



Annual Review 2025-26

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.



Linda Cameron *Chairperson*

Welcome and Chairperson's Update



Welcome to our latest update.

Provanhall Housing Association is governed by a dedicated Board of Management, elected by our members. The Board sets our strategic direction, establishes policy, and oversees the overall governance of the Association, while the Management Team delivers day to day services in line with these decisions. Together, we work to ensure our mission and

values remain at the heart of everything we do.

Our Board members volunteer their time, and their commitment continues to strengthen the Association. Over the past year, we have further developed our governance arrangements, building on the strong foundations laid over many years.

At year end, our Board comprised 10 members, including five external non tenant members. Attendance averaged 71%, with meetings held both in person and via Microsoft Teams. Board members also undertook extensive training guided by our Training Matrix, with continued development planned for both Board and staff.

This year is a special one for Provanhall, as we celebrate 35 years of service to our community. Over those decades, Provanhall has flourished into a safe, welcoming place to call home, shaped by the people who live here and those who have supported the Association's work. It has been a privilege to witness that growth and to contribute to it.

It is also my final year as Chair, and I want to express my sincere thanks for the support, dedication, and resilience shown by fellow Board members, staff, and our wider community. We are proud of the strength and diversity of our Board, and we always welcome new members. Tenants can join the Association for just £1 and are encouraged to consider standing for the Board to help shape the next chapter of Provanhall's future.

Thank you for your continued support.

Linda Cameron *Chairperson*





Alan Hume *Director*

Director's Review



Operating Environment

The economic environment remains challenging, though signs of stabilisation are emerging. As of April 2026, UK Consumer Prices Index (CPI) inflation stood at **2.8%**, down from **3.3%** in March and continuing its steady decline from the peak of **11.1%** recorded 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 **4.8% rent increase** for the 2026/27 financial year. The consultation achieved a **29.64% response rate**, with **86%** of respondents supporting the proposal. This adjustment aligns with the Scottish Federation of Housing Associations' affordable rent assessment and reflects our commitment to balancing affordability with 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 **£4,486,500** over five years from 2025/26 to support essential investment in our housing stock and infrastructure.

During the year, the Association completed a review of its organisational structure to improve efficiency and strengthen service delivery. As part of this, the separate Housing Manager and Repairs Manager posts

were combined into a single **Operations Manager** role. This change is designed to streamline decision making, reduce costs, and support a more joined up approach to services, ensuring we continue to meet the evolving needs of tenants and stakeholders.



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Strategic Investment and Services

We continued to fund our **Income Maximisation Service** and supported **Connect Community Trust (CCT)** in managing the Connie. We also strengthened our partnership with **Easterhouse Sports Centre**, resulting in a significant increase in positive engagement with younger people – a group traditionally harder to reach.

Our **Estate Management Services** – including gardening, back court maintenance and bulk uplift – remain a core priority. In December 2025, we supported the Council in the transition to **community bin hubs** for waste and recycling. Although there were early teething issues, improvements in back court conditions and the removal of overflowing bins being dragged through closes have already made a noticeable difference. We continue to work closely with residents and the Council to ensure a smooth transition and effective implementation of the new waste service.



This move to end bin pulls for flatted properties will save the Association around **£35,000 per year**, allowing us to redirect funding to services that deliver greater benefit for tenants.

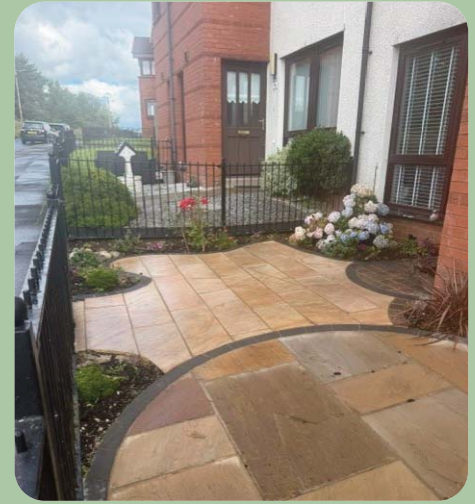
In 2025/26, we invested **£943,565** as part of our revised Capital Expenditure Programme, ensuring our homes remain safe, comfortable and energy efficient.

Partnership and Community Engagement

We continued to strengthen our role within the community through a range of partnerships and initiatives.

As active members of the **Easterhouse Housing and Regeneration Alliance (EHRA)**, we contributed to sector wide improvements through collaborative lobbying and shared training opportunities. This included a successful **Hustings Event at Platform** and **Equality, Diversity and Inclusion** training delivered for EHRA Board members.





We also worked closely with **Easterhouse Sports Centre** to promote community wellbeing and youth engagement, supporting access to recreational opportunities for local residents. Through collaboration with suppliers and contractors, we facilitated donations totalling **£1,650** to the local Christmas toy appeal. In addition, we arranged for a **commercial kitchen** to be installed to enhance facilities for centre stakeholders, and contributed **£5,000** towards a **community mini bus** to support activities such as sports competitions beyond Easterhouse.

Over the past two years, in partnership with **Glasgow City Council**, we progressed the purchase and refurbishment of 13 homes, all of which were completed and let during the period. This initiative increased access to quality, affordable housing within the community. The average cost to the Association was **£57,475 per unit**, funded through our reserves alongside Scottish Government funding administered via Glasgow City Council totalling **£625,532**.

We also continued to invest in the development of our bespoke computer systems, enabling improved efficiencies in data forecasting, compliance management, customer service and overall performance.

Corporate Governance

Our Board remains strong. At the end of the financial year, it comprised a mix of members, including **five external non tenants** and **five tenant members**. Attendance at meetings for 2025/26 was 71%. Meetings were held in person, with remote access available via Microsoft Teams. Training continued through our **Training Matrix**, with a full **Governing Body Assessment** completed in December 2025 by SHARE.

Internal audit activity during the year covered three key areas:

- Annual Assurance Statement – Compliant
- Annual Return on Charter – Substantial
- Asset Management – Substantial



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Finance Highlights

Breakdown of total income & total expenditure for 2025/2026



Income	2025/2026	2024/2025
Rental Income	2,499,170	2,299,042
Void Loss	41,756	(17,250)
Factoring Income	552	1,537
Wider Role Income	–	1,025
Stage 3 Grants	30,187	11,084
Amortised Grants	353,113	362,847
Interest Income	45,442	115,250
	2,886,708	2,773,535
Costs	2025/2026	2024/2025
Management & Admin Costs	1,089,287	1,059,517
Day to Day Maintenance Costs	564,613	711,234
Cyclical & Planned Maintenance	513,935	168,888
Factoring	–	–
Tenant Participation	4,657	2,227
Wider Action	38,562	45,155
Bad Debts	11,488	6,520
Land & Building Depreciation	626,288	617,641
Loan Interest & Other Finance Charges	12,410	37,719
	2,861,240	2,648,901
Surplus for the year	25,468	124,634





Lorraine Sommerville
Finance Manager



How every pound is spent...

Cyclical and
Planned
Maintenance

11.8p

Day to day
Maintenance
Costs

12.9p

Bad Debts

0.3p

Wider Action

0.9p

Capital Works

34.5p



Management
and Admin
Costs

24.9p

Tenant
Participation

0.1p

Land and
Building
Depreciation

14.3p

Loan interest
& other
finance
charges

0.3p



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Repairs and Asset Management



Mark Tedford Operations Manager

In 2025-26, The association completed 1631 repairs. From this figure, 78.36% were categorised as Urgent and Routine and staff conducted 509 repair inspections.

During the year, we completed our stock condition assessment of all our 533 homes which allows us to further develop our Asset Management Strategy and ensure we have enough funds to maintain our assets over their lifespan to maintain good quality safe and affordable homes. Our compliance with the Scottish Housing Quality Standards (SHQS) which is set by the Scottish government is 97.37%.

On the 1631 repairs completed (down by volume by 28.2% on last year) we spent £308,748. As our expenditure on replacing assets (for example windows) the cost of repairing assets near the end of their useful life fell.

Our staff completed 509 repairs inspections, an increase of 66.89% on last year.

Annual Repairs Statistics

Repairs & Maintenance

In 2025-26, the Association completed just over 1631 reactive repairs. From this figure, 78.36% of the reports were categorised as Urgent and Routine and staff conducted 509 repair inspections.

Repair Type	Annual Repairs 2024-25	Annual Repairs 2025-26	% Change
Emergency	594	353	↓ -40.57%
Urgent	332	360	↑ +8.40%
Routine	1347	918	↓ -31.84%
Total	2273	1631	↓ -28.24%

The overall reduction in repair volumes is a positive development and will continue to be monitored alongside repair trends, property condition information and tenant feedback. The Association remains focused on ensuring repairs are correctly categorised, completed within appropriate timescales and delivered to a high standard, while maintaining a strong emphasis on tenant safety and satisfaction.

Repair Type	Annual Repairs 2024-25	Annual Repairs 2025-26	SHN Average 2025-26
Emergency Repairs (Average Time)	2 hours 25 minutes	2 hours 28 minutes	3 hours 25 minutes
Non-emergency Repairs (Average Time)	5 days 16 hours	4 days 55 hours	8 days 40 hours
Repairs Completed <i>Right First Time</i>	90.76%	93.35%	95.29%

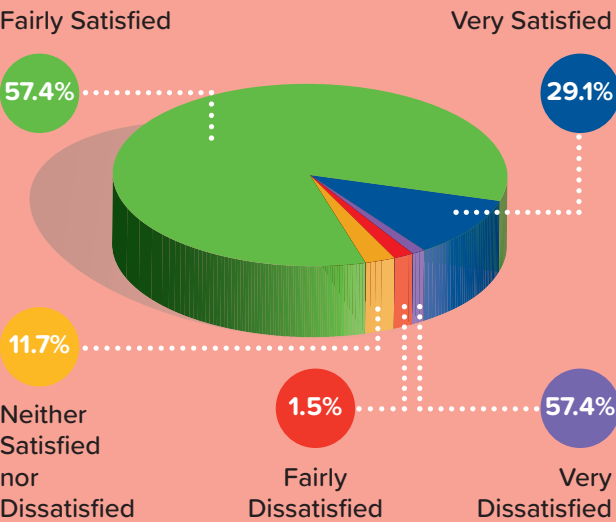


Damp & Mould

This is a new category being reported on to the Scottish Housing Regulator. As recording practices continue to embed, and there is no data that relates to previous years the scope for detailed analysis remains limited.

Early data indicates variation in performance between landlord types. For average resolution times, Registered Social Landlords (RSLs) reported shorter times at 19.6 days, compared with 31.9 days for Local Authorities.

For reopened cases, patterns differ by category. RSLs recorded higher proportions of reopened cases within condensation and structural categories, while Local Authorities (Las) recorded higher proportions in “other” cases. Overall, the proportion of reopened cases was 9.0% for RSLs and 7.83% for LAs, indicating a slightly higher rate among RSLs at this early stage of reporting.



Repairs Satisfaction 2025/26

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 in 2025, and the following table outlines our contractor performance in 2024-2025 based on 265 responses in the Tenant Satisfaction Survey:

Satisfaction Level	2025-26	
	Surveyed	%
Very satisfied	275	84.10%
Fairly satisfied	35	10.70%
Neither satisfied nor dissatisfied	8	2.45%
Fairly dissatisfied	5	1.53%
Very dissatisfied	4	1.22%
Tenants Surveyed	327	
Repairs Satisfaction (Very and fairly satisfied tenants)	310	94.8%
National Average (data from 149 SHN members)	87.6% SHN Average 2025-26	

These results demonstrate a consistently high level of tenant confidence in the repairs service and reflect the Association’s continued focus on delivering repairs efficiently, communicating effectively with tenants and ensuring works are completed to a high standard.

Tenant feedback will continue to be closely monitored and used to identify opportunities for further service improvement.



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Reactive Spend

	2025-26	Number of Homes & Voids	Average cost per Home & Void
Repairs Works	£308,748	533 homes	£579
Void Works	£161,073	23 voids	£7,003
Cyclical Works	£22,813		
Investment Works	£1,507,343		
Total	£1,999,977		



Mark Tedford Operations Manager

Maintenance and Repairs



Reactive Maintenance: **£308,748**



Average cost per unit: **£579**
(decrease from £1,325.98 in 2024/25)



Void Re-let Costs: **£161,073** for **23** homes
(increase from £104,777 for 28 homes in 2024/25)



Planned Works Completed



Kitchen Renewals 12



Bathroom Renewals 9



Boiler Renewals 40



Electrical Rewires 7



Window Replacements 659



Balcony Door Replacement 45

Cyclical Works Completed



Electrical Safety Inspections: 11



Gas Servicing: 525



Electric Heating Servicing: 8



Planned Maintenance

The Association continues to make strong progress with its planned maintenance programme, investing in homes to ensure they remain safe, modern and well maintained.

The window and balcony door replacement programme is currently running one year ahead of schedule, allowing planned investment to be delivered earlier than originally anticipated and providing tenants with improved energy efficiency, security and comfort.

The Association’s five-year kitchen and bathroom replacement programme is currently out to tender. This significant programme of investment will support the continued improvement of homes across Provanhall and ensure kitchens and bathrooms are replaced in line with stock condition information and planned lifecycle requirements.

These programmes form an important part of the Association’s long-term approach to asset management, helping to maintain the quality of tenants’ homes while planning investment efficiently and sustainably.

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.



Medical Adaptations

Funding from the local authority for medical adaptations increased from 23% to 62.6%. Reflecting the strengthened partnership working developed over the past year, 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
2024/25	£39,199	£11,800	£50,999	23%	23
2025/26	£19,024	£31,861	£50,885	62.6%	14



Housing Services



Allocations

Managing our housing list, allocations, enquiries and empty homes.

353

New Applications for Housing



23

Empty Homes to re-let



23

New Tenant Visits



205

Issued

148

Returned

Housing Applications Reviewed



Rent Management:

Ensuring rent is paid on time and managing arrears.

Actual Rent Arrears **2.78%**. This is an increase of 2.70% from 0.08% last year. This is largely due to the continued impact of the cost of living crisis on households throughout Provanhall.

Stock Profile

Properties for Rent:

4 bedroom	27
3 bedroom	92
2 bedroom	354
1 bedroom	60
Total	533

Other:

Owner occupiers	33
Sharing owners	1

Estate Management

The Association continues to maintain high standards across our estates through regular grass cutting, close cleaning and inspections of common areas. These services help ensure communal spaces remain clean, safe and well maintained for tenants and residents.

Antisocial Behaviour

35 complaints in total:

Category A – <i>Very Serious</i>	1
Category B – <i>Serious</i>	6
Category C – <i>Nuisance</i>	28



Rent Arrears and Tenant Support

Rent management performance remained robust throughout the year. As of 31 March 2026:

- Total rent arrears stood at **2.78%**, a slight increase from **2.70%** in 2024/25
- Gross arrears amounted to **£73,039.22**
- No cases were escalated to court demonstrating the effectiveness of our proactive tenancy management and support services.
- A total of **354** tenants receive Direct Housing Costs through Universal Credit or Housing Benefit, increased from **311** in 2024/2025. This increased support plays a vital role in sustaining tenancies and mitigating financial hardship.

Housing Services Report 2025-26

	Provanhall Housing Association Target	Provanhall Housing Association Actual	Scottish Average
% average rent increase to be applied next year	N/A	4.8%	6.05%
Average number of days to relet empty houses	10 days	25.87 days	51.70 days
% rent loss for empty homes	1.00%	0.43%	1.13%
% of lettable homes that become available	10.00%	4.88%	6.84%
Average number of days to process Housing Applications	5 days	3 days	N/A
% gross rent arrears	3.00%	2.78%	5.90%
% of former tenant arrears written off	N/A	79.09%	27.25%
% of antisocial behaviour complaints resolved within local target	100%	100%	93.11%
% of existing tenants very or fairly satisfied with the quality of their home	90.00%	86.42%	86.64%
% of existing tenants very or fairly satisfied with the landlord's management of the neighbourhood they live in	90.00%	96.98%	84.94%



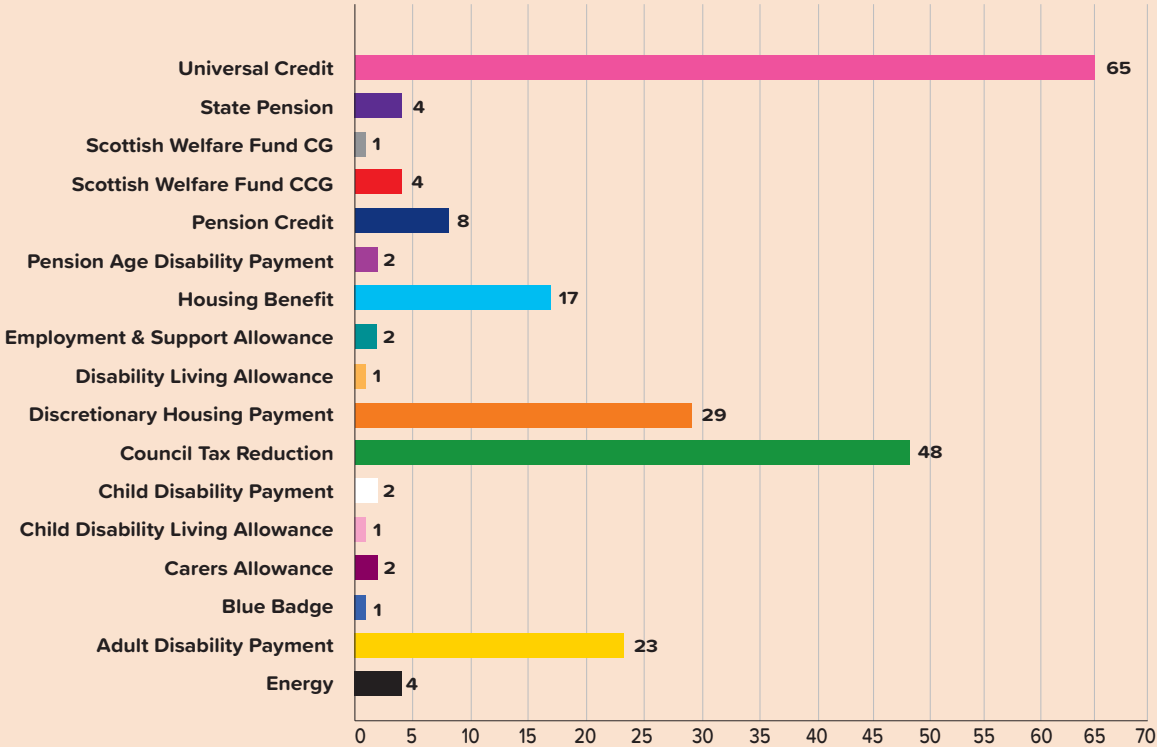
Money and Benefits Advice



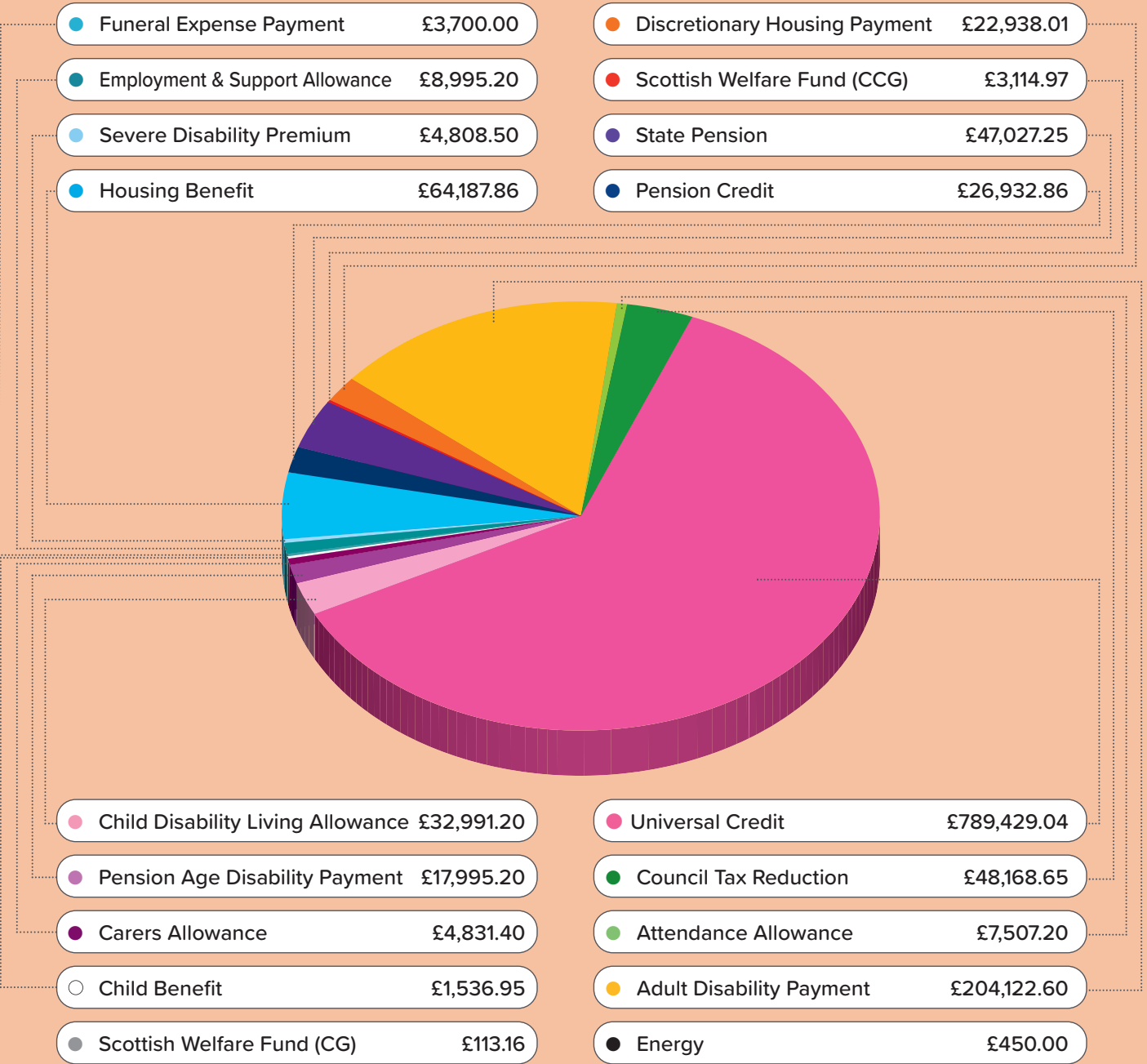
Money and Benefits Adviser supported 214 households, securing over £1,288 in benefits during 2024/25.

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 214



Provanhall Housing Association – Financial Gains 2025-26



Community Impact and Funding



Welfare Rights Officer supported households, securing £1,288,850.05 in financial gains



Fuel Bank supported 241 households with £8460



Cash for Kids provided £3,000 for Christmas; the Association added £5,190, distributing £8,190 in vouchers to children.



We donated £5,000 to Easterhouse Sports Centre to purchase a minibus . Enabling people within our community area access to wider recreational services.



Our contractors donated £1600 to Easterhouse Sports Centre to purchase new equipment.



Xmas Toy Appeal - Our suppliers also donated £1300 to assist Community Events Scotland supply presents to 45 tenancies.



Staff & Board Members

Management Committee

- Linda Cameron (*Chair*) (*Appointed 28 October 1993*)
Tom Irving (*Vice-chair*) (*Appointed 25 March 2025*)
Gabriel Agbola (*Secretary*) (*Appointed 27 November 2023*)
Deborah Anderson (*Vice-chair*) (*Appointed 13 September 2023*)
Elizabeth McEwan (*Secretary*) (*Appointed 10 September 2015*)
Ayodeji Olorunsogo (*Appointed 13 September 2023*)
Claire Mckay (*Appointed 25 March 2024*)
David Carse (*Appointed 25 March 2025*)
Christopher Kelly (*Appointed 30 March 2026*)
Jillian Fearnside (*Appointed 30 March 2026*)
Daniel Hughes (*Resigned 27 May 2026*)
Calum O'Donnell (*Resigned 14 December 2025*)
Moira Bayne (*Resigned 10 September 2025*)
Christine Morris (*Resigned 12 May 2025*)

Executive Officers

- | | |
|----------------------|--------------------|
| Alan Hume | Director |
| Mark Tedford | Operations Manager |
| Lorraine Sommerville | Finance Manager |

Staff

- | | |
|-------------------|--------------------------------|
| Heather Elder | Corporate & Governance Officer |
| Peter Boyle | Repairs & Asset Officer |
| Chris Kilcar | Asset Management Officer |
| Rachel Fitzsimons | Repairs & Asset Assistant |
| Diane Miles | Housing Officer |
| Danielle Keenan | Housing Assistant |
| Pamela Davren | Finance Assistant |
| Ashley Tedford | Receptionist |

External Auditor

Azets Audit Services
Titanium 1
King's Inch Place
Renfrew PA4 8WF

Internal Auditor

Cameron Audit Ltd
4/2 Grosvenor Gardens
Edinburgh EH12 5JU

Solicitors

Kelly & Co Solicitors
184 Abercromby Street
Glasgow G40 2RZ

BTO Solicitors LLP
45 St Vincent Street,
Glasgow G2 5HS

TC Young Solicitors
7 West George Street
Glasgow G2 1BA

Bankers

Bank of Scotland Plc
Glasgow The Forge,
PO Box 1000, BX2 1LB







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Provanhall Housing Association Limited is a company registered in Scotland under the Companies Acts, Company Number: SC037762, Registered Office: 34 Conisborough Road, Easterhouse, Glasgow, G34 9QG.

It is registered as a Property Factor Id: PF000389. Registered Housing Association No. HHC 242 Scottish Charity No SC037762. Financial Conduct Authority No 2401RS.

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Television: 1991 → 2026

In 1991, UK viewers had **four** main terrestrial channels: BBC1, BBC2, ITV, and Channel 4.

By 2026, there are **hundreds** of channels plus Netflix, Disney+, Prime Video, YouTube, iPlayer and more. Whether the quality of programming has increased or number of repeats shown has decreased is debatable!



Top-selling cars in the UK, 1991

Ford Fiesta



Ford Escort



Vauxhall Cavalier



Top-selling cars in the UK, 2026 (YTD)

Ford Puma



Kia Sportage



Jaecoo 7



From manual clutches to digital cockpits

In 1991, cars were straightforward machines. You needed to adjust a **manual clutch (choke)**, tuned a **radio cassette** deck, and removed it when you parked so nobody **stole** it. A **steering-wheel lock** was standard practice, and “driver aids” meant your own skill and attention. There were also far fewer households in Glasgow who owned a car.

Air-conditioning, parking sensors, sat-nav and reversing cameras were **luxury features**, found only on higher-end models.

By 2026, even modest cars routinely include: automatic emergency braking, adaptive cruise control, lane-keeping assistance, touchscreens and smartphone integration

Interiors have evolved into digital environments: full entertainment systems, soft ambient lighting, and electric controls for almost everything – seats, mirrors, boots, handbrakes, and steering columns. The leap from 1991 to 2026 is transformative.

What was top-spec in 1991 is **standard equipment** today.



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Mobile Phones: 1991 → 2026

From bricks to pocket supercomputers

In 1991, mobile phones were almost mythical. Fewer than **1 in 20** people in the UK owned one, and the handsets were heavy, expensive, and strictly for business users.

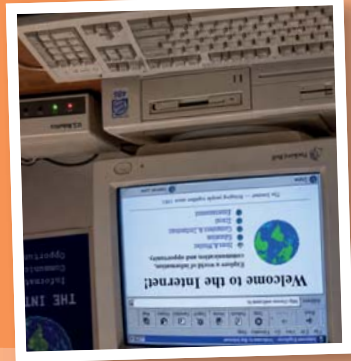
By 2026, the shift is total. More than **4 in 5** people now carry a smartphone – a device that acts as a camera, sat-nav, TV, bank, games console, and full computer. The technology inside a modern handset would have cost **millions** to assemble in 1991 and taken up an entire room. Thirty-five years turned the mobile phone from a luxury brick into the most universal piece of personal technology on the planet.



The Internet: 1991 → 2026

From curiosity to global infrastructure

In 1991, the World Wide Web had only just gone public. Almost nobody had used it, and the idea of going “online” meant little outside universities and specialist labs. By 2026, more than **5 billion people** are connected. Shopping, banking, meetings, entertainment, education, and dating all run through the internet as part of everyday life. Entire industries and social worlds now exist purely in digital space. Someone from 1991 would struggle to recognise today’s reality – a shift from obscure experiment to the backbone of modern society in a single generation.



Music: 1991 → 2026

In 1991, a new CD album cost **£15**, and you owned whatever was on that disc. In 2026, around **£12 a month** gives access to **tens of millions** of tracks on streaming platforms. For the price of one album in 1991, you can now listen to almost every major song ever recorded and no need to put them back in the case in alphabetical order!



Cost Comparison

If something cost £1 in 1991, you'd expect it to cost roughly £2.50 today just from general inflation. When prices have risen much more than that, such as housing and stamps, it shows how those items have become relatively more expensive than everyday inflation alone.

Item	1991 Price	2026 Price	Increase
Loaf of bread (800g)	5p	£1.60	+191%
Pint of milk	31p	80p	+158%
Petrol (1 litre)	40p	£1.62	+305%
Pint of lager	£1.37	£4.50	+230%
Average UK house	£60,000	£272,000	+350%
First-class stamp	24p	£1.70	+608%
Cinema ticket	£3	£10	+233%



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1991: The Soundtrack of the Year

The year Provanhall began was set to a soundtrack of iconic chart toppers:



Enigma
"Sadeness Part 1"



Chesney Hawkes
"The One and Only"

Other major artists dominating 1991 included Seal, Madonna, Vanilla Ice, KLF, Roxette, Rod Stewart and Iron Maiden. These songs were the backdrop to the early days of the Association — a reminder of how much the world has changed since.

A Community that has evolved – and endured

Over 35 years, Easterhouse has changed dramatically:

- A population reduced from 26,500 to just over 9,000
- A housing market transformed from £30k homes to £140k homes
- A retail landscape shifting from large anchor stores to specialised provision
- A community moving from high density estates to modern, sustainable neighbourhoods



Cultural habits have changed too. Easterhouse once had several licensed premises; today, both remaining pubs have long closed, replaced by more family friendly dining and leisure options at The Fort. Through all of this, Provanhall Housing Association has remained a steady presence — investing in homes, supporting tenants, strengthening partnerships, and helping the community flourish into a safe, welcoming place to call home.



The Shandwick Centre – 1991 Retail Life

Opened around 1972, the Shandwick Centre (now 7 Lochs) was Easterhouse's main retail hub. It reflected the typical suburban mall of its era, with:

- A large supermarket anchor **Fine Fare** know locally as **Buywell**
- **John Menzies** newsgents
- **Timpson** shoe repair
- Local butchers, bakers, clothing shops, household goods stores, and the "big window" hairdresser!
- Independent retailers serving day to day needs

It was a busy, bustling centre – a focal point for shopping and community life. Today, the retail landscape is smaller and more specialised. The Council owned centre has significantly lower footfall, and despite rebranding efforts (Seven Lochs) and reduced rent offers, many units remain empty.

Population Change – A 35 Year Transformation

The most striking change is population:

- Early 1990s (closest verified: 2001 Census): 25,500
- 2011 Census: 8,923
- 2022 Census: 9,268

A decline of over **17,000** residents reflects:

- Large scale demolition
- Changing tenure
- Smaller household sizes
- Movement from high density estates to mixed, sustainable communities

Easterhouse today is smaller, more stable and more sustainable – with Provanhall contributing significantly to that transformation.



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Housing Then vs Now...

1991

2026



- Scotland's average selling price in 1990 was **£35,684**.

- Glasgow typically sat slightly below this.

- Easterhouse and the East End were lower cost areas, around **£28,000**.

- **Energy efficiency standards** were minimal; much of the housing stock was developed in the 1950s and 1960s.

- **Right to Buy** was accelerating the transfer of social homes into private ownership.

- Average Glasgow house price now sits around **£200,000**.

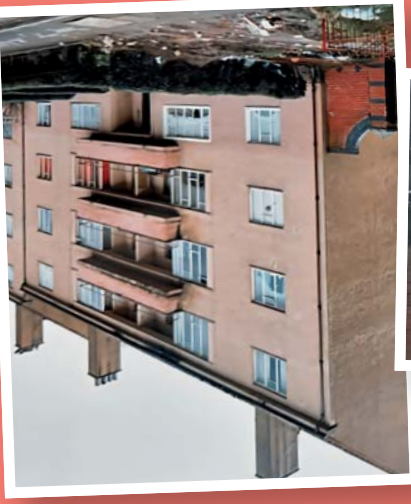
- Easterhouse/East End typically fall nearer **£140,000**.

- **Right to Buy** has ended, stabilising social housing supply.

- **Major investment programmes** have modernised housing association owned stock, improved energy efficiency and strengthened long term sustainability.

- **Affordability challenges** today stem more from deposits and cost of living pressures than interest rates.

Across these 35 years, Provahall has been a constant – maintaining affordability, improving homes, and supporting tenants through every economic cycle.



Right to Buy – introduced by the Conservative government led by Margaret Thatcher in 1980 – was already reshaping tenure patterns long before its abolition in 2016. Home ownership was far lower than today, with only around 30% of families owning their homes outright or paying a mortgage in Scotland as a whole.

Social renting, mainly through Glasgow Corporation dominated, and in Easterhouse it was even more pronounced: over 85% of households lived in council homes, Housing Associations accounted for under 3%, owner occupation sat around 10%, and private renting was minimal at under 2%.



Today, Easterhouse remains mostly socially rented, with 82% of households now living in Housing Association tenancies.

Mortgages have also changed dramatically. In 1991, most mortgages were interest only, paired with a separate endowment policy intended to repay the loan generally after 25 years, with interest rates in 1991 over 10%. Today, fixed rate repayment mortgages dominate, with interest paid typically between 4.5% and 6%, reflecting a very different financial environment from the one Easterhouse households faced 35 years ago.



35 Years of Provanhall: A Community Transformed

When Provanhall Housing Association was founded in 1991 (previously Hilltop View Housing Association).

Easterhouse was one of Scotland's largest post war housing 'peripheral estates', originally housing 60,000. By the time we got to the early 1990's, the population was closer to 26,500 – still vast, dense, and still one of the biggest concentrations of social housing in the country. Leisure and shopping opportunities were limited. Homes were typically poorly insulated, single glazed, and heated by one or two coal fires which also heated the stored hot water within a two, three or four bedroom tenement.



Investment was limited to basic construction of the streets with little thought given to essential amenities such as schools, shops, healthcare, leisure and workplaces.



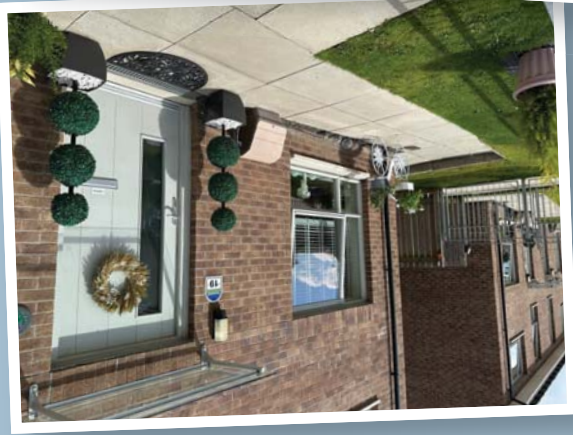
None of the progress in Provanhall would have been achieved without our tenants. From day one, they made up the governing body of the Association, shaping decisions, setting priorities and insisting that regeneration reflected the needs of the community. Their leadership and commitment are the reason Provanhall has moved from a difficult-to-let estate to a stable, modern neighbourhood with a strong sense of identity and pride. Every improvement – from estate redesign to meeting SHQS, delivering ESSH upgrades and embedding Charter standards – has been driven by the people who live here.

As we mark 35 years, this foreword reflects not only the physical and regulatory changes, but the strength, resilience and involvement of the community that made them possible.



Today, the role is far more complex, professional and centred on sustainability, safety and tenant wellbeing. Staff now work within detailed reporting frameworks, escalation processes and regulatory expectations that simply didn't exist in the 1990s. Much of this change is welcome. It has helped build a stronger sense of community, care and compassion for our residents, particularly as wider public services have faced years of cuts and austerity.

Our people now support tenants through issues that go far beyond rent and repairs – including vulnerability, mould and damp, being heard and involved in decision making, financial and income advice, anti-social behaviour, and access to external support. Tenant safety has improved dramatically, supported by clearer standards, stronger regulation and better oversight. Serious service failures have reduced significantly, and the number of failing organisations has decreased over the years as expectations around governance, financial health and tenant outcomes have tightened.



The Energy Efficiency Standard for Social Housing (EESSH), introduced in 2015 and strengthened through EESSH2, pushed the sector further. It required landlords to improve insulation, heating systems, glazing and overall energy performance to reduce fuel poverty and prepare homes for Scotland's net-zero ambitions.

This has been one of the most significant drivers of investment in Easterhouse over the last decade, ensuring homes are warmer, safer and more affordable to heat. Regulation also changed fundamentally. The Housing (Scotland) Act 2010 created the Scottish Housing Regulator and introduced the Social Housing Charter, which came into effect in 2012. This moved the sector from occasional inspection visits to continuous, risk-based regulation.

Landlords are now assessed through Annual Return on Charter (ARC) reporting, ongoing self-evaluation and

enforcing tenancy conditions rather than supporting long-term stability.

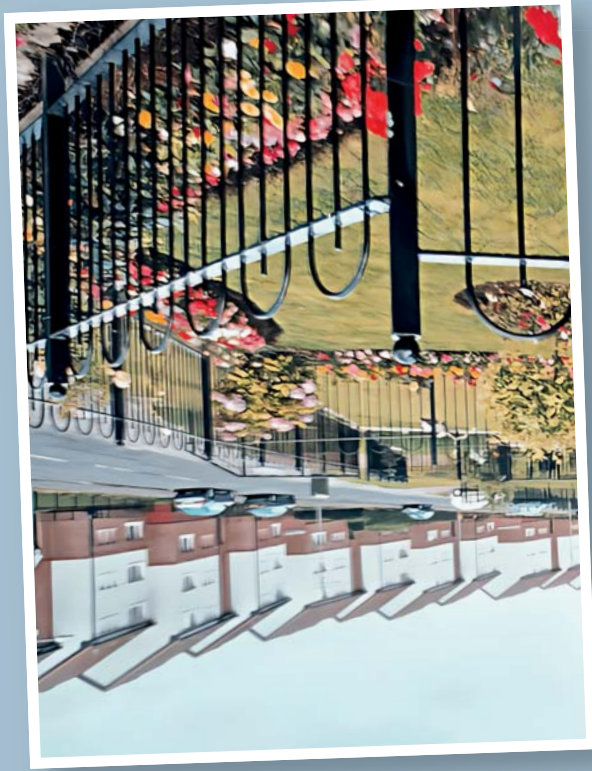
clear outcome-based standards covering communication, repairs, allocations, homelessness, value for money and tenant participation. The Charter made tenants' experiences central to how performance is judged – a major shift from the early 1990s. The role of the housing association has changed just as dramatically. In the early days, duties revolved around very basic tasks: checking rent cards, typing repair reports, chapping doors to issue warnings about tenancy breaches, and recording simple statistics. The work was largely transactional and focused on



This forward-thinking design recognised the direct link between warm, dry homes and improved health, wellbeing and community cohesion.

The idea was simple but powerful – if people can heat their homes cheaply and cleanly, they can live more sustainably, feel more secure, and take greater pride in their community. The wider housing environment also changed beyond recognition. In the early 1990s, regulation meant an occasional three-yearly visit from Communities Scotland, focused on compliance checks and paperwork. There were no national quality standards and no energy efficiency requirements.

That changed with the introduction of the Scottish Housing Quality Standard (SHQS) in 2004, which set a national benchmark for the condition, safety and modernisation of homes. SHQS drove investment in kitchens, bathrooms, rewiring, security, damp prevention and general fabric improvements across Easterhouse.



Over the years, the changes in Provanhall were transformative. The original blocks weren't replaced — they were reshaped. Building heights were reduced from four storeys to three, and in some cases down to two. Homes were redesigned with higher quality kitchens, colour bathroom suits, Juliet balconies and new architectural features that brought light, space and individuality into the estate. These improvements were visible almost immediately, and they reshaped how people felt about where they lived. What had once been a bleak, hard-to-let scheme became a neighbourhood with a growing sense of community, stability and pride. A major part of this transformation came from the design and construction choices made at the time. The architects responsible for Provanhall's redesign had a clear vision: homes should be warm, efficient and affordable to heat, long before national building standards caught up. The insulation materials used were far and away ahead of building requirements of the period, and the approach to energy performance was years in advance of what was typical in social housing.

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Foreword: 35 Years of change in Easterhouse and Provanhall



Housing in Easterhouse has changed dramatically since 1991, and Provanhall's journey reflects some of the most extreme, quick and visible improvements seen anywhere in the greater Easterhouse.



At that time, the area was entirely corporation (council) housing, made up of large identical blocks, four flights high, in a scheme that had suffered from years of under-investment. Provanhall was one of the most affected parts of Easterhouse.

The estate was extremely difficult to let, with high levels of anti-social and criminal behaviour, and buildings that offered little sense of safety, pride or community. Closets were often vandalised, sprayed with graffiti, smelled of urine and had no security entry systems.



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