



2024/25

CHARTER & ANNUAL REPORT

HAWTHORN HOUSING CO-OPERATIVE

23A FINLAS STREET, GLASGOW, G22 5DB

Email: enquiries@hawhousing.co.uk • Tel: 0141 336 2138

www.hawthornhousing.org.uk • Facebook: 'Hawthorn Housing Cooperative'

Office Opening Hours

Monday	9.00am – 4.30pm
Tuesday	9.00am – 4.30pm
Wednesday	10.30am – 4.30pm
<i>(on the last Wednesday of every month the Office will be closed until 1.30pm for staff training)</i>	
Thursday	9.00am – 4.30pm
Friday	9.00am – 4.00pm

Emergencies Outwith Office Hours

For gas central heating repairs and for all other emergency repairs please contact **City Building** on **0800 595 595**.

Other Emergency Numbers

Gas leaks: 0800 111 999
Scottish Water: 0800 077 8778
Scottish Power: 0800 092 9290



MESSAGE FROM OUR CHAIR

It has been a really busy year for the Co-op across a wide range of areas. I have been really pleased with the various groups that the Co-op has set up. These provide a wide range of activities for local people and help to bring the community together. We carried out a Tenant Satisfaction Survey in August 2024, and this showed really high levels of satisfaction amongst tenants. We also improved the way we communicate with other tenants by introducing bulk texting which allows us to communicate quickly with all our tenants.



We also altered our allocation policy so that 50% of our lets to waiting list applicants are made to applicants who aren't tenants but live in one of our homes. This helps ensure that we continue to build a strong community.

Just before the end of the financial year we agreed our business plan for the next five years. This provides the Co-op with clear direction over that period. The big decision in the plan is that we decided we do not intend to build any new houses over this period. We want to retain this money to allow us to concentrate on improving our existing houses and services to benefit tenants. We also took the view that this can be best achieved by remaining community controlled as a Co-op to ensure our complete focus is on this community.

While we are delighted that we managed to strengthen our committee, I am really sad to report that Mattie McGeouch, one of our longest serving committee members has decided to resign from the Committee. I would like to pass on my thanks on behalf of the whole community for all she has done for the Co-op over the years.

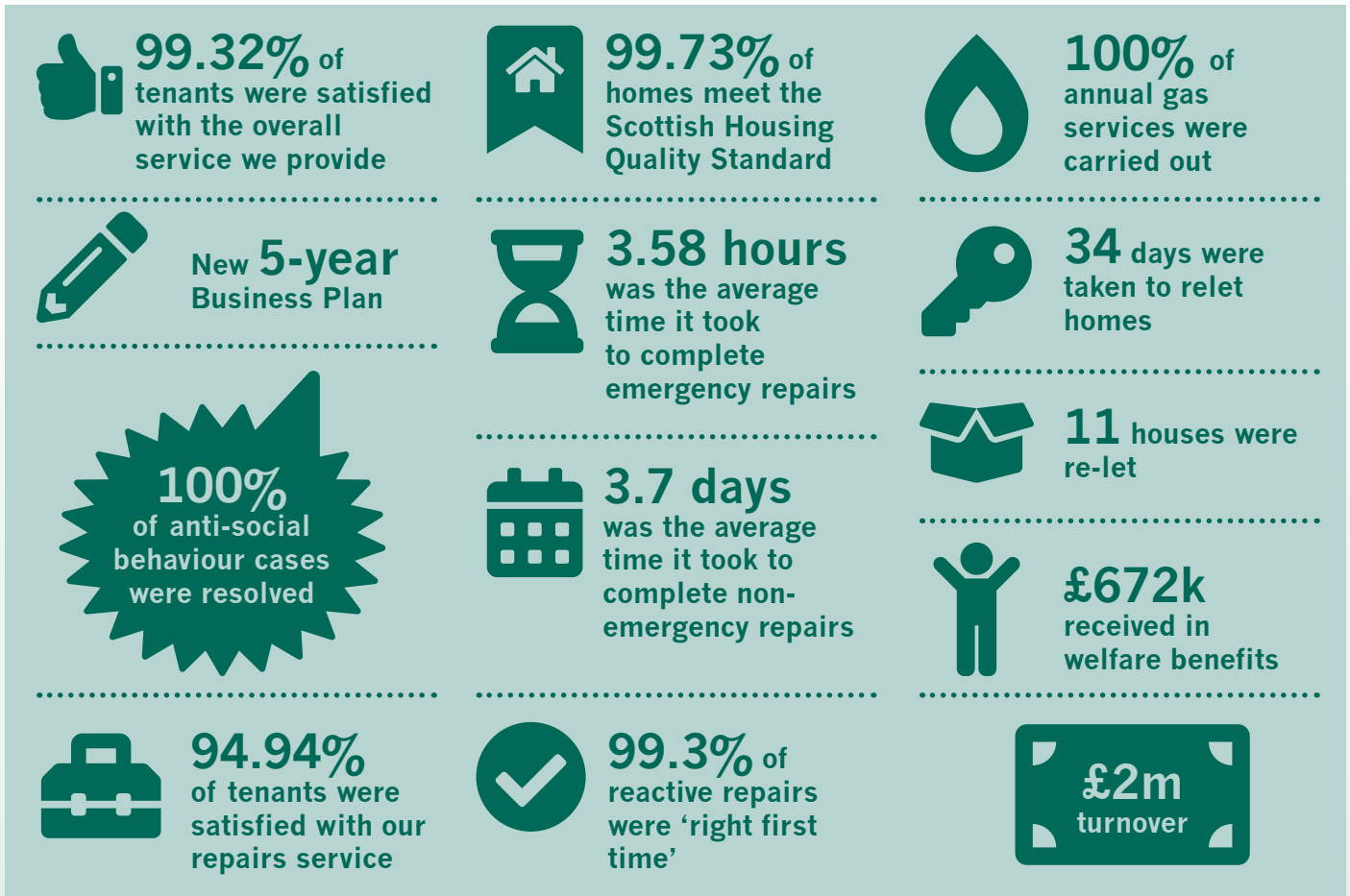
Cathie Ritchie

Chair



OUR HIGHLIGHTS

Our highlights in 2024/25 were –



OUR PEOPLE at the 31st March 2025

Our Management Committee

Our Office Bearers:



All office bearers were elected at the AGM on 17/09/2024.

Committee Members

Rae Bowman, Rose Logan, William Fleeting, Marie McCreadie, Shannon Whitelaw and Louise Wilson.

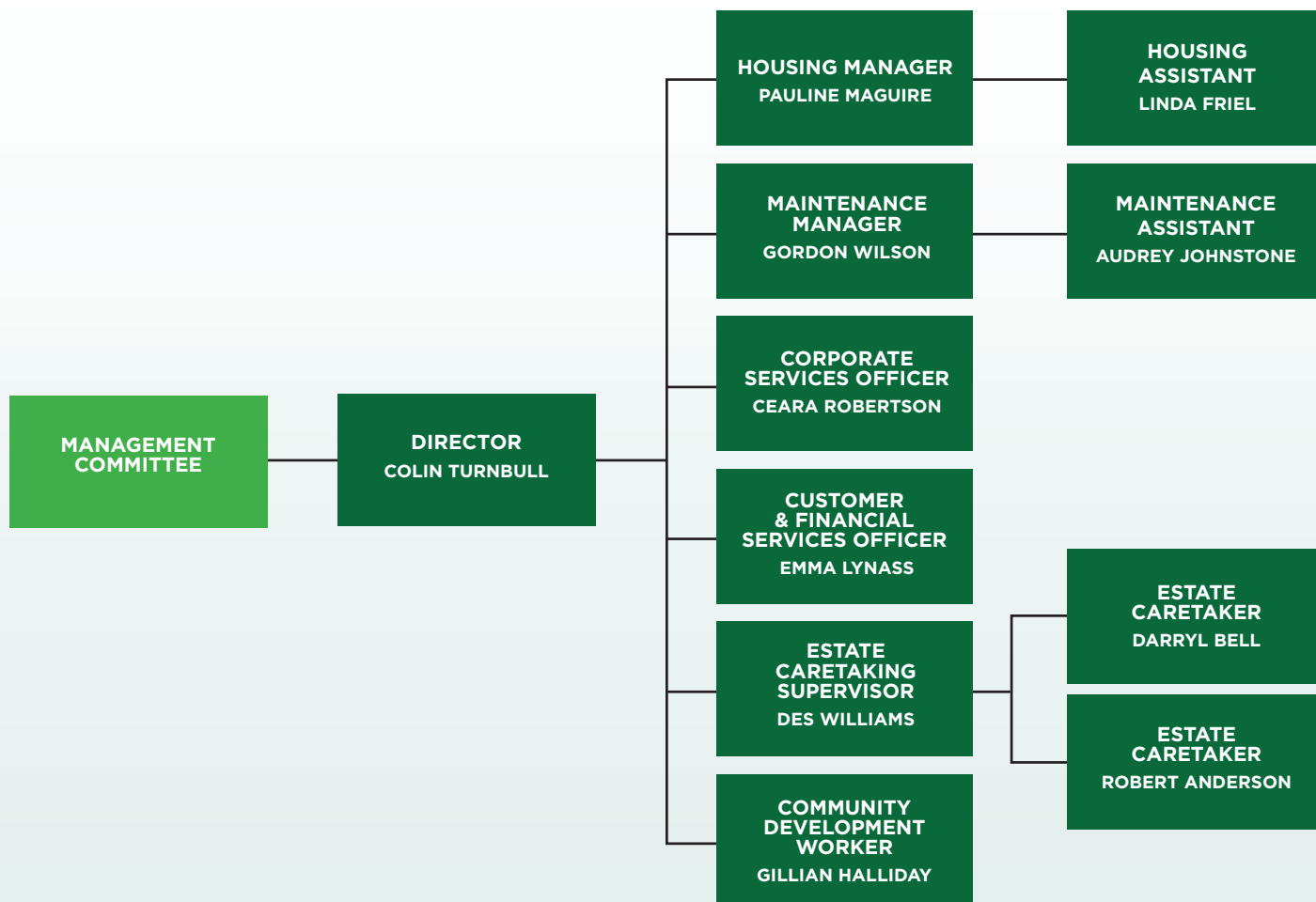
Eileen Murphy and James Marshall were co-opted onto the Committee on the 17/02/2025.

Committee members who left during the year: Caroline Cameron.



OUR STAFF

Staff structure



New staff members

None.

Staff members who left during the year

None.

Consultants

External auditors:

AAB

Financial Consultant:

FMD Financial Services Ltd

Legal Services:

TC Young

Internal Auditors:

Quinn Internal Audit Services Ltd



OUR ASPIRATIONS

In April 2024, the Co-op agreed a new 5-year Business plan. In this plan we reviewed our values and objectives. This is covered below.

Our Vision

Our vision continues to be **‘Leading the creation of a community with excellent homes where we are proud to live’**. This was why the Co-op was formed and continues to be relevant.

This vision encompasses four distinct, but interlinked, elements and shows the importance we give to:

- **leadership – taking our role and responsibilities seriously.**
- **community - the contribution this makes to personal wellbeing.**
- **homes - the importance of a comfortable, safe and affordable home environment.**
- **pride - feeling a sense of satisfaction, belonging and security.**

Our Background

The Co-op grew from members of this community having the bravery, ability, resilience, and confidence to create a better community through self-help and taking control of its own future. The Co-op believes this ethos remains as valid today but has to be refined to deal with the challenges we now face.

The Co-op is committed to providing its community with the best homes and quality of life we can, but we recognise that we have to keep the organisation safe and secure in order to achieve this and to demonstrate that we provide value for money to ensure our homes are as affordable to our members as possible.

There are four strands to our strategic direction. These are reflected in our four strategic objectives. We also recognise that, due to our size, we need to work collaboratively with others to attract more services and investment into our community.

Our Values

We have five values that underlie all we do and guide our behaviour:

- **Be Open and honest in our thinking, approach and communications.**
- **Be Respectful in how we treat others and their personal information.**
- **Be Fair and inclusive, recognising that everyone is important.**
- **Be Helpful and willing to go the extra mile.**
- **Be Loyal and do the right thing for the community.**

Strategic Direction

We feel this is not the time for getting bigger or taking unnecessary risks. Instead, we see the next 5 years of this business plan as a period of adjustment and improvement. This means the Co-op does not intend to build any more houses over the five-year period but will concentrate on improving our existing homes and services.

The Co-op also carried out an appraisal of the options for achieving this goal and assessed that the best option is to remain as an independent housing co-op that focuses all its energies on this community.

Our Strategic Framework

Our strategic goals reflect the 5-year ambitions of our management committee. These goals ensure we remain focused on working towards our overall vision and our intention to continue to adjust and improve our organisation over the next 5 years. All our activities will be aligned to delivering these four goals with agreed objectives, outcomes, and targets to help our management committee measure our progress. This provides the Co-op and its staff with the strategic direction for the next 5 years.



OUR ASPIRATIONS

GOALS	 Desirable Homes	 Comprehensive Services	 Cohesive Community	 Resilient Organisation
STRATEGIC OBJECTIVES	Provide high-quality and well-maintained homes which are warm, safe and affordable.	Deliver a wide range of excellent services which continue to meet customers' needs.	Promote community involvement and local partnerships for the benefit of the local area.	Ensure robust financial management and sound governance.
DESIRED RESULTS / OUTCOMES	Our homes meet all quality standards, are in high demand and have low turnover.	Our tenants are highly satisfied with our services and feel they get value for money.	Our community is stable, and residents feel they have a good quality of life.	We are financially strong, are well-governed and are a great place to work.
PRIORITIES	1. Review our Asset Management Strategy	2. Strengthen our Services 3. Deliver Value for Money for Tenants 4. Invest in Technology	5. Promote Partnership 6. Drive forward a Community Plan	7. Build our Capacity 8. Protect our Financial Position



QUALITY & MAINTENANCE OF THE HOME

The quality of your home and a highly responsive maintenance service is one of the biggest issues for tenants. The table shows how we have performed in 2024/25 compared to year 2023/24.

	2023-24			2024-25		
	HHC	SHN Peer Group Average*	Scottish Average	HHC	SHN Peer Group Average*	Scottish Average
Homes meeting Scottish Housing Quality Standard	98.9%	95.3%	84.4%	99.73%	95.61%	87.32%
Average time to complete emergency repairs	2.9 hours	3.5 hours	4.0 hours	3.58 hours	2.78 hours	3.89 hours
Average time to complete non-emergency repairs	3.2 days	4.1 days	9 days	3.7 days	4.09 days	9.1 days
Reactive repairs completed right first time	98.5%	94.3%	88.4%	99.3%	94.99%	88.02%

*Scottish Housing Network assign Peer Groups to organisations of a similar size operating in comparable environments throughout Scotland.

Comments:

One of our homes did not meet the Scottish Housing Quality Standard as the storage space in the kitchen did not meet the standard. It was brought up to standard by April 2025.



QUALITY & MAINTENANCE OF THE HOME

Planned Works

During 2024/25 we installed new bathrooms in 33 homes.

Making Life Easier

We receive a budget every year from Glasgow City Council to install medical adaptations in our homes. This enables changes to be made to homes to meet changing needs, so that tenants can stay there rather than have the upheaval of having to move. Popular requests are bathroom alterations or handrails. We accept referrals for such works from an occupational therapist who will undertake a holistic needs assessment.

In 2024/25, we received grant funding of £14,749 and spent £24,084 of our own money to allow us to install 10 medical adaptations over 10 properties. We received additional grant funding that covered the contribution we made in 2024/25. The average installation period was 39.6 days and at year end, there were no cases outstanding on our waiting list.

Tenant Safety

Ensuring that our homes are safe for our tenants is our top priority. During the year we:

- Carried out every gas safety check within 12 months
- Appointed a contractor to ensure electrical inspections checks are being carried out correctly and this will continue in 2025/26

No. annual gas services not carried out within time scale		
	2023-24	2024-25
HHC	0	0
SHN Peer Group Average	13	0
Scottish Average	2631	409

Our Stock Breakdown

At 31st March 2025, HHC owned 364 properties for rent.

Stock Age & Type	Built 1919 – 1944	Built 1965 - 1982	Post 1982	Total
House	2	85	32	119
Tenement	128	16	8	152
4 in a Block	0	20	8	28
Other flat/ Maisonette	61	4	0	65
Total	191	125	48	364

Rent Levels by apartment size

Size	Number of houses we have	Our average weekly rent	SHN Peer Group Average	Scottish average weekly rent	Difference from Scottish average %
2 apartment	77	£91.62	£84.98	£93.27	-1.8%
3 apartment	189	£94.16	£91.14	£96.00	-1.9%
4 apartment	72	£102.90	£102.07	£104.51	-1.5%
5 apartment	26	£114.69	£116.04	£115.58	-0.8%

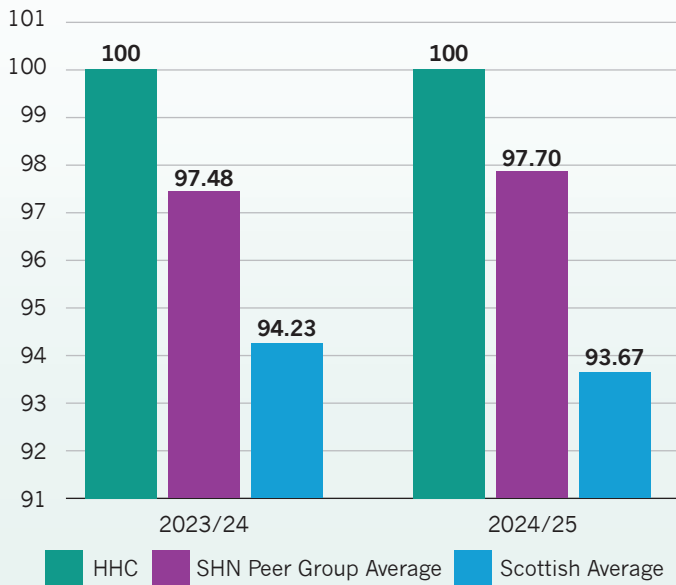


LOOKING AFTER THE NEIGHBOURHOOD

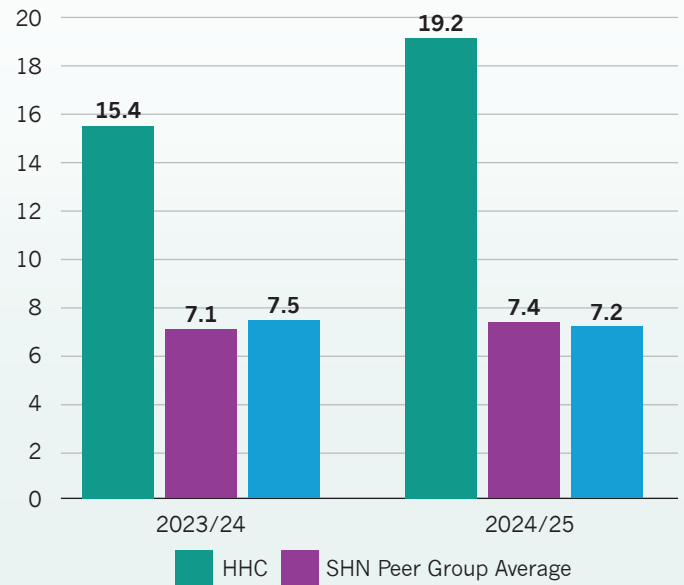
Anti-Social Behaviour

It is important that our tenants don't suffer from anti-social behaviour and show respect and consideration for others. Anti-social behaviour can have a profound impact on communities and we try to act quickly and decisively to resolve incidents as soon as they arise. You can pick up a copy of our Anti-Social Behaviour Policy at our office, on our website or call us to request a copy.

% of anti social behaviour cases resolved at year end



Number of anti-social behaviour cases per 100 homes



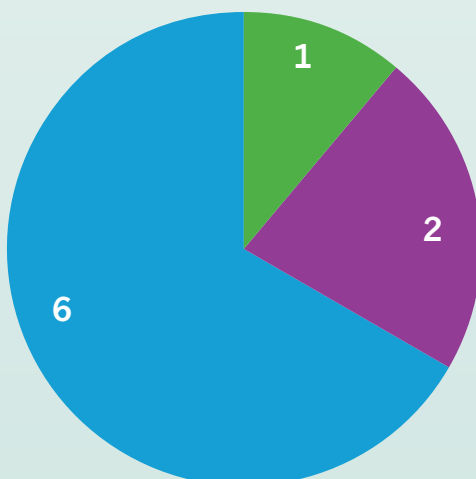
Estate Maintenance

Our caretaking team continue to provide the grounds maintenance service. We have also appointed a contractor to uplift bulk once a week.

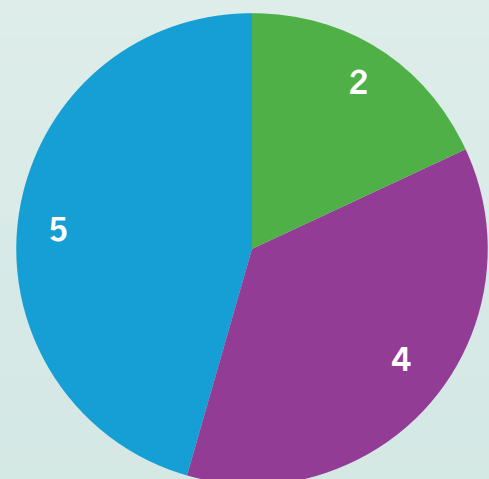
Housing Demand

Hawthorn continues to be in high demand to live in. Last year only 11 homes became available for relet. In 2023/24 only 9 homes were relet. The pie charts shows how we allocated our empty houses compared with 2023/24.

Allocations 2023/2024



Allocations 2024/2025



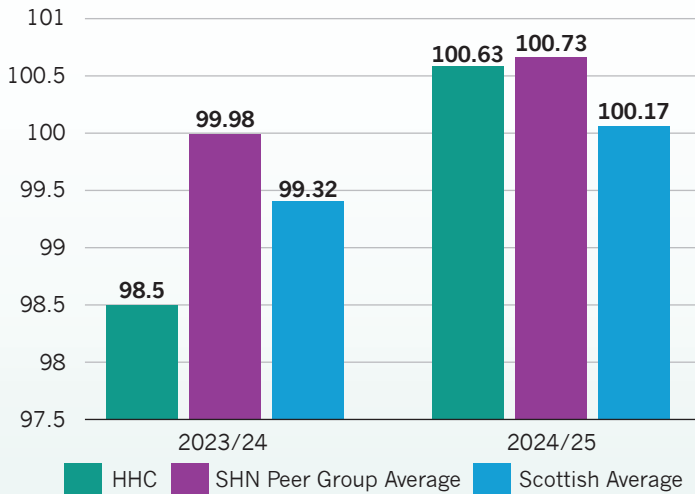
Internal transfer Waiting List Section 5 Internal transfer Waiting List Section 5



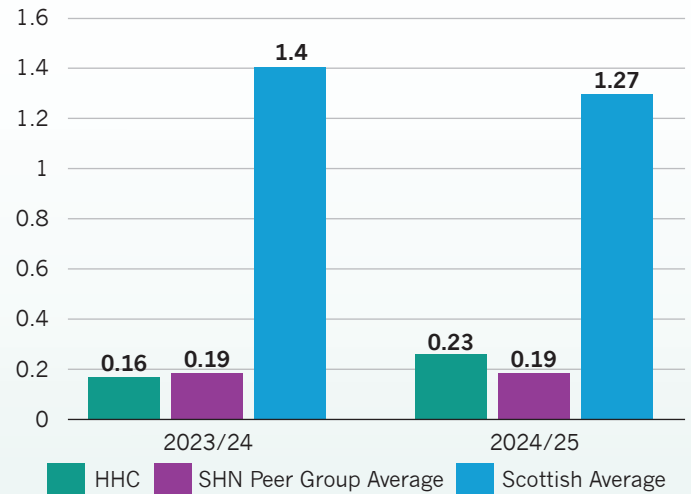
VALUE FOR MONEY

We aim to deliver high quality services at the best value for every pound of rent we receive.

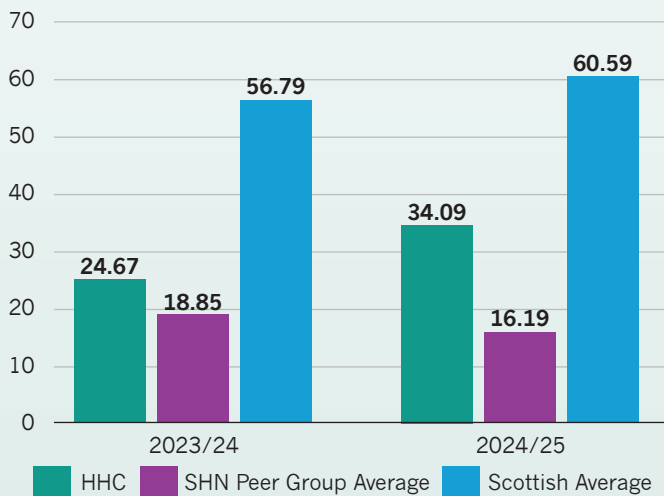
% of rent collected



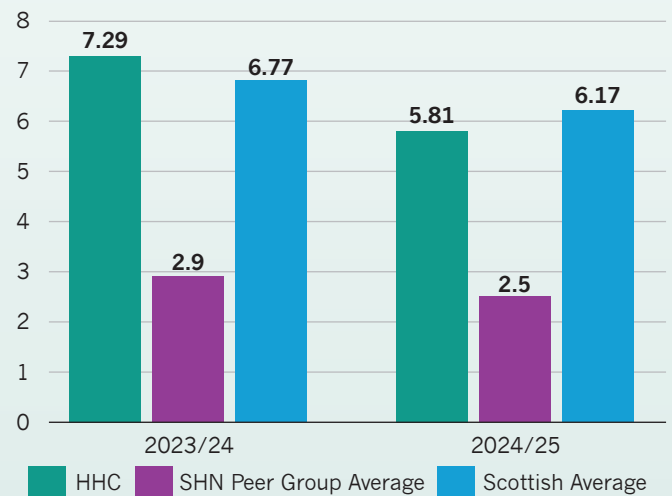
% of rent not collected when homes are empty



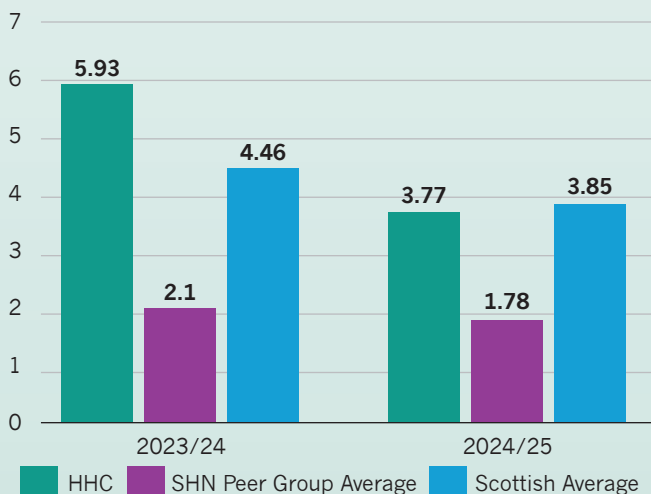
Average time to re-let properties



Gross rent arrears as % of rent due



Current rent arrears as % of rent due



Did you know?

You can book an appointment with our Welfare Benefits Advisor who works from the office on a Monday and Tuesday. You can also obtain advice on budgeting from our Financial Inclusion Officer and advice on energy issues.

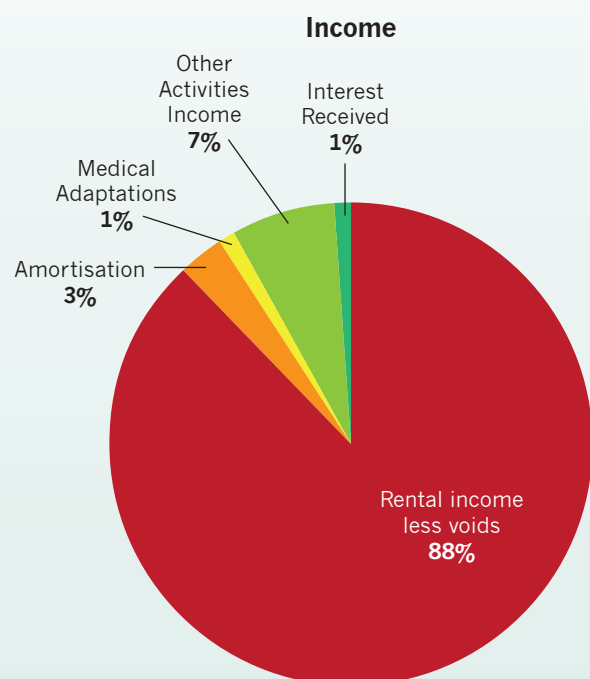


VALUE FOR MONEY

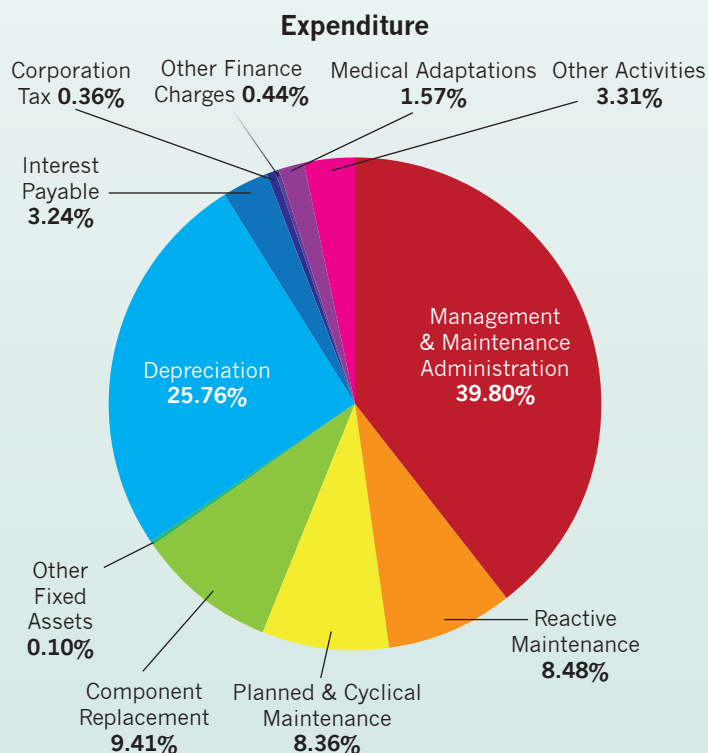
Income & Expenditure

Every year we budget predicted spend in line with anticipated income. Below are the details of our income and expenditure for 2024/25.

Income	2024/25	
Rental income less voids	£1,825,437	91.12%
Amortisation	£56,969	2.84%
Medical Adaptations	£31,659	1.58%
Other Activities Income	£56,224	2.81%
Interest Received	£32,981	1.65%
Income Total	£2,003,270	100%



Expenditure	2024/25	
Management & Maintenance Administration	£729,551	39.80%
Reactive Maintenance	£155,378	8.48%
Planned & Cyclical Maintenance	£153,204	8.36%
Component Replacement	£172,480	9.41%
Other Fixed Assets	£1,794	0.10%
Bad Debts	-£14,890	-0.81%
Depreciation	£472,114	25.76%
Interest Payable	£59,343	3.24%
Corporation Tax	£6,561	0.36%
Other Finance Charges	£8,000	0.44%
Medical Adaptations	£28,780	1.57%
Other Activities	£60,691	3.31%
Expenditure Total	£2,059,790	100%



More than just a Landlord

The Co-op believes it has a responsibility to do more than provide good homes to ensure our tenants have the best quality of life possible. During the year we:

- Spent £40,000 for the Community Development Worker post,

- Continued our social strategy that led to new groups being set up for the community,
- Supported the Possilpark Community Council,
- Led a community campaign for an improved bus service for the community.



VALUE FOR MONEY

Community Events

We used the money we received from grants to deliver a number of activities for the community. Activities include:

- 12 weekly sessions and activities for the community - Supporting approximately 217 people and 31 volunteers. (The chair fitness group ended in May 2024, and The Chess group ended in October 2024)
- Set up a weekly football session for young people
- 1 monthly bingo session – 25/30 attendees each month
- 1 monthly games night – 6/8 attendees each month
- Family Trip to Calderglen – 40 attendees
- Outdoor Chess Event – approximately 20 people attended
- Supported the Possilpark Santa Saunter – approximately 60 people attended
- Over 50's Christmas Lunch – 54 people attended
- City of Play Tinkertown weekend – approximately 30 people attended
- Afternoon Tea Fundraiser – approximately 100 people attended, raising £1,056 for cancer charities
- Bingo group Christmas Event – 32 people attended
- Weekly group's Christmas Lunch event – 50 people attended.

- Christmas gifts for local children – around 100 gifts were given out
- Young Co-operator of the Year Award
- Supported local people to apply for or renew bus passes – 23 people have benefitted
- Support to local tenants to attend a consultation event regarding the road network – 11 people attended
- Christmas lights competition
- Garden competition

Donations the Co-op made 2024/25

- £100 to Possilpark Masonic Lodge for their pensioner Christmas Party and £1,000 for hosting the monthly Bingo night.
- £150 to Comfortzone Charity for Christmas gifts for local children.
- £100 to Summer Camp which helped towards the running of the summer camp held at Possilpoint community centre.
- £1,380 donation was made to Glasgow Perthshire Football Club which was towards the electricity costs for use of their premises by the indoor bowling club that meets there every week and towards season tickets for children attending the Club.



GETTING INVOLVED

We provide a wide range of ways that you can get involved. We realise that people have different pressures and so we provide different ways to get involved – you can choose what suits you and your interests' best.

MANAGEMENT COMMITTEE

The Management Committee is made up of the Co-op's tenants. It decides on the Co-op's strategy that is then implemented by the staff employed by the Co-op. New members of the management committee receive training and support from more experienced members to help them develop into the role. **For the Co-op to survive it needs to recruit and retain new members. There are places available on the committee.** If you would like to become a member please speak with an existing member or speak with Colin at the office.

TENANTS PANEL

The Co-op recognises that it can be a big jump for a tenant to join the management committee. The Committee has therefore agreed to set up a Tenants Panel that will meet 4 times a year to discuss issues that will be discussed by the management committee this will provide a stepping stone where potential new committee members can 'learn the ropes', give the Co-op their views and scrutinise policies etc.

HAWTHORN TENANTS CIRCLE

This group is a great chance to get involved with the co-operative from the comfort of your own home. The Circle is a group of tenants we contact occasionally via e-mail to get their ideas and opinions on a range of subjects – from co-operative decisions to local petitions. It's a great way of making your voice heard for those who simply don't have the time to join our committee. If you'd like to join, simply send us your e-mail address and we'll keep in touch.



GETTING INVOLVED

VOLUNTEERING

We provide a range of ways that people can volunteer to help improve the quality of life in the community. You could help maintain the planters dotted around the scheme or help at the various community events throughout the year. You can choose how much you want to get involved and the areas you want to get involved in.

GROUP FOR CHINESE TENANTS

We have a small group that brings together our Chinese tenants up to four times a year with a volunteer interpreter. This helps ensure this group of tenants is aware of the various activities that are happening in the area.

WALKABOUTS

We hold estate walkabouts for residents to give you and your neighbours the chance to raise issues about the area with the Housing Team. We have carried out a lot of work in the estate following these walkabouts and so it is a very effective way for people to influence the area without having to devote too much time to it.

Please pop into the office or give us a ring if you are interested in getting involved in making this the best possible place to live.



YOUR SATISFACTION

We carried out a large-scale tenants satisfaction survey in September 2024 and the results are reported in the table below.

Question	2023/24	2024/25	SHN Peer Group Average	Scottish Average
% of Tenants satisfied with overall service provided by landlord	91.8	99.32	93.14	86.95
% of tenants who feel their landlord is good at keeping them informed about their services and decisions	98.6	97.97	95.02	89.98
% of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes	100	98.65	92.32	86.34
% of tenants satisfied with the repair service	98.5	94.94	92.56	86.75
% of tenants satisfied with the quality of their home	86.3	93.92	88.28	84.72
% of tenants satisfied with the management of their neighbourhood	89.8	95.27	90.44	84.23
% of tenants who feel that the rent for their property represents good value for money	81.5	89.19	86.22	81.68

This shows that our tenants are generally significantly more satisfied than the tenants of other Scottish housing associations. Our tenant are also more satisfied than the tenants of other small community based housing associations – and these are the associations which tend to have the highest level of satisfaction in Scotland.



CUSTOMER COMPLAINTS

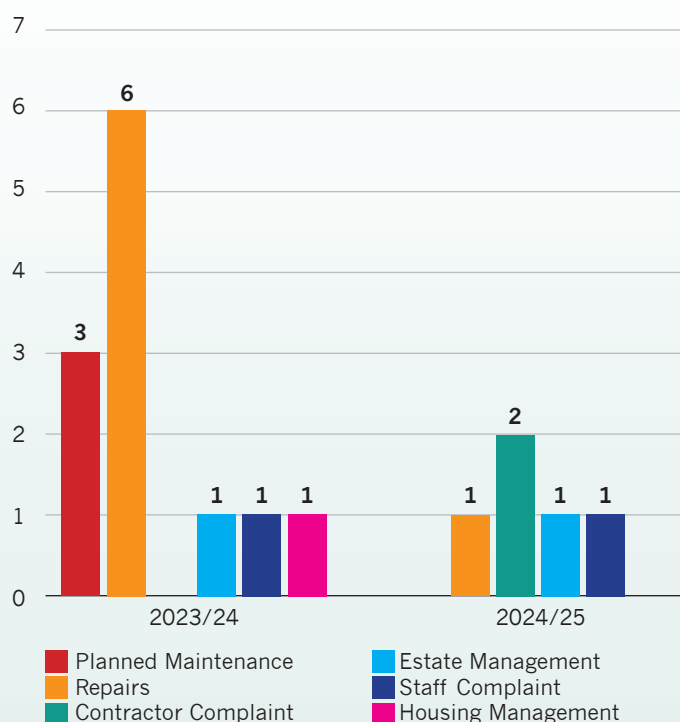
Hawthorn Housing Co-op is committed to providing high-quality customer services. We value feedback (negative or positive) from tenants. Feedback helps us to ensure that we are providing a service that meets the needs of our tenants and other customers.

In 2024/25 we managed a total of 5 complaints. The year before 2023/24, we received 12 complaints.

Stage 1 Complaints	HHC	SHN Peer Group Average	Scottish Average
The percentage of all complaints responded to in full	100	99.33	97.14
The average time in working days for a full response	2.33	2.72	4.95

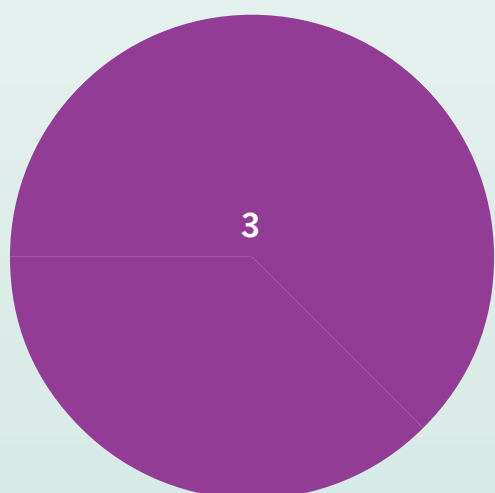
Stage 2 Complaints	HHC	SHN Peer Group Average	Scottish Average
The percentage of all complaints responded to in full	100	100	90.73
The average time in working days for a full response	11.50	13.79	19.06

Nature of complaints received



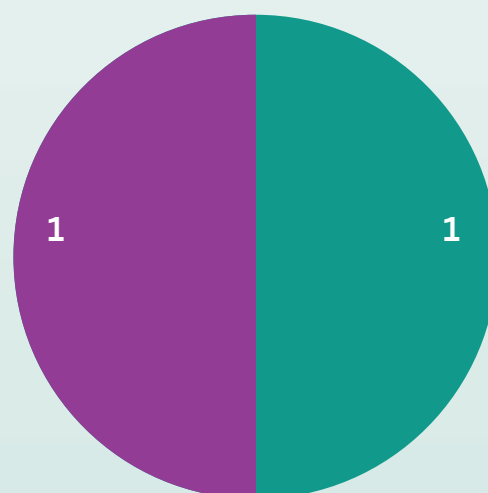
2024/25 Complaint Outcomes

Outcomes - Stage 1



Upheld Not Upheld Partially Upheld

Outcomes - Stage 2



Upheld Not Upheld Partially Upheld

Did you know?

As a tenant, you can report a significant performance failure to the Scottish Housing Regulator. For more information please visit our website or contact the office.



OUR ASSURANCE STATEMENT

In October of this year the Co-op submitted its seventh Annual Assurance Statement to the Scottish Housing Regulator. The statement was approved by the Management Committee on 27th October 2025, signed by the Chair and Director, and is shown below:

Hawthorn Housing Co-operative: Annual Assurance Statement 2025

Our evidence bank combines reports, policies, advice and information which Management Committee members monitor and oversee through the audit sub-committee every quarter to provide continuous assurance that Hawthorn Housing Co-operative is compliant.

The evidence which supports this Statement includes:

- Internal and External Audit reports
- Reports about performance in key areas including finance and treasury management, service delivery, asset management, tenant and resident safety, development and risk
- Advice from external and specialist consultants and advisers
- Feedback from resident surveys and consultations
- Benchmarking reports and presentations
- Reports, advice and information from senior staff
- Reviews of Policies and Procedures
- Collaborative reviews and training sessions

We are satisfied that we meet all our duties in relation to tenant and resident safety. In particular, we have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. [In June 2025 an external consultant reviewed our policy for dealing with dampness and condensation, providing assurance that we are dealing with it appropriately].

We have completed our assessment into the potential presence of RAAC in our stock and confirm that none has been identified.

In assessing the evidence, we have adopted an improvement focus which will result in the creation of an Action Plan which we expect to approve next month. We are satisfied that this will deliver effective improvement and that none of the areas for improvement constitute material non-compliance. We

assess that we are now fully compliant in three areas we assessed that we had areas for improvement in 2024 and in one area we have assessed that we now only have sufficient evidence to assess that we have areas for improvement rather than being fully compliant as we assessed last year.

The Management Committee confirms that we have reviewed and assessed a comprehensive bank of evidence to support this Statement that the Co-op is compliant with:

- All relevant regulatory requirements as set out in Section Three of the Regulatory Framework
- The Regulatory Standards of Governance and Financial Management
- The relevant legislative duties
- The relevant standards and outcomes of the Scottish Social Housing Charter
- Our statutory obligations in respect of tenant and resident safety, housing and homelessness and equalities and human rights.

We recognise that we are required to notify the SHR of any changes in our compliance during the year and are assured that we have effective arrangements in place to enable us to do so.

As Chair, I was authorised by the Management Committee at a meeting held on 27th of October 2025 to sign and submit this Assurance Statement to the Scottish Housing Regulator. We confirm that this Assurance Statement is being published on our website on the same date that it is submitted to the SHR.

In reviewing our compliance with the Regulatory Framework, we are assured that we have established appropriate systems for the collection of equalities data when an external contractor carries out our Tenant Satisfaction Survey every two years. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

Signed by:

Cathie Ritchie, Chairperson

Colin Turnbull, Director