

Drumchapel Housing Co-operative Limited

Annual Report and Landlord Report 2025/26

"Delivering and supporting quality affordable homes and all-inclusive community living."

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CHAIRPERSON FOREWORD

I am delighted to have served as Chair for the past year and would like to extend my sincere thanks to Vice Chair David O'Hara and Secretary Joan McFarlane for their continued support.

The Board has worked diligently throughout the year, and I want to acknowledge their dedication and commitment to the Co-operative. We are fortunate to have a strong Board with a broad range of skills and experience; each member deeply committed to both the Co-operative and our wider community.

Our priority throughout the year has remained clear: to provide excellent service to our tenants while maintaining a robust financial position. Tenant safety has also been a key focus, with ongoing health and safety works carried out across all properties.

Governance continues to be a fundamental priority. In October 2025, we submitted our Annual Assurance Statement to the Regulator, confirming no areas of material non-compliance with regulatory standards. We did, however, identify areas for improvement, which we are actively addressing.

The Co-operative was selected by the Scottish Housing Regulator for an Annual Assurance Statement 2025 visit which took place in May 2026. The outcome of the visit was very positive with many areas of positive practice being highlighted.

Highlights of 2025/26:

- Invested **£381k** in replacing kitchens, and boilers.
- Provided **£12.5k** in food and energy vouchers through our sustainment fund.
- Donated **£1.5k** to Drumchapel High School and three other local community groups.
- Hosted a **Gala Day, Children's Christmas Party**, and a **Pensioners' trip to McMonagle's**.
- Partnered with local RSLs to procure services like reactive repairs for better value.
- We are **fully compliant** with Tenant Health & Safety.
- Twelve household benefitted from **18 disabled adaptations** to support tenants with changing health needs.
- Responded to **emergency repairs in just over 3 hours**, and all other repairs in just over 2.84 days.
- Achieved **98% "right first time"** repair success rate.
- Completed **100% of gas safety inspections** on time.
- We secured almost **£328k** in financial gains for the community with our Welfare Rights Service.

I would like to thank all our staff for their unwavering commitment to delivering excellent service and supporting the Board throughout the year.

Finally, and most importantly, thank you to our members and tenants for your continued support. We look forward to working together in the year ahead.

Josephine Barnshaw

Chairperson



EQUALITIES COMMITMENT

“We want everyone who uses our housing services to feel respected, treated fairly, and able to access the help they need.”

What this means for you:

- We treat all tenants and service users equally, without discrimination or prejudice.
- Our vision is *“Making Houses into Homes in an all-inclusive community.”*
- We value diversity and aim to create an environment of respect and understanding.

How we make our services accessible:

- Information can be provided in different formats, such as large print, audio, or translated into other languages.
- We offer interpretation services when needed, and our website has a translation option.
- Our office has a hearing loop system for people with hearing difficulties.
- We are part of “Happy to Translate”, which helps us remove language barriers.

If you need any of these services or have ideas to make communication easier, please let us know.

Collecting equality information:

We gather equality data from tenants and service users throughout the year. This helps us:

- Understand your needs.
- Remove barriers to our services.
- Improve what we do.
- Helps us meet our Regulatory Requirements.

Get involved:

We want your voice to shape our services. Join our Tenant Panel to share your views and help improve the Co-operative and the Drumchapel community. If you’re interested, contact our office for details.



ANNUAL ASSURANCE STATEMENT OCTOBER 2025

This is the Annual Assurance Statement of Drumchapel Housing Co-operative Limited as agreed by the Management Board on 28 October 2025; whereby we agreed that to the best of our knowledge, there are no areas of material non-compliance to report.

The Management Board are satisfied that we have seen and considered sufficient appropriate and reliable evidence banks that combines reports, policies, advice and information which the Board monitors and oversees on an ongoing basis throughout the year to provide continuous assurance that Drumchapel Housing Co-operative Limited is compliant Additionally, the evidence bank incorporates relevant documents and information that contribute to our assurance, and which form the structure of the Co-operative's business and governance activities.

The Board confirms that, to the best of our knowledge and understanding, Drumchapel Housing Cooperative Limited is compliant with:

- all relevant regulatory requirements set out in Chapter3 of the Regulatory Framework;
- all relevant standards and outcomes of the Scottish Social Housing Charter;
- all relevant legislative duties;
- the Standards of Governance and Financial Management;
- all duties in relation to tenant and resident safety

and acknowledge the requirement to notify the Scottish Housing Regulator of any changes to the Annual Assurance Statement throughout the year.

In reviewing our compliance with the Regulatory Framework, we are satisfied that we meet all of our duties in relation to tenant and resident safety. In particular, we have gained the necessary evidencebased assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. We have sought specialist advice to monitor our compliance in these areas and to support our assurance.

Drumchapel has robust internal policies and procedures in place which are regularly reviewed to provide assurance that we are compliant with health and safety, legislative and regulatory requirements. We have also sought specialist advice on our compliance in these areas and to support our assurance. As part of this, a full data integrity exercise was carried out in 2023 to ensure validity of all tenant health and safety data held. There was an internal audit of tenant health and safety in September 2023 providing full assurance. Further to this an internal audit of electrical compliance was completed 2025 providing substantial assurance.

In assessing the evidence, we have adopted an improvement focus which has resulted in the creation of an Action Plan which we have begun to implement and will continue to progress during the course of the year. We have reviewed the identified actions in the plan and are satisfied that all are intended to deliver effective improvement and that none are material to our compliance with the Framework.

The Management Board approved this Annual Assurance Statement at our Management Board Meeting on 28 October 2025 and authorise this to be signed on our behalf, to be submitted to the SHR, and to be made publicly available to our tenants and service users through our website.

Signed: Chairperson Date: 28 October 2025



OUR PERFORMANCE COMPARED TO OUR TARGETS, LOCAL AVERAGE & SCOTTISH AVERAGE FOR 2025/26

✔ Compares well ✔ On a par ✗ Compares unfavourably

Our performance in 2025/26 compared with:

- Our targets set for 2025/26
- Scottish Average for 2025/26
- Drumchapel Average for 2025/26

Average time to complete emergency repairs

3.27 hours

Target: **3 hours** ✗
Scottish Average: **3.5 hours** ✔
Drumchapel Average: **2.61 hours** ✗

Average time to complete non-emergency repairs

2.84 days

Target: **3 days** ✔
Scottish Average: **8.8 days** ✔
Drumchapel Average: **3.22 days** ✔

Satisfaction with the repairs service

94.32%

Target: **95%** ✔
Scottish average: **88.1%** ✔
Drumchapel average: **93.79%** ✔

Repairs completed right first time

98.16%

Target: **98%** ✔
Scottish average: **95.3%** ✔
Drumchapel average: **97.67%** ✔

Properties with a valid gas safety certificate

100%

Target: **100%** ✔
Scottish average: **n/a**
Drumchapel average: **100%** ✔

Average number of calendar days to re-let properties

12.83 days

Target: **12 days** ✔
Scottish average: **51.7 days** ✔
Drumchapel average: **15.17 days** ✔

Gross rent arrears

1.88%

Target: **2.10%** ✔
Scottish average: **5.9%** ✔
Drumchapel average: **2.42%** ✔

Rent collected

100.36%

Target: **100%** ✔
Scottish average: **99.7%** ✔
Drumchapel average: **100.31%** ✔

Rent lost through properties being empty

0.28%

Target: **0.25%** ✔
Scottish average: **1.1%** ✔
Drumchapel average: **0.23%** ✗

% tenants satisfied with the quality of the home

89.20%

Target: **n/a**
Scottish Average **86.64%** ✔
Drumchapel Average **93.2%** ✗

OUR PERFORMANCE COMPARED TO OUR TARGETS, LOCAL AVERAGE & SCOTTISH AVERAGE FOR 2025/26

✔ **Compares well** ✔ **On a par** ✗ **Compares unfavourably**

Our performance in 2025/26 compared with:

- Our targets set for 2025/26
- Scottish Average for 2025/26
- Drumchapel Average for 2025/26

Complaints responded to in full

100%

Average time in days to resolve Stage 1 complaints

2.91 days

Target: **5 days** ✔
Scottish average: **5.36 days** ✔
Drumchapel average: **3.72 days** ✔

The number of times within the reporting year that you did not meet the requirement to complete an electrical installation condition report (EICR)

1

Target: **0** ✗
Scottish Average: **171** ✔
Drumchapel Average: **0.25** ✗

Number of homes that do not have 'satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire' installed at the year end

0

Target: **0** ✔
Scottish Average: **15** ✔
Drumchapel Average: **0** ✔

Average length of time taken to resolve cases of damp and/or mould

11.87 days

Target: **10** ✗
Scottish Average: **23.57** ✔
Drumchapel Average: **12.76** ✔

% of cases of damp and/or mould resolved during the reporting year that were reopened

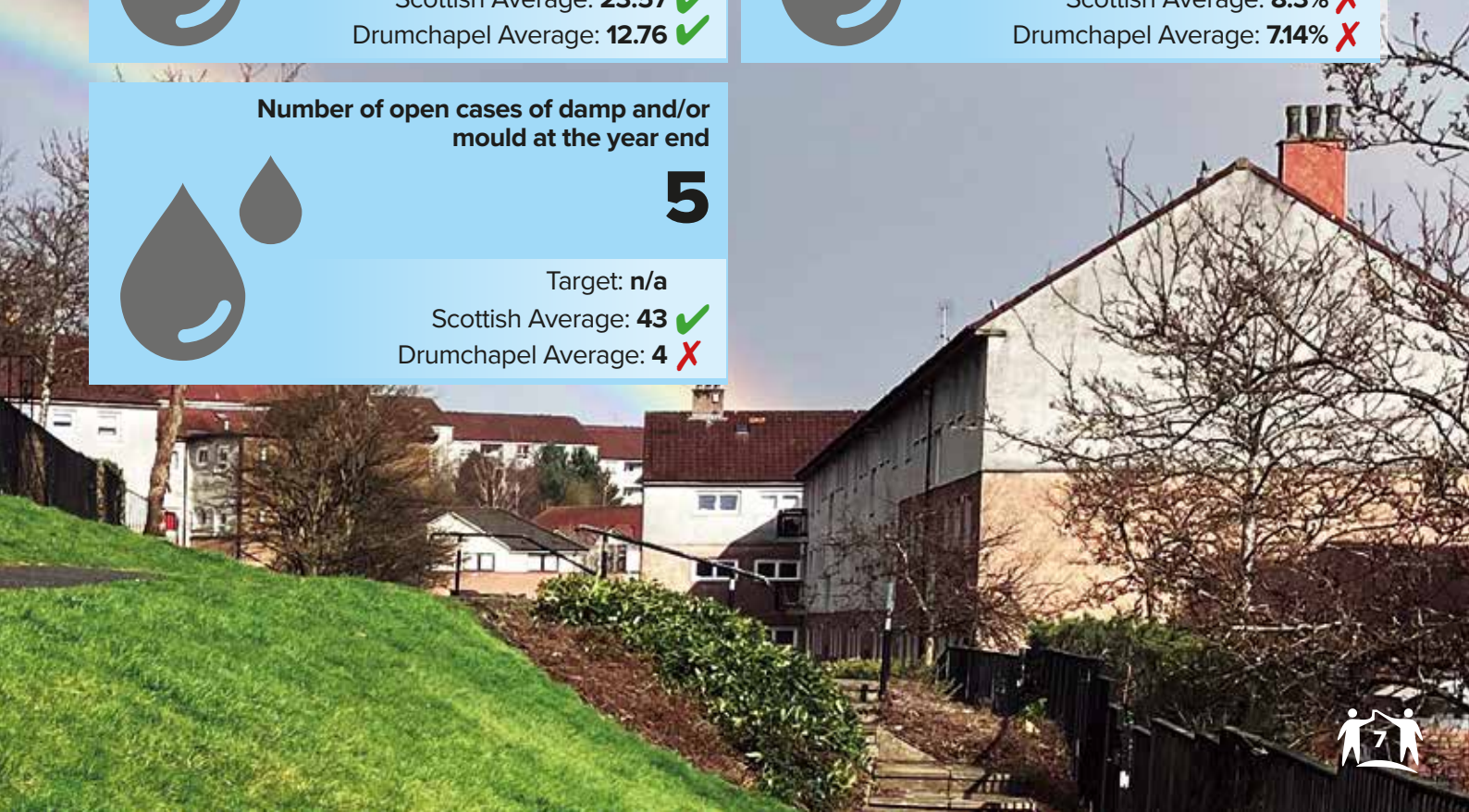
13.33%

Target: **n/a**
Scottish Average: **8.3%** ✗
Drumchapel Average: **7.14%** ✗

Number of open cases of damp and/or mould at the year end

5

Target: **n/a**
Scottish Average: **43** ✔
Drumchapel Average: **4** ✗



Tenant Satisfaction

In July 2025, the Co-operative commissioned Research Resource, an independent research agency, to conduct our 3-yearly Tenant Satisfaction Survey. The purpose of the survey is to assess tenant views on the services provided by the Co-operative and identify areas for improvement. A total of 213 tenants participated in the survey, representing a 46% response rate.

The feedback received was carefully reviewed resulting in the creation of an action plan. The Co-operative remains committed to delivering excellent service and implementing improvements where possible. The results of the survey were also submitted to the **Scottish Housing Regulator** as part of our Regulatory Requirements.

Key Survey Results

Overall Satisfaction with Services

93.90% of tenants expressed satisfaction with the overall service provided by the Co-operative.

This compares with:

- Scottish Average: **87.6%** ✔
- Drumchapel Average: **92.01%** ✔

Keeping Tenants Informed

99.53% of tenants felt the Co-operative was good at keeping them informed about services and decisions.

This compares with:

- Scottish Average: **91.4%** ✔
- Drumchapel Average: **97.67%** ✔

Opportunities to Participate

99.53% of tenants were satisfied with the opportunities to participate in decision-making processes.

This compares with:

- Scottish Average: **88.1%** ✔
- Drumchapel Average: **96%** ✔

Tenant Feedback and Action Plan

The survey generated a wide range of comments, including:

- **Positive feedback** on the quality of services and staff responsiveness
- **Suggestions for improvement** in communication and service delivery

In response, the Co-operative developed a **Tenant Satisfaction Survey Action Plan**, which outlines specific actions taken to address tenant concerns and enhance service quality.



Ongoing Engagement

We encourage tenants to continue sharing feedback outside of formal surveys. There are several ways to get in touch:

- **Visit or contact us at the office**
- **Complete the Contact Form** on our website
- **Email**: enquiries@drumchapelhc.org.uk
- **Message us on Facebook**: *Drumchapel Housing Co-operative*
- **Join our Tenants Panel**
- **Apply to join our Management Board**

Complaints, Compliments and Serious Concerns

We define a complaint as any expression of dissatisfaction about our actions, lack of action, or the standard of service provided. Complaints are managed in line with the Scottish Public Services Ombudsman's (SPSO) Model Complaints Handling Procedure.

In 2025/26, we received 32 Stage 1 complaints and 2 Stage 2 complaints, compared to 41 Stage 1 complaints and 3 Stage 2 complaints in 2024/25.

The average working days to resolve Stage 1 complaints are within the table below:

	Average Days
Drumchapel Housing Co-operative	2.91 days
Scottish Average	5.36 days
Drumchapel Average	3.72 days

The average working days to resolve Stage 2 complaints are within the table below:

	Average Days
Drumchapel Housing Co-operative	14.5days
Scottish Average	28.69 days
Drumchapel Average	14.22 days

We aim to resolve complaints quickly and effectively, and we welcome feedback as an opportunity to improve our services.

Compliments

We received **3 compliments** in 2025/26. Some examples include:

"Great service provided by staff"

"Contractors did a terrific job "

"Contractor was really friendly"

Serious Concerns and Significant Performance Failures (SPFs)

A Serious Concern arises when a social landlord acts in a way that puts tenants' interests at risk, repeatedly fails to meet outcomes in the Social Housing Charter, fails to report performance accurately, or does not meet governance or financial management standards.

The Co-operative met all expected outcomes and was not subject to any Serious Concerns or Significant Performance Failures (SPFs) in 2025/26.

Accessing Information at Drumchapel Housing Co-operative

Freedom of Information (FOISA), Environmental Information Regulations (EIR) and Subject Access Requests (SAR) Requests

We are committed to transparency and protecting your rights. Between **1 April 2025** and 31 March 2026, we received and responded to the following types of information requests, all within the required timescales:

Freedom of Information (Scotland) Act 2002 (FOISA)

A FOISA gives anyone the right to request information about how we make decisions and deliver services.

Environmental Information (Scotland) Regulations 2004 (EIR)

EIR covers access to environmental data, including pollution, waste, and environmental policies.

Subject Access Requests (SARs) under GDPR (SAR)

SAR allows individuals to request a copy of the personal data we hold about them.

7
Freedom of Information (Scotland) Requests

Average time to complete requests: **8.7 days**

0
Environmental Information Regulations Requests

0
Subject Access Requests

Anti-social Behaviour

The Co-operative takes reports of anti-social behaviour seriously and recognises the impact that such behaviour can have on individuals, families and the wider community. We are committed to responding to concerns appropriately, taking proportionate action where necessary, and working with those affected to address issues and seek positive outcomes.

We are committed to resolving cases as effectively and efficiently as possible, in line with our complaint response targets and our commitment to providing a consistent and responsive service.

- In **2025/26,** the Housing Management Team managed 39 cases of anti-social behaviour.
- **100% of cases were resolved**, compared with:
  - **Scottish average:** 93.11%
  - **Drumchapel average:** 99.73%

We continue to work in partnership with **Police Scotland** and **Glasgow City Council** to reduce anti-social behaviour and promote a safe, welcoming community.

Neighbourhood Management

We carry out regular **estate inspections,** including common closes and back courts, to ensure the area is maintained to a high standard. These inspections help us:

- Identify repairs to common areas
- Monitor contractor performance (e.g. close cleaning, grounds maintenance, bulk uplift)
- Liaise with Glasgow City Council on issues such as:
  - Fly-tipping
  - Graffiti
  - Street lighting
  - Dog fouling
  - Refuse collection
- Identify poorly maintained gardens by main door tenants

These efforts are reflected in our Tenant Satisfaction Survey results (2025) regarding our contribution to the management of the neighbourhood:

Satisfaction with management of Neighbourhood	2025/26
Drumchapel Housing Co-operative	93.90%
Scottish Average	84.94%
Drumchapel Average	91.11%

Tenancy Sustainment

We had a tenancy sustainment rate of **96.30%**, compared with the Scottish average of **92.45%** and **95.24%** within Drumchapel. This is measured by the percentage of tenants who have sustained their tenancy for more than a year.

We support vulnerable tenants through partnership working and signposting to external agencies. We also recognise that some tenants end their tenancy for positive reasons such as employment or moving to a larger home.

Our Tenancy Sustainment Fund is managed annually by the Housing Management Team and provides emergency support including food parcels, food vouchers, energy vouchers, starter packs, and decoration vouchers.

In 2025/26 we issued:

- **143** Emergency food vouchers
- **105** Energy vouchers
- **9** Emergency food parcels
- **8** Starter Packs for new tenants

Rents



The Co-operative is a small, community-based organisation, owned and controlled by our tenants. We rely solely on rental income to deliver services, invest in our homes, and maintain the surrounding neighbourhood. It is essential that we plan to ensure long-term financial sustainability while continuing to provide high-quality services and affordable housing.

In 2025/26, the Co-operative implemented a rent increase of **4.05%**, based on the October 2024 Consumer Price Index (CPI) of **2.30% plus 1.75%**. This increase was lower than the Scottish average rent increase of **4.68%** and slightly higher than the Drumchapel average of **3.83%**.

The table below details our average rents in 2025/26 compared with the Scottish Average and the average within Drumchapel:

Apartment Size	Drumchapel Housing Co-operative	Scottish Average	Drumchapel Average
2 apt	£96.99	£98.61	£85.22
3 apt	£97.54	£101.42	£91.86
4 apt	£114.70	£110.33	£107.14
5 apt+	£125.41	£121.71	£116.18

While our average weekly rents may be higher than the Scottish average for some property sizes, rent levels vary depending on property type and size, and service charges and amenities included in rent differ across landlords.

Value for Money

As part of our Tenant Satisfaction Survey (2025), **88.73%** of tenants stated that their rent represented very good or fairly good value for money, compared with the Scottish average of **82.01%** and Drumchapel average of **90.21%**.

We continue to perform strongly in rent collection and arrears management. As of 31 March 2026, 298 tenants received full or partial Housing Benefit or Universal Credit housing costs, and 181 tenants paid their full rent directly to the Co-operative.

	Target 2025/26	Drumchapel Housing Co-operative 2025/26	Drumchapel Average	Scottish Average
Gross Rent Arrears	2.10%	1.88%	2.42%	5.9%
Rent Collected	100%	100.36%	100.31%	99.7%

In 2025/26, only **0.28%** of rent was lost due to void properties compared to our internal target of **0.25%**, the Scottish average of **1.1%** and the Drumchapel average of **0.23%**.

Our Properties

At 31 March 2026, the Co-operative owned 479 homes and 1 house in multiple occupancy.

Our housing stock profile is detailed below –

	2 apt	3 apt	4 apt	5 apt+	Total
Tenement flat	38	208	22	1	269
Other flats	15	1	1	0	17
Maisonette	0	0	0	1	1
4-in-a-block	40	8	0	0	48
House	0	46	64	34	144
Supported Units	0	0	0	1	1
Total	**93**	**263**	**87**	**37**	**480**
% of stock	**19%**	**55%**	**18%**	**8%**	**100%**

Allocations

In 2025/26, **41 tenancies were terminated** with the Co-operative for various reasons. These properties then became available for let.

We continue to operate a **Choice Based Lettings** system and have a **Local Letting Plan** with **Glasgow City Council**, through which we receive an agreed number of homeless referrals on an annual basis.

Breakdown of Property Allocations in 2025/26

Source	Number of lets
Homeless Referrals (Section 5)	28
Internal transfers to existing tenants	6
Housing Register applicants	5
Nominations from the local authority	2
Total	**41**

- **Average Re-let Time: 12.83 days**
  (Scottish Average: 51.7 days, Drumchapel Average: 15.17 days)

Welfare Rights Surgeries

Our weekly Welfare Rights Surgeries are held at the office and via telephone appointments every Thursday. Advisors from the Citizens Advice Bureau assist tenants with:

- Benefit checks and assistance with claims
- Notifying agencies of changes and challenging incorrect decisions
- Council Tax and energy advice
- Budgeting and debt advice
- Negotiating payment arrangements with creditors

In 2025/26, **177 tenants** were assisted, resulting in **financial gains of £328,643.86** across the following areas:

- Benefit entitlements
- Backdated payments
- Energy support
- Council Tax reductions
- Debt management and budgeting support

Benefits – Adult Disability Payment (daily living) **£46,484.85** 12 Tenants	**Benefits – Adult Disability Payment (mobility)** **£27,078.70** 10 Tenants	**Benefits – Best Start Foods** **£280.80** 1 Tenants	**Benefits – Best Start Early Learners Payment** **£319.80** 1 Tenants
Benefits – Best Start Pregnancy and Baby Payment **£314.54** 1 Tenant	**Benefits – Carers Support Payment** **£5,856.24** 3 Tenants	**Benefits – Carers Allowance Supplement** **£2,054.50** 3 Tenants	**Benefits – Child Benefit/ Guardian Allowance** **£3,047.85** 2 Tenants
Benefits – Child Disability Payment (care) **£6,355.40** 1 Tenant	**Benefits – Discretionary Housing Payment** **£9,586.37** 10 Tenants	**Benefits – Employment & Support Allowance** **£8,000.00** 1 Tenant	**Benefits - Housing Benefit** **£38,574.32** 7 Tenants
Benefits – Pension Age Winter Heating Payment **£813.60** 3 Tenants	**Benefits – Pension Credit** **£24,940.45** 8 Tenants	**Benefits – Scottish Child Payment** **£2,823.60** 2 Tenants	**Benefits – Scottish Welfare Grant – Community Care Grant** **£2,170.72** 3 Tenants
Benefits – Social Fund – Winter Fuel Payment **£200.00** 1 Tenant	**Benefits – State Retirement Pension** **£47,221.20** 4 Tenants	**Benefits - Universal Credit (including Housing cost contribution)** **£66,592.32** 17 Tenants	**Benefits – Young Carers Grant** **£392.25** 1 Tenant
Benefits – Others **£515.55** 2 Tenants	**Energy Utilities & Communications - Regulated (gas, electricity)** **£5,876.00** 21 Tenants	**Finance and Charitable Support - Charities - Food bank** **£25.00** 1 Tenant	**Tax - Council Tax – Reductions/water and sewage charges liability** **£29,119.80** 31 Tenants

Total Client Financial Gain £328,643.86

Planned Maintenance

In 2025/26, we invested just under **£297.5k** in planned maintenance projects, which were successfully completed within the agreed timescales by **31 March 2026**. The programme included:

30 New Boilers

1 full heating system

48 New Kitchens



Tenant feedback was overwhelmingly positive, with compliments on the **quality of installations**, the **high standard of service**, and the **thorough post-inspection process**.

"I am very happy with my new kitchen, we were happy with the choices and the work carried out by the contractor."

"I was happy with the choices given for my new kitchen, the contractor was great and they left my home clean and tidy. You should use them again."

"I'm more than happy with my new kitchen. The contractor went above and beyond; they also re-connected my cooker, washing machine and fridge freezer after the install."

"The guys were fantastic, they left everywhere clean and tidy. I'm delighted with the kitchen I picked."

We also invested over £76.5k on Ad-Hoc component replacements in 2025/26

Ad-hoc PM 2025/26	Unit No.
Boiler Replacements	30
Full Heating system	1
Radiators	1

Cyclical Maintenance

In 2025/26, we invested **£252,862** in cyclical maintenance to ensure tenant safety and maintain high property standards. Key areas of work included:

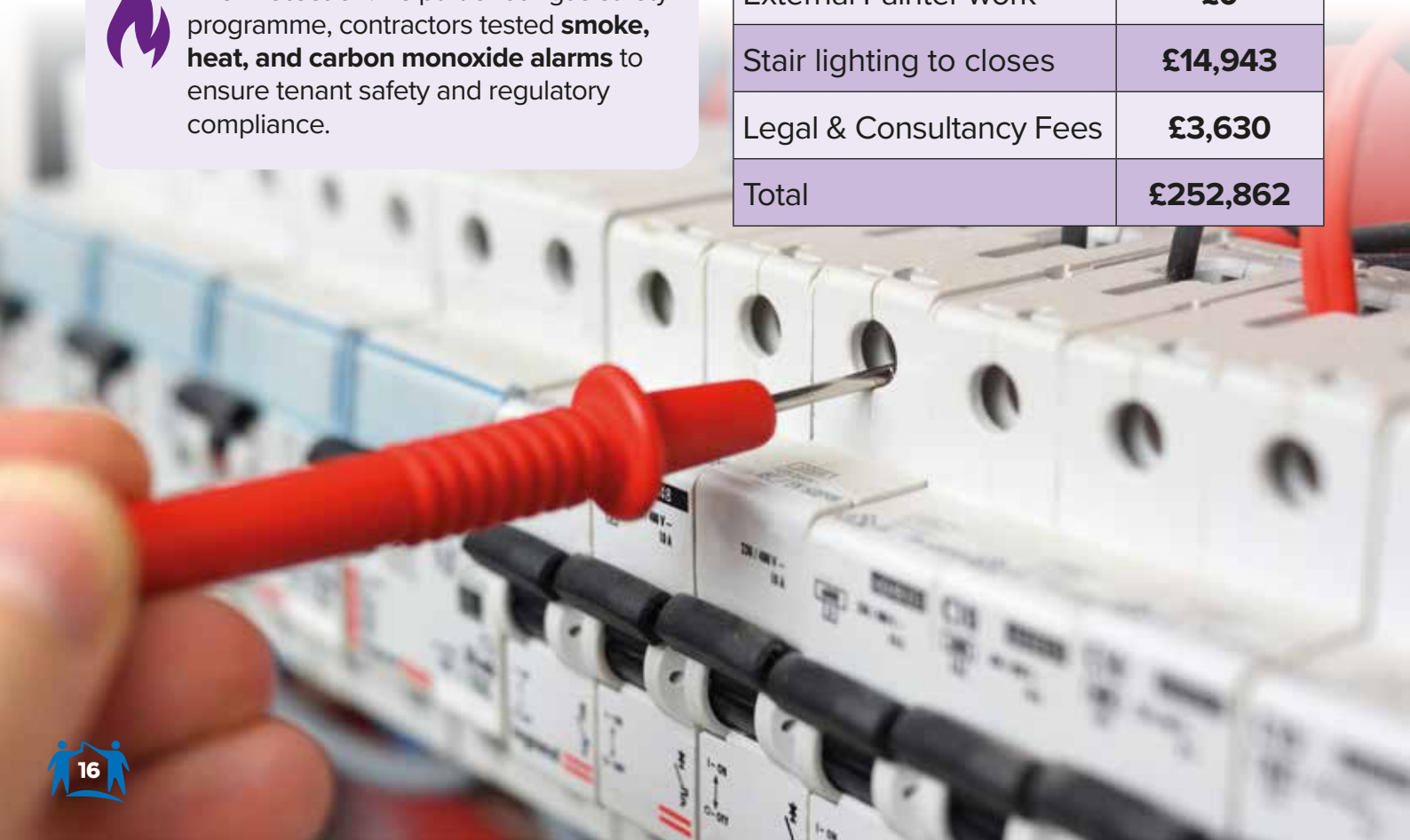
Key areas of work included:

Gas Maintenance: All gas appliances received safety checks within the anniversary of their previous inspection. Fire protection checks were also carried out during these visits.

Electrical Safety: We completed **Electrical Installation Condition Reports (EICRs)** ensuring compliance ahead of the 5-year expiry period.

Fire Protection: As part of our gas safety programme, contractors tested **smoke, heat, and carbon monoxide alarms** to ensure tenant safety and regulatory compliance.

Cyclical Maintenance Activities	Expenditure
Gas servicing	**£88,801**
Roof anchor servicing	**£3,742**
Gutter cleaning	**£18,148**
Landscaping	**£94,080**
Bulk Uplifts	**£21,499**
Electrical safety checks	**£8,019**
External Painter work	**£0**
Stair lighting to closes	**£14,943**
Legal & Consultancy Fees	**£3,630**
Total	**£252,862**



Technical Surveys

In 2025/26, our total spend on Technical Surveys was **£11,518**, covering stock condition surveys, legionella management, asbestos inspections, and energy performance assessments.



Our stock condition survey was carried out by Reids Associates in October 2025 assisted by staff, with the outcome being 77.87% of stock has been fully assessed in the last five years. All gathered data was carefully analysed by Reids Associates with the survey results supporting long-term investment planning and ensures continued compliance with the **Scottish Housing Quality Standards.**

Legionella Management

Our contractor, **Enviroteam Services Ltd**, delivered the annual maintenance programme, which included:

- Cleaning and maintenance of common cold water storage tanks.
- Servicing of unvented hot water cylinders.
- Maintenance of thermostatic mixer valves.
- Monthly monitoring of office and supported accommodation facilities.

Day-to-Day Repairs

In 2025/26 we completed:

- 463 emergency and out-of-hours repairs Indicator 8
- 1,157 non-emergency repairs Indicator 9

The total cost of reactive repairs, including out-of-hours services, was **£141,427.**

98.16% of repairs were carried out right first time.

We also refurbished **39 void properties**, with a total spend of £78,785. The average cost of a void in the year was just over £2k.

The overall spend on day-to-day repairs, insurance costs, out-of-hours services, and void works was **£232,969**.

Cost Breakdown:

Reactive Repairs
Expenditure
£141,427

Out of Hours Repairs
Expenditure
£10,324

Insurance Costs
Expenditure
£2,433

Void Repairs -39 voids
Expenditure
£78,785

Total
£232,969

Repairs Satisfaction

The Co-operative carried out an independent Tenant Satisfaction Survey in July 2025. According to the survey tenants that had repairs completed by the Co-operative within the previous 12 months showed **94.32%** were either very or fairly satisfied with the repairs service provided. Although we were slightly lower than our target for the year of **95%**, overall satisfaction was above the Drumchapel average of **93.79%** and the Scottish average of **88.1%**.

In response to tenant feedback, we have published articles in our newsletters outlining improvements made. Repairs satisfaction continues to be monitored monthly by Co-operative staff.

2025/26:
94.32%
TARGET: 95%

Repairs Satisfaction

Drumchapel Average 93.79%

Scottish Average 88.1%

Major Works, Medical Adaptations and Environmental

Major Repairs

Major works during the year included:

- Repairs to **facias and soffits**
- **Recasting of chimneys** at multiple properties
- **Installation of bin hubs** at Southdeen Avenue & Southdeen Road

Major Works	Expenditure
Medical Adaptations	£10,165
Major Repairs	£53,964
Roofing & Flashings	£4,976
Smoke Alarms	£6,997
Total	£78,515



Medical Adaptations

In 2025/26, we completed adaptations to support tenants in living independently. A total of **13** adaptations were carried out with most works involving level-access showers and safety rails. The average time to complete disabled adaptions was **13 days against the Scottish average of 46.61 days and Drumchapel average of 29.34 days**. The total spend on medical adaptations was **£10,165**.

Introduction of New Indicators, 30, 31, 32 and 33 to Annual Return of the Charter(ARC) 2025-26

The Scottish Housing Regulator introduced several new indicators to the Scottish Social Housing Charter (ARC) 2025-26. Landlords are now required to report the following:

- How many times in the reporting year did you not meet the requirement to complete an electrical installation condition report (EICR) within five years of the last EICR? Indicator 29
- Number of homes that do not have 'satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire' installed at the year end. Indicator 30
- Average length of time taken to resolve cases of damp and/or mould by cause Indicator 31
- Percentage of cases of damp and/or mould resolved during the reporting year that were reopened by cause Indicator 32
- Number of open cases of damp and/or mould at the year-end Indicator 33

All our properties have 'satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire' installed at the year end.

The average length of time taken to resolve cases of damp and/or mould by cause is split between condensation, structural and other reason. The Co-operative received 22 reports in the year. 15 were condensation related and took 12.77 days to resolve.

There were no structural reports and 2 other reasons, taking 6 days to resolve. At the 31 March, there were 5 cases open, 2 of which were resolved in the first few days of April.

There were 2 cases reopened in the year relating to condensation which is 15.38% of all the condensation cases. 13.33% of all reports of damp, mould and condensation were reopened.

Scottish Housing Quality Standard (SHQS)

Maintaining compliance with the **Scottish Housing Quality Standards** remains a key priority. We recognise the importance of high-quality housing and continue to invest significant time and resources to meet and exceed these standards.

To date, we have completed stock condition surveys for **77.87%** of our total stock over the past five years. The data gathered has confirmed that our homes are in good condition and has informed future planned maintenance programmes.



Key performance highlights:

99.37%
of our properties meet the SHQS, significantly above the Scottish average of **89.53%** and just slightly lower than the Drumchapel average of **99.64%**. One property remains in abeyance due to social circumstances.



99.79%
of our homes also meet the **Energy Efficiency Standard for Social Housing (EESSH1)**.



Looking ahead, we will need to explore **alternative heating solutions** and other energy efficiency measures to align with the forthcoming **Social Housing Net Zero Standard**, pending the outcome of the Scottish Government's consultation which is anticipated April 2027.

Percentage properties meeting SHQS at year end	2025/26
DHC 2025/26	99.37%
Drumchapel Average	99.64%
Scottish Average	89.53%

Income and Expenditure for 2025/26

Drumchapel Housing Co-operative continues to manage its finances with a long-term strategic focus. Finances are managed through the yearly budget process and ongoing development of key targets. The Co-operative continues to invest in the existing stock and the five-year financial projections detail how resources are deployed to meet business needs, including key assumptions and trends. All financial plans are subject to scenario planning, sensitivity and stress testing to ensure robustness.

A key aim for the Co-operative is to ensure that properties meet or exceed national standards. The 30 year planned maintenance programme and cash projections take account of investment in modernising and repairing houses, and in improving the social and physical nature of the community to protect and enhance the assets which underpin the Co-operative's funding.

The impact of the current cost-of-living-crisis has been considered in the short to medium term by the Co-operative in relation to arrears, voids, bad debt, Bank of England Base interest rate and housing property maintenance. Specifically, there is a robust long term financial model in place, based on prudent assumptions, that indicates viability throughout the thirty years covered by the model as well as allowing us to achieve all financial covenants set by lenders with sufficient head room built in as a contingency.

The situation is being monitored closely regarding the on-going conflict in Ukraine, conflict in Iran/Persian Gulf, inflation, the cost-of-living-crisis and the wider economic concerns.

We are also aware that our tenants are being impacted by the current economic situation, in particular with high energy and food costs. We increased our tenancy sustainment fund to £12.5k to help tenants directly with this in 2025/26.

Key Highlights for 2025/26:

Surplus: £689,999
(down from £736,997 in 2024/25) – mainly due to an increase in operating costs.

Pension Scheme: Actuarial gain of **£60,000** (compared to a £43,000 gain last year).

Net Assets: £8.737m
(up from £8.047m in 2024/25), thanks to:

- More cash in the bank
- Reduction in Loans
- Reduction in deferred income due to release of grant income

Net Assets of the Co-operative stand at £8.737m at 31 March 2026. All surpluses are reinvested into our services and long-term maintenance programmes.

Statement of Comprehensive Income

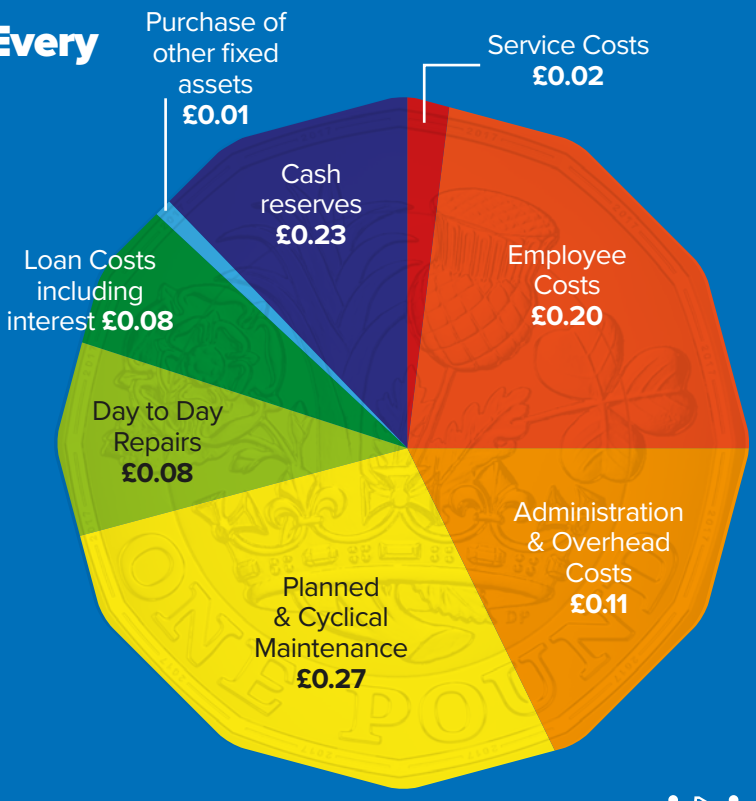
The following table shows the main sources of annual income and expenditure for Drumchapel Housing Co-operative Ltd 2025-26

	2026 (£)	2025 (£)	
Revenue	£2,936,929	£2,854,404	Income from rents, service charges etc.
Operating Costs	£-2,331,312	£-2,166,344	Costs of management & maintenance of houses plus office running etc
Operating Surplus	**£605,617**	**£688,060**	
Gain(Loss) on Sale of Other Fixed Assets	£7,395	£0	
Interest Receivable and Other Income	£86,869	£89,257	Interest earned on money invested.
Interest Payable and Similar Charges	£-54,882	£-68,320	Interest paid on loans.
Other Finance Charges	£-15,000	£-15,000	Changes In Financing Cost/Income - of Pension Scheme
Surplus For The Year Before Tax	**£629,999**	**£693,997**	Amount left after deducting all expenses.
Tax	£0	£0	Tax payable on taxable activities before charity status granted.
Surplus For The Year	**£629,999**	**£693,997**	
Acturial Gain/Loss- Pension Scheme	£60,000	£43,000	Impact of changes in assumptions regarding the Pension Deficit measurement
Total Surplus or Comprehensive Income	**£689,999**	**£736,997**	
Revenue Reserves Brought Forward	£8,047,025	£7,310,029	Accumulated reserves from previous years.
TOTAL REVENUE RESERVES	**£8,737,026**	**£8,047,025**	Accumulated reserves per Statement of Financial Position.

How Drumchapel Housing Spent Every £1 of Income in the Year 2025/26

The chart below shows how we spent our cash for every £1 of income in 2025/26. It excludes any noncash items such as depreciation, deferred income, and any actuarial movement on the pension scheme.

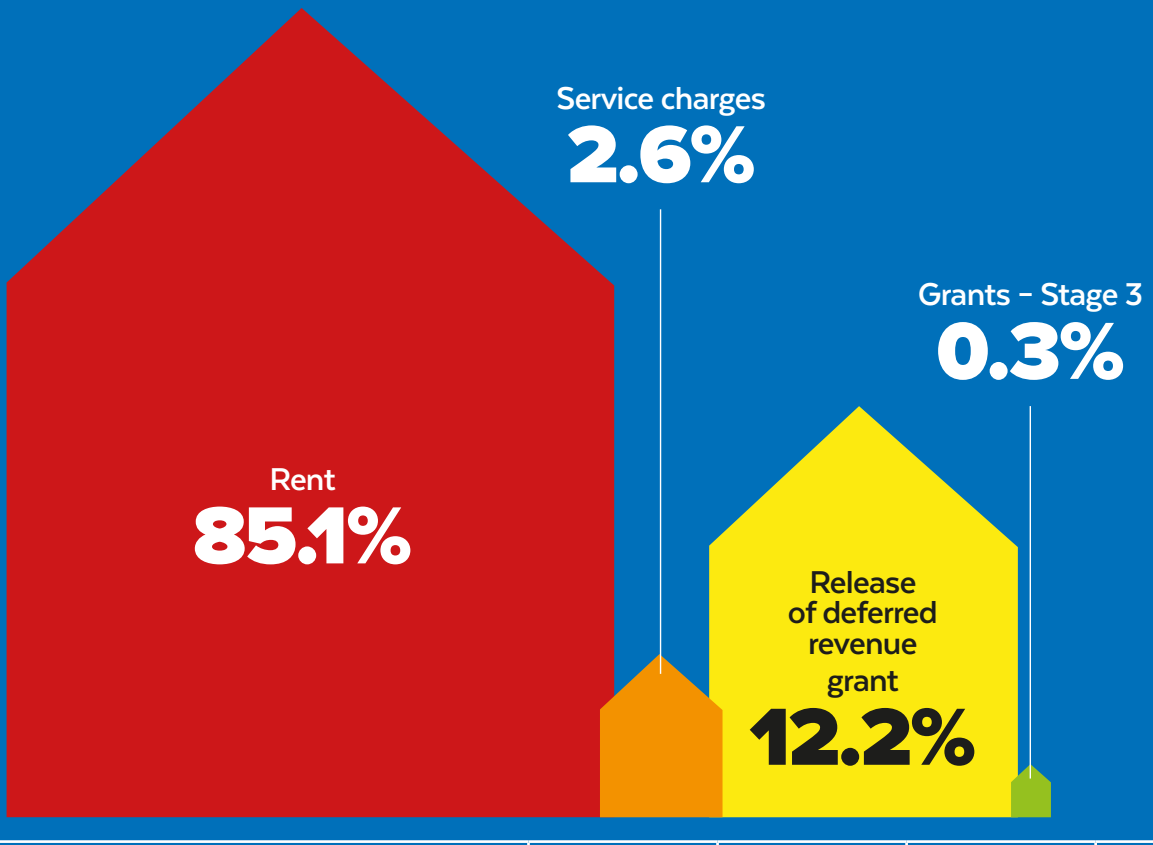
Service Costs	**£0.02**
Employee Costs	**£0.20**
Administration & Overhead Costs	**£0.11**
Planned & Cyclical Maintenance	**£0.27**
Day to Day Repairs	**£0.08**
Loan Costs including interest	**£0.08**
Purchase of other fixed assets	**£0.01**
Cash reserves	**£0.23**



Sources of Income

Our income for the year ending **31 March 2026** was **£2,936,929**, which is slightly higher than last year's **£2,854,404**. This increase is mainly because of the **4.05% rent rise** applied in 2025/26.

We received **£11,040** in funding for **disabled adaptations** during the year and the sale of the office van resulted in an additional **£7,395** of income.



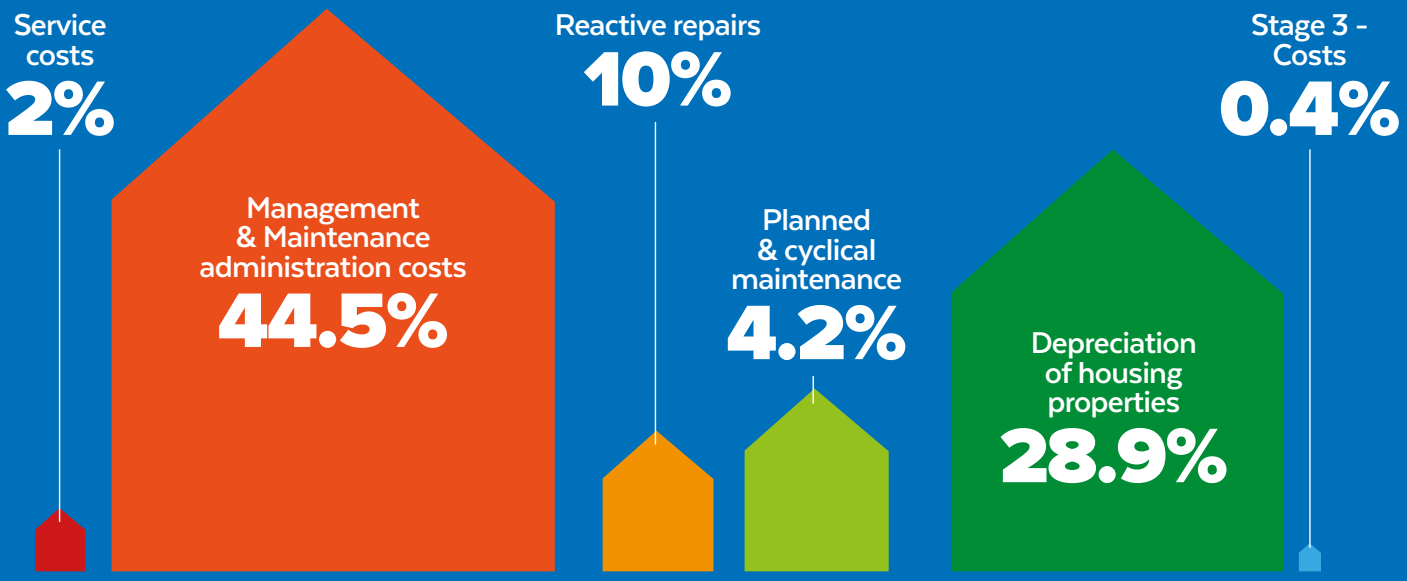
Income	2025-26 £	2025-26 %	2024-25 £	2024-25 %
Rents	£2,498,457	85.1%	£2,401,215	84.1%
Service charges	£ 76,263	2.6%	£73,328	2.6%
Release of deferred revenue grant	£ 358,158	12.2%	£365,912	12.8%
Grants – Stage 3	£ 11,040	0.3%	£18,901	0.6%
Grants - Other	£ 0	0%	£0	0%
Other	£ 33	0.0%	£25	0.0%
Less				
Voids	(-£ 7,022)	(0.2%)	(-£4,977)	-0.1%
Total operating income	**£2,936,929**	**100%**	**£2,854,404**	**100%**

Expenditure Costs

Our total spending for the year was **£2,331,312**, up from **£2,166,344** last year—an increase of **7.6%**.

Why did costs go up?

- **Repairs and Maintenance:** Higher volume of voids resulted in higher costs in the year.
- **Staff Costs** : Higher employer NI costs and temporary staff costs led to an increase in costs compared to previous year.



	2025-26 £	2025-26 %	2024-25 £	2024-25 %
Service costs	£42,250	2%	£43,501	2%
Management & Maintenance administration costs	£1,038,863	44.5%	£849,699	39.2%
Reactive repairs	£233,173	10%	£225,149	10.4%
Bad debts	£1,998	0.00%	(-£590)	0.00%
Planned & cyclical maintenance	£330,389	4.2%	£374,000	17.3%
Depreciation of housing properties	£674,474	28.9%	£656,772	30.3%
Stage 3 - Costs	£10,165	0.4%	£17,813	0.8%
Other costs	Nil		Nil	
Wider role costs	Nil		Nil	
Total Operating Costs	**£2,331,312**	**100%**	**£2,166,344**	**100%**

Statement of Financial Position

The table below shows our long term financial position, taking account of assets and liabilities.

Non-Current Assets	2025 £	2025 £	
Housing Properties - Depreciated Cost	£12,664,486	£12,958,272	Net cost of houses owned.
Other Non-Current Assets	£270,513	£267,473	Cost of new office, computers, office equipment, furniture etc.
	£12,934,999	**£13,225,745**	
Current Assets			
Stock	0	181	Handyperson working materials value
Receivables	£85,302	£185,280	Money owed to the Co-operative.
Cash	£3,555,060	£3,050,328	Money in bank.
Creditors due within one year	£-385,896	£-419,636	Money owed by the Co-operative to be paid within one year.
Net Current Assets	**£3,254,466**	**£2,816,153**	
Total Assets Less Current Liabilities	**£16,189,465**	**£16,041,898**	
Creditors Due After One Year	£-900,170	£-1,039,446	Amount of outstanding loans / pension liability to be paid after one year.
Provisions - Net Pension Liability	£-227,000	£-272,000	New - SHAPS Pension estimated net liability
Deferred Income	£-6,325,269	£-6,683,427	Grant income received not yet released to reserves.
Net Assets	**£8,737,026**	**£8,047,025**	Net value of the assets of DHCL after deducting what is owed.
Equity			
Share Capital	475	473	Number of current shares issued
Revenue Reserves	£8,736,551	£8,046,552	Surpluses built up over the years.
Total Capital And Reserves	**£8,737,026**	**£8,047,025**	Capital & Reserves of DHCL (is equal to Net Assets)

ENGAGEMENT PLAN

Each year the Scottish Housing Regulator (SHR) produces an **'Engagement Plan'** for the Co-operative which sets out our Regulatory Status, a copy of the current '**Engagement Plan'** is shown below and provides us with a Regulatory Status of 'Compliant.' This means the SHR have assessed a wide range of information the Co-operative is required to submit to demonstrate we are fully compliant with the Regulatory Framework, including the seven Standards of Governance and Financial Management.

What is an Engagement Plan?

The SHR publishes an **Engagement Plan** for every social landlord each year.

- It explains:
  - **Why** the Regulator is engaging with the landlord.
  - **What the landlord needs to do** and **what information it must provide**.
  - **What the Regulator will do**.
  - The landlord's **Regulatory Status** (e.g., Compliant).
- What does "Compliant" mean?
- A **Compliant** status means the SHR is satisfied that the landlord meets all regulatory requirements.
- This includes:
  - Following the **Regulatory Framework**.
  - Meeting the **Seven Standards of Governance and Financial Management**.
- Other possible statuses are:
  - **Working Towards Compliance** (non-compliant but improving).
  - **Statutory Action** (serious intervention).

Engagement plan

Scottish Housing Regulator

Drumchapel Housing Co-operative Ltd

Regulatory Status
Compliant
The RSL meets regulatory requirements, including the Standards of Governance and Financial Management.

We don't currently require any further assurance from Drumchapel Housing Co-operative Ltd (Drumchapel) other than the annual regulatory returns required from all RSLs.

Regulatory returns

Drumchapel must provide us with the following annual regulatory returns and alert us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

Our lead officer for Drumchapel Housing Co-operative Ltd is:

Name: **Stephen Lalley,** Regulation Manager
Telephone: 07880465794
Email: stephen.lalley@shr.gov.scot

Regulatory Compliance

During the financial year 2025/26, the Co-operative continued to demonstrate full compliance with the Scottish Housing Regulator. This reflects our commitment to maintaining a financially healthy organisation with robust governance structures in place.

Tenant Engagement and Community Events

Annual General Meeting (AGM) – August 2025

We were pleased to welcome our members to our AGM held in August 2025. The meeting provided an opportunity for tenants to engage with the Co-operative's business and governance. Following the formal proceedings, attendees enjoyed catering and refreshments. A raffle was held, with five lucky winners each receiving a £50 voucher and a box of chocolates.



Summer Fete – August 2025

Our Summer Fete was a highlight of the year, offering a variety of activities for both adults and children. Attractions included:

- Face Painting
- Games
- Photobooth
- Bouncy Castle
- Animal Man Mini Zoo

The event fostered a strong sense of community and was well attended by tenants and their families.



GOOD NEWS IN 2025/26

Garden Competition – August 2025

To celebrate the efforts of our tenants in maintaining beautiful outdoor spaces, we held a Garden Competition recognising the best garden and best veranda. Winners received £30 One4All vouchers and a box of chocolates, while the runner's-up received a £20 One4All voucher and a box of chocolates.

Children's Christmas Party - December 2025

We were delighted to host our annual Children's Christmas Party. The event featured arts and crafts activities and a visit from Santa, who distributed gifts to all children in attendance. In addition, a Christmas raffle was held, with all tenants automatically entered. Two winners each received a £50 Love2Shop voucher.



Pensioner's Christmas Lunch - December 2025

The Co-operative partnered with another local organisation to host the annual Pensioners' Christmas Lunch. The event provided a warm and welcoming environment for our tenants to enjoy a festive meal together. The success of the event highlights the importance of partnership working and community engagement in fostering social connections and reducing isolation among older residents.



Shortlisted for the Share Awards –Digital Learning Organisation of the Year - March 2026

The Co-operative was delighted to be shortlisted for the Share Awards category of Digital Learning Organisation of the Year. Share's E Learning platform has widened access to development opportunities across the Co-operative, promoting inclusion and empowering individuals at all levels to take ownership of their learning. The breadth of subjects and the interactive design of the modules have been particularly well received, aligning with our organisational values and supporting our ambition to foster a digitally confident workforce and governing body.

Scottish Housing Regulator Visit - Annual Assurance Statement

The Co-operative was one of nine registered social landlords selected for a visit from the Scottish Housing Regulator to discuss our Annual Assurance Statement. The visit focussed on our approach to preparing our Statement and how we assure our tenants about compliance with Regulatory Requirements and Standards.

Dolly Parton Imagination Library – July 2025

We partnered with our local housing organisations in Drumchapel to bring Dolly Parton's Imagination Library to the community. The scheme provides every child from birth to age 5 with a free book every month, helping to inspire a love of reading and support children's learning and development from an early age.

Dog's Trust Accreditation Date – November 2025

We were delighted to be the first Registered Social Landlord in Glasgow to be officially accredited as Pet Friendly by Dogs Trust. Working closely with Dogs Trust, we reviewed and enhanced the ways we support our tenants who have pets, helping create a more inclusive and pet-friendly approach.



Tenant Participation 2025-26

Rent Consultation

Tenant engagement remained strong throughout the year, particularly during our Rent Consultation process. All participating tenants were entered into a prize draw, with two winners each receiving a £50 voucher.

The Co-operative remains committed to fostering a vibrant, inclusive community while upholding the highest standards of governance and financial stewardship. We thank all tenants for their continued support and participation throughout the year.

Management Board & Staff (as at 31 March 2026)

Management Board

Josie Barnshaw	Chair
David O'Hara	Vice Chair
Joan McFarlane	Secretary
Tanith Diggory	Board member
Helen Eakin	Board member
Jean Forbes	Board member
Elspeth Kerr	Board member
Alex Kerr	Board member
Thandiwe Malikha	Board member
Graeme MacIntosh	Board member
Frances McLean	Board member
Karen McKenna	Board member
Pauline McNaught	Board member
Vincent Ogar	Board member
David Riddell	Board member

Staff

Pauline Burke	Director
Jackie McGoran	Finance & Corporate Services Manager
Marisa McCarthy	Senior Housing Officer
Caroline Meiklejohn	Housing Officer
Fraser Irving	Senior Maintenance Officer (resigned 03.06.2026)
Angela Allison	Assistant Maintenance Officer
Joanne Johnson	Finance Officer
Fiona Koroma	Corporate & Governance Officer (01.12.2025)
Saffron Walker	Receptionist/ Administrative Assistant
Amy McMahon	Receptionist/ Administrative Assistant (Temp)

External Auditors

Findlays Audit Limited
11 Dudhope Terrace
Dundee
DD3 8TS

Internal Auditors

Cameron Internal Audit Services Ltd
55 Lady place
Livingston
EH54 6TB

Bankers

Bank of Scotland
836 Crow road
Glasgow
G1 2RQ

Solicitors

Morton Fraser MacRoberts LLP
60 York Street
Glasgow
G2 8JX



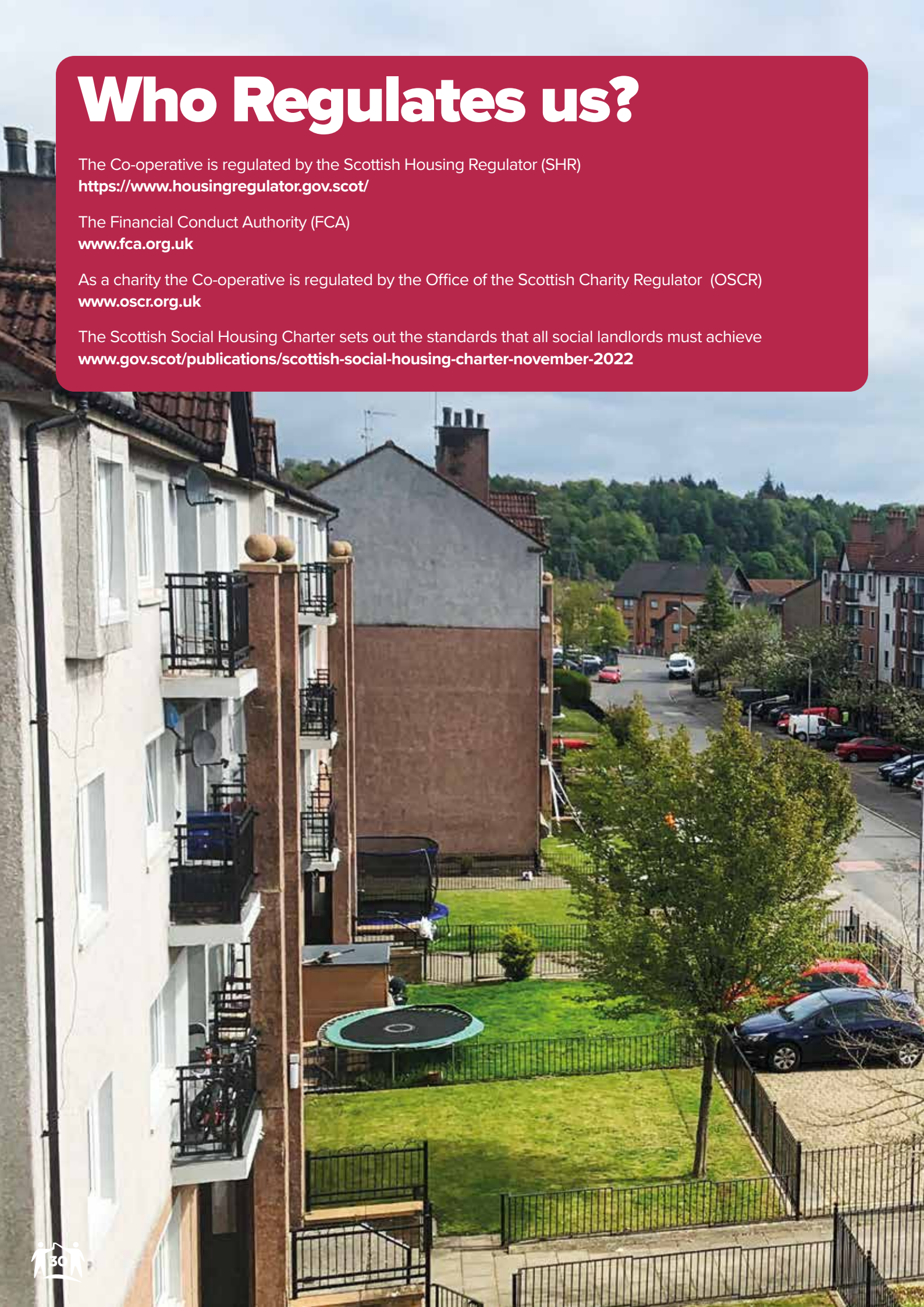
Who Regulates us?

The Co-operative is regulated by the Scottish Housing Regulator (SHR)
https://www.housingregulator.gov.scot/

The Financial Conduct Authority (FCA)
www.fca.org.uk

As a charity the Co-operative is regulated by the Office of the Scottish Charity Regulator (OSCR)
www.oscr.org.uk

The Scottish Social Housing Charter sets out the standards that all social landlords must achieve
www.gov.scot/publications/scottish-social-housing-charter-november-2022



Summary

We hope this report shows how we've performed as your landlord over the past year. We're proud of the positive results and are working hard to keep improving where needed.

You can see the full details of our performance, and compare us with other housing providers in Scotland, on the Scottish Housing Regulator's website:
www.housingregulator.gov.scot/landlord-performance

We'd love your feedback!

We surveyed all tenants about this report in February 2026 and tenants told us that they were happy with the information, design and layout, however, we are always keen on feedback, you can tell us what you think:

Email: **enquiries@drumchapelhc.org.uk**
Text: **07826 552701**
Call: **0141 944 4902**

Remember to keep up to date on what the Co-operative are doing on our website and Facebook pages.

https://www.drumchapelhc.org.uk/news-and-events/

https://www.facebook.com/DrumchapelHousingCooperative/



Drumchapel Housing
Co-operative Limited

4 Kinclaven Avenue
Drumchapel
Glasgow G15 7SP
Tel: 0141 944 4902
Email: enquiries@drumchapelhc.org.uk
Web: www.drumchapelhc.org.uk

Drumchapel Housing Co-operative

sfha Scottish Federation of Housing Associations
disability confident COMMITTED
HAPPY TO TRANSLATE
GWSF Glasgow and West of Scotland Forum of Housing Associations
TPAS Scotland tenant participation advisory service
TIS MEMBER
We are a Living Wage Employer
Scottish Housing Regulator
CYBER ESSENTIALS CERTIFIED PLUS