



Annual Review

2024-25

Our Aims, Vision and Core Values

Mission

To be a provider of sustainable,
supportive services.

Vision

To create a thriving community with
affordable, desirable housing, where
every tenant can feel at home.

Core Values

Community Honesty Approachable
Integrity Reliable

Our Objectives



Be innovative and provide good quality, energy efficient, affordable homes.



Improve the local, physical and social environment.



Be customer-focused with a deep understanding of needs through meaningful engagement.



Support our People, Board and Community to reach their full potential.



Continue to achieve good governance, be financially robust, efficient, and value-driven.



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Welcome and Chairperson's Update

Welcome to our latest update.

Provanhall Housing Association is governed by a Management Committee elected by our members. This Committee is responsible for setting the strategic direction, establishing policies, and overseeing the overall governance of the

Association. While the Management Team carries out day-to-day operations in line with these policies, the Committee ensures that our work remains aligned with our mission and values.

Our Management Committee members serve in a voluntary capacity, and we deeply appreciate their commitment. Their dedication reinforces our responsibility to maintain high standards of professionalism and accountability. Over the past year, we've continued to strengthen our governance arrangements, building on the solid foundation laid in previous years.

At year-end, our Committee comprised 11 members, including five external non-tenants. Attendance at meetings averaged 77%, with sessions held in person and remote access provided via Microsoft Teams. The Committee also undertook extensive training, guided by a Training Matrix, with plans in place for continued development for both Committee members and staff.

We're proud of the strength and diversity of our Committee and always welcome new members. Tenants can join the Association for just £1 and are encouraged to apply to become part of the Committee, helping shape the future of Provanhall Housing Association.

Thank you for your continued support.

A handwritten signature in black ink, which appears to read 'L. Cameron'.

Linda Cameron Chairperson

Director's Review

Operating Environment

The economic environment remains challenging, though signs of stabilization are emerging. As of April 2025, UK Consumer Price Index (CPI) inflation stood at 3.5%, continuing its downward trajectory from a peak of 11.1% in October 2022. While this represents notable progress, the cost of living continues to place pressure on households in our community and across the country.

Following a comprehensive tenant consultation, the Association implemented a 7% rent increase for the 2025/26 financial year. The consultation yielded a 36.64% response rate, with 69% of respondents expressing support for the proposal. This adjustment is consistent with the Scottish Federation of Housing Associations' affordable rent assessment and reflects our commitment to maintaining a balance between affordability and long-term financial sustainability. Even after the increase, our rents remain the second most affordable within our local peer group, based

on projected percentage increases.

The rent adjustment also underpins our Capital Expenditure Programme, which allocates £5,187,747 over five years from 2024/25, supporting essential investment in our housing stock and infrastructure.

In parallel, a review of the Association's organisational structure is underway. This initiative aims to deliver financial efficiencies and service enhancements in the year ahead, ensuring we continue to meet the evolving needs of our tenants and stakeholders.



Alan Hume *Director*

Strategic Investment and Services

We continued to fund our Income Maximisation Service and support Connect Community Trust (CCT) in managing the Connie. Estate Management Services – including gardening, bin pulls, back court maintenance, and bulk uplift – remain a core priority.

In 2024/25, we invested £629,666 as part of our revised Capital Expenditure Programme, ensuring our homes remain safe, comfortable, and energy efficient.



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Finance Highlights

Breakdown of total income & total expenditure for 2024/2025

Income

	2024/2025	2023/2024
Rental Income	2,299,042	2,148,546
Void Loss	(17,250)	(12,273)
Factoring Income	1,537	1,326
Wider Role Income	1,025	30,010
Stage 3 Grants	11,084	19,605
Amortised Grants	362,847	357,994
Interest Income	115,250	66,403
	2,773,534	2,611,611

Costs

	2024/2025	2023/2024
Management & Admin Costs	1,059,517	818,338
Day to Day Maintenance Costs	711,234	614,331
Cyclical & Planned Maintenance	168,888	53,555
Factoring	–	–
Tenant Participation	2,227	8,056
Wider Action	45,155	67,212
Bad Debts	6,520	9,472
Land & Building Depreciation	617,641	660,873
Loan Interest & Other Finance Charges	37,719	50,686
	2,648,901	2,282,522

Surplus for the year

124,633	329,090
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How every pound is spent...

Cyclical and
Planned
Maintenance
6.4p

Day to day
Maintenance
Costs
26.9p

Bad Debts **0.2p**

Wider Action
1.7p

Management and
Admin Costs
40p

Tenant
Participation
0.1p

Land and
Building
Depreciation
23.3p

Loan interest & other
finance charges
1.4p



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Repairs and Maintenance

In 2024-25, the Association completed 2273 repairs. From this figure, 74% of repairs were categorised as Urgent and Routine and staff conducted 305 repair inspections.

Annual Repairs Statistics



Mark Tedford Operations Manager



Repair Type	Annual Repairs 2023-24	Annual Repairs 2024-25	% Change	
Emergency	648	594	↓	8.3% decrease
Urgent	454	332	↓	26.9% decrease
Routine	1084	1347	↑	24.3% increase
Total	2186	2273	↑	4.0% increase

Repair Type	Annual Repairs 2023-24	Annual Repairs 2024-25	SHN Average 2024-25 (data from 120 SHN members)
Emergency Repairs (Average Time)	5 hours 27 minutes	2 hours 25 minutes	4 hours 1 minute
Non-emergency Repairs (Average Time)	5 days 10 hours	5 days 16 hours	8 days 3.5 hours
Repairs Completed <i>Right First Time</i>	94.96%	90.76%	87.11%



Repairs Satisfaction

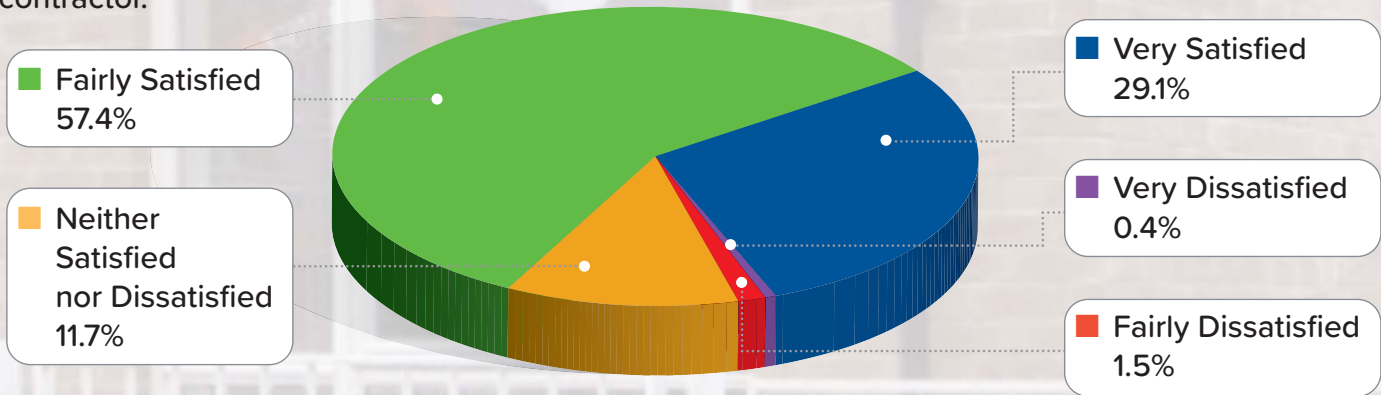
It is important for the Association to measure what our tenants think about the quality of our repairs service including the helpfulness of staff and the conduct of our contractors.

To measure this we survey via telephone, text, email and letter. However we also carried out a Tenant Satisfaction survey this year and the following table outlines our contractor performance in 2024-2025 based on 265 responses in the Tenant Satisfaction Survey:


Satisfaction Level	2024-25	
	Surveyed	%
Very satisfied	77	29.1%
Fairly satisfied	152	57.4%
Neither satisfied nor dissatisfied	31	11.7%
Fairly dissatisfied	4	1.5%
Very dissatisfied	1	0.4%
Tenants Surveyed	265	
Repairs Satisfaction (Very and fairly satisfied tenants)	229	86%
National Average	87.11% SHN Average 2024-25	



To help improve repair satisfaction going forward we have migrated to a new reactive maintenance contractor.



Reactive Spend

	2024-25	Number of Homes & Voids	Average cost per Home & Void
Repairs Works	£740,508	520	£1,424
Void Works	£104,777	28	£3,742
Cyclical Works	£71,335		
Investment Works	£471,456		
Total	£1,388,076		

Maintenance and Repairs



Reactive Maintenance:
£689,508



Average cost per unit: **£1,325.98**
(up from £1,170 in 2023/24)



Void Re-let Costs:
£104,777 for 28 homes (vs. £98,679 for 30 homes in 2023/24)



Planned Works Completed



Kitchen Renewals

9



Bathroom Renewals

7



Boiler Renewals

27



Electrical Rewires

13



Window Replacements

111



Auchinlea Square Surface Works:

Completed

Cyclical Works Completed



Gutter Cleaning

520



Electrical Safety Inspections:

520



Gas Servicing:

516



Close Painting:

0



As of the reporting period, Scottish Housing Quality Standard (SHQS) compliance stood at 97.20%, with three exemptions and a small number of marginal failures. Compliance with fire detection, gas safety, and electrical safety checks was maintained at 100%, reflecting our continued commitment to tenant safety and regulatory standards.

A Value for Money assessment was completed for gas servicing and reactive maintenance, resulting in the procurement of two new contractors, effective 1 April 2025. One contractor will deliver all reactive repairs, while the other will manage gas servicing. This strategic change is expected to reduce costs and enhance operational efficiency through the use of a schedule of rates for ordered works and a service contract for gas-related repairs and maintenance.

Medical Adaptations

Funding from the local authority for medical adaptations dropped from 74% to 23%. In response, the Management Committee committed to covering the shortfall, ensuring no tenant is left in accommodation that could be altered to sustain their tenancy with dignity.

Year	PHA Funded	Grant Funded	Total Spend	% Grant	Households Helped
2023/24	£6,843	£19,605	£26,448	74%	12
2024/25	£39,199	£11,800	£50,999	23%	23



Housing Management

Allocations:

Managing the housing list, dealing with allocations enquiries & allocating empty homes.

495 New Applications for Housing



32 Empty Homes to re-let



30 New Tenant Visits



219 Current Tenant House Visits



205 Housing Applications Issued
154 Reviewed



Rent Management:

Ensuring rent is paid on time and managing arrears.

Actual Rent Arrears **2.76%**. This is an increase of 1.6% from 1.07% last year. This is largely due to the impact of the cost of living crisis on households throughout Provanhall.

Stock Profile: at 31/3/25

Properties for Rent:

4 bedroom property **27**

3 bedroom property **91**

2 bedroom property **342**

1 bedroom property **60**

Total **520**

Other:

Owner occupiers **35**

Sharing owners **1**

Estate Management:

Estate management inspections and action, monitoring stair cleaning and environmental contracts including bulk uplift and checking cleansing services.

Daily, Weekly & Monthly Estate Management Inspections

Legal Notices:

Working with partners to do all we can to minimise rent arrears, legal actions, court actions and evictions.

Legal notices issued (Notice of Proceedings) **9** for rent arrears, **0** other

2 evictions

1 abandoned property

Rent Arrears and Tenant Support

Rent management performance remained robust throughout the year.

As at 31 March 2025:

- Total rent arrears stood at **2.67%**, a slight increase from **2.00%** in 2023/24
- Gross arrears amounted to **£61,118**
- Only two cases were escalated to court – one relating to rent arrears and one to anti-social behaviour – demonstrating the effectiveness of our proactive tenancy management and support services.
- A total of **311** tenants received Direct Housing Costs through Universal Credit or Housing Benefit, consistent with previous years. This continued support plays a vital role in sustaining tenancies and mitigating financial hardship.



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Housing Services Report 2024-25

	Provanhall Housing Association Target	Provanhall Housing Association Actual	Scottish Average
% average rent increase to be applied next year	N/A	7%	4.40%
Average number of days to relet empty houses	7 days	17.27 days	40.39 days
% rent loss for empty homes	0.25%	0.43%	0.91%
% of lettable homes that become available	7%	5.38%	6.99%
Average number of days to process Housing Applications	5 days	2 days	N/A
% gross rent arrears	3%	2.67%	4.05%
% of former tenant arrears written off	1%	53.80%	40.16%
% of antisocial behaviour complaints resolved within local target	100%	100%	96.92%
% of existing tenants very or fairly satisfied with the quality of their home	97%	81.40%	85.91%
% of existing tenants very or fairly satisfied with the landlord's management of the neighbourhood they live in	99%	92.80%	85.66%

Antisocial Behaviour:

Dealing with neighbour & antisocial behaviour complaints.

52 complaints in total:

Category A – *Very Serious* **8**

Category B – *Serious* **4**

Category C – *Nuisance* **40**

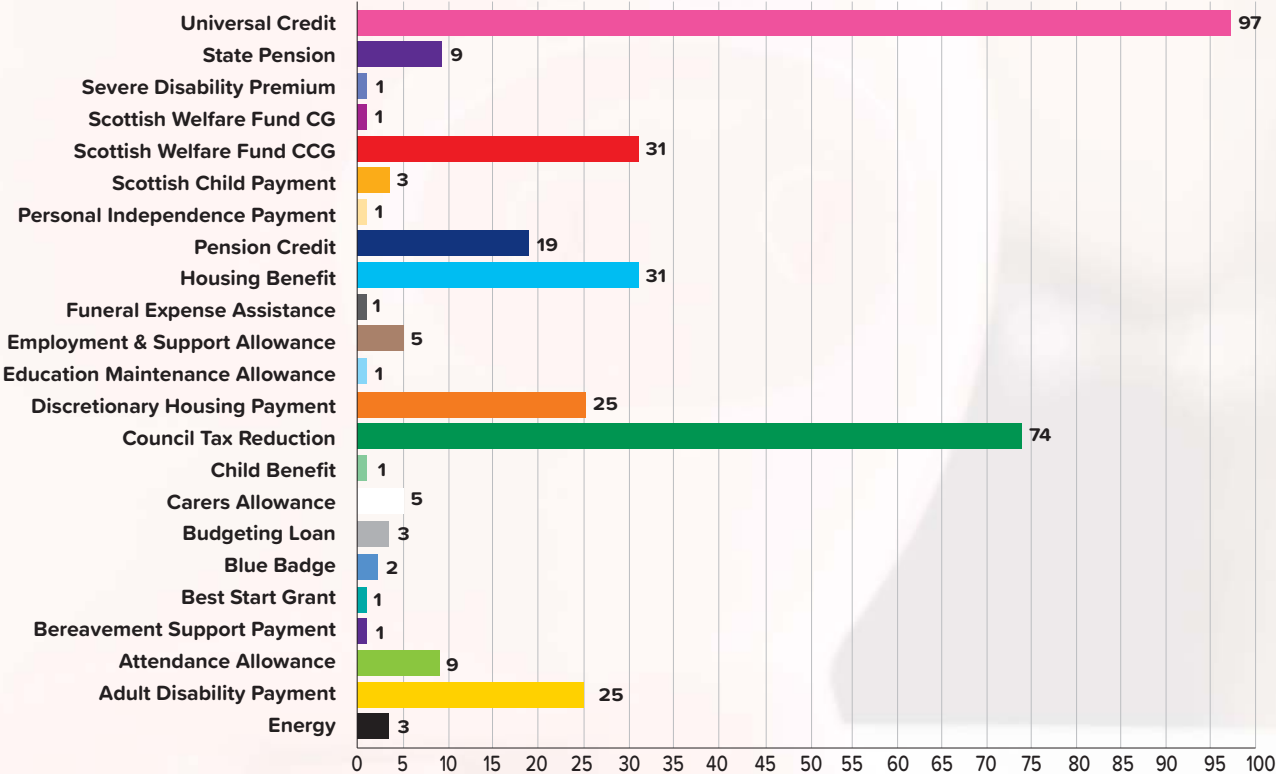


Money and Benefits Advice

Money and Benefits Adviser supported 349 households, securing £1,478,087 in benefits during 2024/25.

Working in partnership with Connect Community Trust, our Money and Benefits Adviser, Elaine McIntyre, works closely with our Housing Services team to provide all the help and support possible to our tenants. Elaine helps with all aspects of Universal Credit, Housing Benefit and other benefits. Elaine can also help tenants to maximise their income and manage their debt issues. Please contact the office to book an appointment with Elaine.

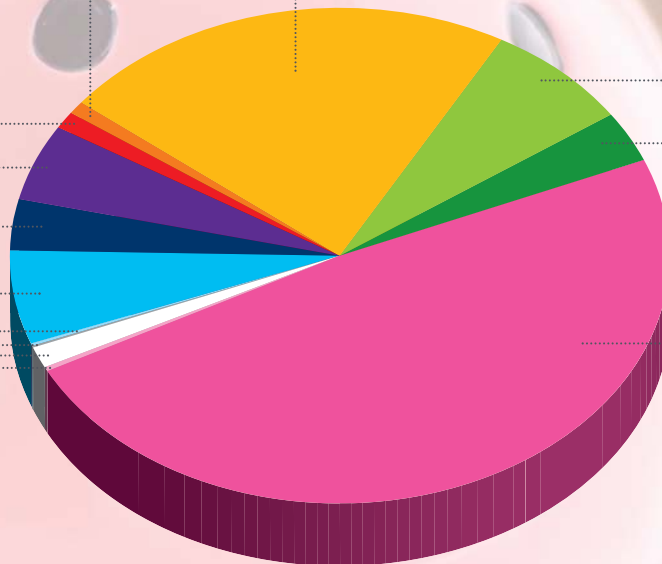
Welfare Rights Issues • New Cases • Total 349



Provanhall Housing Association – Financial Gains 2024-25

Housing Benefit	£89,708.40
Pension Credit	£50,505.02
State Pension	£73,685.291
Scottish Welfare Fund (CCG)	£17,609.12

Council Tax Reduction	£49,665.38
Attendance Allowance	£108,111.80
Adult Disability Payment	£331,005.75
Discretionary Housing Payment	£12,049.09



Bereavement Support Payment	£4,300.00
Carers Allowance	£19,492.20
Budgeting Loan	£1,042.88
Education Maintenance Allowance	£1,710.00

Universal Credit	£718,149.04
Energy	£208.75
Scottish Welfare Fund (CG)	£89.97
Best Start Grant	£754.65

Community Achievements 2024/25



Provanhall
Housing Association

Procured and commenced a new Gas Servicing contract with significant savings compared to our existing supplier.

Procured and commenced a new multi trade contractor utilising schedule of rates with significant improvements compared to our existing suppliers in terms of staff administration of the contracts.

£50,999 spent on adapting 23 homes with medical adaptations allowing tenants to stay safely in their homes. This is despite our funding dropping from 74% to 23% from the Council to assist with this.

Commenced Capital Expenditure programme of £5,187,747 over next 4 years.

Third year of Caravan project for families to have an affordable holiday helping 7 families.

Implemented new Housing Management Computer System to help us deliver lean and efficient services.

Launched new housing application portal to streamline the process for new applicants for housing.










Maintained low arrears compared to local peers through proactive engagement and highly skilled team of people.

Applied for and distributed fuel bank funding in 2024/25 of £3,145 to support 86 households.

Made a difference for kids at Christmas with Cash for Kids funding in 2024/25 of £5,000 with a top-up funding from the Association to give 250 children a £25 voucher each.



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-  Distributed SFHA funding from the Scottish government of £30,000 for fuel support.
-  Maintained comparatively low rent compared to peers. Rent levels (based on 2023/24 data) for 2 and 3 apt properties (77% of our stock) are the second lowest in Easterhouse.
-  Completed comprehensive skills and training assessment for Management Committee and delivered all requested training identified in individual development plans.
-  Reviewed our new 3-year Business Plan (launched in June 2024).
-  Worked with Glasgow Council on the improvement area in Balcurvie Road bringing nine homes into Social Housing for refurbishment from the private sector.
-  We continued to grow the number of homeless households rehoused under Section 5, maintaining a 100% tenancy sustainment rate throughout last year.
-  Internal Audit results in 2024/25 assessed as strong (highest) for Budget and Financial Reporting and weak for Planned Maintenance which we are addressing through an improvement plan for the team and function.
-  Continued our commitment to being a Disabled Confident Employer.
-  Recruited more new non-tenant Management Committee members to our Governing Body.

Total grant funding secured for our residents of £53,145 (including £20,000 of funding to support our partners in the Connie Centre with Connect Community Trust)

Funded Money Advice post to help 349 households achieve benefit maximisation totalling £1,478,087 for the year.

Grant funding from Glasgow council to help purchase 9 flats in Balcurvie Road of £454,641.84 (for property value).



Staff & Committee

Management Committee

Linda Cameron (*Chair*) (*Appointed 28 October 1993*)
Deborah Anderson (*Vice-chair*) (*Appointed 13 September 2023*)
Elizabeth McEwan (*Secretary*) (*Appointed 10 September 2015*)
Ayodeji Olorunsogo (*Appointed 13 September 2023*)
Gabriel Agbola (*Appointed 27 November 2023*)
Calum O'Donnell (*Appointed 25 March 2024*)
Claire Mckay (*Appointed 25 March 2024*)
Daniel Hughes (*Appointed 25 March 2024*)
Moira Bayne (*Appointed 25 March 2024*)
Tom Irving (*Appointed 25 March 2025*)
David Carse (*Appointed 25 March 2025*)
Christine Morris (*Resigned 12 May 2025*)
Tracy Coutts (*Resigned 6 November 2024*)
James McGuire (*Resigned 19 April 2024*)
Geraldine Whitley (*Resigned 5 April 2024*)

Executive Officers

Alan Hume
Mark Tedford (*from December 2024*)
Graeme McKee (*to April 2025*)
Mark Quigley (*to November 2024*)

Director
Operations Manager
Housing Services Manager
Technical Services Manager

Staff

Andrew Dickson
Heather Elder
Peter Boyle
Rachel Fitzsimons
Geraldine Cullen
Danielle Keenan
Pamela Davren

Senior Finance Officer
Corporate & Governance Officer
Repairs & Asset Officer
Repairs & Asset Assistant
Temporary Housing Officer
Housing Assistant
Finance Administrator

Registered Office

34 Conisborough Road
Easterhouse
Glasgow G34 9QG

External Auditor

Azets Audit Services
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Renfrew PA4 8WF

Solicitors

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Glasgow G40 2RZ

T C Young Solicitors
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BTO Solicitors LLP
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Glasgow G2 5HS

Bankers

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Glasgow The Forge,
PO Box 1000, BX2 1LB

Internal Auditor

Wbg
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Glasgow G2 4TP



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