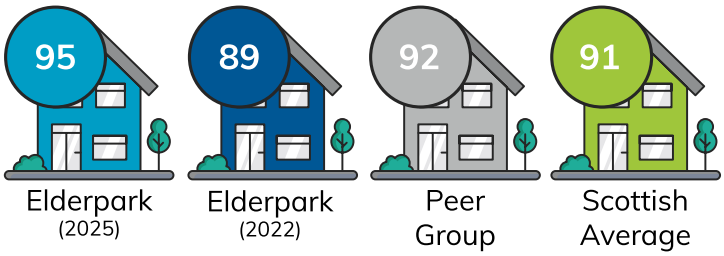
Overall Service

% of tenants satisfied with the overall service



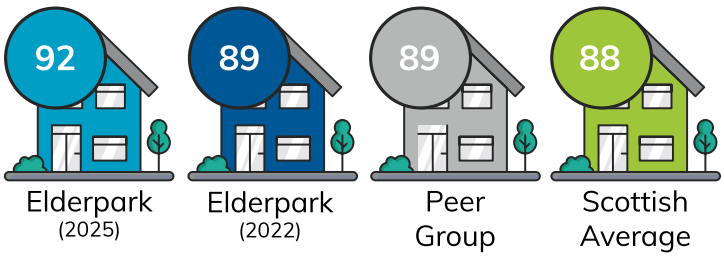
Communication

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



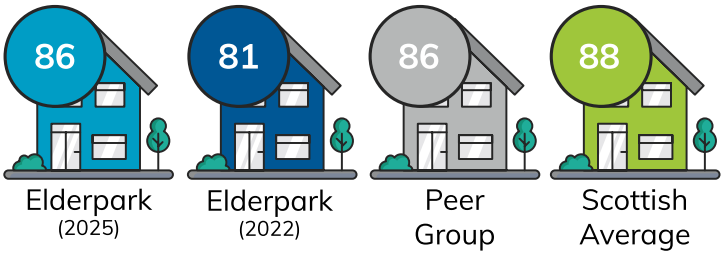
Participation

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



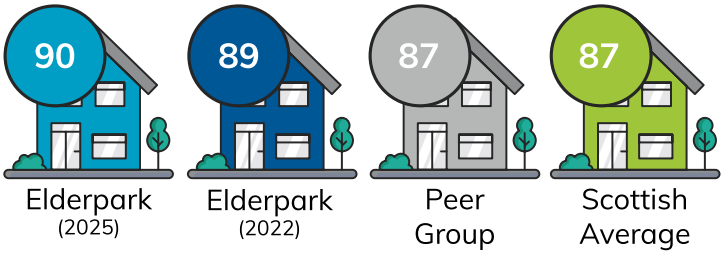
Repairs Service

% of tenants satisfied with the repairs services



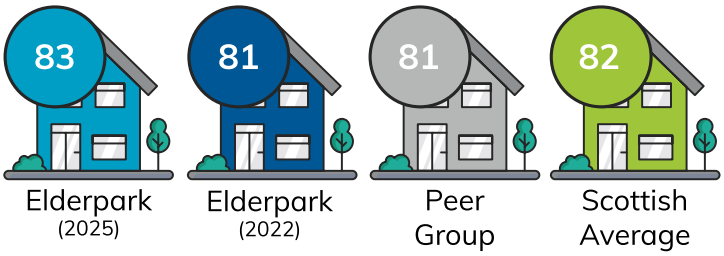
Quality of Home

% of tenants satisfied with the quality of their home



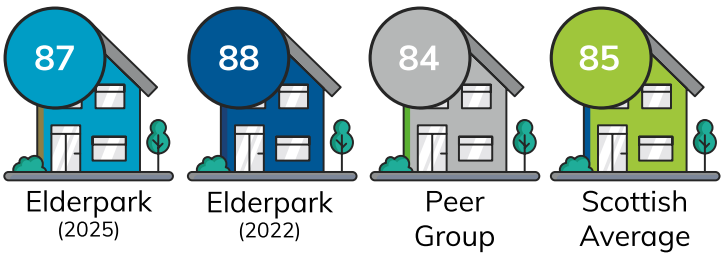
Value for Money

% 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



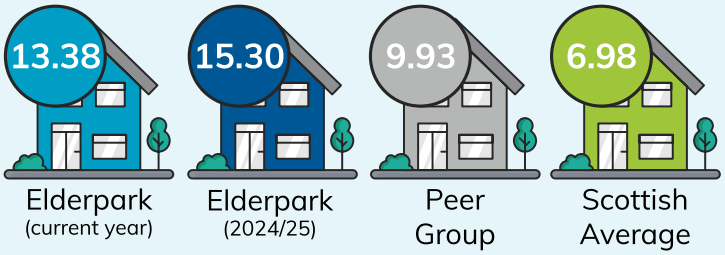
We are always looking at ways to improve the service our customers receive, and your feedback helps to shape how we do things in future. We are currently trialing a variety of different satisfaction surveys which we hope to roll out so we always have useful and current feedback from our tenants to inform our future plans.

**All figures for Scottish averages in this report have been obtained with thanks from Scotland's Housing Network.*

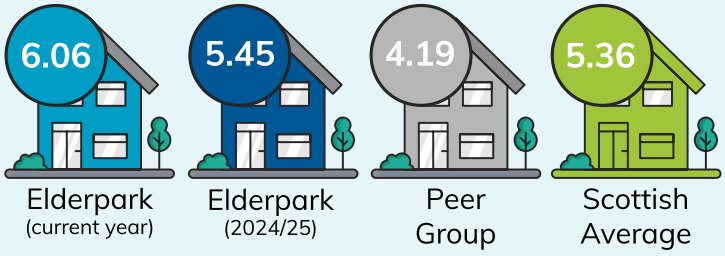
Complaints

Whilst we always try to deliver the very best service for our tenants, we understand that sometimes things go wrong and our service falls short of what tenants and customers should expect. Complaints help us to listen, reflect and learn when our service has not lived up to customer expectations. They also give us an opportunity to put things right and make positive changes for the future.

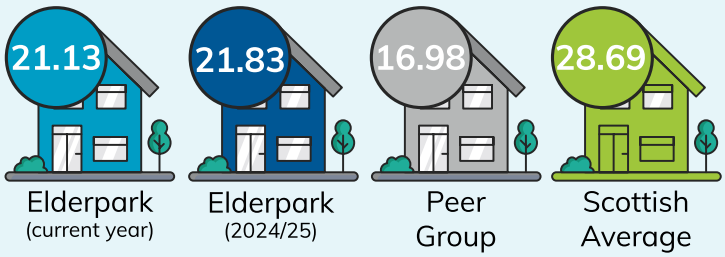
Number of complaints per 100 homes



Stage 1 - Complaints time to respond (days)



Stage 2 - Complaints time to respond (days)



The number of complaints we have received per 100 homes has decreased but remains above the average. We are confident that this reflects our diligence in recognising and recording complaints so we can resolve issues as they arise, and ensure a proper resolution is put in place.

Our response times have seen a slight improvement for Stage 2 complaints but a slight increase in time taken for Stage 1 complaints. This remains an area of focus for our frontline staff, and we are closely monitoring stage 1 complaints to ensure that timely and effective resolutions are out in place.



Getting Good Value from Rents

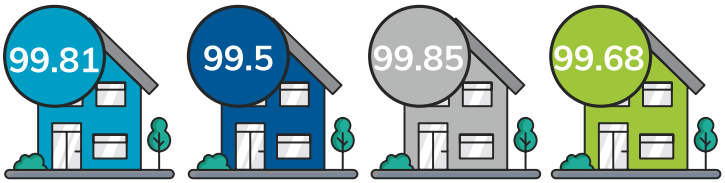
We know that household finances are under pressure and that rent increases are unwelcome. However, our Committee must make sure that rental income covers rising costs and allows us to maintain and improve homes in future. After careful consideration, rents increased by 5.3% this year.

Our Housing team have been working hard to ensure we collect all rent due, and support those that are struggling to pay with early intervention and support from our Financial Inclusion Officer, Community Energy Advisor or Tenancy Sustainment Advisor if needed. Our re-let times have increased slightly this year but remain below average. However, this will be an area of focus for our Assets team this year.



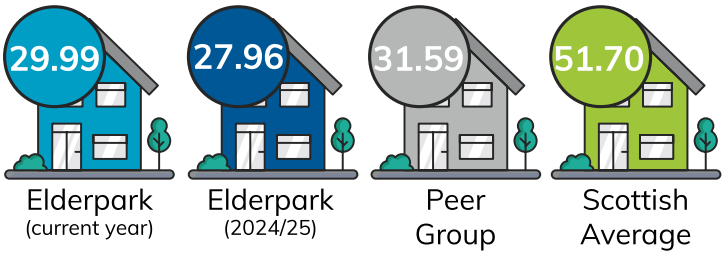
Rent Collected

% of the total rent due



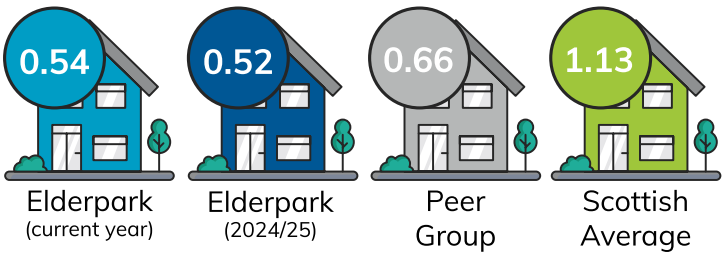
Re-let Times

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



Rent Loss

% of rent lost through properties being empty



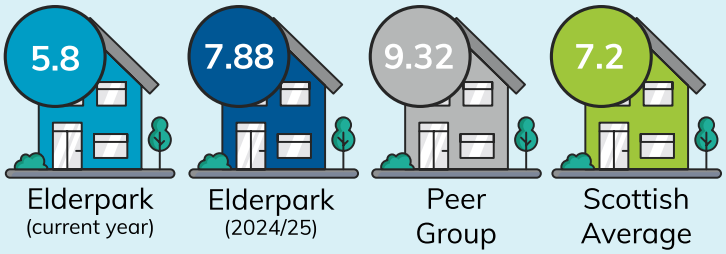
Neighbourhood

At Elderpark Housing, we understand that home is more than brick and mortar, it should provide a sense of safety and contribute to your overall wellbeing. Ensuring anti-social behaviour is dealt with quickly and appropriately is key to our vision of ***"Vibrant Neighbourhoods and Successful Communities"***.

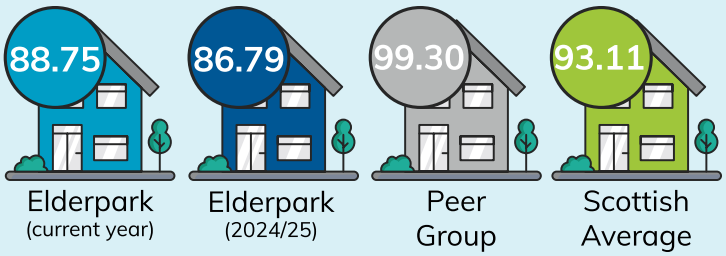
The number of anti-social behaviour cases per 100 homes has decreased in the last year and remains under the Scottish and peer group average, however the % of cases resolved is below average and remains an area of focus for the organisation. We have rolled out an updated Anti-Social Behaviour policy in August 2025 to help improve our response to reports of Anti-Social Behaviour and support our tenants to fully enjoy their homes.

Anti-Social Behaviour

number of cases per 100 homes



% of anti-social behaviour complaints resolved



Tenancy Support and Sustainment

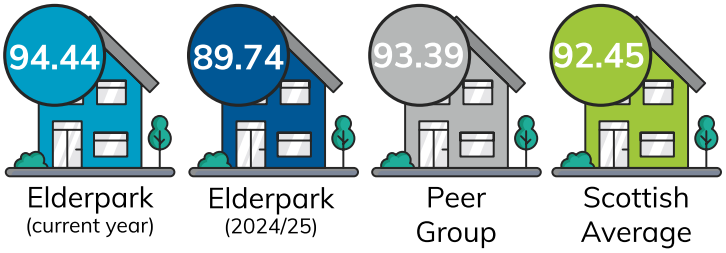
Starting a new tenancy can be an exciting, but equally daunting or stressful time. At Elderpark Housing, we have invested in building our own wraparound support services in-house, with tenants able to access help from our Financial Inclusion Officer, Community Energy Advisor and Tenancy Sustainment Advisor on a whole host of issues that can arise when taking on a new home. Along with our Community Regeneration Officer, they can help with:

- **Maximising household income**
- **Dealing with fuel poverty**
- **Accessing funds to support a move**
- **Making connections in the community**

Alongside this, we have developed partnerships with a whole host of other organisations that can help our tenants to settle in their new homes or overcome difficulties they experience with their tenancy.



% of new tenancies sustained for more than a year



Community and Partnership working

Neighbourhood and Community

The Association continues to deliver its vision of creating vibrant neighbourhoods and successful communities. As a key anchor organisation in Govan, we lead partnerships and deliver projects that enhance opportunities and wellbeing for our tenants.

Working with national organisations such as Age Scotland and NSPCC, alongside valued local partners and stakeholders, we bring national initiatives into our communities while building on strong local relationships.

Tenant wellbeing remains at the heart of everything we do.

2025/26 has been an exceptional year, delivering significant positive outcomes for our tenants and communities. We are proud to highlight some of our key achievements from the past year below.

Dig In – Govan's community green grocers.
We have engaged with over 400 residents this year, supporting local people to grow, cook and eat better local food.



Govan Weekly Fresh Fruit Market in partnership with the University of Glasgow
Supported the University of Glasgow to establish a weekly fruit market at Govan Cross, improving access to fresh, affordable food for local residents.

Inclusive communities – ensuring that our community has opportunities to integrate and support each other.

Govan Community Project – We have delivered IT workshops in partnership with Govan Community Project, helping tenants and New Scots build digital skills, access online services and strengthen community connections.

Age Scotland – Working with Age Scotland, we delivered a range of activities and events for older tenants and residents, helping people stay active, connected and engaged while reducing social isolation in welcoming spaces.

Maslows – In partnership with Maslows, we delivered ESOL classes to help New Scots and new residents improve their English language skills, build confidence and access local services, education, employment, community opportunities and support to settle, participate and feel connected in Govan.

Craft Café – The Craft Café, with over 50 regular members, provides a welcoming creative space for people aged 60+, supporting wellbeing, reducing social isolation and helping older residents stay active, connected and engaged in community life.

Green wellbeing and access to vibrant outdoor spaces

Ibrox Flower Field – Attendance at Flower Field sessions increased this year, enabling us to expand wellbeing activities to include yoga and Tai Chi through additional Lottery funding. We also strengthened our partnership with Ibrox Primary School, hosting weekly in-school events, increasing outdoor learning opportunities and delivering activities that promote wellbeing and outdoor play.

Developing the Janitors Kitchen Garden and Active travel Hub – Significant progress was made on the community garden, with funding secured from Glasgow City Council for a feasibility study for the first phase of development. Construction of the food-growing and active travel hub is expected to begin in late 2026.

Moogety Garden space – We secured a new lease for the land and worked with volunteers to establish a community garden committee, creating a strong foundation for the garden's long-term development. This will support greater community involvement, including food growing workshops, planting sessions and seasonal community events. This enhances the opportunity for future funding opportunities, and the continued growth of an inclusive space that promotes wellbeing, skills development and community participation.

Community and Partnership working

Valuing and investing in our young people

Working Rite – Through Working Rite we have provided support, guidance and work experience opportunities for local young people, helping them develop skills and move towards employment, alongside targeted support through school partnerships.

Youthpoint and Govan Youth Information Project – Working with these local partners, we supported a range of activities and opportunities for young people, including after-school and summer programmes, field trips, work-related experiences, and sponsorship of the annual Govan Cup football tournament.

Developing the young workforce – We have played a key role in delivering the Scottish Government's GROW programme in partnership with Glasgow Chamber of Commerce, helping local young people explore careers in social housing through workplace visits and employer engagement.

Increased grant funding – This year, we have increased our grant funding and Community Benefit investment to expand projects and opportunities for tenants, securing support for community gardens, food initiatives, and seasonal assistance through Awards for All, GRID funding and local community benefit programmes.

Govan Community Energy Advice Service - In partnership with Govan and Linthouse HA, we secured £293,000 in funding through the Energy Industry Voluntary Redress Scheme, ensuring the continuation of our energy advice service. Over the previous two years, the service supported 1,972 households and delivered £220,929 in financial gains through fuel debt relief, income maximisation and benefits advice.

The service helps residents reduce energy costs, manage fuel debt, access financial support and improve home energy efficiency. The new phase of the project introduces innovative iOpt smart sensors, providing real-time data on temperature, energy use and air quality, enabling more tailored support for households and help inform evidence-based investment decisions to improve energy efficiency and more effectively assess damp cases.

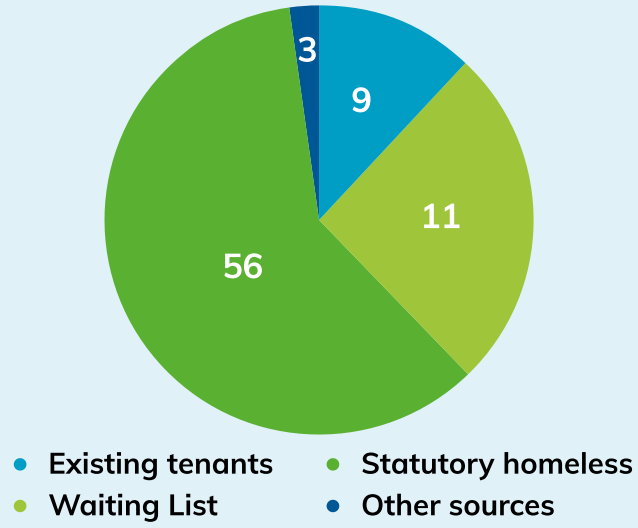
Access to Housing

Scotland's housing emergency has continued this year, and we know many people are waiting patiently to be re-housed. Elderpark had 79 homes available to let this year, which was slightly fewer than last year.

In order to play our part in assisting with the housing crisis, the association has made the majority of our lets available to those that have been assessed as statutory homeless, with the remainder split between internal moves for existing tenants to homes that better suit their needs, those on the waiting list and other sources.

We understand that waiting a long time on the housing list can be frustrating. We are committed to allocating our homes based on individual housing need, in line with good practice and legislation.

How our properties were allocated by applicant group

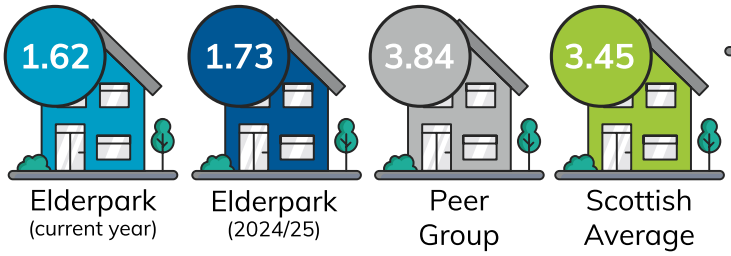


Housing Quality and Maintenance

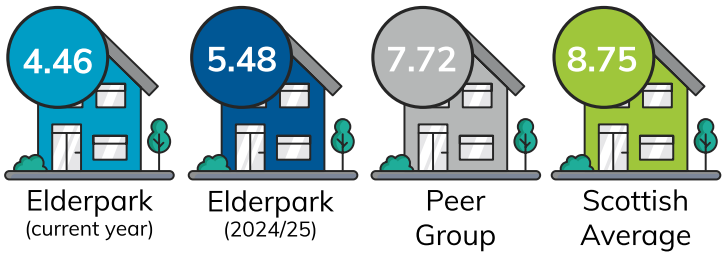
Providing a fast and effective repairs service is important to ensuring our tenants continue to enjoy their homes and constitutes one of the biggest areas of spending for Elderpark Housing.

The Association completed 591 emergency repairs last year, and 3398 non-emergency repairs; both figures which have decreased since 2024/25. Our response times for both repairs have improved on last year with the average response for an emergency repair being 1.62 hours and an average non-emergency repair taking 4.46 days.

Response time for emergency repairs in hours

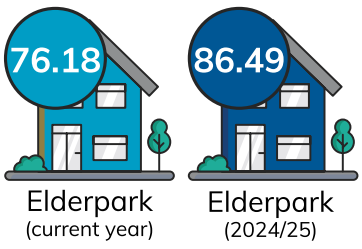


Response time for non-emergency repairs in days



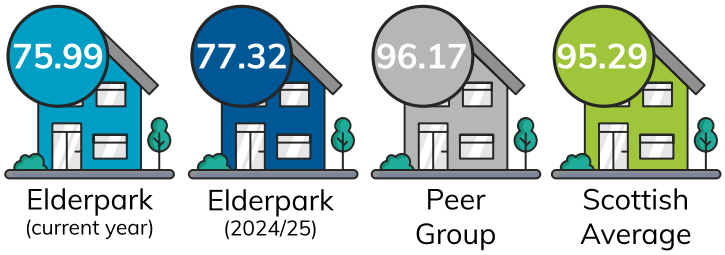
Repairs Satisfaction

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



We also monitor the number of our repairs that are completed on their first visit or ***"right first time"***, along with tenant satisfaction surveys completed following repairs. Our Right First Time figures are not where we would like them to be, and we understand that if repairs need return visits that this naturally impacts on levels of dissatisfaction with our repairs and maintenance service so we will be working intensely on improving these outcomes for tenants in the coming months.

Reactive repairs completed right first time





Housing Quality and Maintenance

Investment in our homes

The rent you pay is what pays for work on your home. We use it to keep our properties safe, warm and well maintained, both now and for the years ahead.

During 2025/26 we spent £2.56 million on repairs, safety checks and improvement work across our homes. That is around a third more than we spent the year before, and our largest investment in a single year for some time. In last year's report we said we planned to invest around £2.5 million during 2025/26 — we are pleased to say we delivered on that.

The largest share went to our kitchen, bathroom and boiler replacement programme, where we invested more than £900,000 to modernise homes and install more efficient heating systems.

Alongside this, we carried out our regular safety and servicing programmes, including gas servicing, electrical testing and communal fire safety work, and continued to deliver day-to-day repairs and bring empty homes back into use for new tenants.

Here is how that money was spent:

£11,678
Door Replacement

£550,509
Cyclical Repairs

£601,432
Reactive Repairs

£483,477
New Boilers

£182,553
New Kitchens

£290,804
New Bathrooms

£169,476
Work to Empty Homes

£301,138
Environmental works and services

Looking ahead, and subject to funding, our window replacement programme will be the main focus for investment over the next year. Alongside this, there will be further kitchen and bathroom renewals, and continued work to improve the energy efficiency of our homes. Our priorities are guided by our stock condition survey information, and our Asset Management Strategy, so that we invest where it makes the biggest difference to tenants



Housing Quality and Maintenance

Tenant Health and Safety

Ensuring our homes are safe for our tenants to enjoy is a crucial part of what we do at Elderpark Housing, and our Assets team work hard to ensure tenants safety checks are carried out on time and completed successfully.

All properties that have a gas supply must receive and Annual Gas Safety Check, completed before the expiry of the current certificate. In the year 2025/2026, only one property did not achieve certification in this timescale. In more recent years, all properties have also required a 5 yearly electrical safety inspection.



SHQS

% of stock meeting SHSQ



Elderpark Current Year



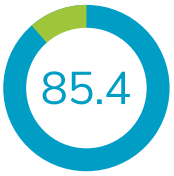
Elderpark 2024/2025

EICR

We understand that planning and allowing access for these checks can be inconvenient, but they are so important to the safety of your home and that of your neighbours, and we are grateful for everyone's co-operation in helping to achieve this.

% of properties inspected within 5 years of last service

2025/26



(drop in fulfilment caused by delays due to contract negotiations and all properties were compliant by 31st March 2026)

2024/25



Damp and mould

In the year 2025/2026, the Scottish Housing Regulator asked all Registered Social Landlords to report on their response times to damp and mould reports from tenants. The figures for Elderpark Housing are outlined below and demonstrate that we are moving quickly to assess and deal with damp and mould that is reported to us.

Cause	Number of resolved cases of damp and/or mould by cause	Average length of time taken in working days to resolve cases of damp and mould by cause	Peer group time taken in working days	Scottish Average in working days
Condensation	17	12.71	20.73	23.57
Structural	3	7	29.17	36.18
Other	11	8.45	12.76	25.82

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.



17
Adaptations made during the year



49.41
Average number of working days taken to complete

As always, we will continue to work through requests with Social Work and Occupational Therapists to ensure our homes can adapt when tenants needs change.

Energy Efficiency and Planning for the Future

Keeping homes warm and affordable to heat is one of the biggest challenges the Association faces. Around 80% of our homes are tenement flats, many of them over a hundred years old and built long before anyone thought about insulation. Our tenants tell us this matters and say they find it difficult to afford to heat their homes, and while we can do little about the price of energy itself, we can do a great deal to reduce how much of it our homes waste.

The housing standard governing energy efficiency in social housing is changing. The Energy Efficiency Standard for Social Housing is being replaced by a new Social Housing Net Zero Standard, which will require landlords to improve the fabric of their homes by 2033 and to move to clean heating systems in the years that follow. As that transition is under way, the Scottish Housing Regulator has paused the collection of energy efficiency returns, so there is no compliance figure for us to report this year in terms of EESSH. What we can report is the work we have done and what we intend to do next.

The way homes are assessed is changing too. Towards the end of 2026, Energy Performance Certificates in Scotland will be issued using a new calculation method and will show three separate ratings covering how well a home retains heat, how it is heated, and the cost of running it.

Certificates will also need to be renewed every five years instead of every ten. We are planning a reassessment programme across our stock to ensure we hold accurate, current information for every home.

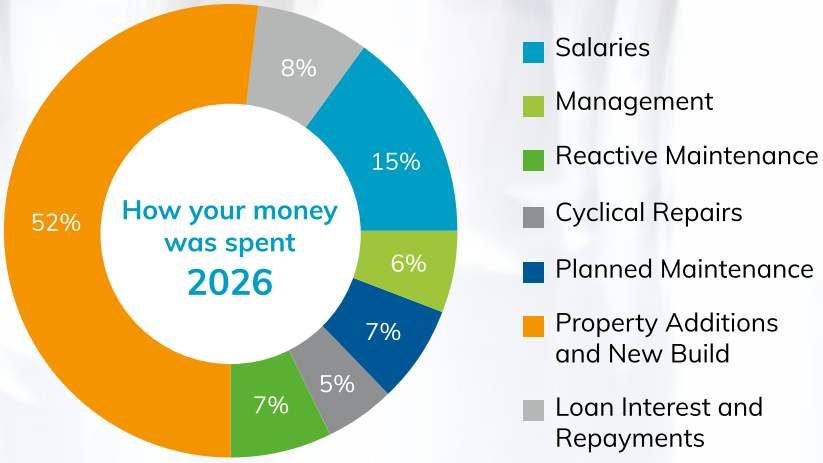
Our approach is and always will be to try and improve the fabric of our buildings first. For sandstone tenements, the most effective step is almost always to improve the building itself before changing the way it is heated. A warm, well-insulated home costs less to run, whatever the heating system. That is why our window and door replacement programme matters so much, and why we have applied to the Scottish Government's Social Housing Net Zero Heat Fund for funding to replace the windows in our conservation area properties, where traditional sash and case windows require specialist replacement and planning consent. Alongside this, we are reviewing the communal heating system at Elder Street and commissioning an updated survey of the condition of our stock, so that future investment goes where it will make the most difference to tenants.

Financial Highlights

Statement of Comprehensive Income For The Year Ended 31st March 2026	2026	2025	A non-accountant's guide to the accounts
	£	£	
Revenue	8,688	8,299	Income from Rents and Factoring services.
Operating Costs	-7,115	-6,880	Cost of Management & Maintenance of our properties.
Operating Surplus	**1,573**	**1,419**	
Bank Interest Received	147	159	Interest earned on money we invested.
Interest Payable	-655	-721	Interest payments on our loans.
Gain on sale of Housing stock	0	0	Sale of Property
Surplus For Year	**1,065**	**857**	**Which leaves us this much.**
Other Comprehensive Income			
Initial Recognition of multi-employer defined benefit scheme	0	0	Movement in pension remeasurement basis
Acturial gains/losses in respect of pension scheme	139	86	Pension adjustments
Total Comprehensive Income	**1,024**	**943**	

In the year to 31 March 2026, the Association recorded a £1,065k surplus. Repairs and maintenance spend rose to £1.7m, mainly due to inflation, while nearly £1.0m was invested in property improvements, including kitchens, bathrooms and boilers. Management costs increased, largely from salary inflation and prior-year pension costs. We continued the Nimmo Drive development, spending £6.0m, and acquired five additional properties for £418k, both supported by £6.2m in Housing Association grant funding. Cash reserves increased by £350k and will support future property investment.

Although financial results were satisfactory, the economic environment remained challenging. Inflation eased from 2022/23 and 2023/24 levels, but supplier costs continued to rise, particularly due to salary pressures. We maintained value for money through strict procurement, regular cost reporting and budget monitoring. Property investment requirements are reviewed regularly through on-going stock condition surveys, helping us prioritise essential replacements and maintain and improve our homes. Loan repayments and interest totalled over £1.1m, with interest rates slightly lower than the previous year.



Engagement Plan

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 2026. 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.

Assurance Statement

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



Get Involved

Your Management Committee needs you!

We would love to welcome more tenant or resident members to join our Management Committee. No prior experience or training is required; we will support you on every step of the journey.

To join our Management Committee, all that is required is an enthusiasm for delivering the best for the community of Elderpark, a willingness to learn and the ability to commit to 9 evening meetings per year, as well as up to 6 evening training sessions.

Full training will be given to all new members, and our Corporate team are there to help you as you settle into your new role. If you are interested, call into the office or email the corporate team on **corporate@elderpark.org**



If you would like to contribute and share your opinions, but cannot commit to joining our Management Committee, we would still like to hear from you as we seek to create a tenants scrutiny group. This would be an informal group that meets 2 or 3 times a year to review and discuss specific services we provide.

If this sounds interesting to you, please contact Jonathan **jonathan.giddings-reid@elderpark.org** or Julie-Ann **julie-ann.cloherty@elderpark.org**

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 Audit and Accountancy Ltd
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:

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