



West Whitlawburn
Housing Co-operative

Annual Report 2025-26

Chairperson's Report on Activities for the Previous Year



Susan Anderson
Chairperson

After being re-elected as West Whitlawburn's Chairperson following last year's AGM in 2025, I am pleased to report on the activities of the Co-operative over the past year.

I'd like to thank all our tenant members for continuing to engage with us throughout the year. I would also like to thank my fellow Management Committee members, staff and partners for their support during the year and for their continued efforts in delivering services and support to the local community.

Both the Co-operative and Whitlawburn Community Resource Centre worked hard to access additional funding throughout the year. The Housing Co-op's welfare benefits support resulted in financial gains for our tenants of just over £304,000, which included almost £30,000 for energy vouchers last winter. Last year, our financial gains figure was over £180,000, so I am delighted to see that this has increased. This is vital in ensuring that tenants have access to the benefits and support they are entitled to.

In addition, the Centre received various funding awards totalling close to £130,000. This funding helped to support all the projects and activities that take place in the Centre, including additional

energy support, the Food Co-op, online cooking classes, seasonal activities such as Christmas events and gifts, summer sports camps, and arts and crafts sessions.

The Centre also celebrated its 30th anniversary this year and hosted a fantastic party for the community on 7th August 2026. The Centre was founded in 1996 and was the first organisation in Scotland to receive funding from the National Lottery. It's great to see how the Centre has flourished over this period and all the amazing support work being carried out in the local community. Congratulations to the Centre staff and Committee members.

During the year, we carried out our three-yearly tenant satisfaction survey. Our external consultant, Research Resource, was appointed to conduct the survey on our behalf, and we were delighted with the positive results. A total of 283 tenants were surveyed face to face about our services, representing a 41% response rate. The Management Committee has reviewed the feedback, and an action plan has been developed to address the



areas for improvement. We wish to thank all the tenants who took part in this survey and gave up their time to provide us with valuable feedback.

Throughout 2025/26, the Management Committee continued to focus on recruitment and succession planning, and I am pleased to report that we welcomed two new Committee members. One of these members observed the Committee meetings from March 2026 onwards, with a view to standing for election at the AGM. This helped to settle them into the role and gave them an insight into how our Committee operates. Any member who is keen to join the Committee but may be cautious due to the level of commitment required is invited to attend meetings as an observer for as long as required – our staff and Committee will support you along the way!

Two Committee members resigned from the Management Committee. Ken Stubbs-Gorman resigned in February this year after serving on the Committee since 2022, and Lisa Reynolds resigned recently, in August 2026. We thank Ken and Lisa for their hard work and dedication over the years. This brings the total number of Management Committee members to 11.

As well as this, there have been a few staff changes throughout the year. Long-standing staff member Stephanie Marshall retired in April 2026 after 37 years of service. Stephanie was a constant and caring presence in the organisation and played a major role in the successes of the Co-operative during that time. I'm sure the members will join me in wishing Stephanie a well-deserved, long and happy retirement.

We also welcomed our new Property Manager, Holly Lochran, to the senior staff team.

Each year, we are required to submit an Assurance Statement to the Scottish Housing Regulator. This is signed by me as Chairperson, on behalf of the Management Committee, and confirms that we have seen sufficient evidence during the year that we are compliant with the Scottish Housing Regulator's *Standards of Governance and Financial Management* and the standards and outcomes in the *Scottish Social Housing Charter*. This also focuses on compliance with our legal obligations in relation to landlord health and safety.



To provide further insight, we also prepared a presentation on the Annual Assurance Statement for our members at the AGM, covering our evidence and review process and how these benefit all our tenants and members.

We continue to provide a responsive repairs service and invest in our cyclical and planned maintenance programmes. We had another strong year in terms of reactive repair response times. In 2025/26, the average time taken to complete emergency repairs was 2.3 hours. The average time taken to complete non-emergency repairs was 3.1 days. We also saw continued strong performance in our re-let times, which increased slightly to 20.7 days compared with 16.2 days the previous year. The Scottish average for Registered Social Landlords is 34.4 days.

Last year, we invested just over £238,000 in our properties, most of which was spread across new kitchens, bathrooms, front doors, lift components, electrical consumer units and gas boilers.

Residents' safety continues to be a major focus within our Asset Management Strategy, and we will continue to carry out all safety checks during the year to ensure full compliance.

We carried out a stock condition survey during the year. The data from this survey provides the Management Committee with the information required to plan future investment in our properties. As part of our Asset Management Strategy, we plan further investment in tenants' homes through component replacements.

The percentage of our stock meeting the Scottish Housing Quality Standard reduced very slightly to 97% as at March 2026 (2025: 97.59%). 100% of our properties meet the current *Energy Efficiency Standard for Social Housing*.

We continued to carry out adaptations to our existing properties to meet the specific needs of our tenants. We received just over £68,000 in funding and completed 32 referral cases; 11 of these were carried forward from previous years, with an average completion time of just under 99 working days. During the year, we were pleased to complete all adaptation cases referred to us, which helped to provide life-changing support for our tenants in their homes.

Rent collection and arrears monitoring

remain key performance areas for us.

We are aware of the current pressures

on tenants and their families. Anyone who may be struggling financially is urged to seek assistance from our Housing Services Team as soon as possible. Early intervention gives the best chance of sustaining a tenancy, and tenancy recovery action will always be a last resort. Our team has continued to support tenants during the year, and we have kept an additional welfare benefits advice service in place.

In closing, I would like to thank all our tenants and members for engaging with the Co-operative throughout the year. Your feedback and participation help us provide and develop our services, putting tenants at the heart of everything we do.





Our People

Management Committee

We held our Annual General Meeting (AGM) on Monday 7 September 2026 at 7 pm in Whitlawburn Community Resource Centre.

Thirty members were present, and nine were represented by proxy. This met the quorum requirements and allowed the meeting to go ahead.



The meeting covered:

- The Chairperson's report on activities for the previous year
- A report on our financial statements
- Appointment of auditors for the following year
- Election of committee members
- A report from Councillor Norman Rae of the Liberal Democrats
- A report from representatives of Police Scotland
- A report on the Annual Assurance Statement

We were delighted with the increase in the number of members present in person at this year's AGM and hope to see this continue in the future. If any member requires assistance to attend the AGM or any other public meeting, please contact the office.

The Management Committee currently has 11 members:

- | | |
|---|----------------------------|
| • Chairperson – Susan Anderson | • Les Patrick |
| • Vice Chairperson – Doug Murphy | • James Sankus |
| • Secretary – Andy Duffin | • Olugbenga Solesi |
| • Muriel Alcorn | • Craig Patrick – Co-optee |
| • Paul Dickson | • John Williams – Co-optee |
| • Daniel Nnam | |

All Committee members have important legal and regulatory responsibilities and oversee the provision of good services to tenants. Both aspects are equally important, and each member dedicates around three to four hours of their time each month to reviewing meeting papers and attending meetings and training sessions. If you are interested in joining the Management Committee, please contact the office.

Staff

Director - Grant Clayton				
Head of Housing Services - Nicola Carrigan				
Housing Services	Property Services	Corporate Services	Concierge Team	Community Development
Housing Manager Lisa Gillon (commencing Nov 2026)	Property Manager Holly Lochran	Corporate Services Officer Rachel Hosie Finance Officer Ian Fordyce	Concierge Manager Craig Crawford	Community Development Co-ordinator Stephanie McPeake
Housing Officers Fiona Heeps Kelly McGuinness Marie Smith Roz Haughey	Property Officer Samantha Lester Assistant Property Officer Dave Kinloch	Finance Assistant Noreen Currie Admin Assistant Keir Ross	Senior Concierge Officers Jamie Logue Martin Cunning Stevie Blackwood Kofi Ewe	
Assistant Housing Officer Cameron Ferguson	Property Assistants Evelyn O'Neil Jackie Wray Noreen Currie		Concierge Officers Billy Clark David Thomas Eddie Dillon Matthew Cryans Robert Fellows Craig Stark Prince Owusu	

Staff members highlighted in red work non-standard hours.



Scottish Housing Regulator National Report on the Scottish Social Housing Charter 2025/26

Our report shows there have been improvements in many of the areas that matter most to tenants. Tenant satisfaction levels increased overall, as did satisfaction with the quality of homes and with repairs services.

Social landlords also completed repairs more quickly, and more homes met the Scottish Housing Quality Standard.



Social landlords continued to allocate a growing share of homes to people experiencing homelessness. Overall letting activity was lower in 2025/26, with fewer homes becoming vacant, alongside continued improvements in tenancy sustainment.

At the same time, challenges remain. The most recent survey of our National Panel of Tenants and Service users found that many households are concerned about future rent affordability, while landlords must carefully balance investment in existing homes, new housing supply and services within increasingly constrained budgets. Scotland's homelessness system also continues to face significant pressures. Against this backdrop, a small number of landlords must also address issues relating to tenant and resident safety. We will continue to work closely with tenants, landlords and other stakeholders to understand the impact of all of these challenges and how they are being addressed.

The general picture shows:

- **Almost 9 out of 10 tenants are satisfied with the homes and services their social landlord provides.**

Areas that matter most to tenants

- Emergency repairs response time improved to 3.3* hours
- Tenants satisfied:
 - with the quality of their homes increased to 87%
 - that their rent is good value for money remained at 82%
 - with their landlord's contribution to neighbourhood management increased slightly to 85%
 - with opportunities to participate in their landlord's decision-making processes increased to 88%
 - with being kept informed about their landlord's services and decisions increased to 91%
- Anti-social behaviour cases which were resolved was 93%
- First stage complaints responded to in full remained high, increasing to 98%
- Average weekly rent in 2025/26 increased to £103.10
- Average rent increase applied in April 2026 was 5.6%

*One outlier landlord has been excluded.

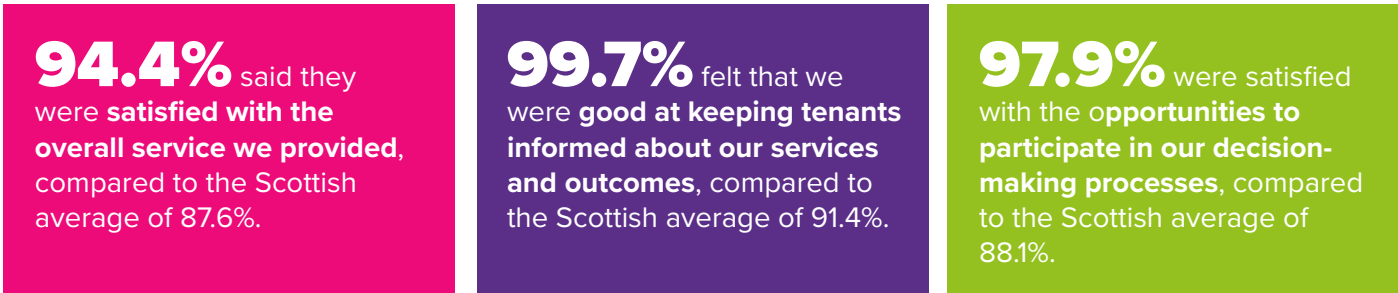
See the full report for more details or scan the QR code: <https://www.housingregulator.gov.scot/landlord-performance/national-reports/national-reports-on-the-scottish-social-housing-charter/national-report-on-the-scottish-social-housing-charter-2025-2026/#section-4>



West Whitlawburn Housing Co-operative's Outcomes:

Tenant Satisfaction

We carried out our three-yearly Tenant Satisfaction Survey (TSS) in December 2025, surveying 283 tenants. Of the tenants who responded:



West Whitlawburn is committed to making its services accessible. We subscribe to *Happy to Translate* to help overcome communication barriers. Our documents are available in large print, audio and a range of languages, and our office has a hearing loop. Please let us know if these services would help or if you have other accessibility suggestions.

Throughout the year, tenant focus groups give tenants opportunities to participate in reviewing policies and proposals, including the annual rent consultation. Your participation and feedback help shape our services. To take part or if you would like more information on this, contact us: <https://wwhc.org.uk/contact-us/>.

Quality and Maintenance of Homes

97% of our homes met the Scottish Housing Quality Standard (SHQS), compared to the Scottish average of 89.5%. This is a slight decrease in our performance compared with 2024/25, when 97.59% of our stock met the standard.

In the second half of 2025/26, we appointed a building surveying consultant to carry out a stock condition survey, which helps us to plan our maintenance programme and budget for the next 30 years.



	2024/25	2025/26
Total number of repairs instructed	2428	3057
Emergency	499	765
Non-Emergency	1929	2292

We took an average of **2.3** hours to complete emergency repairs, compared to the Scottish average of 3.5 hours.

The average time taken to complete non-emergency repairs was **3.1** days, compared to the Scottish average of 8.8 days.

We completed **97.8%** of reactive repairs ‘right first time’, compared to the Scottish average of 95.3%.

93.5% of tenants who had repairs carried out said they were satisfied with the service they received, compared to the Scottish average of 88.1%.

West Whitlawburn Housing Co-operative's Outcomes

Tenant Safety and Compliance Checks

Keeping our tenants safe in their homes is one of our most important duties as a landlord. The Scottish Housing Regulator introduced new Charter Indicators for 2025/26 on tenant safety, which include Fire and Heat Detection, Electrical Installation Condition Reports (EICRs), and Mould and Damp.

Below is a summary of our performance against the tenant safety indicators:

Gas Safety:

We met our statutory requirement to complete an annual gas safety check with **100%** compliance.

Electrical Safety:

100% of our homes have an EICR dated within five years of the previous inspection.

Fire Safety:

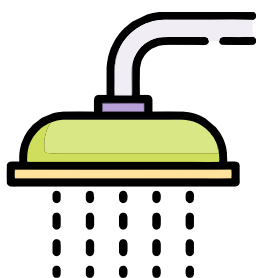
100% of our homes have interlinked smoke and heat detectors.

Damp and Mould:

Indicator	Condensation	Structural Issues	Other Issues	Total
Number of cases	71	7	11	89
Total working days taken to resolve cases	837	78	62	977
Average working days to resolve cases	11.79	11.14	5.64	10.98
Resolved cases reopened during the reporting year	24	3	2	29
Percentage of resolved cases reopened	33.80%	42.86%	18.18%	32.58%
Number of open cases at the year end	6	0	0	6

Adaptations

During the year, we carried out 32 adaptations to our existing properties to meet the specific needs of tenants. We received just over £68,000 of Scottish Government funding to complete adaptations, which included work such as shower installations, housing alarms and other aids. It took an average of just under **99 working days** to complete the work because of a delay in our funding award and a backlog of cases from previous reporting years.



Turnover and Allocations

As at 31 March 2026, there were 170 applicants on the housing list and 146 on the transfer list.



	2024/25	2025/26
Number of lets	55	52
Direct applications	46%	44.4%
Transfers	23%	9.3%
SLC referrals	29%	35.2%
Other	2%	11.1%

During the year, we had two mutual exchanges. This is when two or more social housing tenants permanently swap their homes under specific criteria.

West Whitlawburn Housing Co-operative's Outcomes

Value for Money

Re-let Homes

We took an average of **20.7** days to re-let homes during the year, compared to the Scottish average of 51.7 days. This was an increase from the previous year (2024/25), when we took an average of 16.8 days.

As a result, we did not collect **0.4%** of the rent due because homes were empty, compared to the Scottish average of 1.1%.

Rent Benchmarking

Our average weekly rents for 2025/26 are noted below, with comparisons:

Size	WWHC	Registered Social Landlord Average	All Landlords Including Local Authorities	Difference from Scottish average
2 Apt	£93.56	£108.11	£98.60	-5.1%
3 Apt	£111.30	£109.47	£101.42	9.7%
4 Apt	£124.87	£120.18	£110.33	13.2%
5 Apt	£134.25	£132.66	£121.71	10.3%

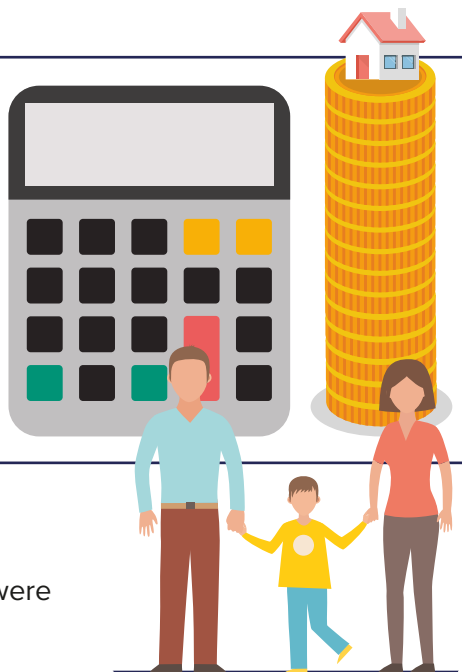
Source SHR (All tables)

Rent Collection and Arrears

In 2025/26, we increased our rents by **5.1%**, compared to the Scottish average of 5.3%.

The total rent collected for the year was equal to **99.8%**, compared to the Scottish average of 99.7%.

In 2025/26, the total value of current and former tenant arrears was **4.1%** of the rent due for the year. In 2024/25, the figure was 4.4%.



Neighbourhoods

We are also pleased to report that **98.5%** of anti-social behaviour cases were resolved within the year, compared to the Scottish average of 93.1%.

	2024/25	2025/26
Abandoned tenancies	9	13
Antisocial behaviour cases	88	129
Concierge incident reports	314	373

Concierge staff also manage the housing alarm service and respond to calls through the system. All our officers are first aid-trained, and during the year they responded to **8** calls that required emergency action.

Housing Services and Concierge staff continue to collaborate with Police Scotland, South Lanarkshire Council, and other agencies to resolve antisocial behaviour complaints and estate difficulties as quickly as possible. We encourage tenants to let us know about any antisocial behaviour or other neighbourhood concerns they are experiencing. In every case, we will do our best to work with all parties. In cases where this may not be possible, we will advise tenants of other agencies that are available for support and make referrals where suitable.

Other Customers

Outcome 16: Gypsy/ Travellers does not apply to us, as we do not manage any Gypsy/ Traveller sites.

Service Complaints



We appreciate tenants taking the time to let us know when things go wrong as it helps us to improve our service.

Our Complaints Procedure follows the model published by the Scottish Public Services Ombudsman (SPSO). Complaints reports are submitted to our sub-committee every quarter, and we also publish the same figures and information in our newsletters, which are available on our website.

We aim to respond to all complaints within the required timescales, but some complaints require more detailed investigation before a conclusion can be reached. In all cases, a full investigation of the issues raised is conducted, and we contact all complainants to establish the desired outcome and seek to achieve this where possible. If we cannot achieve the desired outcome, we will explain why and offer an alternative.

1

Stage 1: Frontline Response

We will always try to resolve your complaint quickly, within **5 working days** if we can.

If you are dissatisfied with our response, you can ask us to consider your complaint at stage 2.

2

Stage 2: Investigation

We will look at your complaint at this stage if you are dissatisfied with our response at Stage 1 or if the complaint needs further investigation.

We will investigate the complaint and give you our decision as soon as possible. This will be within no more than **20 working days**, unless there is a good reason for needing more time. We will always contact you to advise you of any delays and to agree an extension to the original deadline.

The table below summarises the number of complaints received during the year alongside details from the previous year for comparison:

	2024/25	2025/26	
Carry forward from previous year	0	0	1 complaint was carried forward into 2026/27, meaning that 98% of Stage 1 complaints were responded to in full. All Stage 2 complaints were responded to in full during the reporting year. The average time taken to issue a full response at Stage 1 was 4.1 days and 15.4 days at Stage 2.
Stage 1	43	49	
Stage 2	4	7	
SPSO	1	0	
Carry forward to next year	0	1	
Total	47	56	
Timescale Met	96%	100%	

Learning From Complaints

33
complaints
received
upheld

33 complaints (59%) were upheld in full or in part.

These complaints and their outcomes highlight the importance of:



Ensuring both staff and contractors keep accurate records of jobs and conversations with tenants to provide full audit trails and reference points.



Ensuring staff follow the correct policies and procedures and arranging refresher training where required, particularly regarding the rechargeable repairs policy and procedures.



Ensuring staff are proactive in following up on recommendations from contractors to minimise further disruption to tenants.



Ensuring staff carry out regular checks of outstanding work orders and check in with tenants as required.



Ensuring staff improve communication overall and adapt their communication styles where required.



Considering actions in full under exceptional circumstances, offering advice where appropriate.

Adapting Homes, Improving Lives: Medical Adaptations in Scottish Housing

Housing adaptations are physical changes to a property that make the home safer, more accessible and better suited to a tenant's needs. As well as meeting a statutory duty in Scotland, these adaptations help tenants remain independent, reduce hospital admissions and stays, and may delay the need for additional care, helping to ease pressure on health and social care services.

In this year's report, we wish to highlight some of the cases where our tenants have benefited from the work carried out to support their needs. Most cases are funded by the Scottish Government, and each one shows the vital role adaptations play in tenancy sustainment.

Tenant 1

1. How has this adaptation affected your daily life?

My daily life is now a lot better.

2. Has the adaptation helped you do things you couldn't before? If so, how?

Yes, I now have more room in the shower to bathe.

3. Do you feel more independent since having the adaptation installed?

Yes.

4. Once the work was instructed, how did you find the process, from survey to completion?

The whole process was good.

5. How do you rate the quality of the work?

I would rate it a 4/5.

6. Overall, how satisfied are you with the completed adaptation?

I am very satisfied with my new shower.

Tenant 2

1. How has this adaptation affected your daily life?

My new shower is great – there is a massive improvement to my daily life.

2. Has the adaptation helped you do things you couldn't before? If so, how?

Yes, I can get in and out of the shower with ease, compared with when I had a bathtub.

3. Do you feel more independent since having the adaptation installed?

Yes, much more independent.

4. Once the work was instructed, how did you find the process, from survey to completion?

Okay – I would have preferred the work to commence sooner. The installation took about a week to complete.

5. How do you rate the quality of the work?

I rate the quality of the work 5/5.

6. Overall, how satisfied are you with the completed adaptation?

I feel very satisfied with the work done.



Tenant 3

1. How has this adaptation affected your daily life?

I feel there is a huge difference in my daily life.

2. Has the adaptation helped you do things you couldn't before? If so, how?

Yes, I struggled to get in and out of the bath. Now that I have a walk-in shower, I find bathing a lot easier.

3. Do you feel more independent since having the adaptation installed?

Yes, I do.

4. Once the work was instructed, how did you find the process, from survey to completion?

The contractor was brilliant. Everything ran smoothly.

5. How do you rate the quality of the work?

The work done is good; I rate it 5/5.

6. Overall, how satisfied are you with the completed adaptation?

I am very satisfied.

We hope that the above cases highlight the importance of adaptations and how much they can improve lives, even in the simplest of ways. Any tenant with a health condition that affects their mobility is encouraged to contact the Social Work Department of South Lanarkshire Council – only once you have been assessed and approved by an Occupational Therapist can we consider the request for an adaptation.

Tenant Appreciation Highlights

Throughout the year, we make a note of all the positive feedback received from our tenants about our staff, contractors and services overall. We are extremely grateful for this feedback, and where it concerns individual staff, we make sure to highlight it to the appropriate staff member. Below are just some of the words of appreciation we have received from tenants and service users:

"Thank you to the Concierge who helped me during a suspected gas leak."

"I feel safe knowing the Concierge staff are there. I could not have managed without them in the months when my partner was ill... I just feel safe living here. I have a housing alarm, and it gets answered right away."

"The Concierge team are amazing. I feel so much safer knowing they are on hand 24/7 should I need them, and I appreciate the hard work they do to keep the tower and surrounding area clean."

"Thank you for the heating support and for everything you do as an organisation to help the tenants. I love living here and being a West Whitlawburn tenant."

"I wish to thank the team for their help and support. I appreciate all the assistance you've given me, especially in making a referral for additional support."

"The customer service I receive in relation to my lock-up is excellent. Any enquiry is responded to quickly and efficiently!"

"The service I received during my recent boiler check was fantastic; the engineer was efficient, friendly and polite."

"I am delighted with the standard of the work carried out to fix my front door."

Thank you to all our tenants who take the time to provide us with this feedback – it's encouraging to see the appreciation for our staff and contractors.

Our Finances 2025/26

We prepare short-, medium- and long-term budgets and financial projections that reflect planned activities. Our financial performance is monitored on a quarterly basis, and we endeavour to identify any corrective action that could be taken to support our finances further. Most of the income that we receive comes from the rents that we charge for the properties we let and manage.

As a non-profit organisation with charitable status, any money remaining after expenditure is set aside to fund future projects, such as cyclical maintenance and the replacement of kitchens and bathrooms.

The information below has been extracted from our audited financial statements, which can be viewed on our website: <https://wwhc.org.uk/minutes/annual-accounts-2025-26/>. We also provide the Scottish Housing Regulator with this information.

Revenue Income	£	%
Net Rents Charged	£4,098,323	68.8%
Grants Released	£1,078,314	18.1%
Grants Received	£129,414	2.2%
Energy Centre Income	£478,557	8.0%
Other Income	£72,227	1.2%
Bank Interest	£98,415	1.7%
Total Revenue Income	£5,955,250	100.0%

Revenue Expenditure	£	%
Management Costs & Maintenance Overheads	£2,026,287	37.9%
Planned Maintenance - Direct Costs	£228,580	4.3%
Reactive Repairs/Voids - Direct Costs	£919,454	17.2%
Stage III Adaptations	£3,396	0.1%
Bad Debt Written Off	-£6,118	-0.1%
Other Costs	£194,496	3.6%
Energy Centre Revenue Expenditure	£348,017	6.5%
Housing Depreciation	£1,344,828	25.2%
Loss on Disposals of Fixed Assets	£21,509	0.4%
Private Loan Finance Interest Payments	£264,061	4.9%
Total Revenue Expenditure	£5,344,510	100.0%

Surplus for the period

£610,740

We made charitable donations of £1,250 throughout the year.

We hope that this Annual Report has been interesting and informative, and that it allows you to benchmark our performance over time. We value our tenants' feedback and invite anyone with comments or suggestions on how to improve this report to participate in the survey.

Feedback

To take part in the survey, please scan the QR code with your smartphone or click this link: <https://forms.cloud.microsoft/e/iBGanERHW8>

You can also contact us in person, by telephone or by email to provide feedback on this report: T: 0141 641 8628 E: enquiries@wwhc.org.uk





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Registered Charity No. SCO38737, VAT Registration No. 180223636

Registered society under the Co-operative and Community Benefit Societies Act 2014



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