

"A FLOURISHING SPACE FOR ALL"

Ruchazie

HOUSING ASSOCIATION





ANNUAL REPORT & CHARTER REPORT 2025/26

ABOUT THIS REPORT

You can get further information on the ARC and our performance from the SHR website at: **www.scottishhousingregulator.gov.uk**

You can call them on 0141 242 5642 or email at: **shr@shr.gov.scot**

or you can write to them at

Scottish Housing Regulator
5th Floor
220 High Street
Glasgow
G4 0QW

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CHAIRPERSONS REPORT

Welcome to our annual report for the year April 2025 - March 2026 which will provide you with information about the Association, our performance in the last year and updates on our work throughout the year. This year has been one of steady progress: we supported staff development, advanced plans for new homes, continued major property improvements and listened carefully to tenants' priorities for future investment.

We keep progressing albeit slowly with the possible development at the old St Phillips Church site. The possibility of a larger development is being considered. We continue to work with the Wheatley Group, Glasgow City Council and the JR Group in bringing this forward. The current plans indicate 80 new homes can be built. These homes will be in varying sizes and provide much needed homes not just for our waiting list applicants but also for our own tenants who may wish to consider downsizing or who are overcrowded. We will keep you updated on any progress.

Last year the Committee commissioned two very important surveys

- A Stock Condition survey. The stock condition survey confirmed that our homes are well maintained and meet the Scottish Housing Quality Standard. It also showed that the next few years will be challenging for the Association. As our homes age, we will need to consider several high-cost programmes, including the possible replacement of windows, doors, wiring and bathrooms. Although our properties remain well maintained, difficult decisions will be needed to prioritise this work.
- A Tenant Satisfaction Survey, this survey was undertaken in April this year and there is further details in this report. The survey shows very strong satisfaction across most areas, especially overall service, information provision, access to services, housing quality, neighbourhood satisfaction, and decision-making opportunities. Further details of both surveys can be found in this report.

Our tenants tell us that improvements to their homes is a priority and we continue to invest in our properties. The following improvements and maintenance were carried out in the last year as follows

- Replacement of 29 kitchens at Phase 3C
- Upgrading the wooden soffits to UPVC at properties in Phase 3A
- External paintwork at Phase 3B
- Installation of Automatic Opening Events in common closes at Elibank Street and Caprington Place.



Our staff remain accessible to our tenants and customers 5 days a week. Although closed on a Wednesday staff can be contacted by telephone, text or email and there has been no reduction in tenant satisfaction since we introduced this over the last 12 months. Ruchazie HA staff and committee remain committed to providing the service you expect from us.

Although the Association cannot always offer a long-term career path for young people, we are delighted that our Modern Apprentice Cerys has progressed to a promoted post with another local housing association. We intend to employ another young person and provide the support, knowledge and skills that will help them achieve similar career progression.

Not to go on again about making better use of our homes during the current housing crisis however, our homes continue to be in demand and we would encourage those tenants living in large accommodation with spare rooms to consider a move to a smaller property, this helps everyone and allows us to make best use of our stock. Contact Janice if you wish to consider this.

As like all housing associations large and small we are managed by a Volunteer Management Committee. We still seek to recruit committee members from our local community who have an interest in what we do. As a committee our role to make decisions and in making these decisions the views and experience of our tenants is a key factor. This role will also contribute towards your own self development. If you want to find out more chat with a committee member or Janice.

I hope you find this report informative. We would welcome your feedback on the report or for you to consider getting involved to tell us how you feel we can further improve our service and your area.

I would again like to thank the Management Committee for their leadership of the Association and the staff team for their work and achievements in the year

Michelle Caldwell
Chairperson

MANAGEMENT COMMITTEE

The Management Committee of Ruchazie Housing Association makes key decisions on behalf of our tenants and members. The Management Committee meet at least 8 times a year and attend training to retain knowledge and share good practice across the sector.

As part of the continued commitment to good governance our committee ensures that we comply with the Scottish Housing Regulator's Regulatory Framework.

The Annual Assurance Statement confirms the committee's confidence with the governance of the Association which includes our compliance with the regulatory requirements and standards. The statement will also provide details of any areas where the committee believe we need to improve.

We have a very strong diverse committee which has 13 members, but we need tenant members to ensure your voice is heard and your opinions are taken into consideration in every decision that is made. There are currently 2 vacancies on the Committee, and we would really like to see more tenants involved in our decision making, so if you are interested in helping Ruchazie to shape its future please get in touch with Janice Shields and find out how you can benefit from joining our committee.

Committee members

Michelle Caldwell	Chairperson
Tommy McGuigan	Vice Chair
Debra Campbell	Secretary
Hugh Holland	Committee Member
Ann Macdonald	Committee Member (Resigned 2026)
Gillian Bell	Committee Member
David Khan	Committee Member (Audit & Risk only)
Tommy McGuigan	Committee Member
David Mackenzie	Committee Member
Katrina Phillips	Committee Member
Charlie McLellan	Committee member
Chris Park	Committee member
John Fraser	Committee Member
Linda Sichi	Committee member (September 2026)
Jaymielee McKenna	Committee Member (September 2026)

STAFF TEAM

Janice Shields	Director
Stacy Shaw	Senior Housing & Corporate Services Officer (left June 2026)
Lynn Cowan	Housing Officer (Temporary April 2025 – March 2026)
Lisa Wilson	Housing Officer (Appointed May 2026)
Moira Smith	Finance Officer
Paul Moore	Property Services Officer
Cerys Cameron	Modern Apprentice Customer Services (Left March 2026)
June Cartwright	Customer Services Assistant (temporary from April 2026)

STOCK

We own a total of 226 properties as follows:



Size	2 apt	3 apt	4 apt	5 apt
Number of properties	20	105	85	16

REPAIRS AND INVESTMENT

We provide tenants with a reactive repairs service seeking best value for money and using local contractors.

This table shows our expenditure for repairs and investment in the last year.

Planned/Cyclical	Work undertaken	2025/2026
Planned	External Paintwork, Gutter cleaning, Paving and fencing, replacement of Smoke and heat alarms	**£56,686**
Component replacements	Kitchens, Soffits, Close fire safety, Boiler replacement, front doors, windows	**£252,002**
Day to day repairs/voids	All properties, including external works such as fencing and brickwork	**£109,974**
Ground maintenance	Open spaces, gardens, trees and bushes, close cleaning	**£35,555**
Tenant safety	Gas checks, electric checks, legionella, roof anchors	**£43,732**
TOTAL SPEND 2025/26		**£97,949**
TOTAL SPEND 2024/25		**£468,989**

MEDICAL ADAPTATIONS

Each year we apply to Glasgow City Council (Scottish Government Funding) to install adaptations to assist our tenants with mobility, sight, hearing and other ailments affecting their ability to live in their home. The table opposite details the total value of works we have completed.

Value of adaptations completed	£6893.20
Total No. of adaptations carried out	9

TENANT SAFETY

GAS SERVICING



The Association has a duty to inspect and service gas appliance installations within our housing stock. We must carry out this work on annual basis, and the service must be completed by the anniversary date of the last service. As at 31st March 2026 100% of our properties have a valid gas safety certificate.

EICR ELECTRICAL INSTALLATION TESTING

All our properties must have a safe electrical installation and by law we must inspect this installation in each property every 5 years. As at 31st March 2026 we did not have an in date satisfactory certificate for 3 of our properties. This was due to our contractor not getting access despite several attempts. All properties now have a valid safety certificate.

DAMP AND MOULD

We ensure that all reported incidents of damp and mould are inspected within 3 working days and any work required to eradicate the problem is carried out within 10 working days. Should further time be required either due to the complexity of the work required or where access is not given this may extend the period to resolve the issue. From 6th October 2026, the Investigation and Commencement of Repair (Scotland) Regulations 2026 will introduce new duties on landlords to investigate reports of damp and mould and start any repairs needed within a set timescale.

In 2025/2026 there were 15 incidents of damp and mould reported and the table below provides further information.

	No. of jobs	No. of days	Average days to complete works
Structural	3	12	4
Other	2	17	8.5
Condensation	10	56	5.6

SCOTTISH HOUSING QUALITY STANDARD (SHQS)

Tenants' homes as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in good state of repair; and will also meet the Energy Efficiency Standard for Social Housing (EESSH) by December 2020.

Recent changes to the SHQS in recent years include Fire Safety Upgrades (LD2) and Electrical Improvement Works (EICR). RHA have met the deadlines for these improvements and are now working on a schedule of works for each element of the standard.

All of our homes met the Scottish Housing Quality Standard.

In our tenant satisfaction survey of April 2026 82% of our tenants confirmed they are satisfied with the quality of their home.

FINANCIAL HIGHLIGHTS

Our financial statements are shown below.

The figures show that Ruchazie Housing Association had a stronger year financially in 2026.

- Income increased: The Association brought in about £79,500 more than in 2025.
- Costs also increased: Day-to-day operating costs rose by about £45,800, to £1.16 million.
- Core activities remained profitable: After operating costs, there was an operating surplus of £363,435—roughly £33,700 higher than the previous year.
- Finance costs improved: Less interest was received on savings, but interest payable on loans and similar charges fell significantly.
- The final annual surplus was about £50,400 more than in 2025.
- Short-term finances were healthy: The Association had £595,746 more in current assets than short-term bills, an improvement on £501,579 in 2025.
- Cash available fell: Cash and deposits reduced from about £1.18 million to £717,292, although short-term amounts owed also fell sharply.
- Debt reduced: Long-term housing loans decreased by about £92,600, to £979,064.
- Overall financial strength improved: The Association's reserves—or accumulated financial value—rose from £3.19 million to £3.54 million.



STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 March 2026

	Notes		2026		2025
		£	£	£	£
Revenue	2		1,525,249		1,445,734
Operating costs	2		(1,161,814)		(1,116,041)
Operating surplus	2, 8		363,435		329,693
Interest receivable and other similar income		16,345		34,043	
Interest payable and other similar charges	7	(45,241)		(79,641)	
Other finance charges	10	(6,000)		(6,000)	
			(34,896)		(51,598)
Surplus for the year			**328,539**		**278,095**
Other comprehensive income					
Movement in fair value of Commercial Properties	11		-		16,000
Actuarial gains/(losses) in respect pension scheme	23		27,000		16,000
Total comprehensive income			**355,539**		**310,095**

FINANCIAL HIGHLIGHTS

STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

	Notes		2026		2025
		£	£	£	£
Non-current asset					
Housing properties – depreciated cost	11(a)		11,421,886		11,590,884
Other tangible fixed assets	11(b)		70,162		67,293
			11,492,048		11,658,177
Current assets					
Debtor	13	164,331		162,579	
Cash and cash equivalents	14(a)	492,291		601,720	
Investments - cash on deposit	14(b)	225,001		575,000	
	881,623			1,339,299	
Creditors:amounts falling due within one year	**15**	**(285,877)**		**(837,720)**	
Net current assets			**595,746**		**501,579**
Creditors: amounts falling due after more than one year:					
Housing property loans	16		(979,064)		(1,071,706)
Provision for liabilities					
Pension – defined benefit liability	23		(94,166)		(115,166)
Deferred income					
Social Housing Grants	18		(7,471,084)		(7,784,943)
			3,543,480		3,187,941
Equity					
Share capital	19		70		70
Revenue reserve	19		3,543,410		3,187,871
			3,543,480		**3,187,941**

WAITING LIST

The Association maintains a healthy waiting list with over 260 applicants on our list. We review the list annually to ensure that our waiting list is up to date.

We let 11 homes in 2025/2026, and 3 Mutual Exchanges were successful. The breakdown of lets in 2025/2026 is shown in the table opposite.

Homeless lets (from Glasgow City council referrals)	**6**
Waiting list	**1**
Transfers	**4**
Mutual Exchange	**3**

COMPLAINTS

We provide the best possible service to our customers. To achieve this commitment, we use any complaints we receive as an opportunity to identify areas where we need to improve. If we let anyone down, we want to know about it so that we can do better in the future.

In the last year to April 2025, we received complaints. Complaints received vary from repairs, estate management and service delivery. Most of these complaints were frontline complaints which were resolved quickly. In some cases, complaints require further investigation, and we always aim to complete these within 5 working days. More complex complaints can take up to 20 days to resolve.

As a result of complaints in the last year, we have received the following

Stage 1 Complaints

1 2025/26  **2** 2024/25

Stage 1 Complaints resolved within timescale

1 2025/26  **2** 2024/25

Stage 2 complaints

2 2025/26  **0** 2024//25

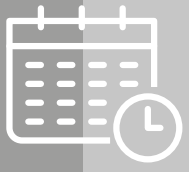
Stage 2 Complaints resolved within timescale

2 2025/26  **0** 2024/25

Average time to respond to Stage 1

1 day 2025/26  **1 day** 2024/25

Average time to respond to Stage 2

N/A 2025/26  **N/A** 2024/25

HELP AND SUPPORT

The Wise Group is a leading social enterprise dedicated to transforming lives and lifting people out of poverty. Everything they do is driven by their passion for social justice and a fairer society for all. At the heart of their work is Relational Mentoring—building strong, meaningful connections with their customers, stakeholders, and each other – helping people seize opportunities and overcome barriers.

Every day, they support individuals into meaningful jobs, help lift families out of fuel poverty, and assist those leaving prison in building brighter futures. They are committed to creating lasting change by reinvesting in their colleagues and communities, ensuring a positive impact where it's needed most.

Having a partnership with the Wise Group enables us to refer any of our tenants or customers who feel they need that additional support to make their lives better.

The Wise Group have also provided us with Christmas Parcels to distribute to our families over the festive period.

https://www.thewisegroup.co.uk/

CASH FOR KIDS

We were fortunate to receive over £3000 from Cash for Kids. We issued Asda vouchers to families with at least one child in the household between the ages of 0-18. Each child received a voucher for £25 and we were able to provide this for 120 children.

This allowed us to deliver much needed assistance with the purchase of food for families when household budgets were already stretched over Christmas.

https://cashforkids.org.uk/

GEMAP

GEMAP provide the Association and our tenants and we are able to refer tenants who need support to navigate Welfare Benefits whether this be Housing Benefit, Universal credit and other benefits.



PANTOMIME TICKETS

Each year we purchase 100 tickets for the local pantomime, giving families the opportunity to spend some time with the rest of the community at this event.

https://www.platform-online.co.uk/

We will continue to support tenants and community groups from the rental income we receive from our commercial unit.

PERFORMANCE REPORT 2025/2026

Ruchazie Housing Association report information to the Scottish Housing Regulator on our performance in achieving the standards and outcomes of the Scottish Social Housing Charter. The full report is available for each landlord on the Scottish Housing Regulator website which can be found here **https://www.housingregulator.gov.scot/**

The information below indicates our performance and how we compare to landlords of similar size (Peer group) and the Scottish National Average. We also use some graphics to highlight our performance where we are above ☺ or below ☹ the Scottish average. We don't always get it right but we will always strive to make improvements across all our work.

Tenant Satisfaction	Ruchazie HA	Scottish average	Compares to Scot Ave	Peer Group
% of tenants satisfied with the overall service	94.4%	82.3%	☺	97.2%
% of tenants who felt their landlord is good at keeping them informed about their services and outcomes.	97.9%	85.1%	☺	97%
% of tenants satisfied with the opportunities to participate in the landlord's decision making	97.9%	87.5%	☺	93.4%
Quality and maintenance of homes				
% of homes meeting the Scottish Housing Quality Standard	100%	75.4%	☺	80.8%
Average number of hours taken to complete emergency repairs	2.7 hours	4.2 hours	☺	2.3 hours
Average number of days taken to complete non-emergency repairs	5.3 days	9 days	☺	4 days
% of reactive repairs carried out in the last year completed right first time	96.8%	87.2%	☺	97.5%
% of tenants who have had repairs carried out in the last 12 months who were satisfied with the repairs service.	89.9%	86%	☺	96%
Neighbourhoods				
% of anti-social behaviour cases resolved	100%	93.5%	☺	98.5%
Value for money				
% of total rent due collected in the previous year (223/2024)	99.6%	98.8%	☺	99.6%
% of rent due not collected through homes being empty in the last year	0.2%	1.4%	☺	0.2%
Average length of time in days taken to re-let homes in the last year	14.9 days	34 days	☺	15.8 days

FEEDBACK

We value your feedback, please let us know if you have comments or suggestions on our performance or services we offer.We would also ask if you have any other comments about this report.

You can let us know your thoughts by speaking to our staff in the office, calling us on **0141 774 4433**

Emailing us on **admin@ruchazieha.co.uk** or completing the comments slip below and returning to the office at 24 Avondale Street, Ruchazie. G33 3QS.

Name: (Optional)

Phone: (Optional)

Address: (Optional)

Email: (Optional)

I have a comment(s) about: (please circle):

Rent **Services** **Satisfaction** **Performance**

Other:

Your Comments: (please use a separate sheet if necessary)

If you would like this report in any other format please get in touch.

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