



clydebank housing association

Annual Report 2025/2026

"Offering our community more than a home"

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Welcome

from the Chairperson



CATHERINE
BOYLE, CHAIRPERSON
JUNE 2026

During the last 12 months, our Management Committee and staff have been continuing to focus on customer service, supporting our residents alongside reviewing key risks facing the organisation and we continue to address the challenges and attempt to limit the impact of the current economic climate and ongoing increasing costs.

However, despite increasing pressures and challenges, I am pleased to report that the Association continues to perform to a high standard. Almost 93% of our tenant's are satisfied with the overall service and almost 99% feel that we are good at keeping them informed about their services and decisions.

We are very proud of the many activities delivered at Centre81 in collaboration with our various partners. This year marks 18 years since we opened Centre81 and during that time, Clydebank Housing Association tenants and residents have benefitted from these services and activities. We offer many different activities, such as cookery courses, bingo sessions and fitness classes, so please continue to look out for details on our social media and in our publications.

In the last 12 months, we have spent £2.8m on our Major Repairs programme. This investment includes the installation of new windows, new bathrooms, rewiring of a significant amount of properties and installing new heating systems.

A review of our 30-year investment programme will be carried out in the next few months, alongside the update of our Business and Financial Plans.

We welcome any comments and feedback on our future plans.

We currently have no confirmed development plans for 2026/27 but we continue to work closely with West Dunbartonshire Council and we remain committed to the development and regeneration of Clydebank and our communities.

In March this year, we were delighted to be announced as finalists in 3 categories of the 2026 Share Annual Awards for:

- Community Impact
- Outstanding Commitment to Employee Wellbeing
- Rising Star – One to Watch – Raeann Rankine

To be finalists was a great achievement but we were delighted when our Maintenance Assistant, Raeann, won the Rising Star Award.

Raeann beat off 7 others in her category to win this well-deserved award, and it was a proud moment for all.

To be recognised in our other categories, among so many inspiring individuals and organisations in the housing sector, meant a great deal.

I would like to end with a special thank you to my fellow Committee members for continuing to carry out their unpaid work diligently and with dedication. They regularly give up their time to attend meetings, keep their training up to date and respond to emergency decisions and I thank them for this.

C.M. Boyle

Our Wider Role



Centre81

We own and manage Centre81, our community and regeneration centre in the heart of our community which opened in 2008.

The Centre is home to Gym81, Café81, a community garden, raised beds area and has an outdoor multi use games area (MUGA).

We run our own activities and activities in partnership with others, including health and fitness classes, employability, English as a Second Language (ESOL), kids' club and weekly bingo. We have a project funded bike mechanic and community gardener.

We provide office space to a range of organisations, and our hall and rooms are available for hire.



CHA Power Ltd

In 2005, following consultation with tenants, we set up CHA Power Ltd, a wholly-owned subsidiary, to provide energy efficient and affordable heat and hot water through a Combined Heat and Power system (CHP).

It continues to provide unlimited heat and hot water to over 370 two bedroom multi-storey properties, for just £16.80 (incl. 5% VAT) a week (as at 01 April 26) and also supplies the local church.

Our CHA Power plant generates electricity and, as a by-product, heat is produced and used to provide the heat and hot water to tenants whilst the electricity is sold back to the National Grid.



Clydebank Social Economy Centre (SEC)

We own and manage Clydebank SEC which opened in 2005. The 5,000ft² building offers quality, inclusive accommodation for social economy, voluntary sector and community businesses.

We are delighted that the office space is fully occupied by Community Links Scotland and Stepping Stones Mental Health Organisation.



At a Glance

at 31/03/26



Providing
homes in
Clydebank
since
1985



O
N
E
Registered Tenants
Organisation
- Radnor Park
Multis Tenants
and Residents
Association



Factor to
600⁺
owner
occupiers
31
shared staff*
ownership



* 35.6 full time equivalent

Our Highlights

Donation Thanks



West Dunbartonshire Community Foodshare thanked us for providing £1,020. Through our World Kindness Day activities, we were able to contribute £900 and a further £120 for rent consultation responses received. We are pleased to be able to support this worthwhile organisation.



Energy Advice Project



Community Links Scotland launched our Energy Advice Project to support people who are in energy crisis.

In the first 3 month period Clydebank Housing Association staff referred 20 tenants to this service. The total household savings for the tenants referred was a huge £11,059.



Easter Fun @Centre81!



In partnership with the Centre81 Steering Group, we held a fantastic Easter Family Party and the children had a great time taking part in a fun Easter Quiz and egg hunt. We even had a special surprise visit from the Easter Bunny!

During the Easter holidays we also gave out free packed lunches each day to primary school children.

Community Cooking



Our community cooking classes were a roaring success!

Participants came together to cook and enjoy a variety of healthy, low-cost dishes from Syria, Pakistan, Italy, and Scotland. These sessions, funded by NHS Greater Glasgow and Clyde Health Improvement, were a wonderful way to learn new skills and connect with others over a love of food.



Big Disability Day



We thoroughly enjoyed meeting with so many of the agencies that were there at the Big Disability Day in April and chatting to current and potential future housing applicants.



Grant to Support Group



We provided support "in-kind" and £1,400 of annual grant and £700 of special grant to Radnor Park Multis Tenants & Residents Association.

Our Senior Staff attend many of the group's public meetings. We also fund their Christmas lunch entertainment.



Community Support Officer



Fiona Campbell's role of Community Support Officer, part funded by the National Lottery, continues.

The role is in partnership with Knowes and Dalmeir Park Housing Associations, and will ensure that tenants and their wider families continue to be supported in their homes for another two years.



Kiltwalk Team - They Did It Again!



The 'Red Hot Chilli Steppers', a team of 13 staff, walked 14.4 miles at the Kiltwalk in April and raised a fantastic £1,545 for Crohn's & Colitis UK. This was the 3rd year in a row our staff have taken part. We thank our Management Committee for their support by covering the entry fee.



Tenant Satisfaction



We were thankful to the 485 tenants (40%) who participated in our tenant satisfaction survey with independent research company, Research Resource.

We were so pleased that 93% of tenants were satisfied with our overall service, 94% felt their rent offers value for money and 99% found it easy to communicate with us and felt kept informed about services and decisions.



Crown Avenue Bathrooms



Tenants were very pleased with the work of CRD Property Renovations & Reinstatements Ltd who undertook the refurbishment of 20 bathrooms in Crown Avenue, following 2 successful pilots. Feedback also concluded that they look lovely.



4 x £100 Voucher Competition



To celebrate the 100th edition of our ChitChat newsletter and our 40th anniversary year we ran a competition for residents to win one of 4 £100 grocery vouchers. The winners, including Ann Biggerstaff and Karen Dixon (pictured), were all delighted!

Staff Success



We thank staff for their commitment to continuous development. Our Maintenance Assistant, Raeann Rankine, was selected as the winner of the free place on Share's Management Development Programme. Our Housing Officer, Lynne McGeachan, successfully achieved her Master of Science (MSc) Degree in Housing Studies through the University of Stirling.

Our Highlights

Annual General Meeting & Social Event



We were delighted at the success of our 40th Annual General Meeting (AGM) held at our Centre81.

Shareholders were given a warm welcome by Chairperson, Catherine Boyle, who detailed the work staff and Management Committee members had been doing in the year.

There was then an update from the Head of Housing Services on favourable performance in the year and from the Chief Executive on a robust financial position at the year-end.

Members then enjoyed a fish tea, free raffle, sweet treats, prize bingo and a dance to live music.

Mental Health Awareness



During Mental Health Awareness Week in May our staff took part in garden workshops at Centre81, sunny lunchtime walks, a Fika morning (coffee & cake) and finished the week off with a fabulous fresh, healthy lunch together in our boardroom.

Gym81 Open Day



At our Gym81 Wellness Open Day we provided free massage tasters, free gym inductions and a variety of fitness taster sessions.

Free refreshments and fruit and vegetables were provided including those from a successful harvest of organic tomatoes, onions, apples and potatoes from our community garden.

Motion in Parliament



Marie McNair MSP raised a motion in the Scottish Parliament to congratulate us on our 40 years of housing service in Clydebank.

We were later delighted to receive a copy of the Motion from Marie, who wished us every success for the future.

Window Contracts End



In the year we completed two hugely successful programmes of window refurbishments.

Tenants reported greater noise insulation, energy efficiency and, that they look great! A huge thank you from us and CR Smith to all tenants who helped with surveys and allowing access.

Community Benefits



Staff from Aico, who provide our smoke alarm monitoring technology, once again volunteered with us.

This time it was the turn of the community garden at Centre81 to get some attention. We sincerely thank Gregor and Tony for their help!

CCG (Queens Quay builders) provided £5k to install playground markings in the back court with signage asking people to drive slowly due to children playing.

As part of their contract for the Tenant Satisfaction Survey, Research Resource committed £100 as a community benefit. We used this to help support a tenant moving into their home.



Summer Fun at Centre81



We had an incredible summer programme of activities for all ages at Centre81, full of energy and community spirit.

We hosted cooking classes, Organic Facial Glow Up workshops, jewellery making and herbal bath salts workshop. For the kids we had a lively sports day, a barbecue, pizza making classes, yoga, mindfulness activities and more!

Radnor Park Info Event



We held an information event on 5 August in Radnor Park Church Hall which was well attended.

The event, attended by 12 staff and our rewiring contractor, was held to update tenants on a variety of issues such as the cages procedure, rewiring programme, general maintenance information and tenant portal. Refreshments and food were provided and one lucky participant, Ms Ashcroft, won the £50 prize draw.

Owners Event



We sat down with owners from 1-18 Attlee Place in September to discuss our factoring service and priorities within the block.

It was great to get together and there were many discussion points and feedback will be taken on board and work taken forward.

Scottish Housing Day



A huge thanks to all the tenants and staff who came along to celebrate Scottish Housing Day with us and enjoy afternoon tea.

The event was held on the 10th Scottish Housing Day, the theme of which how important good neighbours are to wellbeing and living well in our homes.

Our Highlights

MacMillan Morning



MACMILLAN
CANCER SUPPORT

Our 9th 'CHA bake off' was held in October.

The highly sought after award was again won by Raeann, our Maintenance Assistant, who retains her 'Star Baker' crown for the 40th anniversary cake she made for us. We thank our staff - makers, fakers and donors - who supported the event and raised over £100.

Halloween Fun @Centre81



In partnership with the Centre81 Steering Group we held our Halloween Disco, with over 100 people attending! The young people dressed up and played spooky party games and there was lots of dancing too.

Housing - a New Way to Apply



The way to apply for housing with us changed in October 2025. We joined together with other landlords and West Dunbartonshire Council to provide a digital and streamlined way of applying for a house with any of the partners involved. Applicants can apply to a number of landlords at the same time and the online form can be submitted at the click of a button.

Remembrance Day



Our Chief Executive, Lynette Lees, was honoured to lay a wreath at the Remembrance Day Service, alongside Committee Member, Joe O'Donnell.

The Service at Clydebank Town Hall was well attended by civic leaders, churches, representatives of the armed forces, uniformed organisations and members of the local community who all paid their respects.

World Kindness Day



Thanks to ourselves and many of our contractors, consultants and suppliers, we created a fund of £2,250 for World Kindness Day 2025. 50% was used to show kindness to our residents and our community and 50% was handed over to the West Dunbartonshire Community Foodshare for their Christmas Toy Appeal.

Community Benefits Continue



With thanks to contributions from the Scottish Procurement Alliance and CRD Renovations, we were able to provide £2,200 of support to families in need at Christmas.

One of our lovely contractors, Caledonian Maintenance Services, also dropped by with selection boxes for us to use towards our Christmas activities.

Caledonian
Maintenance Services

SPA SCOTTISH
PROCUREMENT
ALLIANCE

CRD
Property
Renovations & Maintenance Ltd

Parent & Toddler Group



We were delighted to launch our new weekly Stay and Play Parent and Toddler Group at Centre81. Open to parents, carers, babies and pre-schoolers, the sessions offered a warm, welcoming space to play, chat and make new friends

Community Big Breakfast



We introduced our Community Big Breakfasts so that we can provide nutritious, healthy brekkies in a welcoming environment. We wanted to improve wellbeing, encourage social connection and give people a great start to the day!

Cost of Living Support



We were delighted to jointly host an event with MSP Marie McNair for Cost of Living Support.

At this 3rd annual November event at Centre81, our staff showcased the high level of support we provide to new and existing tenants to the hundreds of visitors.

Employee of the Year 2025



We were delighted to present Maintenance Assistant, Bethany Jones, with this staff nominated award.

Bethany, pictured, is the seventh recipient of this award which was given at a staff training event. Bethany received many nominations from her colleagues including that she works hard, stays calm and is helpful and courteous.

Santa Paid a Visit!



In December, Santa Claus paid a visit to Centre81 and we had a party to celebrate!

Over 100 local children were able to visit Santa's Grotto and each received a chocolate treat.

The DJ kept our guests entertained with party games and dancing, then a snow machine made an appearance!



Prizes were given out then all tucked into a buffet.

Thanks to C81 Steering Group for assisting with the party and to Centre81 and CHA staff who served hot chocolate to keep everyone toasty.



Our Highlights

Christmas Lunch!



Another brilliant Community Christmas Lunch was held on in December. Everyone had a ball!

70 local people enjoyed a delicious 3 course festive lunch by Café81, a glass of wine, prize bingo and a free raffle.

Thanks to the Centre81 team for organising and Clydebank Housing Association Ltd staff elves for helping out.

Reverse Advent Calendar



Our staff supported the West Dunbartonshire Foodshare by participating in their reverse advent calendar where for each day, staff members brought in an item that would be useful for the Foodshare to give out over Christmas.



Wreath Making at Centre81



We had Max Johnstone Basketry come along to Centre81 to provide a Christmas Wreath Making workshop. Max took participants foraging for foliage and holly and they then made some gorgeous festive wreaths to take home. The workshop was provided free to participants.

Bike Repair Service



Our bike mechanic, Brian, worked on over 100 bikes in the year - repairs, services, and even building some from scratch, helping keep people in the community moving. This work is funded by the Scottish Government.

Good Neighbour Awards



We were delighted to welcome 11 of the 14 Good Neighbour Award winners along to our office for a very uplifting afternoon. We presented certificates and gift vouchers then we all enjoyed a bite to eat and a blether. We had visited the overall winner earlier, April McDaid, to present her prize.

Cosy Afternoon Success



Every Friday from November to March, we held our free Cosy Afternoons at Centre81.

In January, to celebrate Burns Day, we served up haggis, neeps and tatties, along with shortbread and Irn Bru. We finished the year with a Spring/Easter themed afternoon.

Overall, we welcomed more than 450 people. There were many new faces. Our catering was provided by Café81 and the feedback was again really positive!

Spreading Christmas Cheer



Our staff elves donned Christmas jumpers and distributed 100 selection boxes and mince pies at our community garden in Radnor Park.

Our ground maintenance contractor, Averton Landscapes, kindly donated a tree for the event.

We had hot drinks from Café81 whilst listening to festive songs from the lovely choir at Kilbowie Primary School.

Centre81 Garden Tree Lighting



We switched on the Community Garden Christmas tree lights with the children from the Centre81 Steering Group, bringing a little festive magic to a cold December evening. We sang Christmas songs, toasted marshmallows and enjoyed hot chocolate to keep warm. It was a lovely way to come together, celebrate the season and share some Christmas cheer.

Bauble Making Workshop



Our Christmas Bauble Making Workshop was filled with festive fun and creativity. Everyone enjoyed getting stuck in, decorating beautiful baubles with glitter, colourful designs and plenty of Christmas sparkle.

Egg-cellent Donation!



We thanked Magnus Electrical for their generous donation of 100 Easter Eggs!

We set these aside to distribute at our Centre81 children's Easter Family party.



Blitz Memorial Service



We again attended a lovely ceremony on Sunday 15th March, organised by our residents group, the Radnor Park Multis Tenants and Residents Association, to commemorate the 85th Anniversary of the Clydebank Blitz.

We laid a wreath, alongside RPMTRA, at our memorial area in Radnor Park.

Emergency Pet Food



We continue to be able to provide emergency pet food and have helped 12 pets and their owners in the year, with a monetary value of c. £200.

The food is provided by Blue Cross Foodbank, and we have been partnered up with Boyce & Houston Vets Practice, Hardgate, to supply it.



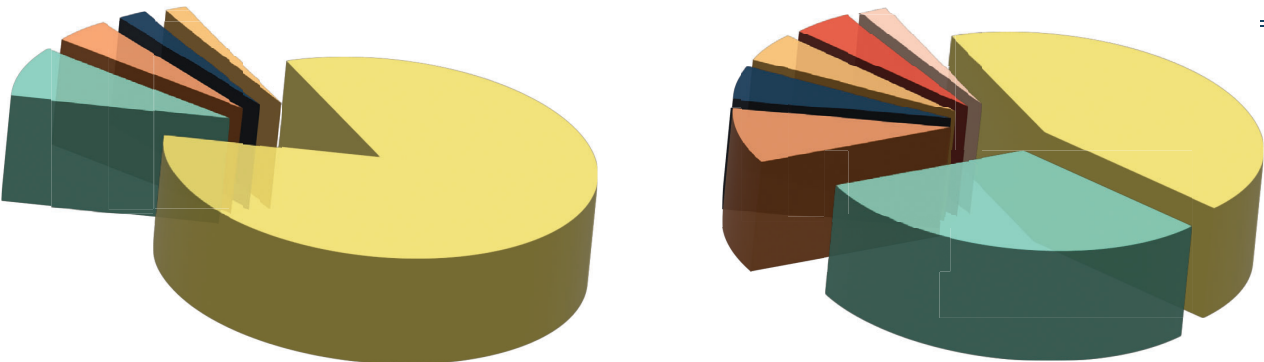
KEY FINANCIAL RESULTS

- £5.6m received in rental income with a 4.5% rent increase applied in 2025/26. £313k of income was received for our other activities (wider role funding, factoring, commercial activities etc.).
 - £159k was received in bank interest. Average rate of interest receivable was 3.0% (2025: 4.4%).
 - £5.5m was spent providing housing services and maintaining our existing housing stock. £474k was spent on our other activities (wider role, factoring etc.).
 - 70p of every £1.00 of your rent received was spent on direct maintenance costs.
- £2.8m was spent on Major Repairs in the year, including replacement programmes for windows, kitchens, rewiring, heating systems and bathrooms.
 - £399k was payable for loan interest. Average rate of interest payable was 5.4% (2025: 6.1%).
 - During the year to 31 March 2026, the Association purchased 1 property through the Shared Ownership Buy Back Policy.
 - The Association remains in a strong financial position with significant cash deposits available to fund its major repair investment programme over the next year and beyond.

INCOME AND EXPENDITURE

Income and expenditure associated with our housing stock for the financial year to 31 March 2026 is as follows:

Income from 2026 Accounts		£6,763,438	Expenditure from 2026 Accounts		£6,406,279
			Expenditure including Capitalised Major Repairs		£9,087,793
Rents & Service Charges	83.1%		Management Expenses	43.2%	
Release of Grant Income	8.5%		Major Repairs (Direct)	30.8%	
Other Income	4.6%		Routine Maintenance (Direct)	8.5%	
Bank Interest Received	2.3%		Cyclical Maintenance (Direct)	5.6%	
Pension Adjustment	1.4%		Other Activities	5.2%	
	<u>100%</u>		Interest on Loans and Finance Charges	4.6%	
			Services	2.1%	
				<u>100%</u>	



HOW EACH £1 OF INCOME WAS SPENT

	2025/2026	2024/2025
Direct Costs:		
Major Repairs	£0.46	£0.25
Routine Maintenance	£0.11	£0.12
Cyclical Maintenance	£0.08	£0.08
Services	£0.05	£0.04
Total Direct Maintenance Costs	£0.70	£0.50
Staff Salaries	£0.23	£0.22
Office Overheads	£0.07	£0.08
Interest on Loans	£0.07	£0.08
Other Activities*	£0.05	£0.06
Property Insurance	£0.04	£0.02
General Expenses	£0.03	£0.03
Bad Debts/Voids	£0.00	£0.00
CHA Power Loss (impairment)	£0.00	£0.02
(Taken from)/Put into reserves	(£0.20)	-
TOTAL	£1.00	£1.00

SUMMARY OF THE STATEMENT OF FINANCIAL POSITION

The Association's financial results to 31 March 2026 are detailed in separately bound annual accounts, which are available to review on our website or by request at the Association's offices. Our accounts are audited and it is our Auditor's opinion that they are properly prepared and give a true and fair view of the Association's affairs.

Detailed below is a brief summary of the Statement of Finance Position (formerly called Balance Sheet) as at 31 March 2026.

ASSETS	£'000	£'000	Non-Accountants' Guide
Non-Current Assets			
Housing Properties:			
Gross cost less depreciation	46,045		The cost of all our houses
Other Non-Current Assets	<u>2,836</u>		Office premises/computers/furniture
		48,881	
Investments		210	Asset value of our subsidiary company, CHA Power Ltd
Current Assets			
Receivables	346		Money owed to us from debtors
Bank/Cash	<u>4,608</u>		Money in the bank
	4,954		
Less: Current Liabilities	<u>(1,281)</u>		Money we owe to others (repayable in less than 1 year)
Net Current Assets		<u>3,673</u>	
Total Assets less Current Liabilities		52,764	
Less: Long Term Creditors		(6,636)	Money we owe to others (repayable in more than 1 year)
Less: Provision for Pension Liability		(223)	
Less: Deferred Grant Income		<u>(21,200)</u>	Grants received towards the cost of our flats/houses
NET ASSETS		<u>24,705</u>	
Funded by:			
Revenue Reserves		24,928	Money set aside to pay for future major repairs
Pension Reserves		(223)	
TOTAL EQUITY		<u>24,705</u>	

CENTRE81 FUNDERS

With special thanks to our Centre81 funders and partners, as without their support we would not have been able to deliver worthwhile activities and services for the benefit of our community. Particular thanks to Community Links Scotland for their valuable assistance in securing funding.



West Dunbartonshire
Health & Social Care Partnership



CENTRE81 TENANTS



We carry out repairs under various categories and provide statistical information to the Scottish Housing Regulator through the Annual Return on the Scottish Social Housing Charter (ARC). Timescales are calculated from the moment in which a repair is reported to us and in line with our Repairs and Maintenance Policy.

The categories and our performance are as follows:

REACTIVE REPAIRS - Repairs which tenants report to us	2025/2026	2024/2025
Number of reactive repairs (excluding emergency repairs)	2,369	2,568
Number of reactive repairs completed right first time	2,232	2,191
Percentage of reactive repairs completed right first time	94.5%	85.3%
Average length of time to complete a reactive repair	5.2 days	4.4 days

EMERGENCY REPAIRS - Repairs necessary to prevent serious damage to the building, danger to health, risk to safety etc.	2025/2026	2024/2025
Number of emergency repairs	1,028	1,230
Percentage of emergency repairs completed within target (4 hours)	92.4%	92.6%
Average length of time to complete emergency repairs	2.8 hours	3.6 hours

MAINTENANCE SPEND A breakdown of our direct maintenance spend is:

Repair Type	Description	2025/2026	2024/2025
Routine repairs	These are repairs which are carried out on a reactive basis and include voids.	£687,889	£738,099
Cyclical repairs	This included gutter cleaning, electrical inspections, open space maintenance, gas safety inspections, lift and laundry maintenance and water tank testing.	£507,462	£494,290
Major repairs (contracts)	Includes all planned major repair programmes.	£2,681,514	£1,395,514
Major repairs (ad-hoc)	Includes all non-scheduled premature failures and empty property major repairs.	£113,258	£160,266
Service costs	Communal electricity, landscape maintenance and caretaker costs. A portion of which is covered through the rent / factoring charges with the remaining costs allocated to routine maintenance.	£276,879	£238,008
TOTAL		£4,267,002	£3,026,177

GAS MANAGEMENT

Tenant safety is paramount. We have a legal duty to carry out gas safety inspections each year in properties with gas appliances and the following table shows performance against our target of 100%. All services were carried out within timescale during the year.

	2025/2026	2024/2025
Number of gas services due	632	632
Completed within timescale	100%	100%

MAJOR REPAIRS

The year saw us continue with our major repair investment programme despite the increased costs to deliver such programmes which is being seen across the sector.

Nearly £2.8m was spent on Major Repair works in the year. We continue to prioritise programmes of work relating to Health and Safety, our landlord obligations and work which we believe will help our tenants with their energy costs. Highlights in the year include:

- commencing the rewiring of over 390 high flats in Radnor Park
- installation of new windows over two successful contracts
- 20 new bathrooms at Crown Avenue



PROPERTIES MEETING SCOTTISH HOUSING QUALITY STANDARD

The Scottish Housing Quality Standard (SHQS) was introduced in February 2004 and is the Scottish Government's principal measure of housing quality in Scotland.

The purpose of introducing a minimum housing standard in Scotland is essentially to provide a 'floor' below which a property should ideally not fall. The Scottish Government set a target for us to bring our stock up to every element of the standard (where applicable) by April 2015.

To evidence this the Association has surveyed 75% of our stock in the last five years. This assesses whether properties are passes, abeyances or failures and impacts our short and long term investment priorities alongside our landlord obligations.

Where the Association is prevented in meeting the standards, an exemption is applied. An example of this is where access has been refused for work to be carried out or where it can be evidenced that the standard cannot be met no matter what work is carried out. An abeyance is recorded where a temporary exemption is applied to a property.

Our performance in relation to SHQS is as follows:

	2025/2026	2024/2025
Number of properties in ownership	1,214	1,213
Percentage of stock assessed for compliance in last five years	75.0%	54.7%
Stock exempt from SHQS	71	77
Stock in abeyance from SHQS	4	6
Stock failing for one criterion	3	7
Stock failing for two or more criterion	2	5
Stock meeting SHQS standard	1,134	1,118
Percentage of properties meeting SHQS	93.4%	92.2%

MEDICAL ADAPTATIONS

During the year we carried out 45 medical adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We initially secured c. £45k of grant funding from the Scottish Government for these installations and then secured a further award, totalling c. £97k for the year, all of which was spent. Completing these works was a great achievement.



Our Performance

Housing Management

The table below shows our performance in various Housing Management functions, as reported to the Scottish Housing Regulator through the Annual Return on the Charter (ARC). During the year we worked hard to try and improve performance across all areas of the service. In the coming year we will strive to improve things even further and ensure that the services we offer provide maximum benefit, as well as value for money to our tenants and customers alike.

Indicator	Performance at 31 March 2026	Target to 31 March 2026	Target Met?	Performance at 31 March 2025
Maximum rent loss on vacant properties	0.14% of annual rental income	0.18% of annual rental income	Yes	0.13% of annual rental income
Gross arrears (non-technical* and former tenant)	2.14%	2.5%	Yes	2.48%
Number of calendar days to let a property	9.95 calendar days	11 calendar days	Yes	9.37 calendar days
Processing of housing application forms	6.16 calendar days	10 calendar days	Yes	7.29 calendar days
Conclusion of neighbour complaints: Category A (Extreme)	N/A (0)	1 working day	N/A	N/A (0)
Category B (Serious)	100% within timescale (6)	5 working days	Yes	100% within timescale (3)
Category C (Dispute)	98% within timescale (48)	15 working days	Yes	98% within timescale (41)

* Non-technical arrears are arrears that are due to non-payment of rent and do not include any arrears due to late payment of housing benefit

TENANCY SUSTAINMENT

In the second year of our Community Support Project, we continued to assist vulnerable and in need tenants via support services and direct assistance in claiming welfare benefits, assistance with energy bills and furnishings, and a range of other assistance through direct means or by signposting to specialist support agencies.

During 2025/26, a total of 357 tenants received some form of assistance, with a total of £11,626 being generated in either actual financial or equivalent gain assistance.

The project is crucial in our ability to support tenants during these difficult times of fuel and cost of living crises.



RE-LETS

During 2025/26, with no new housing developments, we re-let a total of 63 properties. A breakdown of our re-lets is as follows:

By list		By area	
Homeless	33	Central	22
Our housing list	25	Radnor Park	24
Transfer	1	Whitecreek	9
Nomination	0	Linnvale	6
		Drumry	2
	63		63

ADDITIONAL INFORMATION

- We had 1,214 properties as at 31 March 2026
- We received c. £5.6m in rent in the year
- We have 2,231 housing applicants on our waiting list
- We carried out no evictions during the year
 - 8% (92) of our tenants have arrears of 1 month or more
 - 1.7% (21) of our tenants have arrears of 3 months or more



Our Performance

Complaints

The Association is committed to providing high-quality customer services. We value complaints and use information from them to help us improve our services. The following tables outline our complaints information for the year, much of which we report to the Scottish Housing Regulator.

COMPLAINTS	1ST STAGE	2ND STAGE
Complaints received in the reporting year	48	1
Complaints carried forward from the previous year	1	0
All complaints received and carried forward	49	1
Number of complaints responded to in full in the reporting year	49	1
Time taken in working days to provide a full response	152	33
Percentage of all complaints responded to in full	100%	100%
Average time in working days for a full response*	3.1	11

* timescales expected: 5 working days for Stage 1 and 20 working days for Stage 2

To improve our service we also monitor the complaints upheld/partially upheld. This is where we review the information provided and decide in favour of the complainant. We apologise for our service failure, rectify it where possible and identify, record and put in place a service improvement.

UPHELD COMPLAINTS	1ST STAGE	2ND STAGE
Complaints upheld/partially upheld in the reporting year	28 (57.1%)	0 (0%)

SERVICE IMPROVEMENTS

Many service improvements we made during the year as a direct result of complaints received by the Association, including:

- Toolbox talk held with operatives regarding cleanliness and expectations
- Contractor contacted and reminded about cleanliness as well as code of conduct
- Staff reminded of customer care promises and to be mindful of responding timeously
- Continue to promote the benefits of contents insurance at sign up and through publications
- Contractor reminded to remove signage when work complete to avoid confusion

We monitor trends and themes arising from complaints and put actions in place to address these.

Compliments

These are just some of the 39 compliments received from tenants and other customers throughout the year. We thank them for taking the time to contact us.

Owner thanked the factoring team for taking the time to listen to their concerns regarding works and providing a satisfactory solution for them. Owner also thanked them for the prompt responses.

Tenant passed on thanks for helping them understand their new rent and housing benefit.

Tenant thanked us for the quick response regarding their repair and also wanted to mention the maintenance team are always happy to help, always have a nice tone/manner in dealing with issues.

Tenant called to thank us for the kindness gift they received. They were having a bad day and said that we did not realise how much it made their day.

Thank you very much for everything. I wish every place was like you. You have made everything so easy for me. Thank you.

Tenant called to say that it's a pleasure dealing with CHA and that it's a great company and all the staff are very knowledgeable and courteous.

Big thanks to you and all your team for handling the no heating/hot water situation. You kept us all informed, every step of the way. So thank you for the quick responses and hard work.

SENIOR STAFF

Lynette Lees, Chief Executive Officer

Joe Farrell, Head of Housing Services

Fiona White, Finance & Corporate Services Manager

Sinéad Farrell, Customer & Corporate Services Manager

Jack Devlin, Housing Services Manager

HOUSING SERVICES - HOUSING MANAGEMENT

Scott Graham
ICT & Compliance Officer

Fiona Campbell
Community Support Officer
(PT / funded post)



Lynne McGeachan
Housing Officer

Janie Preston
Housing Officer

Kate Day
Housing Officer

Elaine Bannerman
Housing Assistant

Melanie Cameron
Housing Assistant

Jacqui Richmond
Housing Assistant
(maternity leave)

Alex Dow
Housing Assistant
(maternity cover)

Sam Hanley
Clerical Officer

Alan Duckett
Estate Caretaking Supervisor

David Clifford
Estate Caretaker

John Douglas
Caretaker

Charlie Kane
Caretaker

Kyle Nicolson
Estate Caretaking Apprentice

HOUSING SERVICES - MAINTENANCE

Sam Joyce
Maintenance Officer

Kirsty Woods
Maintenance Officer

Rae Carruthers
Asset Management
Assistant

Raeann Rankine
Maintenance Assistant

Rachael Odiameli
Maintenance Assistant
(maternity leave)

Bethany Jones
Maintenance Assistant
(maternity cover)

Steven Curran
Clerical Officer
(maternity cover)

EQUAL OPPORTUNITIES MONITORING

We advertised 8 vacancies during the year. We monitor the ethnic origins and disability details of our job applicants. We also monitor the ethnic origins and disability details of our staff, Management Committee, housing applicants and new tenants and report these details annually to the Scottish Housing Regulator to ensure access and opportunity for all.

STAFF TRAINING & DEVELOPMENT

Investing in our people makes good business sense and ultimately leads to our tenants and other customers receiving the best possible service. We thank staff for their commitment to continuous improvement through training and development.

In the year, staff undertook a great deal of both internal and external training. A number of staff were also successful in gaining accreditations and qualifications including Master of Science (MSc) Degree in Housing Studies through the University of Stirling, CIH Level 2 in Housing Practice, the Fundamentals of Factoring, VIBE Leadership programme and Future Leaders (EVH). Staff also continued to work on CIH Level 2 and Level 3 in Housing Practice and the SVQ Level 6 in Housing.

We are proud to be an officially recognised Living Wage employer since 2016.



CUSTOMER & CORPORATE SERVICES

Ali Mailey
Corporate Services
Assistant (PT) / Centre81
Co-ordinator (PT)

Jean Edmonds
Centre81 Clerical Officer

James McKay
Centre81 Caretaker

Joe Ramsay
Centre81 Caretaker (PT)

Gillian Greig
Centre81 Gardener
(PT / funded post)

Brian Fraser
Centre81 Bike Mechanic
(PT / funded post)



Scottish Government
Riaghaltas na h-Alba
gov.scot

Committee

at 31/03/26

MANAGEMENT COMMITTEE

Catherine Boyle
Chairperson

Doris Smith
Vice Chairperson

Lynne Ramsay
Treasurer

Paul Shiach
Secretary

Joe O'Donnell
Chris Johnson
Damilola Adeoye
Mary-Anne Richford
Lynsey Dickie
Anthony Blake

Co-opted members:
Cllr Sophie Traynor
Cllr Gurpreet Singh Johal



Our New Core
Values:

Respectful

Accountable

Supportive

Community Focused

Associates

at 31/03/26

SOLICITORS & AUDITORS

Solicitors
TC Young
7 West George Street
GLASGOW G2 1BA

Harper Macleod
Haymarket Terrace
EDINBURGH EH12 5HD

External Auditors
TC Group Alexander Sloan
180 St Vincent Street
GLASGOW G2 5SG

Internal Auditors
Wbg
168 Bath Street
GLASGOW G2 4TP

MEMBERSHIPS

Scottish Federation of Housing Associations (SFHA)
Chartered Institute of Housing Scotland (CIH)
Employers in Voluntary Housing (EVH)
Tenant Participation Advisory Service (TPAS)
Homeswapper
Share
Scotland's Housing Network (SHN)
Glasgow & West of Scotland Forum (GWSF)
Scotland Excel
Scottish Procurement Alliance
The Big Issue Bronze Sponsor
PATH
Happy to Translate
Child Poverty Action Group

REGISTRATIONS

OSCR (Scottish Charity No. SC033962)

Scottish Housing Regulator (No. HAL 86)

Scottish Government as a Property Factor (No. PF000231)

Industrial and Provident Societies/ FCA (No. 2191RS)

Information Commissioner's Office (No. Z6043444)

ACCREDITATIONS

Disability Confident


Living Wage Foundation


 **FINALIST**
ANNUAL AWARDS 2026
Community Impact Award
Outstanding Commitment to Employee Wellbeing

 **WINNER**
ANNUAL AWARDS 2026
Rising Star - The One to Watch: Raeann Rankine



If you or someone you know need this annual report in any other format, please contact us.

For more regular updates of what we are up to, catch up on all our news on our social media pages or on our website

www.clydebank-ha.org.uk



OUR OFFICE OPENING HOURS:

Monday to Thursday 9.00am to 5.00pm
Friday 9.00am to 4.00pm

We close on the first Wednesday of each month until 2.00pm for staff training.

Please recycle this report if you have received in paper format. 



Clydebank Housing Association Limited | 77-83 Kilbowie Road | Clydebank G81 1BL

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