

GPHC

Annual Report 2025/26

Garrion People's Housing Co-operative Limited

Chair's Welcome



I am pleased to present my report as Chair of Garrion People's Housing Co-operative (GPHC) for another successful year.

Firstly, I would like to thank my fellow Management Committee members for the confidence they have shown by re-electing me as Chair. I am privileged to undertake this role and pleased to report on another positive year for the Co-operative.

During 2025/26, we continued to perform to a high standard across a wide range of activities, some of which are highlighted below.

The Management Committee continued to fulfil all statutory and regulatory responsibilities throughout the reporting period. In October 2025, it approved the Annual Assurance Statement, which was subsequently submitted to the Scottish Housing Regulator and made available to tenants and other stakeholders. An Assurance Improvement Plan remains in place, identifying areas within the Regulatory Framework where the Co-operative can further strengthen its assurance arrangements.

In March 2026, the Scottish Housing Regulator published GPHC's Engagement Plan for 2026/27, confirming its compliant status. The Regulator advised that engagement during the forthcoming year would be limited to the submission of statutory regulatory returns and the reporting of any notifiable events.

Our unique and successful joint working arrangement with Forgewood Housing Co-operative (FHC) delivers with success for another year. Whilst GPHC and FHC remain separate organisations with distinct governing bodies and statutory responsibilities, both continue to benefit from a successful shared staffing model that has been in place for almost three decades. This collaborative approach enables the effective sharing of skills, experience and resources, helping to strengthen organisational resilience and support the delivery of high-quality services to tenants.

All properties in our Law View retirement housing complex in Overtown benefited from the installation of new kitchens and boilers. The contract went smoothly and satisfaction levels were high.

The Co-operative commissioned an independent Tenant Satisfaction Survey (TSS) to assess residents' views on the services provided. The results demonstrated a positive trend across the majority of service areas and confirmed strong overall performance when benchmarked against Scottish Averages.

We also carried out a comprehensive feasibility study of the 140 system-built flats located within the Heathfield and Smith Avenue area of the estate. The study assessed options for improving the energy efficiency, condition and long-term viability of the properties.

Every 3 years, a Stock Condition Survey is carried out by the Co-operative. The survey is a routine assessment of the condition of homes and buildings. It helps us understand what repairs, maintenance, and improvements may be needed over the coming years. We commissioned a survey to 40% of our stock in late 2025.

Supporting tenants through ongoing economic challenges remained a key priority through 2026/27 and will continue to do so in future years. We recognise the financial pressures facing many households and are committed to providing advice, assistance and access to support services wherever possible.

Our successful partnership with Motherwell and Wishaw Citizens Advice Bureau continues to deliver significant benefits for tenants. During the year, the service secured significant financial gains for Garrion tenants, providing vital support to individuals and families experiencing financial hardship.

In the 2024/25 Annual Report, we outlined a number of strategic objectives for the years ahead. I am pleased to report that we have either successfully achieved these objectives or continue to make good progress towards their completion.

Chair's Welcome

Once again, 2025/26 proved to be a year in which GPHC delivered a consistently high standard of performance across all areas of its operations. Our management of rent arrears has reached its strongest position for many years, while void property turnaround times remain exceptionally low, ensuring homes are relet quickly and efficiently. Across all other areas of housing management, performance continued to be of a very high standard.

On our repairs and maintenance services, Garrion continues to deliver a high standard of reactive maintenance, with performance levels consistent with previous years. Annual cyclical maintenance programmes continue to be delivered across key areas.

While we carried out planned maintenance in the year, our 30 year investment programme, along with our Stock Condition Survey, allows for us to prioritise the projects that are a priority to help us maintain our stock.

The Co-operative has worked very hard over the years to ensure we meet all requirements with tenant and resident safety. Within 2025/26, all Registered Social Landlords started reporting their performance on damp and mould. This was done with a view to the implementation of Awaab's Law in 2026.

Staff, Management Committee and tenants have been actively engaging with various tenant groups, including those focused on rent review, estate management, tenant satisfaction and annual assurance.

Our community development activities deliver significant social value and play a vital role in building a stronger and more resilient community. A wide range of projects, services and events across Gowkthrapple took place in 2025/26.

I would like to thank my fellow Management Committee members for their continued support and commitment throughout the year.

I would also like to thank our staff team, whose professionalism, dedication and compassion ensure that our tenants receive a high-quality service and that the Co-operative continues to deliver positive outcomes for residents and the wider community.

While this report highlights many of our achievements, it only tells part of the story. I hope you find the Annual Report for 2025/26 both informative and interesting, and that it demonstrates the continued commitment of everyone involved in making Garrion People's Housing Co-operative a successful and resilient organisation.

Best Wishes

Victoria Dallas

CHAIR

Our Mission Statement

"We are committed to providing quality homes and services within the heart of the community"

Our Values

- *Respect*
- *Excellence*
- *Empowerment*
- *Transparency*

Customer/Landlord Relationship

Listening to our tenants is key to the way the Co-operative operates.

During December 2025 and January 2026, an independent market research company, Knowledge Partnership carried out a Tenant Satisfaction Survey to establish how tenants feel about our services and identify areas where we could improve.

A total of 160 tenants were interviewed, and we are delighted the survey results showed **91.9% of our tenants are satisfied with the overall service,** which is an improvement on our 2022 performance, where 89.4% of our tenants were satisfied with our overall service.

Tenant overall Satisfaction with our services

91.9%

2022 Result: 89.4%

This positive result reflects our continued focus on delivering high-quality services, responding to tenants' needs and ensuring that tenants have a positive experience when engaging with us.

We are pleased with the levels of satisfaction which demonstrated tenants are generally positive about the homes they live in, and the services provided by the Co-operative. However, we build on this performance by continuing to listen to tenant feedback and identify opportunities for further improvement.

We are grateful to everyone who took the time to share their views!

Area of Satisfaction	Results 2022	Results 2025	Scottish Average Aug 2026	Comparison
Overall Service Provided	89.4%	91.9%	87.6%	↑
Keeping Tenants Informed	90.0%	97.5%	91.4%	↑
Opportunities to Participate	86.3%	88.1%	88.1%	↑
Quality of Homes	88.8%	87.5%	86.6%	↑
Repairs carried out in the last year	87.6%	96.8%	88.0%	↑
Management of Neighbourhood	88.1%	88.8%	84.9%	↑
Rents Representing Value for Money	81.9%	83.8%	82.0%	↑

Customer/Landlord Relationship

Tenant Participation

We are more than a landlord...we are a community!

We have continued to encourage tenants to take an active role in the life of the Co-operative and to support opportunities for neighbours to meet, communicate and work together.

Community involvement helps create a safer, friendlier and more connected place to live. We are grateful to tenants and volunteers who contribute their time and ideas.

We will continue to encourage involvement in our areas of work:

- Greater tenant involvement in decision making – ***By joining our Management Committee!***
- Community activities and events – ***By becoming a volunteer or joining the Community Group!***
- Good relationships between neighbours – ***By volunteering in community activities within your area!***
- A welcoming and inclusive environment – ***By coming along to our Estate Management Walkabout and Focus Group!***
- Opportunities for tenants to share ideas and concerns – ***By joining our Focus Groups or responding to Tenant Satisfaction Surveys!***

We want every tenant to feel that they have a voice and their contribution matters. **If you are interested in any of these opportunities, we would love to hear from you!**

Tenant satisfaction with opportunities to participate

88.1%

Tenant satisfaction at being kept informed

97.5%

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

During the year we carried out:

160
Face to Face Tenant Satisfaction Surveys

4
Quarterly Tenant Satisfaction Surveys on Repairs

1
Rent Review Focus Group

2
Tenant Satisfaction Focus Groups

3
Estate Management Focus Groups/ Walkabouts

Customer/Landlord Relationship

Complaints & Compliments

We received **19 complaints** in 2025/26 the same as in 2024/25.

17 Stage 1 Complaints

100%
Responded to in full

1.06 days
Average time to respond

2 Stage 2 Complaints

100%
Responded to in full

3.50 days
Average time to respond

Maintenance / Repair issues	9
Maintenance Contractor	6
Cancellation of Activity	1
Recharge Invoice Dispute	1
Neighbour issues / local MSP involved	1
Factoring dispute	1

Learning from Complaints

We continue to use complaints as an important source of learning and improvement.

Feedback is reviewed to identify recurring themes, strengthen our services, and prevent issues from happening again.

Learning from complaints informs our procedures, policies, processes and customer experience. We aim to ensure that our tenants feel they are heard.

You said.....	We acted.....
Complaints received after kerbside uplift that many items not uplifted.	Uplifts rescheduled mid-week to allow pre and post inspections with photos taken of any items left for contractor to return immediately and remove.
Tenants raised concerns about gutter cleaning causing water damage.	Our roofing contractor cleaned all affected gutters, removed and cleared steel bottom downpipes and drains to resolve the issue and prevent further damage.
Communal fencing was looking tired and required painted.	Staff from both Garrion People's & Forgewood Housing Co-operative's painted the fencing as part of a staff volunteering day in the community. This work enhanced the appearance of the area.

Positive Feedback

We greatly appreciate tenants taking the time to share their compliments and positive feedback. These are valued by the Co-operative and provide encouragement, recognition and motivation to continue to deliver the best possible service we can.

These are examples of compliments we received during the year:

Thank you

"Thanks to staff and the contractor for the support with my medical adaptation and standard of workmanship with the shower installation."

"I really appreciated the help from the Housing Officer with my benefits etc and for supporting me through a difficult time."

"The contractor who attended the job of no hot water were quick and helpful."

"Thank you for clearing the leaves from the bin lane at my property it has made a real difference."

"I am really pleased with the repairs service it was quick and efficient."



Housing Quality and Maintenance

During the year, we have continued to deliver a strong maintenance service, with performance results demonstrating good levels of efficiency, responsiveness and customer service.

Our maintenance activities remained focused on completing repairs promptly, maintaining homes to a high standard and delivering positive outcomes for tenants.

We recognise that a reliable repairs service has a direct impact on tenant's quality of life and satisfaction.

Tenants Satisfaction with repairs service **96.8%**

Tenant satisfaction with quality of homes **87.5%**

Quality of Housing

Scottish Housing Quality Standard

100%

of Garrion's homes met the Scottish Housing Quality Standard

Scottish Average 89.53%

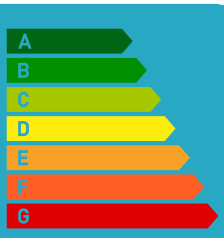
Energy Efficiency Standard for Social Housing (EESSH)

100%

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

Energy Performance Certificates

2



Any properties requiring an Energy Performance Certificate (EPC) at void stage were completed which resulted in 2 EPCs being carried out.

Emergency Repair Time

2.65 hrs

was the average time to complete emergency repairs

Scottish Average 3.45 hours

Non-emergency Repairs

3.65 days

was the average time to complete non-emergency repairs

Scottish Average 8.75 days

Reactive Repairs "Right First Time"

99.07%

of reactive repairs completed "right first time"

Scottish Average 95.29%

Tenant and Resident Safety

Keeping homes safe stays a top priority

Maintaining safe, secure and good quality homes remains one of our most important responsibilities.

We are committed to tenant safety and regulatory compliance scheduled works to maintain the long-term condition of our properties. We ensure that key components such as gas, electrical and fire safety remain functional, safe, and compliant with current standards.

Gas Safety

We are required to ensure that all gas appliances, flues, and associated pipework in our properties are maintained in a safe condition.

100% compliant with our gas servicing

99 gas services were completed, with all appliances owned by the Co-operative fully serviced and certified.

10 independent gas audits were completed to ensure that annual gas safety checks are being performed thoroughly, safely, and in accordance with legal requirements.

7 in-house gas audits were completed by Saltire, Garrion's gas servicing contractor to ensure the robustness and safety of gas servicing procedures.



Housing Quality and Maintenance

Electrical Safety

58 Electrical Installation Condition Reports (EICRs) were completed to ensure full compliance with current electrical safety regulations and standards.

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.

96 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.

7 fire protection systems were 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 occupants.

Damp and/or mould

This year has allowed our Maintenance staff to understand, train and prepare for the introduction of Awaabs Law in October 2026. With this in mind we have been successful in implementing procedures to meet all legal requirements prior to the introduction of the Law.

During the reporting year:

16 reports of potential damp and mould were received, all of which were promptly investigated and treated by our specialist contractor as required.

14 were caused by condensation and **2** were other causes.

Average length of time taken to resolve cases of damp and/or mould **3.75 days.**

There were **no** reopened damp and mould cases during the year.

Medical Adaptations

A total of **4 medical adaptations** were completed during 2025/26 to enhance accessibility, safety, and independence for tenants with specific mobility or health-related needs. This was funded by Scottish Government.

Total cost of adaptations in the year - £15,049

Average time to complete an adaptation – 31.50 days

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.



1 Shower above bath

1 single way door entry system and locks

Planned Maintenance & Investment

The Co-operative continued to invest in its housing stock during the year, spending **£262,780** on major component replacements:

24 kitchens and **20** boilers at Law View retirement complex with a further **2** boilers replaced in our stock, improving energy efficiency.



The kitchen replacement contract was undertaken by Sure Serve. The tenant feedback indicated a high level of satisfaction due to them being courteous, providing a good standard of cleanliness, and a high quality of workmanship.

This investment supports the Co-operative's long-term asset management strategy by improving the quality and efficiency of homes, reducing future repair costs and helping to maintain the long-term value and sustainability of the housing stock.

Housing Quality and Maintenance

Spend on maintaining our community

Close Cleaning - £12,480

DMD Cleaning carried out **26** fortnightly close clean visits.

Kerbside Uplifts - £11,920

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

A total of **6** kerbside uplifts completed during the year, addressing the removal of bulk household waste.



Storm Damage

19 jobs were carried out following extensive storm damage to communal fencing throughout the estates costing **£7,905**

Litter Picking - £3,488

Regular litter picking amounting to **85** visits carried out during the year within our estates.

Landscaping - £28,336

Murray Landscapes completed **12** visits ensuring all communal areas are tended.

Gutter Cleaning and Maintenance

Our contractors inspected and cleaned out guttering, repaired and sealed guttering throughout the estate. These works prevent water damage to roofs walls and foundations.

Stock Condition Survey

During the year, a comprehensive survey was undertaken to 40% of our properties by JMP Construction & Property Consultants. The survey helped assess the condition and performance of our housing stock and identify any areas requiring investment or improvement.

The survey provided an up-to-date assessment of the condition of key building components and other essential elements. The findings will support our ongoing asset management planning, helping to prioritise works and inform future investment programmes and ensure that our homes remain safe, well maintained and fit for purpose.

Managing Your Home & Community



88.8%

Tenants satisfied with the management of your neighbourhood

Managing Our Communities

Effective community management is at the heart of creating safe, sustainable and thriving neighbourhoods. As a community-based Housing Co-operative our role extends beyond providing good quality homes.

We have a responsibility to help create communities where tenants feel safe, valued, listened to and proud to live.

Throughout the year we have carried out **2** Estate Walkabouts with the Focus Group.

This is an opportunity for tenants, housing and maintenance staff at the Co-operative to walk through the estate together, identify and address any estate management concerns. Come back to the office have a chat and share ideas on ways to improve the area you live.

Staff Volunteer Day - Working Together for our Communities

We have continued to identify opportunities to improve communal areas and the wider environment, recognising that well managed communal spaces can have a significant impact on tenants' wellbeing and sense of belonging and pride in the area they live.

With this in mind, staff members at both Garrion and our partner organisation at Forgewood Housing along with Gary, staff member from Scottish Federation of Housing Associations (SFHA) undertook some community engagement work in the Gowkthrapple area on Thursday 5th June 2025.

Staff have carried out a similar community project at Forgewood during 2026.



Community Fun Day

A joint community fun day with Motherwell & Wishaw Citizens Advice Bureau in CentrePoint was held to bring the community together. The event was well attended and received positive feedback from those who came along.

It provided a fun filled day for those in the community and an opportunity for residents, volunteers, local groups and service providers to connect.













Veterans Christmas Dinner

Some local Veterans enjoyed a lovely Christmas dinner in CentrePoint....





WE ARE MACMILLAN. CANCER SUPPORT

MacMillan Coffee Morning



We hosted a MacMillan Coffee morning at CentrePoint and another at Law View on 24th September and raised **£370** for this great cause!

Law View

What's Been Happening at Law View

Sharon O'Rourke, Housing Officer has embraced her new role providing an enhanced housing management service within our retirement complex at Law View.

As part of our tenant satisfaction survey, we asked **22** tenants at Law View for their views on the change from the onsite warden service to the enhanced housing management service.

We are pleased to have received positive feedback from the tenants about the service:

100% were comfortable approaching Sharon, their onsite Housing Officer

90.9% are aware of community events in the communal hall

68.2% have attended event in the communal hall

We really appreciate tenants taking the time to share their experiences, as their feedback helps us ensure the change of service provision has been a very positive one. One tenant commented:

"Sharon is amazing, very approachable, she always looks out for us."

Sharon has introduced Keep Fit Classes, a Gaming Group with Clyde Valley pupils, Breakfast Club and celebrated some special occasions with residents!



Managing Your Home & Community

Anti-social Behaviour

We recognise the significant impact that anti-social behaviour can have on individuals, families and communities. We are committed to taking reports seriously, responding promptly and working with tenants and relevant partners to address concerns effectively.

Tackling anti-social behaviour is an important part of maintaining safe, respectful and welcoming communities where everyone can feel secure and enjoy their home.



During the year **2** 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 Services, North Lanarkshire Council Anti-Social Response Team.

49 other more minor anti-social complaints (Category C) were reported and addressed. 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 household refuse, dog issues, vandalism, noise disturbance, neighbour nuisance and disputes and environmental issues.

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 93.11%

Access to Housing Support

Access to Housing

We will continue to work with North Lanarkshire Council and our partner landlords in supporting tackling homelessness via our Common Housing Register.

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.

Source of Lets – 15 of our homes were re-let

- **5** Urgent/Homeless Cases
- **8** Housing List Applicants
- **2** Existing Tenants

Turnover of stock – 15 Lets

- **5** 2 apartment
- **8** 3 apartment
- **0** 4 apartment
- **2** Retirement homes

Tenancy Sustainment

100.00% of new tenancies were sustained for more than a year.

We remain committed to supporting tenants to maintain secure and stable homes.

Through early intervention, support and partnership working, we help address issues that may place tenancies at risk, reducing avoidable tenancy failures and promoting positive long-term outcomes for tenants.

15 settling in visits were carried out during the year to new tenants within 6 weeks of them moving into their new home. From these visits **14** tenants were **Very Satisfied** with their home while 1 said they were **Fairly Satisfied**.

Access to Housing Support

15 household were provided with a starter pack to help them move into their new home.



Our starter packs have been warmly welcomed by new tenants, with them expressing their appreciation for the practical support provided when moving into their homes. Here are some comments of appreciation....

"We are very grateful for the tenancy starter packs"

"The starter packs are greatly appreciated and a brilliant start for my tenancy"

We will continue to strengthen the 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.

Advice for Tenants Residents Project

AFTAR

The AFTAR project is delivered in partnership with Motherwell & Wishaw Citizens Advice Bureau and five RSLs in North Lanarkshire (including Garrion People's Housing Co-operative).

citizens advice scotland

The Project assists tenants with financial inclusion, energy advice and assistance with bills and usage, money advice services, support with claiming benefits, debt advice, energy advice, budgeting, digital inclusion services, general or specialist advice.

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.

Through this project the financial gains to our tenants for 2025-26 are as follows:

132 households have been assisted via the AFTAR service

1060 Issues have been dealt with including assistance with Energy, Digital Inclusion / IT, Employability and Online Benefits.

£223,255 has been secured in financial gains for tenants and residents

Getting Good Value from Rents

Value for Money

We are committed to making every pound count by investing in safe, good quality homes and responsive services that makes a positive difference to tenants' everyday lives.

Ensuring tenants receive good value for money from their rents is central to our approach.

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

83.8%

Rent Lost through properties being empty amounting to £895

0.07% **of annual rent**

Scottish Average of 1.12%

Average number of days to let 15 properties

5.07 days

Scottish Average of 51.7 days

Total rent collected during 2025/26

101.87%

of annual rent receivable

Scottish Average of 99.67%

% Gross rent arrears of rent due

0.98%

Rent arrears as % of annual rent receivable of £1,256,934

Scottish Average of 5.91%

Getting Good Value from Rents

We are committed to ensuring tenants receive good value for the rent they pay. We continue to focus on maintaining fair and affordable rents while delivering a high-quality service, maintain our homes to a good standard and use rental income effectively to support improvements and provide a positive tenant experience.

Total Houses owned **252**

Total Rent Due for 2025/26 **£1,256,039**

	Houses owned	GPHC Average Rent	Scottish Average
1 bedroom	63	£93.02	£98.60
2 bedroom	154	£92.29	£101.42
3 bedroom	35	£117.12	£110.33

These are **averages** on all bedroom sizes, rents may vary depending on other factors.

Our community in action 2025/26

Thanks to funding secured during the year, we continued to support residents across the Gowkthrapple community through a wide range of events, activities and training opportunities. These initiatives helped tackle loneliness and social isolation, improve health and wellbeing, and reduce the impact of poverty on local households.

CentrePoint Community Hub remains at the heart of community life, providing a welcoming venue for activities, events, support services and community groups. Our programme continued to create valuable opportunities for local people to connect, learn new skills and improve their wellbeing.

Throughout the year, we delivered a varied programme of activities designed to bring people together and strengthen community connections.

- Over **40** Men's Group sessions
- Cooking Classes
- **45** Line Dancing sessions
- **7** Women's Group sessions
- **30** sessions for adults with additional support needs (ASN)
- **12** community-led Bingo events.



Our Community Garden continued to flourish, with weekly sessions supported by our Community Gardener. The garden provides a welcoming space where residents can learn new skills, improve their wellbeing and enjoy the benefits of spending time outdoors.



At Law View, residents enjoyed **12** monthly social events which brought together food, fun and friendship. Highlights included a Christmas Lunch, Burns Supper, Summer Garden Parties and popular Fish Supper events, helping people stay connected throughout the year.



Our community in action 2025/26

During the winter months, we helped address ongoing cost-of-living pressures by providing cooking on a budget classes, practical skills workshops, digital drop-in sessions, and access to information, advice and support services.

We also delivered a range of training opportunities, including First Aid and Confidence Building courses, helping residents develop valuable life skills and confidence. Supporting young people remained a key priority, with more than 12 young people participating in our training programmes.

A Bike and Active Travel Event provided opportunities for residents to take part in Cycling Taster sessions, Bike Maintenance checks and Arts and Crafts activities. We were also delighted to deliver the community art project *Flowers on the Fence*, which was co-designed with local residents and proudly displayed throughout spring 2026.



Volunteering continues to play a vital role within Gowkthrapple. During the year, we supported the development of a new volunteer group, empowering local people to organise activities and events for their community. One of their highlights was helping to deliver a successful community Christmas event, bringing together local families for festive food, activities and a visit from Santa.

Garrion People's Housing Co-operative and Forgewood Housing Co-operative continue to work in partnership to deliver community programmes and wider role activities across Gowkthrapple and Forgewood. Together, we secured over **£150,000** of external funding during the year, enabling us to provide a wide range of activities, training opportunities and support services that continue to make a positive difference to local communities. **We would like to thank all of our funders, partners and volunteers for their ongoing support throughout the year.**

Finance Report

Income

Total income for 2025/26 was £1,475,844, demonstrating the Co-operative's continued financial strength and diverse income base.

Rental Income remained the main source of revenue at £1,259,470 (85%), reflecting the strength of the core housing service and a 3.3% rent increase during the year.

Amortisation Income totalled £59,245 (4%), remaining broadly consistent with previous years.

Grant Income of £18,254 (1%) supported medical adaptations and other tenant-focused initiatives.

Community Centre Income reached £56,608 (4%), up 11% on the previous year, driven by the letting of a previously vacant unit and increased usage following the introduction of an online booking system.

Agency Income amounted to £76,272 (5%), generated through the ongoing staff-sharing and service provision arrangements with Forgewood Housing Co-operative.

Factoring and Other Income contributed £5,995, providing additional revenue from factoring charges and other miscellaneous income.



Overall, the Co-operative continues to benefit from a strong and stable income base, with rental income supported by community, agency and grant funding streams that help maintain high-quality services and financial resilience.

INCOME	AMOUNT	%
Rental Income	£1,259,470	85%
Amortisation	£59,245	4%
Grants	£18,254	1%
Community Centre	£56,608	4%
Agency Income	£76,272	5%
Factoring & Other Income	£5,995	1%
Total Income	**£1,475,844**	**100%**

Finance Report

Expenditure

Total expenditure for the year was £1,346,061, supporting housing services, property maintenance, community facilities and operational activities.

Management and Maintenance Administration Costs were £852,139 (63%), including one-off costs associated with the transition to a new IT provider to improve long-term efficiency, resilience and cyber security.

Reactive Maintenance Costs totalled £137,190 (10%), a reduction of £24,061 from the previous year due to improved budget management and procurement practices.

Planned and Cyclical Maintenance expenditure was £93,351 (7%), supporting the ongoing upkeep of the housing stock and helping to maintain property standards.

Bad Debts amounted to £7,977 (1%), reflecting effective rent collection and arrears management.

Agency Costs totalled £67,217 (5%), relating to services provided through the management agreement with Forgewood Housing Co-operative.

Depreciation and Disposal Costs were £113,039 (8%), increasing following continued investment in major property components, including kitchens and boilers.



Community Centre Costs amounted to £70,727 (5%), supporting the operation and maintenance of CentrePoint.

Wider Role Expenditure was £4,421, funding initiatives that support community and tenant wellbeing.

Overall, expenditure remained well controlled, with continued investment in homes, services and community facilities while maintaining value for money.

EXPENDITURE	AMOUNT	%
Management & Maintenance Admin Costs	£852,139	63%
Reactive Maintenance Costs	£137,190	10%
Planned & Cyclical Costs	£93,351	7%
Bad Debts	£7,977	1%
Agency Costs	£67,217	5%
Depreciation & Disposal	£113,039	8%
Community Centre Costs	£70,727	5%
Wider Role	£4,421	1%
Total Costs	**£1,346,061**	**100%**

Annual Assurance

In October 2025, the Co-operative submitted our sixth Annual Assurance Statement to the Scottish Housing Regulator (SHR).

Our Annual Assurance Statement provides an opportunity for the Management Committee to reflect on the effectiveness of our governance, financial management, services and regulatory compliance. They consider a wide range of evidence in reaching its assurance judgement.

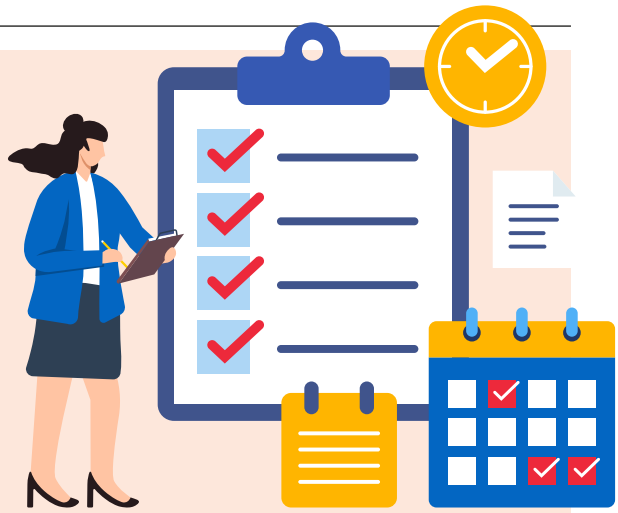
Throughout the year they receive regular assurance that appropriate systems, controls and monitoring arrangements and in place to support compliance with our legal financial and regulatory responsibilities and to protect the health and safety of our tenants.

The Management Committee concluded that it has received sufficient and appropriate evidence to provide full assurance that the Co-operative is meeting the requirement of the Scottish Housing Regulator's Regulatory Framework.

In light of this the Management Committee considered that Garrion People's Housing Co-operative is compliant with the requirements of the Regulatory Standards of Governance and Financial Management and submitted an Assurance Statement to that effect.

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

The Scottish Housing Regulator's Engagement Plan



Every year the Scottish Housing Regulator (SHR) creates engagement plans for every Registered Social Landlord in Scotland. Their engagement plan is based on returns the Co-operative submits to them such as performance reports, annual assurance statements, tenants and resident safety, standards of governance and financial management.

We are delighted to announce that we are once again fully compliant with regulatory requirements and standards. The SHR do not require any further assurance from Garrion People's Housing Co-operative at this point in time other than the annual regulatory returns required from all Registered Social Landlords (RSLs).

This positive outcome reflects the dedication and hard work of our Management Committee, and staff who work together to strengthen governance, financial management and organisational oversight.

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

Looking Ahead.....Our Objectives for 2026/27

The Management Committee has agreed a range of strategic priorities for the year ahead, reflecting the Co-operative's ongoing commitment to providing high quality homes, maintaining strong governance and financial resilience, and supporting the wider community. These objectives will help ensure that the Co-operative remains well positioned to meet future challenges while continuing to deliver positive outcomes for tenants and stakeholders.

Securing Funding and Maintaining Financial Resilience

Following the successful agreement of a new funding facility at the end of 2025/26, the Co-operative will utilise this facility as required to support investment in our housing stock. This will ensure that we can continue to maintain and improve tenants' homes while preserving long term financial sustainability.

Considering Future Investment in the Gowkthrapple Flats

Following the completion of the feasibility study into the Gowkthrapple flats, the Management Committee will carefully evaluate the available options and determine the most appropriate course of action, taking into account affordability, sustainability, tenant benefit and the long term future of the properties.

Developing a New Strategic Plan

A new Strategic Plan will be finalised to set out the Co-operative's medium-term objectives and priorities. A key focus of this work will be identifying practical and affordable pathways towards achieving the Scottish Housing Net Zero Standard (SHNZS) and supporting the transition to a more sustainable housing stock.

Maintaining Regulatory and Statutory Compliance

The Co-operative remains committed to achieving full compliance with all regulatory, statutory and lender obligations. Robust governance arrangements, policies and internal controls will continue to support compliance with loan covenant requirements and provide assurance to tenants, lenders and regulators.

Delivering High-Quality Services

We will continue to provide high-quality, responsive housing management and maintenance services that meet the needs of our tenants and align with the requirements of the Scottish Social Housing Charter. Tenant and resident safety will remain a core priority, supported by effective performance monitoring and continuous improvement.

Strengthening Assurance and Community Engagement

We will further develop our Annual Assurance Statement process by continuing to engage with tenants and other stakeholders in evaluating compliance and organisational performance. The Co-operative will also strengthen its support for community initiatives that promote social inclusion, community wellbeing and cohesion, while actively pursuing external funding opportunities that enhance community development activities.

Continuing Investment in Our Homes

Our planned investment programme will continue to focus on major repairs, component replacements and property improvements, ensuring that our homes remain safe, attractive and fit for the future.

Reviewing Joint Working Arrangements

We will continue to monitor and evaluate our shared staffing arrangements with Forgewood Housing Co-operative, ensuring that the partnership continues to provide high-quality services and positive outcomes for tenants while supporting the long-term interests of both Co-operatives.

Our People

Our Management Committee (during 2025/26)

Name	Designation
Victoria Dallas	*Chair*
Craig Callan	*Vice Chair*
Colette Kells	*Secretary*
Heather Laing	*Treasurer*
Sandra Rodger	*Committee Member*
Elizabeth Cooper	*Committee Member*
Przemek Jozwik	*Committee Member*
Jamie Boyle	*Committee Member*

Name	Designation
Christine Kerrigan	*Committee Member (joined 20/05/25)*
John O'Brien	*Committee Member (joined 17/06/25)*
Fiona Shearer	*Committee Member (joined 20/01/26)*
David Cooper	*Former Chair & Vice Chair (Deceased on 26/04/2025)*
Patryk Topolski	*Stood down at AGM 16/09/25*
Blanche McGinn	*Stood down at AGM 16/09/25*
William MacFarlane	*Stood down at AGM 16/09/25*

Becoming a Member of the Co-operative

Would you be interested in becoming a member of Garrion People's Housing Co-operative?

If you would like to become a member, we can send you an application form, for £1 you can become a lifetime member. Membership provides the opportunity to stand for election at the Annual General Meeting and vote for members of Management Committee.

For more information contact Paul Murphy, **paulm@gphc.org.uk** or telephone the office on **01698 687222**.



Our People

Our Staff Team

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

Name	Position
Kevin Plunkett	*Housing Data Administrator / Housing Assistant*
Richard Bolton	*Senior Community Development Officer*
Karin Thomson	*Community Development Assistant*
Josh Collins	*Finance / Digital Services Administrator*
Yvonne Boyes	*Receptionist (Forgewood)*
Zarah Bano	*Maintenance Administration Assistant*
Laura Sneddon	*Housing Administration Assistant*
Julie Hume	*Maintenance Administration Assistant* (Maternity cover for Zarah Bano)

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

Starters in the Year

One starter in the year.....Julie Hume joined the Co-operative on 12th December 2025 as Temporary Maintenance Administrative Assistant covering Zarah Bano's maternity leave. Julie is based at Forgewood Housing Co-operative.

Leavers in the Year

Name	Role	Leave Date
Elaine O'Hanlon	Maintenance Administrative Assistant (maternity cover for Zarah Bano)	22nd December 2025

Celebrating 20 Years of service!

We are delighted to recognise and celebrate a remarkable milestone as Billy Gibb marks his 20 years of dedicated service with Garrion People's Housing Co-operative and Forgewood Housing Co-operative. Billy's commitment, hard work and knowledge have played an important role in supporting the Co-operatives and providing an outstanding service to our tenants.

His long-standing dedication has helped contribute to the strong sense of community that makes our Co-operative what it is today. On behalf of the Management Committee and staff of both Co-operatives we would like to take this opportunity to thank Billy for his many years of loyal service and continued contribution. Congratulations and thank you for 20 years of outstanding commitment and we look forward to many more years ahead!



Have your say...
Your opinion Matters!

WIN A £50 GIFT VOUCHER

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 can do this by:

- Going to our website **www.gphc.org.uk**
- Phoning a member of staff on **01698 687222**
- Responding to survey sent by text
- By email to **enquiries@gphc.org.uk**

Should you take part you will automatically be entered into a prize draw with the chance to win a £50 gift voucher!



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 and we will be happy to assist.

Find us on facebook

GPHC

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