



Annual Report 2024/25

Garrion People's Housing
Co-operative Limited



GPHC





Chair's Forward... reflection on this year's achievements....

I am delighted to introduce to you the performance review and highlights for Garrion People's Housing Co-operative for the financial year 2024/25.



Firstly, I wish to express my gratitude to my colleagues on the Management Committee for having the faith in me as Chair once again for the Co-operative. I also wish to thank them for all the positive contribution they make throughout the year in helping to make GPHC a success once again.

The year 2024/25 started with Paul Lennon being appointed Director of the Co-operative. This has been a smooth transition as Paul has been with the Co-operative since 1999 and has worked at a senior level for the past 20 years.

It has also been a successful year for the Co-operative in terms of our obligations with the Regulatory Standards for Social Housing, set by the Scottish Housing Regulator (SHR), in particular financial management and governance for Registered Social Landlords (RSLs).

On our financial performance, we have had a good year and an improvement on the previous one. We have identified a number of areas where savings will be made going forward, we expect the accounts to improve in future years. Getting best value for the Co-operative in all areas has been a key aim in the last year and we will continue to operate this way going forward.

I am hugely grateful for the help and support our own tenants and other residents provide the Co-operative in various forms, e.g. being on the Management Committee, position as a Shareholder, attendance on various groups that are held within the office and in the estate, as well as the general feedback customers provide. This helps to shape our services and improve in any areas that may require action.

The Annual Assurance Statement (AAS) is our formal declaration made by Management Committee, confirming whether the organisation complies with the Regulatory Standards and requirements set out by the SHR. Following submission of the AAS and the SHR's annual risk assessment of all landlords we were declared as fully compliant in March 2025. While we were not chosen as one of the 10 RSLs/Local Authorities to be visited by the SHR after the financial year end, our staff sharing partners at Forgewood Housing Co-operative did receive a visit to review their Annual Assurance Statement and provide evidence on various topics (tenant safety, financial and the AAS process). We take pride in the successful visit they received as the same staff who provide the services to both Co-operatives have contributed towards the positive outcomes achieved.

To allow the Co-operative to fulfil its commitment to our Planned Maintenance Programme, we commenced with a kitchen renewal contract at Law View in Overtown which has 28 retirement homes.

Law View was previously a sheltered housing complex but as North Lanarkshire Council withdrew funding for the housing support service, the Co-operative was required to redefine the type of housing provided. This has only resulted in great improvement at Law View, and it has gone from strength to strength with the support of a dedicated Officer from the Co-operative.

We also ended our services with our finance agent for nearly 30 years, Clark Davidson. Anyone who is a shareholder will know Clark from Annual General Meetings. We will miss his character, and he leaves with our best wishes, including for better health in the future.

The Co-operative has performed extremely well in a number of key areas, and improved in areas such as rent collection, which is a challenge in these difficult times for everyone. Other areas such as housing allocations, management of empty properties, sustainability of tenancies and responding to complaints against the

Welcome from the Chair



Co-operative or from within the neighbourhood are performed to a high standard.

Maintenance service was also excellent and in particular, tenant and resident safety, which has been an area that has always been given high priority, particularly with recent changes on legal compliance. These are also indicators that will now be measured and regulated going forward to ensure social landlords are not putting any tenants at risk. We have always had tenant safety at the forefront of the services we provide to them.

We had 2 internal audits carried out in the year, one on finance and the other on tenant safety and both were returned with high commendation from the auditor.

During the year, and with North Lanarkshire Council progressing with new build housing in the wider area, we commissioned a feasibility study within our flats in Heathfield and Smith Avenue (140 in total). The year 2025/26 will provide the findings and recommendations on options going forward. It is key that we achieve value for money for our tenants with whatever option we choose. We will also be mindful of and work towards the Scotland's Social Housing Net Zero Standard' (SHNZS) target. This target aims for all homes to be significantly energy efficient and use zero direct emissions heating by 2045. This is an area where funding for landlords is a major issue and no doubt this will continue going forward.

Turning to the community centre and the Gowkthrapple area in general, it is still used by various groups and events, and we continue to work towards involving the wider community in utilising the centre. While we are already doing this through work with specific groups, including the Veterans Group, various Tenant/Resident Focus Groups and Ukrainian residents who live in Council stock, it will be our aim to broaden participation for the entire community including those in the new build homes built by North Lanarkshire Council.

CentrePoint also lets out space to a commercial let (shop) and within the building we had Social Track Scotland in place but unfortunately, they ended their lease during the year. After some hard work by staff and marketing, we managed to secure a new tenant in 'PlayPeace' who assist children with additional support needs, and we welcome them to the centre and the area.

The cost-of-living crisis is still impacting our communities, and we have recognised this with a much lower than Scottish Average rental increase (3.3%) being implemented for the financial year 2025/26. However, we recognise that there is more to be done collectively and our Advice for Tenants and Residents (AFTAR) service once again provides some fantastic financial gains for our tenants and residents, with income maximisation the key priority for the project, which also brings IT and energy support with the inclusive service.

So, while I am grateful to my fellow governing body members for their attendance, support and participation in another successful year, the positive performance in all of our areas of work can only be achieved with the excellent staff team that we have. I am proud of every member of staff the Co-operative employs and their commitment towards making Garrion a better place to live in, and a great place to work.

All of the aforementioned is discussed within this annual report for 2024/25 and I hope this gives a flavour on what to expect when you read through the report.

Best Wishes

Victoria Dallas
Chair



In this Annual Report, we share the Co-operative's key achievements from 1st April 2024 to 31 March 2025 on all our activities and financial performance during the year.

Every year the Co-operative submit statistics to the Scottish Housing Regulator (SHR) highlighting our performance in key areas of the Scottish Social Housing Charter.

The Charter sets out the outcomes and standards of services, that we, as your landlord should meet.

Full details can be found on their website <https://www.housingregulator.gov.scot>

Thank you for taking the time to read the report and for your participation during the year and feedback.

Content of Report

Welcome from the Chair	<i>Page 2-3</i>
Customer/Landlord Relationship	<i>Page 5-8</i>
Housing Quality and Maintenance	<i>Page 9-15</i>
Managing Your Home & Community	<i>Page 16-19</i>
Access to Housing Support	<i>Page 20-22</i>
Getting Good Value from Rents	<i>Page 23</i>
Community Highlights 2024/25	<i>Page 24-26</i>
Compliance & Governance	<i>Page 27</i>
Financial Highlights 2024/25	<i>Page 28-29</i>
Looking Forward	<i>Page 30-32</i>
Our People	<i>Page 33-34</i>

At Garrion People's Housing Co-operative, we are passionate about providing affordable, safe, good quality homes and sustainable communities.

We are also ambitious about providing the highest quality services to our tenants and are committed to making a difference to our tenants and the community.

Customer/Landlord Relationship



Tenant overall Satisfaction
with our services

89.38%

Scottish
Average
86.85%



Tenant Participation Initiatives

Tenant participation has remained at the heart of our work throughout the year, ensuring that tenants have a real voice in shaping the services they receive.

We believe that your knowledge and experience of the services we provide is the best way for us

to learn and improve which ultimately leads to higher levels of satisfaction.

Within our newsletters and website, we continually promote the ways you can get involved with the Co-operative, this can be in various ways at a level you are comfortable with....

Become a member for £1. This entitles you to attend the Annual General Meeting and potentially stand for election, or be nominated to the Management Committee

**Join our
Management
Committee**

**Respond to
satisfaction
surveys or
consultations**

**Participate or
volunteer in
community
activities within
CentrePoint**



**Come along
to Estate
Walkabouts and
join our Estate
Management
Focus Group**

**Join other Focus
Groups on
policy reviews
and shaping
services**

Join a volunteering or community group

If you are interested in any of these opportunities, we would love to hear from you!

Tenant satisfaction with
opportunities to participate

86.25%

Scottish
Average
86.34%



Customer/Landlord Relationship



Tenant satisfaction at
being kept informed

90.00%

Scottish
Average
89.98%



Communication

Clear, timely, and accessible communication with tenants is central to how we deliver our services.

This year we strengthened the ways we connect with tenants, making sure that everyone has access to the information they need and the opportunity to share their views.

We recognise that tenants prefer to communicate in different ways.

To meet this need, we offer a range of options.

Face to Face Meetings

Home Visits

Quarterly Newsletters

Annual Report

Website

Facebook notifications

Telephone

SMS Updates

Email

Outcomes

Communication is not just about sharing information it is about listening as well.

This year we carried out:

Tenant Satisfaction
Surveys on repairs
with a 96.15%
response rate



Rent Review
Focus Group



Estate
Management
Focus Group
meetings/
walkabouts



Provided
“You said, We
Did” updates
showing tenant
feedback has
led to changes





Complaints & Compliments

We received **19** complaints in 2024/25 the same as in 2023/24.



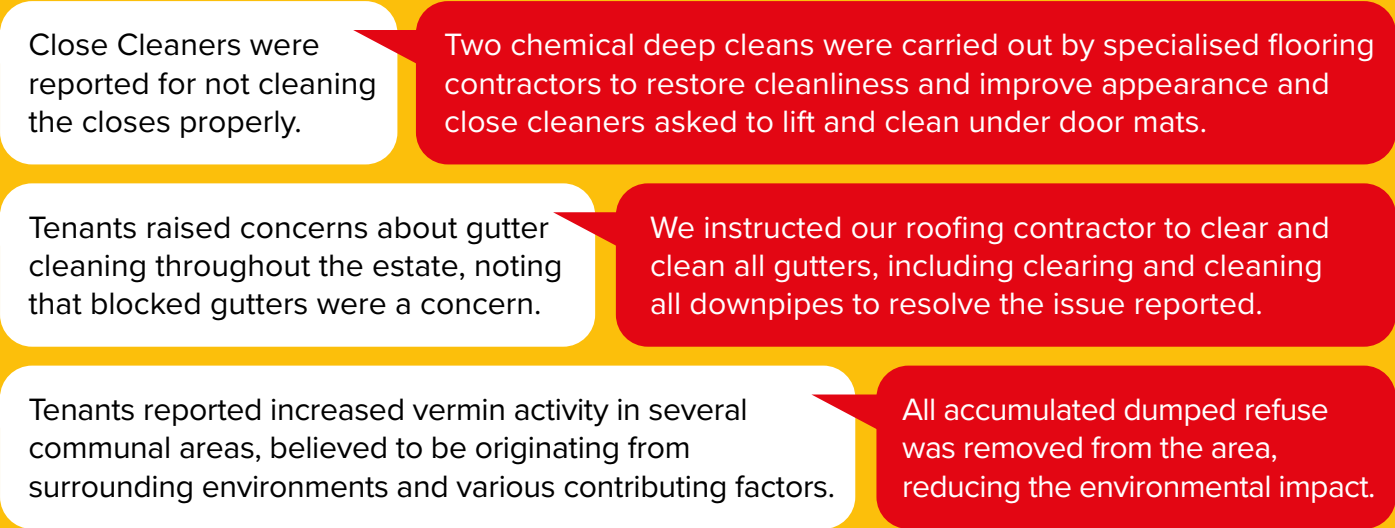
Learning from Complaints

We are committed to treating every complaint as an opportunity to learn and improve. Listening to tenants when things go wrong helps us deliver better services and ensures that our residents feel heard and respected.

During the reporting period, feedback and complaints from tenants led to several enhancements in service delivery and contractor performance. Some examples are outlined below.

You said.....

We did.....





Compliments Received

“Brilliant job, contractor was mannerly and courteous”

“I was very grateful to the Maintenance Officer who put me at ease when having work done in my bathroom”.

“I am very happy my alarms have been replaced”.

“I couldn’t fault the standard of workmanship from the contractor”.

Electrician was praised at how quickly he attended to the job of no hot water in their home.

“The matter was resolved quickly and was very satisfied with the service I received”.

Housing Quality and Maintenance



**Scottish
Housing
Quality
Standard**

100%

of Garrion's homes met
the Scottish Housing
Quality Standard

Scottish Average of 87.24%



**Emergency
Repair Time**

2.37hrs

was the average
time to complete
emergency repairs

Scottish Average 3.89 hours



**Reactive
Repairs
"Right First
Time"**

98.86%

of reactive repairs
completed "right
first time"

Scottish Average 88.02%



**Repairs or
Maintenance
Satisfaction**

96.15%

of tenants satisfied with
the repairs service

Scottish Average 86.75%



**Energy
Efficiency
Standard for
Social Housing
(ESSH)**

100%

of Garrion's stock meet the
Energy Efficiency Standard for
Social Housing (ESSH)



**Non-
emergency
Repairs**

4.03 days

was the average time
to complete non-
emergency repairs

Scottish Average 9.13 days



**Gas
Servicing**

100%

compliant with our gas
servicing



**Quality of
Your Home
Satisfaction**

88.75%

of tenants satisfied with
the quality of your home

Scottish Average 84.72%



The report outlines the maintenance activities in the year which reflects a proactive and responsive approach to property management.

By addressing medical adaptations, planned and cyclical maintenance, kerbside uplifts,

landscaping, service delivery enhancements and all aspects of tenant safety we have consistently upheld high standards of regulatory compliance, health and safety and tenant satisfaction.

Medical Adaptations

Internal Handrails

Installed in **1** property to improve safety by providing secure support on internal staircases, helping to reduce the risk of falls and promote safer movement within the home.

External Handrails

Fitted at **3** properties to enhance safety and offer tenants extra support when entering or leaving their homes.

Wet Floor Showers

Installed in **2** properties, providing tenants with level-access shower facilities and non-slip flooring designed to enhance safety and accessibility in bathing areas.



Internal & External Handrails

Installed at **2** properties to enhance safety, reduce the risk of falls inside the home, and support tenants in safely entering and exiting their homes.

AICO Alarm Kit

An AICO alarm kit for hard of hearing was installed in **1** property. The kit ensures that deaf or hard of hearing individuals are alerted in the event of a fire or carbon monoxide emergency by using visual signals instead of sound.



A total of **9 medical adaptations** were completed during 2024/25 to enhance accessibility, safety, and independence for tenants with specific mobility or health-related needs. This was achieved by funding from Scottish Government.

Total cost of adaptations
in the year - **£19,971**

Average time to complete an
adaptation – **15.44 days**



Planned Maintenance & Investment

Planned maintenance activities were undertaken during 2024/25 to upgrade properties and ensure they continue to meet modern standards of safety, comfort, and functionality.

A total investment of **£23,298** was allocated to these works, reflecting the organisation's ongoing commitment to maintaining high-quality housing stock.

5

Boilers



3

Showers



1

Shower Room

2

Extractor Fans

1

Non-slip coating at close entrance



(Before)



(After)

15

Closes light replacements to LED



The Co-operative does intend to invest around **£220,000** in planned maintenance during 2025/26 for a kitchen and boiler contract in our retirement housing at Law View, Overtown. We refer to this on our **looking forward** part of this report.

Compliance

As part of our ongoing commitment to tenant safety and regulatory compliance scheduled works are essential to maintaining the long-term condition of properties. We ensure that

key components such as gas, electrical and fire safety remain functional, safe, and compliant with current standards.

Electrical Safety

Electrical Installation Condition Reports (EICRs) were completed in properties where inspections were due for renewal, ensuring continued compliance with electrical safety regulations and maintaining safe living environments for tenants.

These inspections assessed the condition of wiring, circuit breakers, and safety devices. All identified issues such as outdated wiring and faulty outlets are promptly addressed to ensure full compliance with current electrical safety regulations and standards.

31

Electrical Installation Condition Reports (EICRs) were completed



Gas Safety

As a housing provider, we must meet and maintain all statutory, legal and regulatory standards and requirements to ensure our homes are safe.

We are required to ensure that all gas appliances, flues, and associated pipework in our properties are maintained in a safe condition. This includes arranging annual gas safety checks carried out by a Gas Safe registered engineer. These inspections help prevent risks such as gas leaks and carbon monoxide poisoning. This obligation forms a

key part of a landlord's duty to safeguard tenant wellbeing and comply with health and safety regulations.

Additionally, independent gas audits are conducted to ensure that annual gas safety checks are being performed thoroughly, safely, and in accordance with legal requirements. They help verify that all gas appliances, flues, and pipework are properly maintained and that landlords are fulfilling their duty of care to protect tenants from potential hazards.

During 2024/25:



100% compliance with this requirement achieved.



124 gas services were completed.



8 independent gas audits were completed.

2 in-house gas audits were completed by

Saltire, Garrion's gas servicing contractor to ensure the robustness and safety of gas servicing procedures.



Fire Safety

All properties are equipped with fire protection measures, which are routinely tested during scheduled gas servicing and Electrical Installation Condition Reports (EICRs). In addition, staff conduct fire safety checks during property visits to ensure ongoing compliance and tenant safety.

Within the year all closes received an independent fire risk assessment visit to ensure we complied with safety measures to keep tenants safe in each block. This is why some tenants receive letters to remove obstacles in the closes, and is also one of the reasons we installed secured bike sheds for the community. Overall, we are pleased with the results which flagged up no serious issues and recommendations made will be put into place as part of an ongoing commitment to safety within our properties.

141 fire protection tests were carried out during the reporting period to ensure that all safety systems remained fully operational and compliant with fire safety regulations.

1 fire protection system was replaced during the reporting period due to damage or neglect by residents.

These replacements were necessary to maintain compliance with fire safety standards and ensure continued protection for all tenants and occupants.



Water Safety / Legionella

Cleaning and chlorinating cold water tanks prevent harmful bacteria buildup, ensures safe water quality, and helps meet health and safety regulations.

12 cold water tanks were chlorinated cleaned and serviced during the year.

Damp and Mould

We have a legal obligation to ensure that our properties are safe, habitable, and free from damp and mould.

If a tenant reports damp or mould, we are expected to investigate the root cause and carry out repairs within a reasonable timeframe.

All reported cases are inspected within a few days of receipt, and any resulting

work orders are completed to the satisfaction of both the Co-operative and the tenant.

During the reporting period, **17** reports of dampness and mould were received, all of which were promptly investigated and treated by our specialist contractor as required.

Energy Performance Certificates

Any properties requiring an Energy Performance Certificates at void stage were completed which resulted in **4** EPCs being carried out.



Gutter and Downpipe Cleaning

Gutter and downpipe cleaning was carried out across all locations within the Co-operative's properties with the estate, with a focus on high-risk areas prone to blockage caused by leaf accumulation and general debris.



Storm Eowyn

On 24 January 2025, Storm Eowyn caused extensive damage to the fencing across the estate and to some roof tiles.

Unfortunately, this event coincided with our long standing contractor, JM Fencing retiring, which unfortunately added to the delay as we worked to secure a reliable replacement.

Due to the extensive damage throughout the country, it resulted in a demand for fencing contractors, however we managed to hire other fencers who worked through replacing the fencing.

We really appreciated your patience at this time and thank you for understanding.





Maintaining Our Homes

Close Cleaning Spend in 2024/25 - **£12,720**

Fortnightly communal stair and close cleaning was carried out along with

2 Deep Cleans of communal closes.



Deep cleaning of communal closes involves sanitising stairwells and communal areas, as well as clearing debris to uphold cleanliness and maintain a presentable environment.

Kerbside Uplifts

Kerbside uplift services were provided to remove bulky waste from the estates, helping to maintain a clean environment and deter illegal dumping.

A total of **2** kerbside uplifts were completed during the year, addressing the removal of bulky waste. In addition, **4** non-planned fly tipping clearance were carried out.

The total cost for the kerbside uplift services amounted to **£8,940**, averaging approximately £1,490 per visit.



Litter Picking was carried out in the estates costing **£4,792**



Close Lighting Replacement

In line with updated RoHS legislation, which phased out the sale of T5 and T8 fluorescent lamps in the UK from September 2023.

We have proactively replaced all fluorescent tubes with energy-efficient LED fittings across all **19** closes, including front and rear doors. This upgrade not only ensures compliance but also provides improved lighting quality while reducing energy consumption by up to 80%.



Landscaping Contract

No additional works were required, and the landscaping contract was completed smoothly and to a high standard with no issues reported.



**Landscaping Spend in
2024/25 - £26,359**



Repair Satisfaction

We carry out quarterly repair satisfaction surveys to tenants who have had repairs carried out to their home.

This feedback allows us to monitor the quality of our repairs service and that of our maintenance contractors. It is vital to help us monitor the service we provide and ensure a high level of satisfaction is maintained.

All of those who have completed the surveys were entered into a prize draw and winners were announced in the quarterly newsletters.





Estate Management Services

A well managed estate makes a big difference to how tenants feel about their homes and neighbourhoods. This year, we worked closely with tenants to improve the quality, safety and appearance of the estates.

We aim to ensure that tenants enjoy a clean and safe environment by:

- ✓ Providing a regular litter picking services within our estates.
- ✓ Maintenance Officer carrying out routine inspections of all closes and common areas to ensure safety and compliance.
- ✓ Inspecting communal bin areas & tidying as necessary.
- ✓ Inspecting common closes including lighting, close cleaning, repairs, removal of graffiti etc.
- ✓ Housing and maintenance staff carrying out our regular estate and close inspections.
- ✓ Housing staff carrying out regular garden inspections.
- ✓ Providing regular kerbside bulk uplifts.
- ✓ Liaising with North Lanarkshire Council services and other partner agencies.
- ✓ Multi-agency working to identify initiatives to reduce crime and improve the appearance of the estates.
- ✓ Liaising with our Estate Management Focus Group.
- ✓ Working to ensure sustainability of tenancies by ensuring communities are attractive and safe places to live.

Community Walkabouts with Estate Management Focus Group....

Throughout the year we have carried out **2** Estate Walkabouts with the group where we:

- Identified and addressed any estate management concerns;
- Shared ideas for enhancing our community spaces;
- Strengthen communication between tenants and the Co-operative.

This is an opportunity for tenants, housing and maintenance staff at the Co-operative to walk through the estate together, share observations, and discuss ways to maintain and improve our environment.

Come along to the Estate Walkabouts within our community and be part of our Estate Management Focus Group.

Your input is valuable in ensuring that our community remains a safe, clean, and welcoming place for all.

The future dates of our Estate Walkabouts are advertised in our newsletters, website and the Co-operative's Facebook page.





Law View – New Service Model

The Co-operative was required to review its service model at Law View due to the withdrawal of the housing support fund from North Lanarkshire Council.

This resulted in the warden service which was funded by North Lanarkshire Council and provided by Aspire ending on 28 February 2025.

Following consultation with tenants and ongoing discussions with North Lanarkshire Council and Aspire, the model changed from sheltered to retirement housing with effect from 1st March 2025.

From 28 February there was no longer a housing support



service provided by Aspire i.e. warden service.

To show our appreciation to the Warden, Liz who over the years provided an incredible

support to all at Law View, we organised a lovely get together to wish her all the best in her new chapter and thank her for everything she has done for the tenants at Law View.

A Warm Welcome to Sharon...

We are delighted that Sharon O'Rourke, Housing Officer took over the role from 1st March 2025. Sharon provides an enhanced housing management service at Law View, 20 hours per week, and she is based within the communal facility.

Feedback from residents at Law View has already shown that Sharon has made a real positive difference to the enhanced support provided by the Co-operative and we aim for that to continue.

Change from Analogue to Digital - Law View

Options were investigated and a TeleAlarm Dispersed Alarm system was installed in February 2025 to accommodate the move from analogue to digital within the complex.

In addition, the call handling service provider was changed to Bield Response 24 (BR24) to support this new system covering 24 hours a day, 7 days a week, and 365 days per year.



Veterans in our Community

Armed Forces Day

In recognition of Armed Forces Day, we hosted a special event in CentrePoint with Veterans First Point and our local Veterans Group.

We enjoyed this get together to mark the Armed Forces Day 2024, to show appreciation for the courage, commitment and sacrifice of our personnel, past and present.



Veterans Observe Remembrance Day.....

The members of the Group also enjoyed a get together with a Remembrance plaque presented to them from Garrion to mark the day.

Anyone who is a Veteran is welcome to come along to our regular Veteran Meetings.

You can come along and catch up with other local Veterans....they are held on the last Thursday of every month from 11am to 1pm at CentrePoint.



Bike Storage

We secured funding to install two cycle storage facilities within our community, these proved to be a catalyst to wider conversation for active travel, climate change and our tool library.

Cycling Scotland



A huge thank you to Cycle Scotland for their support!

Staff Embark on a Community Volunteering Project

Staff members at both Garrion People's Housing and our partner organisation at Forgewood undertook some community engagement work in the Gowkthrapple area.





Tenant satisfied with the management of your neighbourhood

88.12%

Scottish Average 84.23%



Anti-social Behaviour



During the year **9** cases which involved more serious issues or persistent anti-social behaviour

(Category A or B) were managed by the Co-operative which involved working along with other agencies such as Police Scotland, Social Work Service, North Lanarkshire Council Anti-Social Response Team.

41 other more minor anti-social complaints (Category C) were reported and addressed within 2024-25. These incidents primarily involved behaviours that had a negative impact on the community and if not dealt with promptly may escalate to a more serious nature.

Some examples of these can be vandalism,

neighbour disputes or nuisance, noise nuisance, drug use, youth disturbances, household refuse, smoking in closes and parking issues.

We understand complaints of this nature can be upsetting and distressing to tenants and the focus in the coming year will be to promote positive social values within our community.

Category A
5 Working Days

Category B
10 Working Days

Category C
20 Working Days

100%

of these cases were resolved within timescales.

Scottish Average 93.44%



Access to Housing

We work in partnership with North Lanarkshire Council and 6 other Registered Social Landlords (RSLs) as part of the North Lanarkshire Common Housing Register (CHR).

The CHR offers a one stop approach to applicants and allows them to complete one application form which lets them apply for social rented housing owned by any of the partner landlords.

The application is assessed in line with the pointing framework and points are automatically awarded depending on the individual's housing, support and health needs.

We also ensure that our tenants are provided with good quality information on their housing options to allow them to make an informed choice and decision about the range of housing options available to them.

We are committed to homeless prevention, utilising a multi-agency approach to ensure people at risk of losing their homes obtain advice on preventing homelessness and have access to advice on housing options and tenancy support.

In addition, we will continue to work with North Lanarkshire Council and our partner landlords in supporting tackling homelessness via our Common Housing Register on homelessness cases.

Where we can meet the needs of the applicants on the homeless list we will do so. We are however very proactive in our approach to helping ease homelessness by offering suitable accommodation to applicants who are in extreme housing need and have on many occasions prevented them from having to apply via the homeless route. We will continue to work with our partners at North Lanarkshire Council to alleviate homelessness.

We re-let **23** of our homes in 2024/25 and allocated them as follows:-

**Urgent/
Homeless
Cases**

9

**Existing
Tenants**

5

**Housing
List
Applicants**

9

Turnover of stock – **23** Lets

**2
apartment**

6

**3
apartment**

10

**4
apartment**

3

**Sheltered /
Retirement**

**3 x 2
1 x 3**

apartments



Advice for Tenants Residents Project (AFTAR)

The AFTAR project is delivered in partnership with Citizens Advice Bureau and five Registered Social Landlords in North Lanarkshire including Garrion. The Project offers a unique service of a holistic one stop shop which assists tenants with money / incoming maximisation, claiming benefits, debt advice, energy advice, budgeting, general or specialist advice.

Our Income Maximiser / Money Advisor, Jodie McBride, has provided this vital service to our tenants during the year to help tenants sustain their tenancy and prevent financial crisis.

In addition, the service offers, all new or prospective tenants a “new tenant financial health check”.



This greatly helps prospective tenants make an informed choice about affordability before they accept the tenancy. It also provides vital assistance to those new tenants moving into their home to enable them to sustain their tenancy.

The AFTAR Project secured the following outcomes from 1/4/24 to 31/3/25:

129
households have
been assisted
via the AFTAR
service

1254 issues have been
dealt with including assistance
with Energy, Digital Inclusion,
Employability and Online
Benefits

£187,918
has been secured
in financial gains
for tenants and
residents

SHARE AWARDS 2025

We were delighted as part of this AFTAR Project to be shortlisted for SHARE's Community Impact Award, unfortunately we did not win but were “Highly Commended” for the incredible achievements gained through a long-standing partnership working with the other local Registered Social Landlords and Citizens Advice Bureau.

The “Share Awards” refers to an award program in Scotland's housing sector, recognising individuals and teams for their contributions to the social housing sector.

We have all contributed well to this project to make the best possible outcomes for our tenants and are very proud of the staff who made this happen over the years.



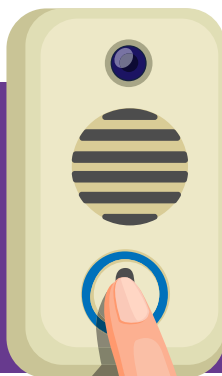
Tenancy Sustainment

Tenant sustainment remained a key priority throughout the year, with continued effort to ensure that tenants received the necessary support to maintain stable and secure tenancies and was achieved by:

Early Intervention

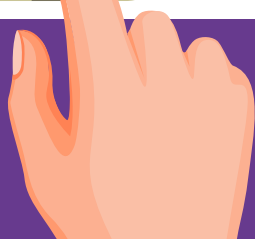
23

settling in visits were carried out during the year to new tenants within 6 weeks of them moving into their new home.



These visits are vital to address the first signs of tenancy difficulties.

From these visits **18** tenants were **Very Satisfied** with their home while **5** said they were **Fairly Satisfied**.



This is an opportunity to discuss rent and repairs/maintenance, if there is a need for tenancy support, discuss the neighbourhood / estate management, and opportunities to get involved through tenant participation.

Support Services

If any need identified for tenancy support a referral can be made to the AFTAR Project i.e. budget advice, welfare support and make a referral to other agencies as required.

Community Engagement

Encouraging tenants to become involved in their community by joining Focus Groups, Management Committee, coming along to our Estate Management Walkabout. These initiatives are available to encourage tenants to build stronger connections to ensure their voices are heard and foster a sense of shared responsibility.

Crisis Support

Urgent assistance/advice is offered to tenants experiencing sudden financial or personal challenges, helping to prevent evictions and homelessness.

Outcomes

We have continued to support **6** households with paint packs to help them decorate their home where the decoration is deemed as poor.

We have also provided **23** households with a starter pack to help them move into their new home.

We monitor on an ongoing basis any tenancies that have ended within a 12-month period from their tenancy start date in order to identify any trends.

During 2024/25 92.00% of new tenancies were sustained for more than a year

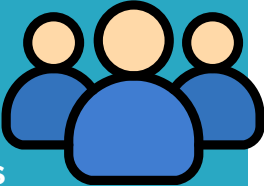
In the coming year, focus will remain on strengthening community, when tenants and residents stay in one place for longer periods, they build relationships with neighbours, participate in community activities, and invest in their local area.



Value for Money

We remain committed to delivering high quality services while ensuring the best possible use of our resources. Value for Money is embedded across all areas of our operations, guiding decision making and ensuring that every pound spent delivers maximum benefit for tenants without impacting on the quality of the service we deliver.

Tenants who feel their rent represents good value for money



81.88%

Scottish Average 81.68%

Rent Lost through properties being empty amounting to £2,000



0.17% of annual rent

Scottish Average of 1.27%

Average number of days to let 23 properties



6.91 days

Scottish Average of 60.59 days

Total rent collected during 2024/25



100.64%

of annual rent receivable

Scottish Average of 100.15%

% Gross rent arrears of rent due



1.51%

Rent arrears as % of annual rent receivable of £1,191,586

Scottish Average of 6.17%

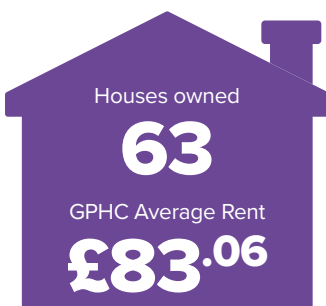
We re-let our properties as quickly as possible to minimise any rent loss.

Our priority remains to maintain fair and affordable rents while ensuring that we can continue to invest in safe and good quality homes, sustain tenancies, and deliver long term value for tenants and communities.

In our annual setting of rent levels, we consult with tenants and invite them to “have their say” at a Rent Review Focus Group before Management Committee make their final decision.

Rent and Service Charges

1 bedroom



Houses owned

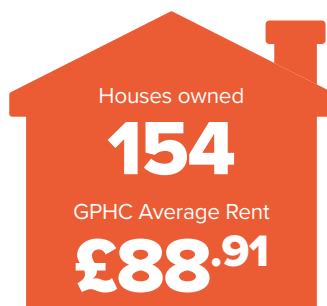
63

GPHC Average Rent

£83.06

Scottish Average £93.27

2 bedroom



Houses owned

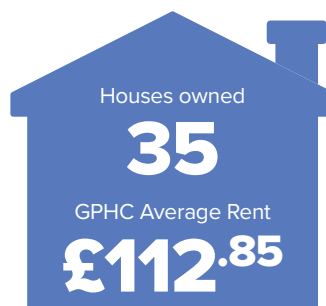
154

GPHC Average Rent

£88.91

Scottish Average £96.00

3 bedroom



Houses owned

35

GPHC Average Rent

£112.85

Scottish Average £104.51

Total Houses owned

252

Total Rent Due for 2024/25

£1,189,586

Please note these are averages on all bedroom sizes. Rents may vary depending on other factors.

What's been happening in our Communities during 2024/25



Thanks to funding secured we were once again able to continue to support people across the Gowkthrapple community via a wide selection of events, activities and training courses. This helped to address the issues of loneliness, social isolation, health & well-being and reduce the impact of poverty.

We delivered a series of events and activities including:

Over 35 Men's Groups



Programme of Cooking classes



45 Line Dancing Sessions



Delivered over 10 Breakfast & Blether Sessions

New groups started in year:

Women's Group Sessions

ASN Group – Adults with additional support needs



During the summer we had a fantastic trip to Heads of Ayr Farm Park for families with children - over 100 people enjoying a fun filled day.

Our Community Garden continues to grow with weekly sessions supported by our Community Gardener.



What's been happening in our Communities during 2024/25



Each month at Law View we delivered a series of **12** fun filled social events with food, fun and friendship. These events included a lovely Christmas Lunch, Summer Garden Parties and Fish Suppers.



During the winter months we helped lessen the impact of the cost-of-living crisis within our community by delivering a series of classes for cooking on a budget, practical sessions and digital drop ins as well as providing, information, support and advice.

We have continued to support volunteering opportunities and work on growing and developing a new Volunteer Group who has started to develop events and activities for their local community. The Group have helped to delivery monthly Bingo Sessions, and we are looking forwards to seeing them progress.



During the year we also delivered a series of training sessions including First Aid and Confidence Building etc.



Arts and Crafts



This lovely piece of work was created as part of World Mental Health Day

What's been happening in our Communities during 2024/25



A BIG THANK YOU



Garrion People's Housing Co-operative and Forgewood Housing Co-operative work together to deliver their community programme and wider role activities across both Gowkthrapple and Forgewood communities.

Over the past year we have secured over **£150,000** of external funding to support our community programme response across our local communities.

Securing this funding and working with local partners is vital in helping us deliver an extensive programme of community activities and provide support services locally.

We would like to thank all of our funders for their support over the last year.





Our Annual Assurance Statement

As part of the Scottish Housing Regulator's Regulatory Framework, all Registered Social Landlords have to submit an Annual Assurance Statement to the Scottish Housing Regulator.

In October 2024, the Co-operative submitted our sixth Annual Assurance Statement to the Scottish Housing Regulator (SHR).

Following a robust self-assessment, the Management Committee considered that Garrion People's Housing Co-operative is compliant with the requirements of the Regulatory Standards of Governance and



**Scottish Housing
Regulator**

Financial Management and submitted an Assurance Statement to that effect.

Our Assurance Statement is available on our website **www.gphc.org.uk**.

The Assurance Statement advised the Scottish Housing Regulator that the Co-operative was fully compliant with the Standards of Governance and Financial Management.

The Scottish Housing Regulator's Engagement Plan

Every year the Scottish Housing Regulator (SHR) carries out a risk assessment of all RSLs.

They take account of their performance reports, Annual Assurance Statements, tenants and resident safety, standards of governance and financial management. Based on all the information every RSL is issued with an Engagement Plan which states which level of involvement the Regulator will have with them during the year.

We are delighted to advise, once again, that we are **COMPLIANT** with the regulatory requirements and standards and the SHR do not require any further assurance from Garrion People's Housing Co-operative other than the annual regulatory returns required from all Registered Social Landlords (RSLs).

The SHR still carry out random visits to around 10 - 13 registered social landlords like ourselves and Councils to ensure they are following all the requirements that they say within their Assurance Statement, as published on their own and the SHR's website.

We have not been selected this year for this visit but our joint working partners at Forgewood Housing Co-operative did receive a visit in May 2025, and this was very successful with positive practice identified in a number of areas.

As we work jointly with Forgewood, we also take pride in this successful visit, and this allows us to prepare well for when Garrion receive a visit.

You can view our current Engagement Plan on our website **www.gphc.org.uk**

Would you like to Join our Management Committee?... We would love to hear from you!

We currently have **5** vacancies, and we would love to hear from you!

The Co-operative welcomes applications from anyone who has a genuine interest in the local community and is committed to help drive our Co-operative forward.

For more information on how to join our committee please call **01698 687222** or email us at **paulm@gphc.org.uk**





Income

This year, our total income reached £1,436,404, reflecting a diverse and resilient range of revenue streams.

Rental Income was the largest contributor at £1,209,142, representing 84% of total income. This reflects the continued strength and stability of our core operations. A 5% rent increase was applied during 2024/25, alongside the introduction of a service charge at Law View in March 2025. These changes were necessary to balance rising operational costs while maintaining affordability for tenants.

Release of Grant income contributed £59,245 (4%), remaining steady year-over-year, with no new capital grants added during the period.

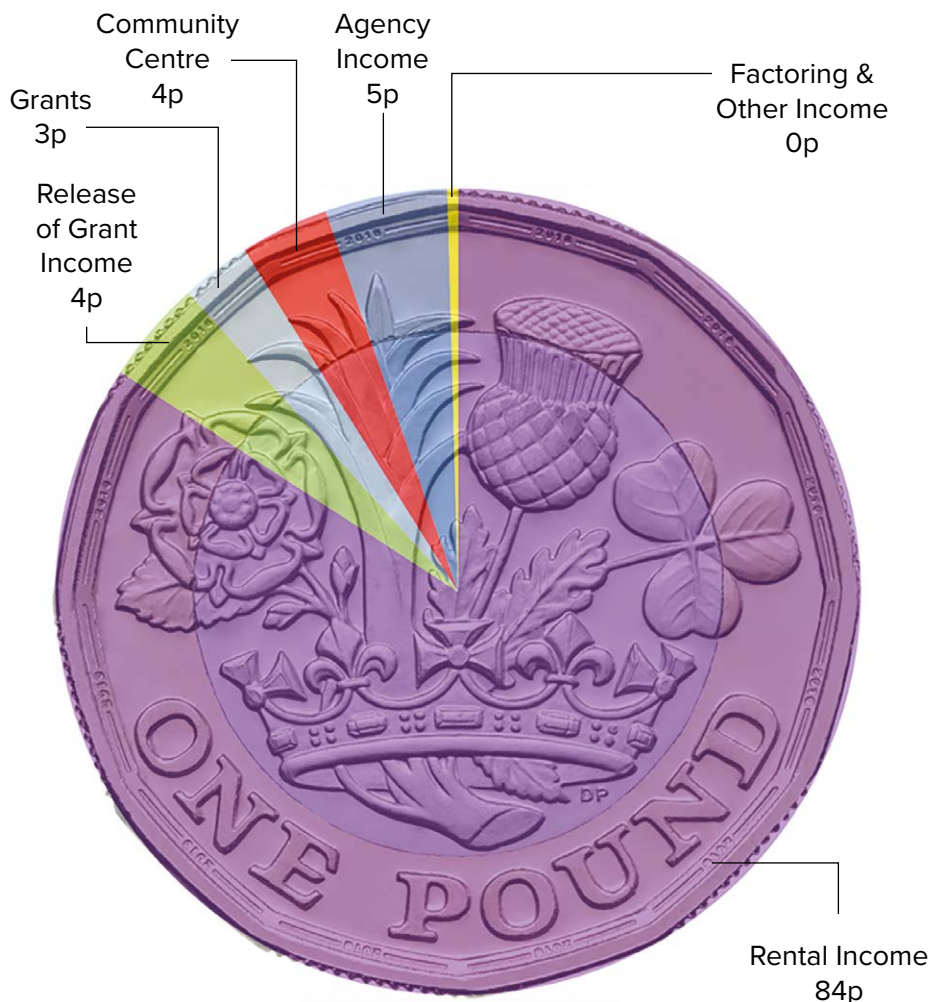
Grants totalled £40,107 (3%), supporting targeted initiatives such as medical adaptations and the installation of cycle storage shelters.

Community Centre income amounted to £51,198 (4%), a decrease of £5,901 from the previous year due to a long-term vacancy. The space has now been successfully let in 2025/26.

Agency Income stood at £70,543 (5%), reflecting our ongoing collaborative work with Forgewood Housing Co-operative.

Factoring and Other Income contributed £6,169, a modest but valuable source of revenue.

“where every penny in the £1 came from”



INCOME	AMOUNT	%
Rental Income	£1,209,142	84%
Release of Grant Income	£59,245	4%
Grants	£40,107	3%
Community Centre	£51,198	4%
Agency Income	£70,543	5%
Factoring & Other Income	£6,169	0%
Total Income	£1,436,404	100%



Expenditure

Total expenditure for the year was £1,300,379, covering a broad range of operational and community-related costs.

Management & Maintenance Admin Costs were the largest expense at £811,610 (62%), down £26,049 from 2023/24. This reduction reflects improved control over staffing and overhead costs.

Reactive Maintenance Costs totalled £161,251 (12%), ensuring timely responses to property-related issues.

Planned & Cyclical Maintenance amounted to £88,649 (7%), supporting the long-term upkeep of our assets.

Bad Debts were £8,480 (1%), remaining a minimal share of overall expenditure.

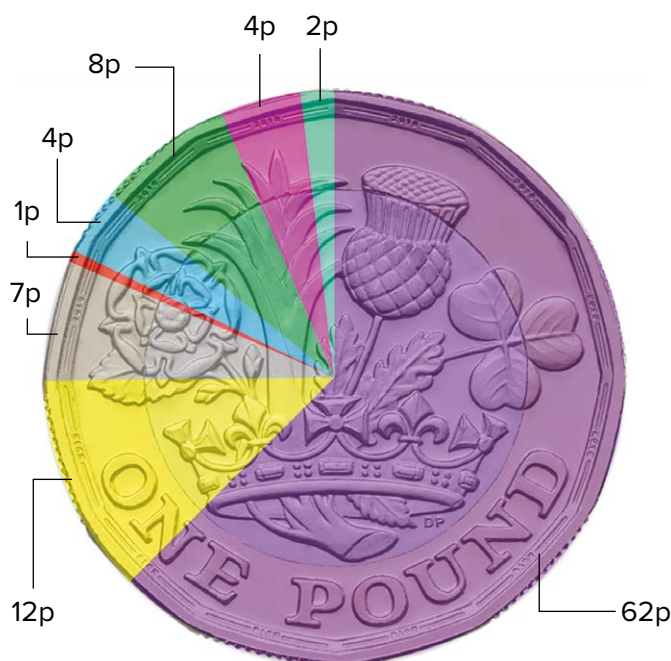
Agency Costs reached £48,965 (4%), reflecting our partnership with Forgewood Housing Co-operative.

Depreciation & Disposal costs were £98,621 (8%), consistent with the previous year.

Community Centre Costs totalled £58,713 (4%), covering the upkeep and operational costs of Centre Point.

Wider Role expenses were £24,090 (2%), supporting broader community initiatives such as the installation of bike sheds.

The joint staff working arrangement has been in place for around 30 years and has helped both Co-operatives in many ways.



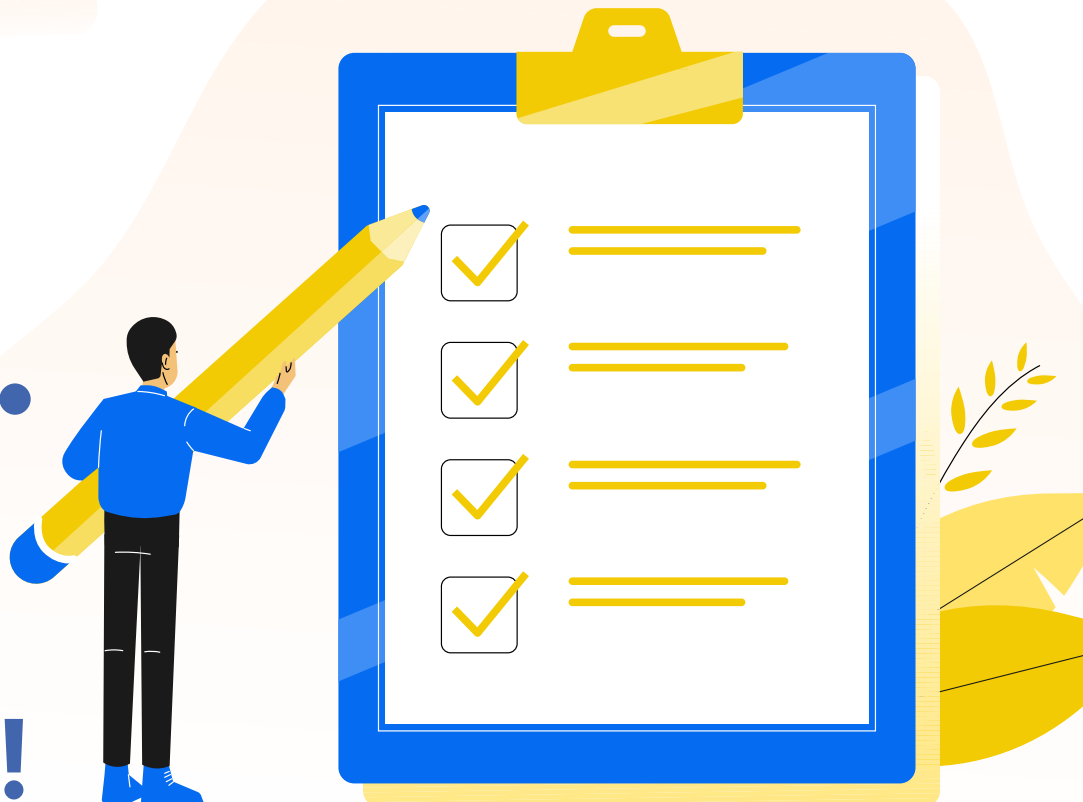
We have procured contracts jointly over the years and this has provided significant savings. This also applies to certain subscriptions and use of consultants, internal audit and external scrutiny.

Management costs are another area where savings are demonstrated as all staff carry out the work required for both Co-operatives. While this can result in a lot of returns being done twice, it is also an area that each Co-operatives will review regularly to ensure we do continue to get value for money.

EXPENDITURE	AMOUNT	%
Management & Maintenance Admin Costs	£811,610	62%
Reactive Maintenance Costs	£161,251	12%
Planned & Cyclical Costs	£88,649	7%
Bad Debts	£8,480	1%
Agency Costs	£48,965	4%
Depreciation & Disposal	£98,621	8%
Community Centre Costs	£58,713	4%
Wider Role	£24,090	2%
Total Costs	£1,300,379	100%



Have Your Say.... Your Voice Matters!



Tenant Satisfaction Survey Coming this November/December

Every three years we carry out an independent Tenant Satisfaction Survey that will show what our tenants think of us as a landlord and help shape our services for the future.

This survey will give you a chance to share your views on what is working well and where we can do better.

What is the Tenant Satisfaction Survey?

It is important to the Co-operative that we listen to our tenants to allow us to continually improve on the key services we provide to you.

The Survey is part of our continuous improvement and will ask questions such as:

- How satisfied are you with the overall service we provide to you;
- The quality and safety of your home;
- Repair and maintenance service;
- Communication and how well we keep you informed;
- Opportunities we give you to participate in our decision making;
- How we manage the neighbourhood you live in;

- Are the services we provide to you demonstrate value for money.

Please take your time to think about the service we deliver to you as the results will help us understand what is important to you and how we can improve our services in the year ahead.

Who Carries Out the Survey?

We have appointed an independent research company, Knowledge Partnership who will be carrying out the survey on our behalf who will be in touch nearer the time to advise you of the process.

Why Your Feedback Matters?

This is your chance to make sure your experiences are heard and help us deliver the services you deserve.

We will work with a Tenant Focus Group when the results are provided, so that we can strengthen our services and achieve value for money.

We will use the information gathered from the surveys and Focus Group to feed into our service improvements and action plans.

Taking part in the survey will automatically enter you into a prize draw with the chance to win a £50 gift voucher!



Stock Condition Survey

We will carry out a stock condition survey (SCS) again in August 2025 that will help determine our 30 year financial projections and investment programme going forward. This will be our third SCS in 6 years and we are pleased that we should have nearly visited every property owned by the Co-operative.



Audit Services

We intend reviewing the external auditor to ensure best value for our tenants. Our external auditor thoroughly reviews all financial data connected to the Co-operative for the previous financial years.



Training for Staff and Management Committee

We are passionate about staff and Management Committee training and development and the annual appraisals that take place highlight training requirements for an individual. We have always supported further education and training and are committed to retaining good staff and Management Committee members. Training normally assists with the key aims and objectives of the Co-operative but can also come in the form of health and wellness type training and we will continue to support staff and committee in this area.



Funding Opportunities

Our community development team normally seek funding from various sources to assist with projects and other associated costs within community development. Our sincere thanks once again go to all the funders for the last year. We will work with funders and in particular, seek further grant on the investing in communities fund that pays for the community development team's salaries.

This fund expires in March 2026, and we hope to receive some kind of assurance before the financial year end. We will also work with major funding partners that would assist the Co-operative going forward with net zero challenges, new projects and cost of living assistance to our tenants.





Financial Challenges and Forward Planning

The Co-operative faced several unforeseen challenges during the year, including rising insurance premiums, storm-related damage, and increased material costs. These pressures led to unexpected expenditure, reinforcing the importance of our value-for-money approach.

Several cost-saving measures were implemented in 2024/25, with further efficiencies identified in IT systems and consultancy services, which will be actioned in 2025/26.



In 2025/26, we will look at the following areas with priority:

- Review the Stock Condition Survey being carried out in the year and build this into our 30 years financial projections. This also allows us to prioritise planned investment to our stock;
- Assess the feedback on the Tenant Satisfaction Survey (TSS) being carried out in 2025/26 and work with tenants on our TSS Focus Group and agree areas of priority;
- Ensure the kitchen and boiler replacement programme at Law View goes smoothly, also aiming to achieve high levels of tenant satisfaction;
- Address the feasibility study being carried out by our chosen architects and consider all options presented. Whatever decision is taken will need to involve grant funding to allow us to proceed;
- Work with tenants on the Annual Assurance Statement (AAS) process and work together with tenants when developing the next AAS;
- When carrying out the 2026/27 rent review, Garrion will seek to reach a balance between tenant affordability and Co-operative long term viability. When reviewing the rent increase, which we will do with tenants;
- Review the external audit services to ensure value for money at all times;
- Continue with our approach towards internal audit and external scrutiny;
- Continue to work together with our various tenant groups on specific topics, e.g. rent review, tenant satisfaction survey, estate management groups etc;
- Continue to identify savings at the Co-operative, but also ensuring tenant service is unaffected.





Our Management Committee (during 2024/25)

Name	Designation	Name	Designation
Victoria Dallas	Chair	Blanche McGinn	Committee Member
David Cooper	Vice Chair (Deceased 26/04/2025)	Sandra Rodger	Committee Member
Colette Kells	Secretary	William MacFarlane	Committee Member
Patryk Topolski	Treasurer	Jamie Boyle	Committee Member
Heather Laing	Committee Member	Eddie Dallas	Committee Member (Stood down Jan 2025)
Elizabeth Cooper	Committee Member	Ashleigh Park	Committee Member (Stood down Jan 2025)
Craig Callan	Committee Member	Grant Kennedy	Committee Member (Stood down Mar 2025)
Przemek Jozwik	Committee Member		

Remembering.... David Cooper

We were saddened by the passing of David Cooper on 26th April, he is greatly missed by everyone at Law View and Garrion.

David served on our Management Committee along with his wife Elizabeth since 2003. He was a passionate Management Committee member and Volunteer with various Tenant and Community Groups / Clubs within the Gowkthrapple and Overtown area.

David served as Chairperson and Vice Chair on several separate occasions, and he represented the Co-operative at various training events and conferences.

We will always appreciate his input to Garrion People's Housing Co-operative as he always did his best for the Gowkthrapple and Overtown area which he deeply cared about.

Elizabeth continues with his legacy, and our thoughts continue to be with her and the family.





Our Staff Team

Name	Position
Paul Lennon	<i>Director</i>
Elaine Hyslop	<i>Housing Manager</i>
Craig Anderson	<i>Finance Manager</i>
Paul Murphy	<i>Senior Corporate Services Officer</i>
Joanna McNally	<i>Housing Officer</i>
Sharon O'Rourke	<i>Housing Officer (Retirement & Generic)</i>
Susan Kane	<i>Housing Officer (Forgewood)</i>
Billy Gibb	<i>Maintenance Officer (Forgewood)</i>

Name	Position
Kieron Sheehan	<i>Maintenance Officer</i>
Kevin Plunkett	<i>Housing Data Administrator / Housing Assistant</i>
Richard Bolton	<i>Senior Community Development Officer</i>
Karin Thomson	<i>Community Development Assistant</i>
Josh Collins	<i>Finance / Digital Services Administrator</i>
Yvonne Boyes	<i>Receptionist (Forgewood)</i>
Zarah Bano	<i>Maintenance Administration Assistant</i>
Laura Sneddon	<i>Housing Administration Assistant</i>

We operate a unique staffing arrangement with Forgewood Housing Co-operative.

Starters

No starters in the year

Leavers

Name	Role	Leave Date
Nicky McManus	Community Development Assistant	October 2024
Jodie Stewart	Community Development Assistant	October 2024

The above 2 leavers ended their jobs with the Co-operative after funding ran out and all of our other options to keep them were exhausted.

Celebrating 20 & 30 years of dedicated Service!

We are proud to recognise and celebrate the incredible dedication of two valued team members who have reached significant milestones in their careers with both Garrion People's Housing Co-operative and Forgewood Housing Co-operative.

Sharon O'Rourke.... is celebrating a big milestone of **20 years of service!**

Congratulations to **Susan Kane**, who has reached an incredible **30 years of service!**

During which time both Sharon & Susan

have been a vital part of our team, providing outstanding support to our tenants and applicants and contributing to the success of the Co-operatives.

Their dedication, hard work, and commitment over the decades have made a lasting impact, we are truly grateful for their contributions.

On behalf of the Management Committee and staff of both Co-operatives we thank both Sharon and Susan for their years of service and dedication to the Co-operatives.

MacMillan Coffee Morning

Garrion People's Housing hosted a MacMillan Coffee Morning at CentrePoint and another at Law View on Wednesday 25th September and raised £400 for such a great cause.



Housing Perks



We joined forces with Housing Perks to find new ways to help tenants save money.

The Housing Perk app offers discounts at over 100 national retailers such as Sainsbury's, ASDA, B&M, Sports Direct, Argos and many more. It is free to use for our tenants, and the exclusive discounts can offer savings of between 4% and 18%.

You can obtain details on this app from our website -

<https://www.gphc.org.uk/news/425.Housing-Perks/> on how to sign up and how it works....

Christmas Helping Hand Appeal 2024

In recognition of the rising costs of everyday essentials, we approached our maintenance contractors and suppliers who we work closely with during the year, to ask if they would be kind enough to donate vouchers for the Co-operative to distribute within our community.

They very kindly donated £1,100 which was distributed to the lucky winners who were selected at random.



Your feedback

It would be interesting to hear what you think about this year's report. Your views really do count so please take a few minutes to provide some feedback.

You will receive a text message with a direct link to an online survey. If you prefer a paper copy, please contact the office and we will send this to you. Should you take part you will automatically be entered into a prize draw with the chance to win a £50 gift voucher!



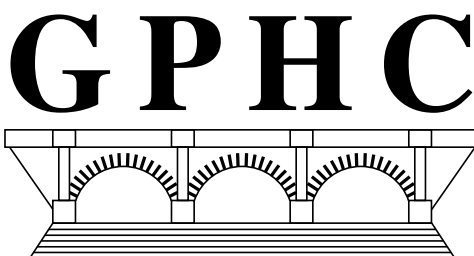
-  Our website go to **www.gphc.org.uk**
-  Phoning a member of staff on **01698 687222**
-  Texting your feedback to **07733 919333**
-  By writing via email to **enquiries@gphc.org.uk**

If there is any information about our services or performance you would like to find out more about please get in touch.



We are committed to Equal Opportunities in providing equality of access to our services. Please contact us if you would like this report in another language or an alternative format.

Find us on
facebook



Garrion People's Housing Co-operative Ltd.

Office: CentrePoint, 70 Smith Avenue, Wishaw, ML2 0LD

01698 687222 / Fax: 01698 357209

Email enquiries@gphc.org.uk

Website www.gphc.org.uk

