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HOUSING ASSOCIATION
Working for the Community 1975 – 2025

















Annual Report 2025/26

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PART 1 – Introduction from LHA's Chair and the CEO

Welcome to our 2025/26 Annual Report, which will provide you with the following:

- Key achievements and outputs from our work during the reporting year
- Information on investments in our existing housing stock
- Information on the growth of the Association's housing stock to address housing needs by providing new homes. This growth is made possible with the help of grants from Glasgow City Council (GCC)
- Details of our key performance measures in 2025/26 set against the national performance standards for Registered Social Landlords in Scotland
- A summary of our Statutory Accounts and finances for 2025/26

2025/26 was yet another challenging year due to the ongoing cost-of-living crisis, driven by increases in fuel, materials, food, and inflation. This report outlines the Association's actions to support tenants during these challenging times, including welfare rights advice, food initiatives, and energy advice. In addition, the costs of providing maintenance services and investing in major repairs have also increased.

We are delighted to have completed our phased window and sandstone repair programme, ensuring that 100% of our pre-1919 tenement properties have benefited from high-quality, energy-efficient windows and doors. This was made possible with the support of grant funding from the Scottish Government's Net Zero Heat Fund. These homes now have new double- or triple-glazed windows, and 697 properties have also received new flat doors. These improvements represent a significant step forward in enhancing energy efficiency, improving comfort and creating warmer, more sustainable homes for our tenants.

In 2026/27, we will see progress in our latest development, with 36 new homes being built on the site of the former Davislea Care Home; these properties will include a mix of back- and front-door and cottage flats.

We will continue discussions with our tenants and Management Committee on a reasonable approach to generating income to cover the costs of these and other significant investment works already carried out and those planned for the future.

We will also review our Rent-Setting Policy and would encourage as many tenants as possible to participate in this vital task. If you would like to join the staff/tenant rent review group, please contact Andrea Walker, Director of Housing & Community Empowerment, on 0141 445 4418.

We hope you enjoy reading our 2025/26 annual report.



Frank Murphy
Chair, Management Committee



Irene C McFarlane
CEO


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PART 2 – our Mission, Vision & Values

Our Management Committee and staff team have agreed on the following Mission, Vision and Values to underpin all that we do at LHA.

Mission Statement

To deliver high quality and cost-effective housing services designed to meet the needs of existing and future customers. To work in partnership with others to create thriving communities where people want to live and work.

Vision

Creating and sustaining lasting, unique, vibrant homes in stable, popular, and ambitious urban communities.

our Values

Customer Driven

We are committed to providing a quality, customer focused service that demonstrates value for money, delivered by professional and caring staff.

Honest

Our Committee and staff team are all bound by clear Codes of Conduct to make sure we not only do our jobs openly, honestly, and to the highest standards of probity, but that we manage and declare any real or perceived conflicts of interest.

C.H.A.T.

Accountable

Our Committee as the governing body, and our leadership team, will provide strong strategic leadership and oversight, ensuring tenant and other service user interests are protected and at the forefront of all that we do.

Transparent

We will ensure that our actions are transparent and will publicise information on how we are performing, welcoming challenge and feedback to continuously improve the effectiveness and relevance of the service we provide.

PART 3 – Progress Report



Investment in Our Housing Stock and Your Homes

In 2025/26, we invested circa £13.6 million in maintaining our homes while growing our stock portfolio, financed through LHA's internal finance strategy and external grant funding. This combined financial support package enabled us to deliver a range of projects, including replacing key components, upgrading doors and windows, and undertaking significant stonework repairs on our pre-1919 homes to help keep them safe, warm, and efficient.

Our investment strategy also allowed us to make progress in acquiring new homes from the open market, with grant funding helping us expand and strengthen our housing stock for the future. These additions support ongoing investment programmes and help meet the growing demand for affordable homes in our communities.

Your rent payments, along with private loans and external grants, make this work possible, allowing us to improve existing homes and provide new, high-quality homes for social rent across Linthouse, Langlands and Drumoyne. Without tenants' rent payments, borrowing, and partial grant funding, it would be difficult to sustain the same level of investment and improvement in our homes and communities. Your continued support allows us to keep building, maintaining and improving homes for the future.



Investment Breakdown for 2025/2026:

Type of Work	LHA Own Finance	Grant Funding	Total
Component replacements (kitchens, bathrooms, boilers, heating systems)	£483,747	NIL	£483,747
Stage 3 Medical Adaptations	NIL	£62,864	£62,864
Acquisition of 35 properties (open market)	£1,630,800	£4,580,200	£6,211,000
Acquisition of 3 new properties (Shared Ownership Buyback)	£121,740	NIL	£121,740
Phase 4a Tenement Improvement Works	£492,736	NIL	£492,736
Davislea	£144,411	£511,175	£655,586
Lot 1 Tenement Improvement Works	£473,222	NIL	£473,222
Lot 2 Tenement Window & Doors Programme	£2,156,800	£1,729,831	£3,886,631
Elder House Windows & Doors	£200,958	£181,772	£382,730
Elder House Boilers	£186,308	NIL	£186,308
Vital Spark Conversion to 2 Flats	£335,056	£286,750	£621,806
TOTAL	**£6,225,778**	**£7,352,592**	**£13,578,370**

Investing in our existing housing stock remains a key priority for both the Association and our tenants. To date, LHA has borrowed approximately £18.5 million to help fund building envelope works for our pre-1919 tenements, as well as new-build developments and the acquisition of additional homes. These investments help to increase the value and quality of homes we own. However, rent increases will be required to repay the loans and support continued improvements to homes and services in the years ahead.

Planned Maintenance

Throughout 2025/2026, we carried out a range of improvements within our tenants' homes, demonstrating our commitment not only to growing our housing stock through new builds and acquisitions but also to maintaining and upgrading existing homes. These upgrades help ensure our tenants continue to enjoy safe, secure and modern living spaces.

Key improvements delivered during 2025/26 included:

- 43 new boilers
- 4 full heating systems
- 47 new kitchens
- 16 new bathrooms
- 20 new electrical consumer units
- 697 new energy-efficient front doors
- 372 properties with new replacement windows

We will continue to invest in our homes every year to ensure they meet the standards our tenants expect and deserve. Achieving and maintaining full compliance with the Scottish Housing Quality Standards remains a key focus, as we know how important a high-quality home is to our tenants and the pride it brings to our communities.

Cyclical Maintenance

In 2025/26, we invested around £615,500 in our cyclical maintenance programme, including boiler and heating system servicing, electrical inspections, legionella surveys, lift servicing, gutter cleaning and painting contracts, among other works. These essential works ensure we remain legally compliant while continuing to provide safe, secure and well-maintained homes for our tenants.

Health and safety remains one of our top priorities. However, when we are unable to access a property on the first visit, it increases costs for the Association due to the need for additional contractor time and repeat appointments. Ultimately, tenants' rent payments cover these added costs. We therefore ask all tenants to allow access for these important safety checks, helping us meet our legal obligations as your landlord and keep costs under control. We understand that circumstances can change. If you are unable to keep a scheduled appointment, please contact us so that we can make alternative arrangements and ensure the work can be completed safely and efficiently.

As part of our wider cyclical maintenance responsibilities, we also continued to invest in the upkeep of our owned areas, ensuring communal areas and outdoor spaces are clean, tidy and maintained. This work complements Glasgow City Council's efforts and helps us maintain pleasant, welcoming neighbourhoods for everyone who lives there.



During 2025/26 we invested £13.6 million in maintaining and improving our housing stock

Linthouse Tenement Investment

With grant funding from the Scottish Government, we continued our window and door replacement programme in our pre-1919 tenement blocks. This important project helps preserve the character of our historic buildings while improving energy efficiency, comfort and security for tenants.

This project has benefited 697 properties, ensuring all our pre-1919 homes have modern, high-quality windows and doors. We completed the programme during 2025/2026.

This investment reflects our commitment to sustainability and protecting the unique heritage of our communities, while providing tenants with warm, efficient and modern homes that will stand the test of time.

Developing New Homes for Rent

This year, we have made progress at our Davislea site, taking an important step toward bringing more high-quality homes to our communities. In late 2024, we safely demolished the old nursing home, making way for the next stage of the project: planning and design, which is already well underway.

We expect construction work to begin on site during October/November 2026. If everything goes to plan, by early 2028, 36 brand-new homes, ranging from various-sized main-door family homes to several cottage flats, will be taking shape on the former nursing home site.

These new homes will be built to the same high standards as our award-winning Cromdale Square development, completed in 2022. They will offer tenants modern, comfortable, energy-efficient living designed to meet the needs of today's families and individuals.





The Davislea project is another exciting example of our ongoing commitment to providing quality homes and thriving communities for our tenants.

89% of tenants were satisfied with our overall service

Improving our Community Support Services

The Wider Role Team

In 2025/26, our Wider Role Team supported our tenants, with a continued focus on help through the cost-of-living crisis and rising energy costs, while delivering services aligned with our Community Plan. Below is a summary of the support provided to tenants and the wider community during the year.

Welfare Rights Service

Our Welfare Rights Service supported 469 cases involving benefit claims, reconsiderations, and appeals, securing total financial gains of £1,043,716, an average of just over £2,225 per case. We are very pleased with this outcome.



Tenancy Support Service

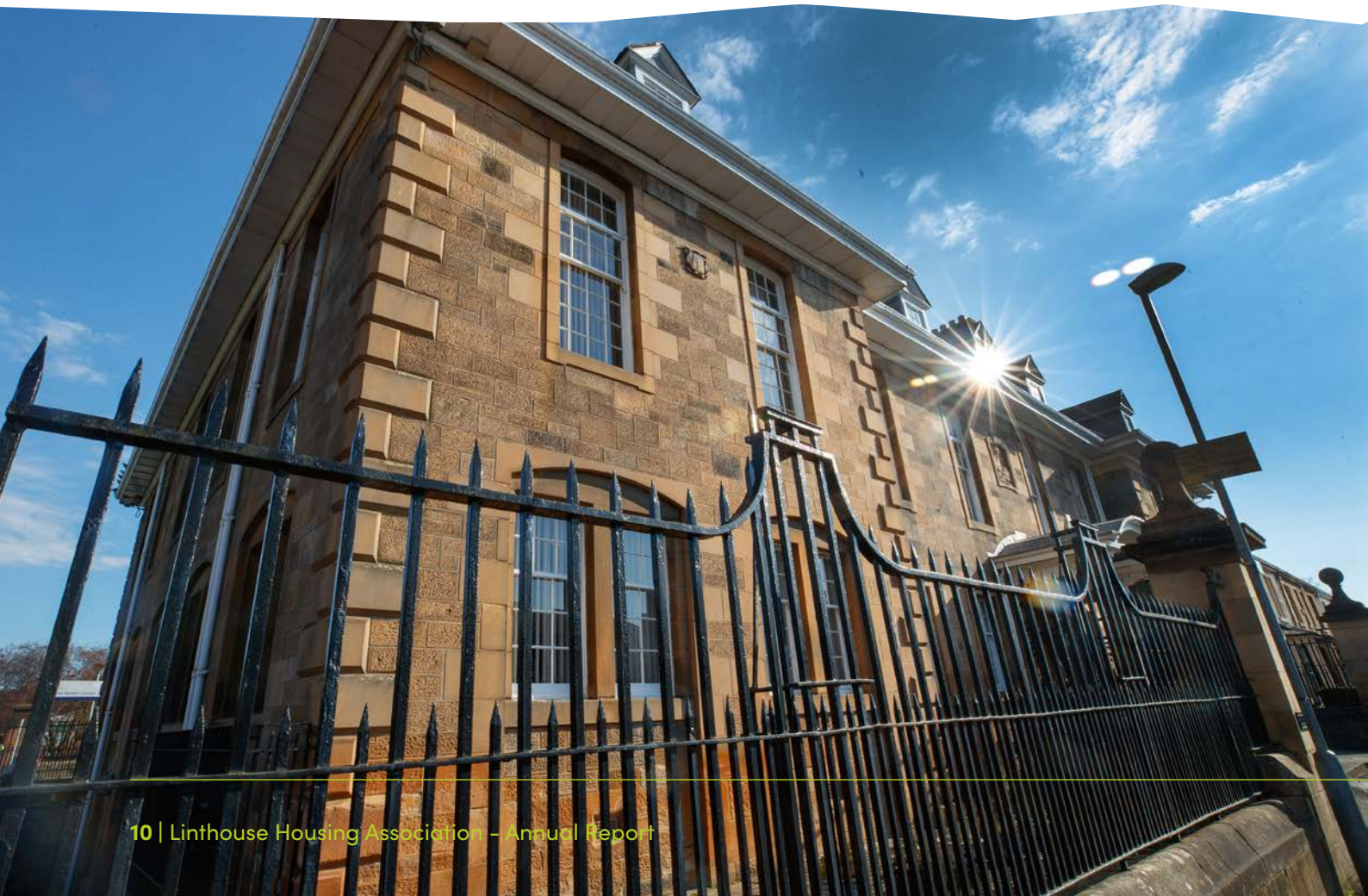
Our Tenancy Support Service continued to grow in 2025/26. Our Tenancy Support Officer (TSO) opened 105 cases, helping tenants through some of the most difficult times in their lives. Support included helping tenants establish vital community links, such as registering for health care and education services, signposting to external specialist support services, and assisting with applications for charitable grants. The TSO continues to develop this service, tailoring support to the individual's needs.

Grant Funding

There have been several grant applications submitted during the year, with the following ones being successful:

Fund:	Use:	Value of Grant:
Tenant Information Service (TIS) Members Network	Gift Voucher for WR Events	£50.00
The Big Lunch	Gift Voucher for Coffee Mornings	£25.00
Action Earth 2025	Community Garden work Govan Road (with Street Connect)	£237.00
The Commonwealth Fund	Community Shop Meal Kits	£600.00
Grid Civic Fund	Govan Appliance Project – Joint Bid Training Workshops	£3000.00
Boost Fund	Older People's Christmas Party – Funding (with Monday Club)	£1050.00
Energy Redress Fund	Energy Project 2025-2027 (Led by Elderpark HA)	£292,290.79

This funding, accessed throughout the 25/26 financial year, directly benefited LHA tenants by supporting community events, educational opportunities, and advice provision.







Fuel Support

2025/2026 saw continued progress with the 'Govan Energy Advice Project', a collaborative project between Govan, Elderpark, and Linthouse Housing Associations, with Elderpark HA as lead. A new project began in October 2025 after securing funding. The project will continue until 2027.

LHA's Community Energy Project Lead supported 61 cases from October 2025 – March 2026, generating over £11,700 in financial gains.

95% of tenants were satisfied with the quality of their home

Community Food Support

Linthouse Community Shop



In 2025/26, our partnership with Good Food Scotland continued to grow, with the Linthouse Community Shop opening twice a week.

Average weekly spend throughout the financial year ranged from £9-£11, with monthly visits fluctuating between 186 (December, when the shop had reduced opening hours) and 305 in the busiest month.

Testimonials include the following:

"I am writing to let you know how incredible Linthouse Community Shop is.

They are an absolute lifeline to our community, especially during these trying times of financial insecurity and hardship for many. They give families, mine included, the ability to buy healthy and wholesome food at a very reasonable price and cook well-balanced meals.

The range in the shop is fantastic and if there is anything specific you need, they will always do their best to provide it.

The staff are kind, helpful, knowledgeable, and an absolute credit to the charity. Nothing is ever too much bother for them and they happily go out of their way to help customers. They make it a genuinely enjoyable place to do your shopping"

Food Bank

The Trussell Trust continues to operate the Food Bank at LHA on Tuesday afternoons. In 2025/26, 833 vouchers were redeemed through our food bank provision, accounting for 23% of the total vouchers across all five centres. These vouchers provided food for over 1400 adults and children.

We truly appreciate the ongoing support from Good Food Scotland and The Trussell Trust, which has been vital to our community during these challenging times.

Tenant Participation

Community Events



In 2025/26, our community events were well received and brought people together across Linthouse. We offered more events to celebrate our 50th Anniversary.

LHA staff, the Management Committee, and residents' panel members attended a Civic Reception hosted by the Lord Provost in the City Chambers, honouring our committee, staff, and association members' dedication over our 50 years.

We collaborated with SWG3 to host a "Picnic in the Park", which offered local children a free opportunity to try their hand at Graffiti art with SWG3 experts.

Our Summer Event in Elder Park welcomed over 100 attendees.

Our Christmas events were a highlight again, with the over-60s Christmas party, supported by the Boost Fund and attended by the Monday Club, enjoyed by all. The Family Christmas Party spread festive cheer with pizza, games, a photo booth, and a special visit from Santa.

Our monthly community breakfasts continued to offer warm food and company to attendees at our amenity housing sites, with everyone from the surrounding areas welcome.

We also maintained our commitment to local area improvements through regular corporate and community litter picks in keeping with the "area improvement" theme of our Community Plan.

99% of tenants feel we keep them informed about our services, and with the opportunities we give them to participate in our decision-making

Community Plan and Tenant Participation Strategy Review

During the 2025/26 financial year, we worked on our Community Plan Action Plan and aimed to access funding and use Community Benefits under the themes our tenants identified. The majority of the work focused on "Tackling Poverty & the Cost of Living Crisis". Our Community Plan is due for review in 2027, and we look forward to surveying our tenants again to ensure they have a voice in this process.

Work continued on reviewing our Tenant Participation Strategy. The Tenants Information Service reviewed proposed changes, and we shared the revised strategy with tenants at our 2025/26 Annual Tenants' Conference for further feedback before feeding it back for CEO introductions and comments from the respective Chairs of the Management Committee and Residents' Panel. The final strategy will go to the Management Committee for approval in the 26/27 financial year.

Residents' Panel







The LHA Residents' Panel, made up of local tenants and residents, meets every six weeks to discuss both LHA-specific matters and wider community issues. During the year, the Panel began scrutinising the LHA external Customer Standards Policy.

Panel members also joined estate walkabouts with LHA staff and invited them to meetings, helping promote open dialogue and regular updates between residents and the organisation.

Local councillors attended Panel meetings to provide updates on GCC services; community police also attended to provide feedback on their work in the community.

The Residents' Panel are keen to attract new members. If you are interested in getting involved, please contact our Community Empowerment Officer, Gail Paterson, on 0141 445 4418.

PART 4 – our Performance

In this section of our Annual Landlord Report, we provide tenants with the results of our performance in the year against the standards of the 'Scottish Social Housing Charter' (SSHC) set by the Scottish Housing Regulator (SHR).

The SSHC outlines the performance areas that all Housing Associations and Local Authorities in Scotland must focus on to improve services for tenants and other customers.

Annual Return on the Charter 2025/26

The following information provides an overview of key indicators in LHA's Annual Return on the Charter (ARC) performance for 2025/26, the process used to report our performance to the SHR. We compare these figures with other Housing Associations across the Greater Govan area and Scotland's national average.

Our Customers

Tenants continue to tell us they feel informed and involved. 99% feel we keep them informed about services and decisions, up from last year and well ahead of the other local Associations as well as the Scottish average of 91%. The same proportion, 99%, are satisfied with the opportunities we give them to take part in decision-making.

Overall satisfaction with our service stands at 89%. While this is down from 94% last year, it remains above the Scottish average of 88% and 7% above the average of the other Govan associations.

Our customers are central to everything we do, and we will continue to involve them in decision-making and tailoring services to their needs. We welcome and encourage feedback, good or bad, and will always strive to improve our services and how we work.

	LHA 2025/26	LHA 2024/25	Avg. Other Govan HAs 2025/26	Scottish (RSL) Average 2025/26
% tenants satisfied with overall service	**89%**	94%	82%	**88%**
% tenants who feel we are good at keeping them informed about services and decisions	**99%**	98%	88%	**91%**
% tenants satisfied with the opportunities given to them to participate in our decision making processes	**99%**	98%	78%	**88%**



Dealing with Complaints

We responded to 97% of Stage 1 complaints within timescale, in line with the national average of 98%. Our average Stage 1 response time was 4.6 days, quicker than both the Scottish average (5.4 days) and other Govan housing associations (8.5 days).

At Stage 2, our average response time was 10.4 days, improved from last year and well ahead of the Scottish average (28.7 days) and the wider Govan average (21.2 days). We responded to 90% of Stage 2 complaints within timescale, and we will continue working towards the 100% we achieved last year.

	LHA 2025/26	LHA 2024/25	Avg. Other Govan HAs 2025/26	Scottish (RSL) Average 2025/26
% complaints responded to within timescale				
Stage 1	**97%**	98%	99%	**98%**
Stage 2	**90%**	100%	95%	**93%**
Average time to respond to complaints (days)				
Stage 1	**4.6**	3.4	8.5	**5.4**
Stage 2	**10.4**	10.6	21.2	**28.7**

83% of tenants said LHA's rents provided value for money



Your Home

Tenants are happy with their homes and the repairs service. 95% are satisfied with the quality of their home, up from 93% last year and 8 % above the Scottish average of 87%. Satisfaction with the repairs service also rose, from 90% to 95%, compared with 88% nationally.

Completing repairs 'right first time' was a particular success, with 96% of repairs completed right first time, up 8% on last year.

Emergency repairs took an average of 3.0 hours, faster than the Scottish average of 3.5 hours. Non-emergency repairs took an average of 7.1 days, also faster than the national average of 8.8 days.

72% of our homes met the Scottish Housing Quality Standard (SHQS) in the reporting year. We recognise the gap to the Scottish average of 90% and remain committed to investing in our homes to improve this figure. See Part 3 for future planned investments.

	LHA 2025/26	LHA 2024/25	Avg. Other Govan HAs 2025/26	Scottish (RSL) Average 2025/26
% tenants satisfied with the quality of their homes	**95%**	93%	81%	**87%**
Tenants satisfied with the repairs service	**95%**	90%	85%	**88%**
% repairs completed right first time	**96%**	88%	87%	**95%**
Average time taken to complete emergency repairs (hours)	**3.0**	2.9	2.3	**3.5**
Average time taken to complete non-emergency repairs (days)	**7.1**	5.7	4.2	**8.8**
% stock meeting the Scottish Housing Quality Standard (SHQS) in the reporting year	**72%**	73%	83%	**90%**

Our Welfare Rights Service supported 469 cases, achieving financial gains for tenants of over £1 million



During 2025/26, LHA secured grant funding of over £300k to support our wider role & community regeneration work in the area

Communities

We take anti-social behaviour seriously, and tenants can see the results. We resolved 97% of cases within our locally agreed targets, up from last year and ahead of the Scottish average (93%) and other Govan housing associations (90%).

89% of tenants are satisfied with our contribution to managing their neighbourhood. This is down from 94% last year, but remains 4% above the Scottish average and 16% above the average of the other Govan associations (73%).

95% of tenants were satisfied with the repairs service

	LHA 2025/26	LHA 2024/25	Avg. Other Govan HAs 2025/26	Scottish (RSL) Average 2025/26
% anti-social behaviour cases resolved within locally agreed targets	**97%**	96%	90%	**93%**
% tenants satisfied with landlord contribution to the management of the neighbourhood	**89%**	94%	73%	**85%**

Value for Money

We aim to deliver high-quality, cost-effective services by making the most of the income we receive from rent and other sources.

83% of tenants feel their rent represents good value for money. We acknowledge this has dipped since last year; however, it remains above the Scottish average of 82% and 10% higher than other local associations (73%).

We collected 99.8% of the rent due and arrears fell to 3.3%, well below the Scottish average of 5.9% and the Govan average of 4.7%.

We let properties in an average of 28 days, almost half the Scottish average of 52 days. Rent lost through empty properties was 0.7%, below the Scottish average of 1.1%.

	LHA 2025/26	LHA 2024/25	Avg. Other Govan HAs 2025/26	Scottish (RSL) Average 2025/26
% tenants who felt their rent represents good value for money	**83%**	89%	73%	**82%**
Rent collected from tenants as a % of total rent due	**99.8%**	99.9%	103.8%	**99.7%**
Rent arrears as % of due	**3.3%**	3.6%	4.7%	**5.9%**
% rent lost through properties being empty	**0.7%**	0.6%	0.5%	**1.1%**
Average number of days to let a property (days)	**28**	25	25	**52**



Average Weekly Rent by Stock

We are committed to keeping our rents fair and affordable while continuing to invest in vital improvements such as window replacements, building envelope repairs, and property upgrades.

Most of our rents remain competitive. For one-, two-, three-, and four-apartment homes, our average weekly rents are lower than those of the other Govan associations and the Scottish average. For example, a two-apartment home with LHA costs £87.69 per week, compared with £101.15 across Scotland, a difference of over £13 a week.

	LHA 2025/26	Avg. Other Govan HAs 2025/26	Scottish (RSL) Average 2025/26
1 Apartments	**£80.62**	£83.54	**£87.81**
2 Apartments	**£87.69**	£90.19	**£101.15**
3 Apartments	**£98.91**	£100.16	**£110.45**
4 Apartments	**£114.82**	£115.24	**£121.42**
5 Apartments	**£148.66**	£134.67	**£132.95**



Over the past decade, LHA has secured grant funding of £28.7 million to improve and increase our stock portfolio

Looking forward to 2026/27

As highlighted throughout this report, LHA remains committed to delivering high-quality services and recognises that continuous improvement is essential. Part 5 summarises our current Business Plan and outlines our plans for the rest of 2026 and into 2027.

If you would like a copy of our full Annual Return on the Charter 2025/26 performance figures, please contact the Corporate Services Team on **0141 445 4418** or email **corporateservices@linthouseha.com**. Alternatively, you can view and compare our performance to other landlords by visiting **www.housingregulator.gov.scot/landlord-performance/**

Annual Assurance Statement

Each year, our Management Committee submits a statement to the Scottish Housing Regulator confirming that it has received sufficient information and evidence from staff to ensure LHA complies with all regulatory and legal requirements. The Management Committee approved the following statement at a meeting held on 29th September 2026.

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Annual Assurance Statement 2026

We, the Management Committee, confirm that, after self-assessment and consideration of information provided by staff, we have sufficient evidence to conclude that we comply with our legislative and regulatory requirements and are satisfied that there are no areas of material non-compliance.

The comprehensive bank of evidence collated by staff to underpin our Annual Assurance Statement is detailed in a written 'Assurance Statement-Continuous Review and Improvement Plan' (ASCRIP). The ASCRIP evidence bank combines reports, policies, documents, advice, audits, and information that the Committee monitors and oversees throughout the year to provide continuous assurance that LHA is compliant.

The Committee confirms that we have reviewed and assessed this evidence periodically and that LHA is compliant with:

- All relevant regulatory requirements as set out in Section Three of the Regulatory Framework
- The Regulatory Standards of Governance and Financial Management
- The relevant standards and outcomes of the Scottish Social Housing Charter
- Our statutory obligations in response to tenant and resident safety, housing and homelessness, and equalities and human rights.

We are satisfied that we continue to meet all of our tenant and resident safety duties. In particular, we have obtained evidence-based assurance that we comply with our responsibilities for gas, electrical, fire, water, and lift safety, as well as our obligations around asbestos, damp, and mould. As part of our wider approach to managing building safety, we have also assessed the potential presence of RAAC within our stock and can confirm that we have not identified any. LHA remains committed to continually improving our performance against the Scottish Housing Quality Standard (SHQS) and our energy efficiency targets. This work is supported by a significant programme of planned investment, which will ensure that our homes remain safe, sustainable, and fit for the future.



As a Committee, we are assured that we have established appropriate systems for collecting equalities data. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making, and day-to-day service delivery.

We recognise that we must notify the SHR of any changes in our compliance during the year, and we are assured that we have effective arrangements in place to do so.

The Management Committee is satisfied that, to the best of our knowledge, LHA is compliant with the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management. We gained this assurance by reviewing the comprehensive bank of evidence (ASCRIP) and through our ongoing oversight and scrutiny of LHA's affairs throughout the year (2025/26).

We approved our Annual Assurance Statement at the Committee Meeting held on the 29th September 2026. I sign this statement on behalf of the Committee.

F Murphy

Date: *29th September 2026*

PART 5 – Summary of LHA's Business Plan 2025-2026

The feedback we receive consistently highlights several key areas that matter most to our tenants. These include:

- Access to professional, responsive staff who communicate clearly and keep you informed about progress on the issues that affect you
- A high-quality, reliable repair service
- Ongoing investment in component replacements - such as new windows - to enhance your home and improve the overall quality of our housing stock
- Rent levels that reflect the quality of your home while remaining affordable and competitive compared to peer housing associations and the national average

Meaningful improvements in these areas begin with strong leadership and a clear vision. By setting focused priorities, our Management Committee and senior staff are better equipped to address what matters most to tenants and ensure our efforts lead to long-term, positive change for both residents and the wider community.



Rent arrears fell for a third consecutive year to 3.3%

Our 7 Key Business Objectives

To help achieve our vision, we have agreed **7** key business objectives which are:

objective 1

Enhance the effectiveness of our Committee and leadership by strengthening the capabilities of Committee members, senior staff, and staff to foster adaptability and readiness to meet existing and future challenges

During 25/26, we did:

- Delivered staff and committee training required within budget

During 26/27, we will:

- Work with an independent expert to refresh and improve our governance practices
- Conduct Committee reviews and provide relevant training and development opportunities
- Undertake a staff structure review to ensure sufficient resources for achieving our Business Plan objectives



97% of stage 1 complaints were responded to within an average of 4.6 days

objective 2

Ensure the necessary investment is allocated to our existing housing stock, as highlighted in our Asset Management Strategy. This focus aligns with the primary priorities expressed by our current tenants

During 25/26, we did:

- Completed the installation of energy-efficient double or triple glazing to all of our pre-1919 tenements, as well as installing energy-efficient flat front doors
- Replaced the communal boilers in Elder House and fitted new energy-efficient double glazing
- Secured Scottish Government partial grant funding to complete the windows project

During 26/27, we will:

- Deliver our planned and cyclical maintenance contracts, as detailed in our Asset Management Strategy

96% of repairs were completed Right First Time

Average days to relet empty properties was 28 days, compared to the national average of 52 days

objective 3

Strategic growth by developing new housing and acquiring vacant properties, addressing both local and citywide housing needs, while actively contributing to regeneration efforts

During 25/26, we did:

- Demolished the former Davislea Care home, purchased the land to undertake site investigations to build new homes
- Delivered two new homes by converting the Vital Spark pub
- Acquired 35 properties at a cost of £6.2 million, with £4.5 million grant funding from GCC and £1.6 million contributed by LHA

During 26/27, we will:

- Progress building 36 new homes, a mix of back and front doors and cottage flats, on the Davislea site
- Continue to work in partnership with GCC

objective 4

Responsively meet customer priorities for wider role and support services through collaborative partnerships and the direct provision of services. This approach aims to enhance tenancy and community support, thereby contributing to the organisation's overall sustainability

During 25/26, we did:

- Surveyed tenants' views on priorities for the wider role services, and reflected on these priorities in the new Community Plan
- Organised and delivered a programme of community events
- Offered an Energy Advice Project, Food Projects, and a Welfare Rights Service for tenants
- Secured grant funding to deliver wider role services

During 26/27, we will:

- Launch our Tenant Engagement Strategy
- Deliver our programme of community events
- Continue to work in partnership with other local Community Based Housing Associations (CBHAs) to provide robust tenancy and community support services

objective 5

Secure service delivery transformation by embracing our values to meet customer service standards, while enhancing our use of technology in all aspects of our operations

During 25/26, we did:

- Introduced a customer portal on our website to enable tenants and factored owners to view and manage their accounts online
- Worked with our Residents' Panel to review our Customer Service Standards
- Commissioned quarterly independent tenant satisfaction surveys, and the findings were used to improve services

During 26/27, we will:

- Review and improve the content and accessibility of our website
- Work with our Residents' Panel to identify and review other service areas
- Continue to improve the use of our new IT system to target service improvements and increased efficiencies

objective 6

Ensure that LHA's financial position remains strong by pursuing efficiencies, managing costs within our control, and aligning the investment needs of both existing and acquired properties with income. This will help LHA maintain its status as an independent, community-owned, and valued asset

During 25/26, we did:

- Secured a £7.5 million loan; £6.5 million used to complete the essential investment in the pre-1919 tenements and £1 million to grow our housing stock
- Secured significant grant funding support to take pressure off rents for our community and neighbours by growing our stock with new builds and off-market homes

During 26/27, we will:

- Maintain our strong financial position
- Undertake a review of rents to ensure rental income reflects the cost of borrowing to invest in the housing stock after the deduction of any grants
- Achieve clean and constructive internal and external audits

objective 7

Develop and implement our Tenant Engagement Strategy to foster active participation and a sense of ownership among tenants in LHA services and investment plans. This approach will ensure that customers inform our plans and priorities

During 25/26, we did:

- Introduced our new Customer Service Standards
- Developed an Unacceptable Actions Policy to protect tenants and staff
- Involved the community in the creation of 3 grant-funded murals

During 26/27, we will:

- Launch our Tenant Engagement Strategy
- Listen to our tenants on how we can further improve access to our staff and services

LHA will remain focused on demonstrating solid strategic governance of the Association and financial control over the business by ensuring the following:

- A skilled voluntary Management Committee alongside a motivated management and staff team
- We sustain a healthy financial position in terms of our capacity to borrow to improve, build, and acquire new housing stock
- A reasoned approach to rent policy and service costs involving our tenants
- Maintaining positive working relationships with the Residents' Panel, the Scottish Housing Regulator, Glasgow City Council, and other voluntary and statutory organisations with whom we work

In conclusion, LHA has clear, action-focused goals to ensure it remains an independent, community-controlled, and owned asset for future generations living in the G51 and G52 areas. We look forward to 2026/27 with optimism and a solid foundation.

97% of anti-social behaviour cases were resolved

Our Energy Advice Service supported 61 tenants, resulting in financial gains of just over £11,700

PART 6 – Financial Highlights

Rent is the Association's main source of income, allowing us to deliver services to our customers and maintain our housing stock. The Association's total income during 2025/26 was £7,939,858. Table 1 below tells you how this income is made up.

Income	£ Amount	% of all income
Rental income	6,690,091	84.3%
Grant income	55,898	0.7%
Other activities, including factoring income	78,910	1.0%
Interest received	23,933	0.3%
Revaluation shops/Pension changes	73,500	0.9%
Grants released from deferred income	1,017,526	12.8%
TOTAL	**7,939,858**	**100%**

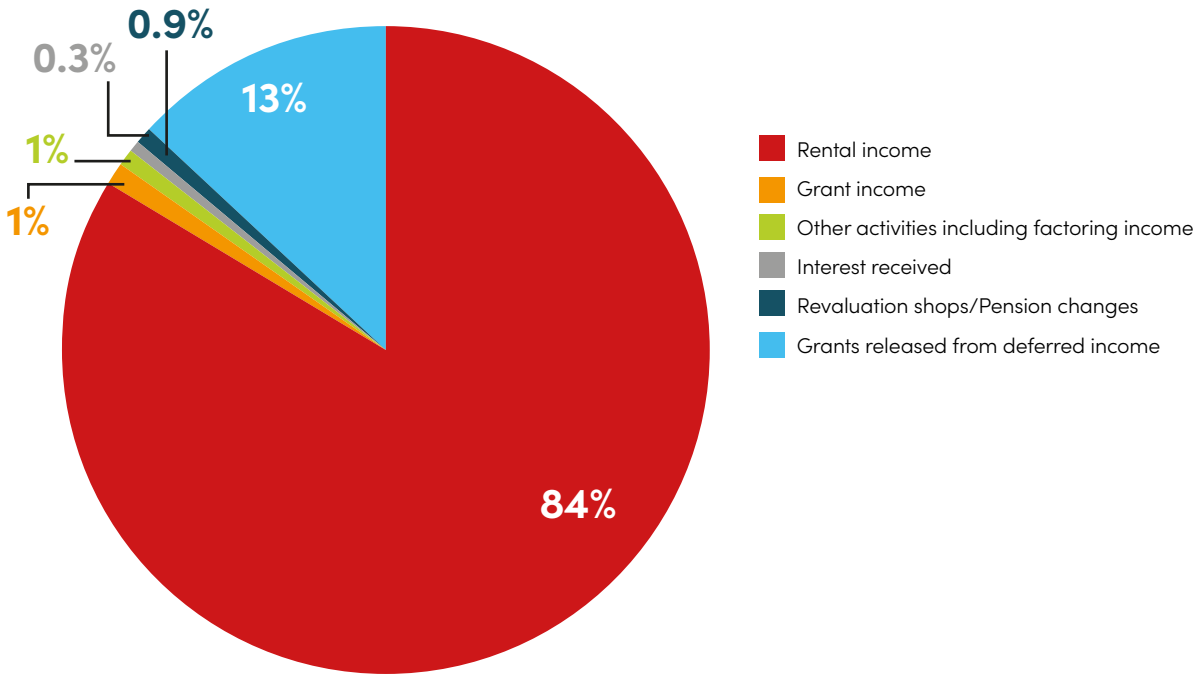
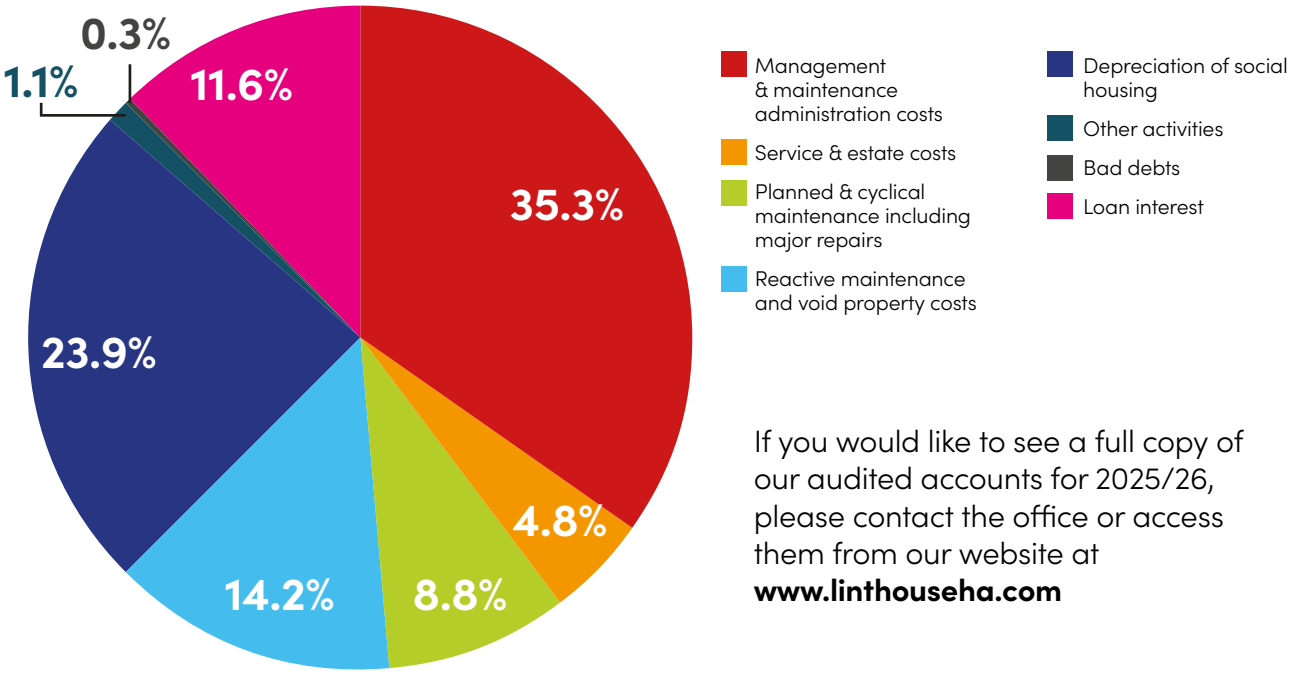


Table 2 below breaks down how the Association spent its total expenditure of £7,423,070 during 2025/26. Any surplus income versus expenditure in any one financial year is retained by the Association and used for future investment.

Expenditure Item	£ Amount	% of all expenditure	Description
Management & maintenance administration costs	2,619,757	35.3%	What it costs to run LHA
Service & estate costs	356,490	4.8%	Additional services provided to Linthouse tenants and in common areas
Planned & cyclical maintenance, including major repairs	649,966	8.8%	Major repairs, external painting, environmental costs, and gas safety checks
Reactive maintenance & void property costs	1,051,980	14.2%	Routine maintenance costs, including day-to-day repairs
Depreciation of social housing	1,775,022	23.9%	Depreciation on housing properties
Other activities	82,276	1.1%	Costs of the factoring activity & funded wider role projects
Bad debts	24,266	0.3%	Changes in bad debt provision and write-offs
Loan interest	863,313	11.6%	Interest paid on LHA loans
TOTAL	**7,423,070**	**100%**	



If you would like to see a full copy of our audited accounts for 2025/26, please contact the office or access them from our website at **www.linthouseha.com**

linthouse
HOUSING ASSOCIATION

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