



West Whitlawburn
Housing Co-operative

Annual Report 2024-25



Chairperson's Report on Activities for the Previous Year



As my third year as Chairperson, I'd like to start by thanking the Co-operative's tenant members, our Management Committee, staff and partners for their continued support during the year.

Our commitment to local people remained the same, where we focussed on our service delivery, as well as other financial and non-financial support for the local community, during another challenging year.

Both the Co-operative and the Resource Centre worked hard to access to additional funding throughout the year. Our welfare benefits support service resulted in financial gains for our tenants of over £180,000 which included energy vouchers that were issued last winter.

As well as this, Whitlawburn Community Resource Centre received various funding awards totalling close to £140,000. This helped to provide various projects such as additional energy support, the Food Co-operative and food vouchers, online cooking classes, Christmas party events and gifts, sports camps, free school uniforms and summer arts and

crafts sessions. We are delighted to see the Centre as a busy place that our tenants and members of the local community enjoy.

During 2024/25, we completed the first full financial year with our new IT system, HomeMaster, which manages all tenant and finance functions in the organisation. The next phase for the system will be the 'Tenant Portal' which will give tenants 24-hour access to report repairs, check appointments and planned visits, contact their Housing Officer, take part in surveys and access rent information – a great way of giving tenants more choice as to how they engage with the organisation.

The Management Committee have focused on recruitment and succession planning for Committee throughout the year, and I am pleased to welcome four new Committee Members as Co-optees. This brings the Management Committee to 12 members.

Over the last year, we had three long serving Committee Members step down from the Committee, Anne Anderson, Bridie McNicol and Phil Welsh Jnr. We thank

Anne, Bridie and Phil for their dedication to the organisation over the years.

As well as this, there have been staff changes throughout the year, with some of our longest serving staff members retiring. We give our best wishes to Housing Officer, who many of our members knew well, Margaret Anne McLean, who retired in March this year after over 22 years of service. We also give our best wishes to another long serving member of staff, Jane Murray, who worked on reception and retired in June 2025.

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

We continue to provide a responsive repair service and invest in our cyclical and planned maintenance programmes. We completed the first 12 months of our new repairs and maintenance contractor framework which resulted in improvements in both repair timescales and satisfaction with the repairs service overall. We surveyed 213 of our tenants and recorded a 96% satisfaction rate for our reactive repairs service last year. Also, we made significant improvements in our re-let times which we reduced to 16 days (down from 31 days in the previous year).

We invested over £173,000 in our properties spread across new kitchens, bathrooms, front doors, lift components and gas boilers in 2024/25. As part of our Asset Management Strategy for the current year, we plan for even more investments in our tenants' homes.

Resident's safety continues to be a major focus within our Asset Management Strategy, and we will continue to carry out all safety checks during the year to ensure ongoing compliance. Your assistance in providing access for our staff and contractors to get these checks carried out as quickly as possible is very much appreciated.

The percentage of our stock meeting the Scottish Housing Quality Standard rose to 97.59% in March 2025, a slight increase from 96.88% at March 2023. 100% of our properties meet the current Energy Efficiency Standard for Social Housing and we await publication of a new Social Housing Net Zero Standard in Scotland.

During 2024/25, we carried out adaptations to existing properties to meet the specific needs of our tenants. Despite a reduction in funding from the Scottish Government, we were able to use our grant of £20,000 to complete 14 referral cases, with an average completion time of just over 79 working days.

I am pleased to report that the funding levels have been increased for the current year, and we received a significant improvement in the level of funding for 2025/26, with a grant award received of £66,000.

The prompt payment of rent is critical to our service delivery, and we therefore encourage anyone who may be struggling financially to seek assistance from our Housing Services Team. Early intervention gives the best chances for tenancy sustainment and tenancy recovery action will always be a last resort.

We collected just under 99% of the rent due for the year and had a gross arrears percentage of just under 4.4%. With our improved performance on empty properties, we lost 0.36% of rent due to during the year with 61 void properties, which is a stock turnover of 8.7%.

The Senior Staff team and the Committee have been working closely with other housing

co-operatives in Scotland. West Whitlawburn is one of only seven remaining housing co-operatives in the country and we look forward to working alongside our colleagues to share ideas and promote our housing model, as well as the great work that local organisations, like ours, do for their communities.

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



Susan Anderson
Chairperson

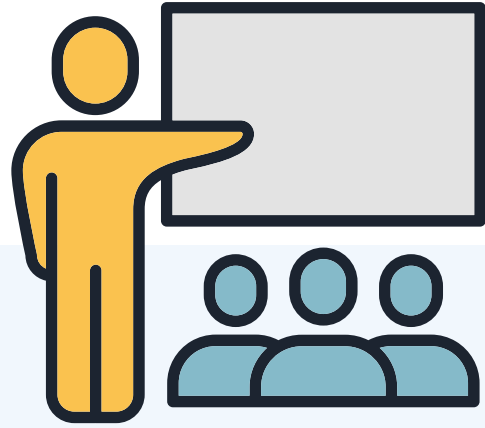
Our People

Management Committee

We held our Annual General Meeting (AGM) on Monday, 8th September 2025 at 7pm in Whitlawburn Community Resource Centre.

18 members were present, and 21 represented by proxy which met the quorum requirements and allowed the meeting to go ahead - covering:

- The Chairperson's Report on Activities for the Previous Year
- A Report on our Financial Statements
- Appointment of Auditors for the Following Year
- Election of Committee Members
- A Report from Councillor Norman Rae, Liberal Democrat
- A Report from Police Scotland Representatives



The Management Committee currently has 11 members:

- Chairperson – Susan Anderson
- Vice Chairperson – Doug Murphy
- Secretary – Andy Duffin
- Muriel Alcorn
- Ken Stubbs-Gorman
- Paul Dickson
- Les Patrick
- Daniel Nnam

Co-optees:

- Lisa Reynolds
- John Williams
- Craig Patrick

Andy Robertson was co-opted to the Management Committee on 30/06/2025 and resigned on 20/10/2025. We wish to thank Andy for his contributions!

All Committee members have important legal and regulatory responsibilities and oversee the provision of good services to tenants. Both aspects are equally important, and each member dedicates around 3-4 hours of their time each month to review meeting papers and attend meetings and training. If you are interested in joining the Management Committee, please contact the office.

Director and Deputy Director (Interim) Grant Clayton and Stephanie Marshall				
Housing Services	Property Services	Corporate Services	Concierge Team	Community Development
Head of Housing Services Nicola Carrigan	Property Manager Samantha Lester	Corporate Services Officer Rachel Hosie Finance Officer Ian Fordyce	Concierge Manager Craig Crawford	Community Development Co-ordinator Stephanie McPeake
Housing Officers Fiona Heeps Kelly Semaan Marie Smith Roz Haughey	Property Officer Dave Kinloch	Finance Assistant Noreen Currie Admin Assistant Keir Ross	Senior Concierge Officers Jamie Logue Martin Cuning Stevie Blackwood Jack McKissock	
Assistant Housing Officer Cameron Ferguson	Property Assistants Evelyn O'Neil Jackie Wray Noreen Currie		Concierge Officers Billy Clark Davie Thomas Eddie Dillon Marc Ross Matthew Cryans Rab Fellows Kofi Ewe	

Staff members highlighted in purple work non-standard hours.



In Memoriam

It is with sadness that we announce the passing of long-standing colleagues and friends of WWHC. Raymond, Dougie and Geraldine were all much loved staff members of the Co-operative who devoted their time to our tenants and other members of the community.

Raymond Smith

On 18th April 2025, Raymond Smith passed away. Raymond was the Co-operative's Concierge Manager for many years, working in this post from May 1996 until he retired in 2023 due to ill health.

Raymond was central to setting up the Concierge service and to the many improvements in the area over the years. He was passionate about his work, always putting his support for people in West Whitlawburn at the heart of what he did, and he was strongly motivated by helping others.

Raymond was a trusted and valued colleague and friend, popular with staff, Committee and tenants. He is remembered for all his hard work, caring approach, great sense of humour and positive attitude which is an inspiration to others.

"Having known Raymond for many years, it was always clear how much being part of the Co-operative meant to him. He always worked very hard in providing the Concierge Service and made a huge contribution to the work of the Co-operative overall for which we thank him. He will be greatly missed" – Grant Clayton, Director.



Dougie McIntosh

Dougie McIntosh passed away on 18th July 2025. Dougie was a Concierge Officer for many years, working in his post from March 2005.

Dougie was a well-known face across our estate over the years and someone who always went above and beyond to help. A straight-talking typical Glaswegian, Dougie was known to say it as it was. He had a life-long love for music and was a gifted musician who could play every string instrument known.

Although Dougie hated being the centre of attention, we dedicate a section of this years' annual report to him – an honest and hardworking man who was loved and respected by his colleagues and tenants alike.

"Dougie was an absolute character and in all aspects of his work you only found him one way. He will be missed by everyone at WWHC, and by those who were lucky enough to know him" – Nicola Carrigan, Head of Housing Services.



Geraldine McQuade

Geraldine was a member of staff at Whitlawburn Community Resource Centre for over 20 years and sadly passed away on 23rd January 2025.

Joining the Centre originally as Centre Cleaner, Geraldine then took on the role of Evening Receptionist and was also involved in kicking off the Recycle Project. In more recent years, Geraldine worked as Daytime Receptionist. Geraldine would also help at gala days and other events. Throughout this time, she maintained a good working relationship with the community and was very well thought of.

Geraldine retired in April 2023 and continued to visit the Centre at their Friday coffee morning events.

She was a much-loved member of the Whitlawburn community and will be missed greatly by her colleagues and friends.



Our thoughts are with Raymond, Dougie and Geraldine's families.

Scottish Housing Regulator national Report on the Scottish Social Housing Charter 2024-2025



Scottish Housing
Regulator

Our latest survey of National Panel of Tenants and Service Users (<https://www.housingregulator.gov.scot/for-tenants/national-panel-of-tenants-and-service-users-research-reports/national-panel-of-tenants-and-service-users-2024-to-2025/>) members found that more than half of respondents felt that their financial circumstances are worse now than six to 12 months ago. Food and energy costs continue to be the biggest contributors to this.

Landlords have also continued to operate in difficult and uncertain economic and operating conditions at the same time that they are facing increasing demands around housing quality and decarbonisation. This is also whilst landlords are working to continue to deliver homes and services for new and existing tenants and services users at a price they can afford.

Challenges within Scotland's homelessness system remain significant, and we are of the view that three local authorities are impacted by systemic failure. By this we mean that the demands on these local authorities exceed their capacity to respond fully. Seven other local authorities are at heightened risk of being in this position.

The Scottish Government declared a national housing emergency in May 2024.

The general picture shows:

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

Areas that matter most to tenants:

- Emergency repairs response time improved to 3.5* hours

- Tenants satisfied:
 - with the quality of their homes increased to 85%
 - that their rent is good value for money remained at 82%
 - with their landlord's contribution to neighbourhood management decreased slightly to 84%
 - with opportunities to participate in their landlord's decision-making processes decreased to 86%
 - with being kept informed about their landlord's services and decisions reduced slightly to 90%
- Antisocial behaviour cases which were resolved decreased slightly to 93%
- First stage complaints responded to in full remained high at 97%
- Average weekly rent in 2024/25 increased to £97.59
- Average rent increase applied in April 2025 was 4.7%

*One outlier landlord has been excluded. See the full report here (<https://www.housingregulator.gov.scot/landlord-performance/national-reports/national-reports-on-the-scottish-social-housing-charter/national-report-on-the-scottish-social-housing-charter-2024-2025/#section-2>) for more details

West Whitlawburn Housing Co-operative's Outcomes:

At 31st March 2025, West Whitlawburn Housing Co-operative owned 704 properties.

Tenant Satisfaction

Of the tenants who responded to our most recent satisfaction survey:

- **94.9%** said they were satisfied with the overall service we provided, compared to the Scottish average of 86.9%.
- **91.3%** felt that we were good at keeping tenants informed about our services and outcomes, compared to the Scottish average of 90%.
- **88.7%** were satisfied with the opportunities to participate in our decision-making processes, compared to the Scottish average of 86.3%.

West Whitlawburn is committed to ensuring equal access to all our services and as part of this commitment we subscribe to *Happy to Translate*, which uses an easily recognised logo and tools to help overcome communication barriers.

All our documents (policies, newsletters, information leaflets etc.) can be produced in larger print or audio format and can also be translated into various languages. We also have a hearing loop system in our office. If you feel that any of these services would assist you or have any other suggestions which would make your communications with us easier, please let us know.

Throughout the year we also host tenant focus groups to increase overall participation and communication. These focus groups consider the review of policies, proposals, rents and our Business Plan. We encourage anyone with an interest in providing valuable feedback to get involved, as this helps to shape the services we provide. If you would like more information, please contact us at <https://www.wwhc.org.uk/>.



West Whitlawburn Housing Co-operative's Outcomes:

Quality and Maintenance of Homes

97.6% of our homes met the Scottish Housing Quality Standard (SHQS), compared to the Scottish average of 87.2%. This is an increase on our performance compared to 2023/24 where 96.9% of our stock met the standard. This improvement is due combined efforts from our Housing and Property teams who worked with tenants to gain access to their homes to complete compliance visits throughout the year.

In the second half of 2025/26, we will appoint a building surveying consultant to carry out a stock condition survey which will provide us with information to shape our future investment plans for our tenants' homes.



	2023/24	2024/25
Total number of repairs instructed	2261	2428
Emergency	331	499
Non-Emergency	1930	1929

We took on average **2.4** hours to complete emergency repairs, compared to the Scottish average of 3.9 hours.

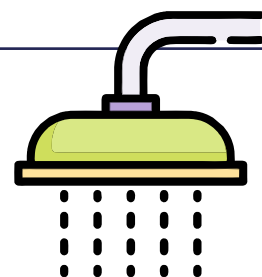
The average time taken to complete non-emergency repairs was **3** days, compared to the Scottish average of 9.1 days.

We completed **90.3%** of reactive repairs 'right first time', compared to the Scottish average of 88%.

95.8% of tenants who had repairs carried out said they were satisfied with the service they received, compared to the Scottish average of 86.8%.

Adaptations

During the year, we carried out 14 adaptations to our existing properties to meet the specific needs of tenants. We received £20,000 of Scottish Government funding to complete adaptations, which included work such as shower installations, housing alarms and other aids. It took an average of just under 80 working days to complete the work.



Turnover and Allocations

At 31st March 2025, there were 207 applicants on the housing list and 169 on the transfer list.

	2023/24	2024/25
Number of lets	82	55
Direct applications	36%	46%
Transfers	21%	23%
SLC referrals	33%	29%
Other	10%	2%

During the year, we had 1 mutual exchange. This is when two or more social housing tenants permanently swap their homes under specific criteria.

We took an average of **16.2** days to re-let homes during the year, compared to the Scottish average of 60.6 days. This is a significant improvement on the previous year (2023/24) where we took an average of 31.1 days.

As a result, we did not collect **0.4%** of rent due to empty homes compared to the Scottish average of 1.3%.



Rent Benchmarking

Our average weekly rents for 2024/25 are noted below, with comparisons. WWHC rents are 1.07% higher than average RSL rents overall (2.8% 2023/24). It should be noted that 61% of our stock consists of multi-storey flats which no other RSL in Scotland has.



Size	WWHC	Registered Social Landlord Average	All Landlords Including Local Authorities	Difference from Scottish average
2 Apt	£89.71	£102.72	£93.27	-3.8%
3 Apt	£106.70	£104.17	£96.00	11.1%
4 Apt	£119.72	£114.78	£104.51	14.6%
5 Apt	£128.69	£127.25	£115.58	11.3%
Overall average	£107.57	£106.43	£97.59	10.2%

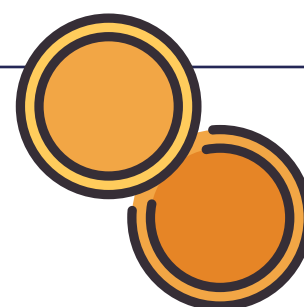
Source SHR (All tables)

Rent Collection and Arrears

In 2024/25 we increased our rents by 4.3%, compared to the Scottish average of 4.7%.

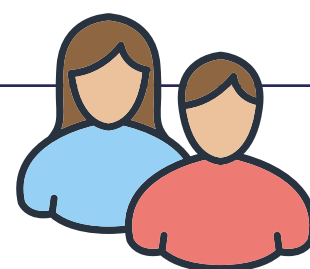
The amount of money collected for current and past rent was equal to **98.6%** of the total rent due in the year, compared to the Scottish average of 100.2%.

In 2024/25 the total value of current and former tenant arrears was **4.4%** of rent due for the year. In 2023/24 the figure was 4.71%.



Neighbourhoods

We are pleased to report that **98.9%** of antisocial behaviour cases were resolved within the year, compared to the Scottish average of 93.4%.



	2023/24	2024/25
Abandoned tenancies	10	9
Antisocial behaviour cases	91	88
Concierge incident reports	371	314

Concierge staff also manage the housing alarm service and respond to calls through the system. All our Officers are first aid trained and during the year they responded to 10 calls that required emergency action.

Housing Services and Concierge staff continue to work with Police Scotland, South Lanarkshire Council and other agencies to resolve antisocial behaviour

complaints and estate difficulties as quickly as possible. We encourage tenants to let us know about any antisocial behaviour or other neighbourhood concerns they are experiencing. In every case, we will do our best to work with both parties. In cases where this may not be possible, we will advise of other agencies who are available for support and make referrals where suitable.

Service Complaints



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

Our Complaints Procedure follows the model published by the Scottish Public Services Ombudsman (SPSO). Reports on complaints handling are issued through our newsletters, which are available on our website.

Not all service complaints are responded to in full within the timescale of the SPSO model as some complaints require more detailed investigation before conclusion. We aim to resolve all complaints as quickly as possible but would rather take longer with some cases to allow a full and proper investigation of the issues raised, and to achieve an appropriate outcome.

1

Stage 1: Frontline Response

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

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

2

Stage 2: Investigation

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

We will investigate the complaint and give you our decision as soon as possible.

This will be after no more than **20 working days** unless there is a good reason for needing more time. We will always contact you to advise of any delays and to agree an extension to the original deadline.

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

	2023/24	2024/25	
Carry forward from previous year	1	0	No complaints were carried forward from 2023/24 and no complaints have been carried forward into 2025/26.
Stage 1	41	43	The majority (96%) of complaints were resolved within the required timescales. One complaint was escalated to the SPSO during the year which was not upheld. Where there were delays in responding to complaints, tenants were kept up to date and apologies were offered.
Stage 2	7	4	
SPSO	1	1	
Carry forward to next year	0	0	
Total	49	47	
Timescale Met	96%	96%	

Learning From Complaints

33
complaints
received
upheld

33 (70%) complaints received were upheld in full or in part.

These complaints and the outcomes highlight the importance of:



Maintaining good communications internally with staff and externally with tenants, contractors and other stakeholders.



Staff always delivering excellent customer service.



Refresher training for staff, particularly regarding health and safety matters.



Carrying out regular inspections of the estate to ensure that our contractors are meeting our agreed standards and expectations.



Ensuring that we follow our policies and procedures and that we are consistent in our approach when dealing tenants.



Reminding tenants that Concierge can assist with repairs when the office is closed to prevent prolonged disruptions to essential services.



Ensuring that our staff are clear in their dealings with tenants, particularly when discussing rechargeable repairs and end of tenancy actions.





The Importance of Adaptations in Scotland – Case Studies

Housing adaptations are modifications and physical changes to properties that make homes safer and more accessible. As well as being a statutory duty in Scotland, adaptations allow tenants to remain independent, reduce hospital admissions and stays and could also help delay the need for care which eases pressure on the health and social care system overall.

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

“The adaptation has helped my daily life and made me much more independent, and I can now easily access my shower. Once the works were instructed, I found the whole process to be very quick and the contractor who carried out the job completed it to a high standard. Overall, I am very happy with it”

Tenant who had a wet floor shower facility installed.

“I am over the moon with the adaptation. It has made a huge difference in my life - getting in and out of the shower is much easier now and has helped me stay independent. After I was contacted and a survey was carried out, the work itself was completed very quickly, the contractor was in and out in 3 days and the guys were brilliant. I am very pleased with everything”

Tenant who had a level access shower installed.

We hope that the above cases have highlighted the importance of adaptations and how much they can improve lives, even in the simplest of ways. Any tenant with a health condition that affects their mobility is encouraged to contact the Social Work Department (https://www.southlanarkshire.gov.uk/info/200224/disabilities/484/adaptations_equipment_and_occupational_therapy) of South Lanarkshire Council – only once you have been assessed and approved by an Occupational Therapist can we consider the request for an adaptation.

Our Finances 2024/25

The Co-operative prepares short, medium and long-term budgets and financial projections that reflect planned activities. Actual output against the budget is measured on a quarterly basis to monitor performance and identify any corrective action that could be taken to support our finances further. Most of the income that we receive comes from the rents that we charge on the properties we let and manage.

As a non-profit organisation with charitable status, any money reserved after spending throughout the year is set aside to fund future projects like cyclical maintenance and replacements of kitchens and bathrooms. The information below has been extracted from our audited financial statements – which can be viewed on our website, as well as the Scottish Housing Regulator's.

Revenue Income	£	%
Net Rents Charged	£3,931,610	69.9%
Grants Released	£1,078,827	19.2%
Grants Received	£75,328	1.3%
Energy Centre Income	£400,771	7.1%
Other Income	£38,582	0.7%
Bank Interest	£97,175	1.7%
Total Revenue Income	£5,622,293	100.0%

Revenue Expenditure	£	%
Management Costs & Maintenance Overheads	£1,978,241	38.0%
Planned Maintenance - Direct Costs	£207,267	4.0%
Reactive Repairs/Voids - Direct Costs	£801,747	15.4%
Stage III Adaptations	£5,012	0.1%
Bad Debt Written Off	£36,231	0.7%
Other Costs	£132,784	2.6%
Energy Centre Revenue Expenditure	£349,800	6.7%
Housing Depreciation	£1,362,246	26.2%
Loss on Disposals of Fixed Assets	£25,610	0.5%
Private Loan Finance Interest Payments	£310,264	6.0%
Total Revenue Expenditure	£5,209,202	100.0%

Surplus for the period

£413,091

We made charitable donations of £1,150 throughout the year.

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

Feedback

To take part in the survey, please scan the QR code with your smartphone or click this link:
<https://cxfb.co.uk/sc/8D0C2515/800D2C14>

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





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Registered Charity No. SCO38737, VAT Registration No. 180223636

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



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