FOR THE COMMUNITY • FROM THE COMMUNITY •

HAWTHORN HOUSING CO-OPERATIVE

2025/26

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
(on the last Wednesday of every month the Office will be closed until 1.30pm for staff training)	
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



The Co-op has always believed that a good quality of life needs more than good houses. That is why I am delighted that we managed to get another 3 years' funding to allow Gillian, our Community Development Worker, to deliver our social strategy and support the groups we have set up for local people.

This is also why the improvements to the local play park are so important. The park provides a place for the community to meet together, and I am particularly pleased that the views of our local young people were taken into account in the design of the park. We also hope to see the next phase of improvements to the park in the near future with an area created for young people to learn to cycle, lighting at the footpath and safer roads and crossing points down to Saracen Cross.

We are one of only 7 housing Co-ops left in Scotland, and we built closer links with these Co-ops during the last year. We also built strong links with Possilpark Community Council and helped them produce a 'Local Place Plan' for Possilpark. The Council has approved this, and it will be considered in the planning decision made by the Council over the next 10 years. This will give the community a greater say in influencing the decisions being made about this community.

However, the condition of the homes we provide our tenants and members is still our top priority and I was pleased to see many of our tenants benefit from new windows being installed. All the Committee members live in one of the Co-op's houses and we know the effect that dampness and condensation can have on families. So, the work we have done over the year to improve the way we deal with this will benefit families for years to come.

Finally, Colin, our existing director, is retiring after 11 years with the Co-op and I would like to welcome Anton Nugent who will be replacing him. I am sure that tenants will get to know him over the coming months.

Cathie Ritchie

Chair

OUR HIGHLIGHTS

Our highlights in 2025/26 were –

Implementing our Social Strategy

- Developing and supporting nine community groups, that benefited more than 245 residents.
- Obtaining 3 years funding towards the salary of the Community Development Worker.

Improving the homes we provide:

- Installing new high-quality windows in 46 homes
- Implementing a strategy to deal with damp and mould.

3.42 days was the average time it took to complete non-emergency repairs

13 homes were re-let

99.73% of homes meet the Scottish Housing Quality Standard

Building links with other Scottish Housing Co-ops.

Working in partnership with the Council to improve the Bardowie Street playpark.

Working in partnership with Possilpark Community Council to produce a Local Place Plan for Possilpark.

Average weekly rent is **£100.01**

3 hours was the average time it took to complete emergency repairs

14.86 days on average to resolve cases of damp and/or mould

98.23% of tenants were satisfied with our repairs service

OUR PEOPLE at the 31st March 2026

Our Management Committee

Our Office Bearers:



CHAIR – **CATHIE RITCHIE**



VICE CHAIR - **HELEN GRAHAM**



SECRETARY - **EILEEN WALLACE**



TREASURER – **MARIE MCCREADIE**

All office bearers were elected at the AGM on 16/09/2025.

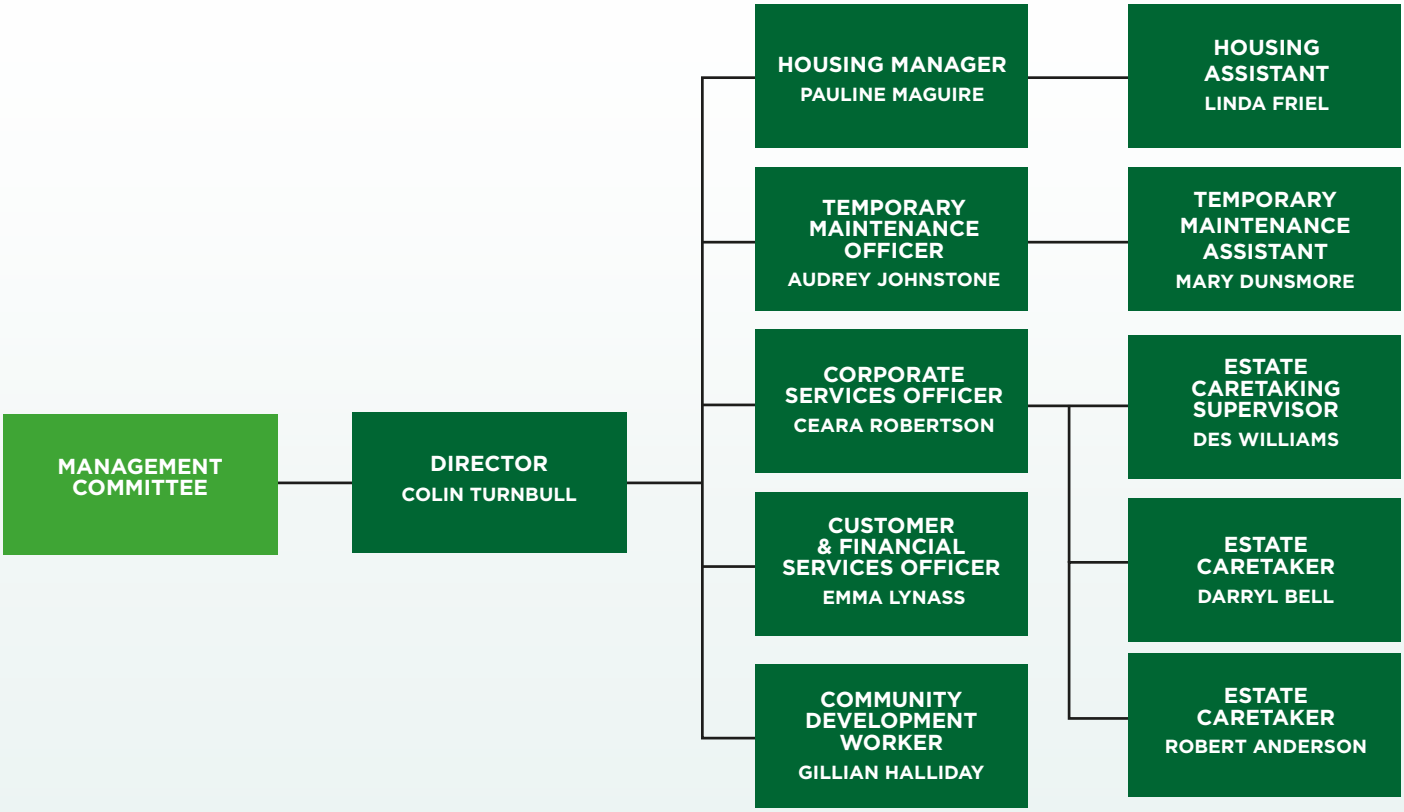
Committee Members

William Fleeting, Eileen Murphy, James Marshall, Shannon Whitelaw and Louise Wilson.

Committee members who left during the year: Rose Logan, Martha McGeouch and Rachel Bowman.

OUR STAFF

Staff structure



New staff members

Mary Dunsmore, Temporary Maintenance Assistant, started 30/03/2026

Staff members who left during the year

Gordon Wilson, Maintenance Manager, left 07/11/2025

Peter Kelly, Temporary Maintenance Manager, left 13/03/2026

Consultants

External auditors:	TC Group
Financial Consultant:	FMD Financial Services Ltd
Legal Services:	TC Young
Internal Auditors:	Cameron Audit 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 2025/26 compared to year 2024/25.

	2024-25			2025-26		
	HHC	**SHN Peer Group Average***	**Scottish Average**	**HHC**	**SHN Peer Group Average***	**Scottish Average**
Homes meeting Scottish Housing Quality Standard	99.73%	95.61%	87.32%	99.73%	94.31%	89.53%
Average time to complete emergency repairs (hours)	3.58	2.78	3.89	3.00	2.60	3.45
Average time to complete non-emergency repairs (days)	3.7	4.09	9.1	3.42	4.09	8.75
Reactive repairs completed right first time	99.3%	94.99%	88.02%	98.49%	97.48%	95.29%

*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 property is in abeyance as we were unable to complete an electrical installation condition report (EICR).

QUALITY & MAINTENANCE OF THE HOME

Planned Works

During 2025/26, we installed replacement windows to 48 properties, and we also carried out roof works to 33 properties including soffits, fascias, gutters, downpipes and cladding.

Making Life Easier

We receive a budget every year from Glasgow City Council to install medical adaptations in our homes. This enables us to make changes to homes to meet tenants changing needs, so that families 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 2025/26, we received grant funding of £50,000 and spent £36,330 to allow us to install 15 medical adaptations over 14 properties. The average installation period was 8.2 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:

- One gas safety check was not completed within 12 months.
- One electrical check was not completed within 5 years.
- All homes have satisfactory equipment for detecting fire and giving warning in the event of a fire or suspected fire.
- The Co-op reported 28 cases of damp and mould for 2025/26 which were all resolved. Two cases were open at the year end.

	2024-25			2025-26		
	HHC	SHN Peer Group Average*	Scottish Average	HHC	SHN Peer Group Average*	Scottish Average
Gas: No. annual gas services not carried out within time scale	0	0	409	1	1	449
Electrical: Number of times EICR not completed	N/A	N/A	N/A	1	12	28528
Fire: Number of homes without fire detection and warning	N/A	N/A	N/A	0	0	2450
Damp & Mould: Average length of time taken to resolve cases of damp and/or mould by cause (days)	N/A	N/A	N/A	14.86	15.56	25.75
Damp & Mould: % of cases of damp and/or mould resolved during the reporting year that were reopened by cause	N/A	N/A	N/A	0	7.32	8.30

QUALITY & MAINTENANCE OF THE HOME

Our Stock Breakdown

At 31st March 2026, 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	£94.65	£89.12	£98.61	-4.0%
3 apartment	189	£97.27	£95.58	£101.42	-4.1%
4 apartment	72	£106.29	£107.50	£110.33	-3.7%
5 apartment	26	£118.47	£121.91	£121.71	-2.7%
Total	**364**	**£100.01**	**£97.99**	**£103.10**	

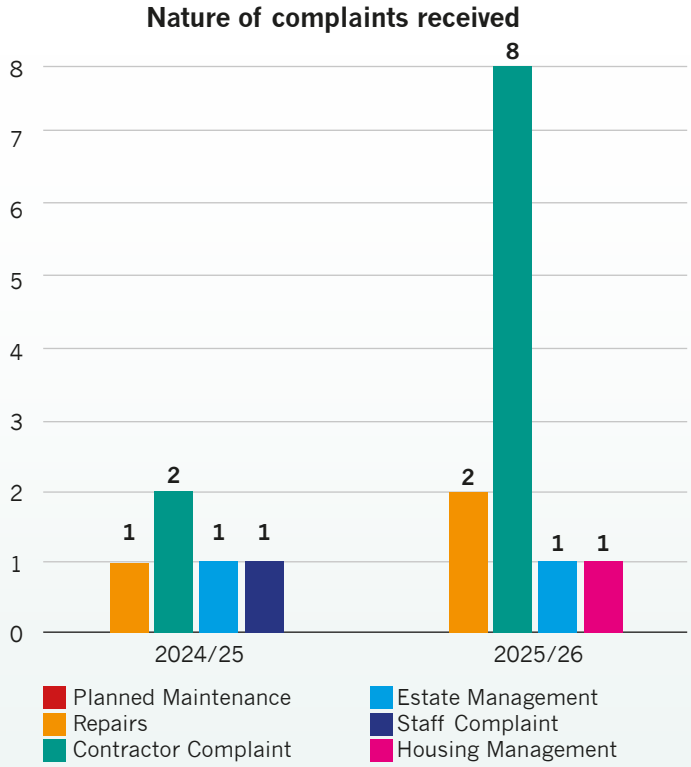
CUSTOMER COMPLAINTS

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 2025/26 we managed a total of 12 complaints. The year before in 2024/25, we received 5 complaints.

	2024-25			2025-26		
	HHC	SHN Peer Group Average*	Scottish Average	HHC	SHN Peer Group Average*	Scottish Average
Stage 1 Complaints						
The percentage of all complaints responded to in full	100	99.33	97.14	100	100	98.17
The average time in working days for a full response	2.33	2.72	4.95	6.78	2.90	5.36
Stage 2 Complaints						
The percentage of all complaints responded to in full	100	100	90.73	100	98.08	92.62
The average time in working days for a full response	11.50	13.79	19.06	13.33	10.37	28.69

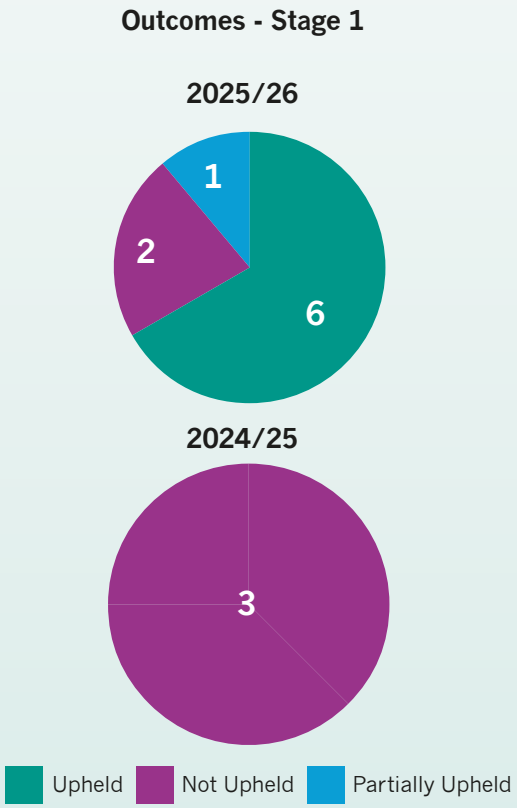
CUSTOMER COMPLAINTS

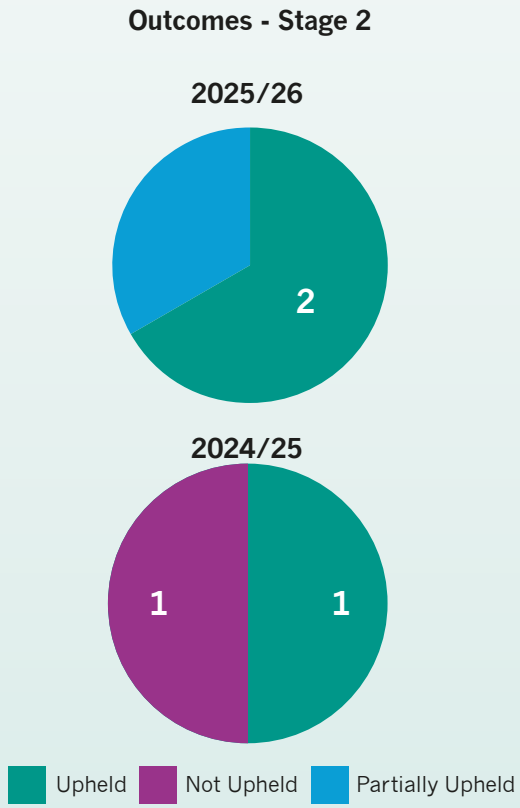


Complaint Outcomes

Complaint outcome definitions describe the formal findings made after the Co-op investigates a compliant. The definitions the Co-op uses are:

- Upheld: The investigation finds clear, substantive evidence that the complaint is justified and the Co-op made a service failure, fault, or error.
- Partially Upheld: The complaint raises multiple issues or points, and the investigation finds that some—but not all—of the points are justified or proven.
- Not Upheld: The investigation finds no substantive evidence or fault to support any aspects of the complaint, meaning the Co-op acted correctly or within standards.





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 or visit the Regulator's website.

LOOKING AFTER THE NEIGHBOURHOOD

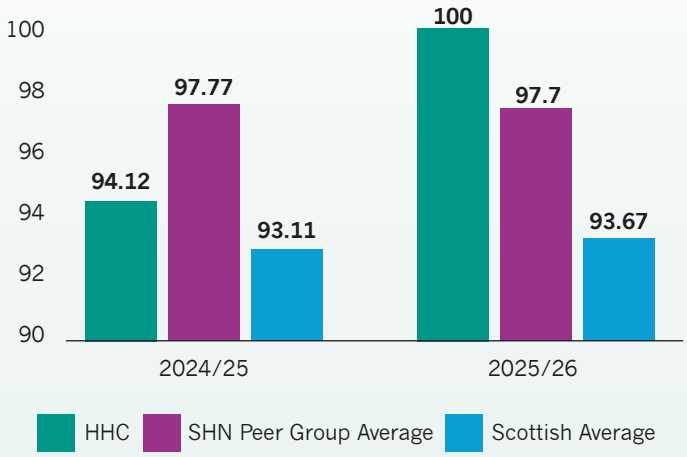
Anti-Social Behaviour (ASB)

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.

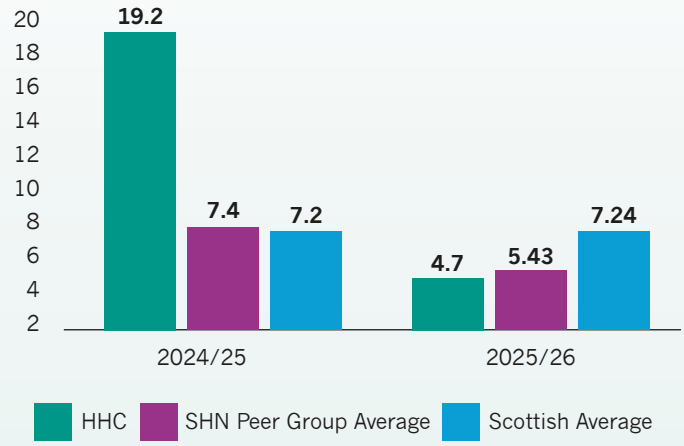
In 2025/26, 17 cases of ASB were reported. In 2024/25, 70 cases of ASB were reported. In 2025/26, we reviewed our definition of anti-social behaviour to bring us in line with other RSLs. This has resulted in a significant reduction in the number of complaints being recorded as anti-social.

Tenants may or not be aware that the Co-op, with the help of evidence gathered by surrounding tenants, evicted two tenants for anti-social behaviour in 2026/27. This shows that we treat anti-social behaviour very seriously, and we will continue to take appropriate action in the most severe cases where tenants refuse to behave in a reasonable manner.

% of anti social behaviour cases resolved at year end



Number of anti-social behaviour cases per 100 homes



Estate Maintenance

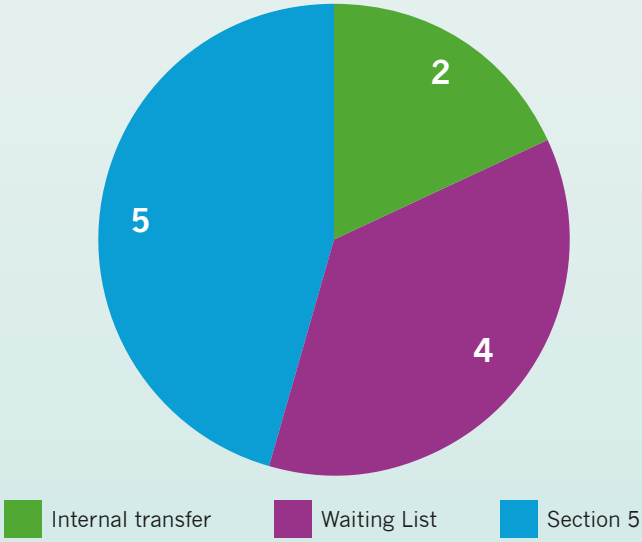
Our caretaking team continue to provide the grounds maintenance service. We have also appointed a contractor to uplift bulk once a week.

We have installed a camera at the bulk uplift point at Fruin/Sloy Street to enable us to identify fly-tipping. Any evidence will be forwarded to the council for action.

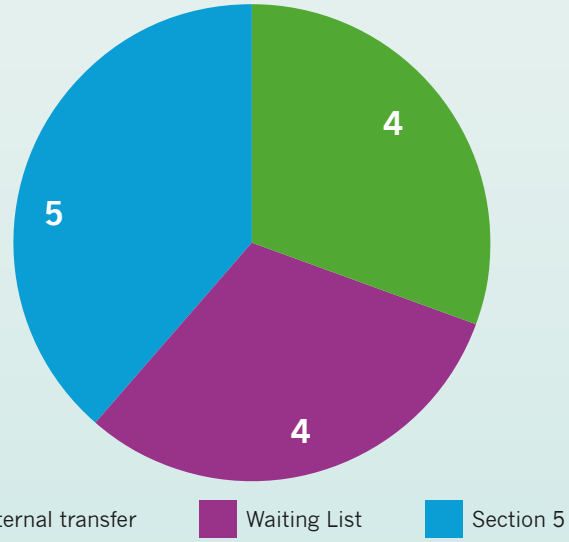
Housing Demand

Hawthorn continues to be a high demand area to live in. Last year only 13 homes became available for relet and in 2024/25 only 11 homes were relet. The charts shows how we allocated our empty properties and time taken to relet them compared with 2024/25.

Allocations 2024/2025



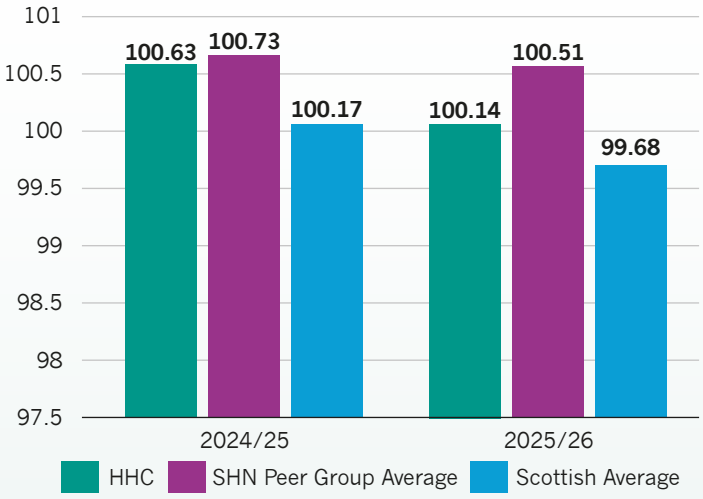
Allocations 2025/2026



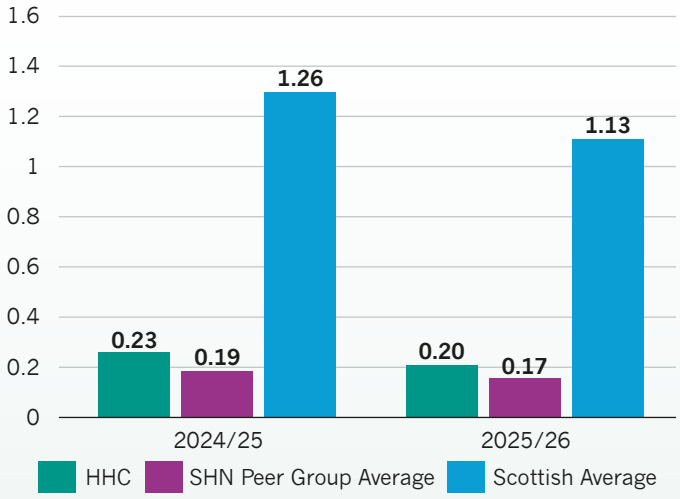
VALUE FOR MONEY

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

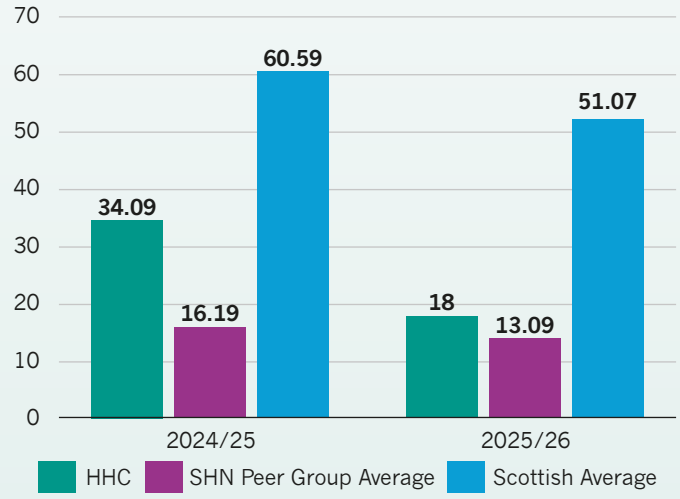
% of rent collected



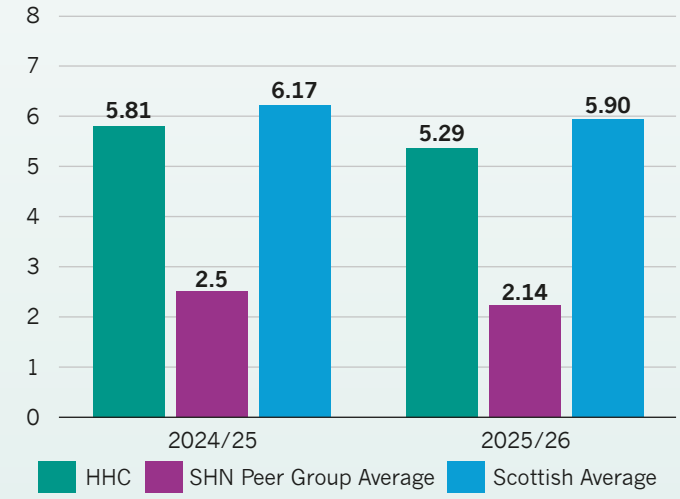
% of rent not collected when homes are empty



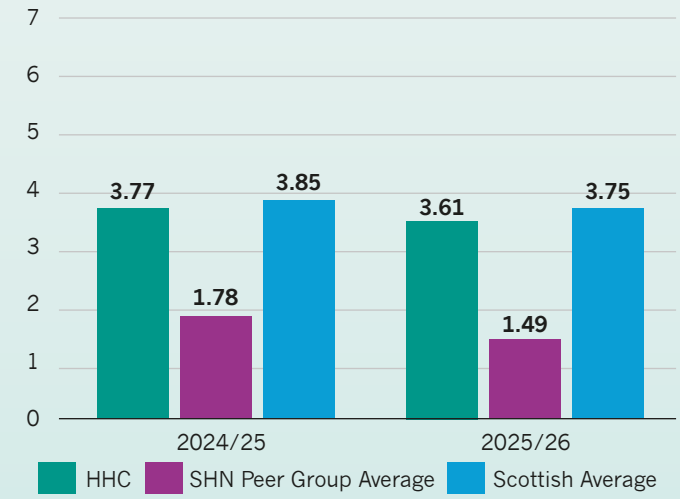
Average time to re-let properties



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 and energy issues from our Financial Inclusion Officer.

We can also make referrals to the Wise Group if someone is struggling with mental health, unemployment and fuel costs.

VALUE FOR MONEY

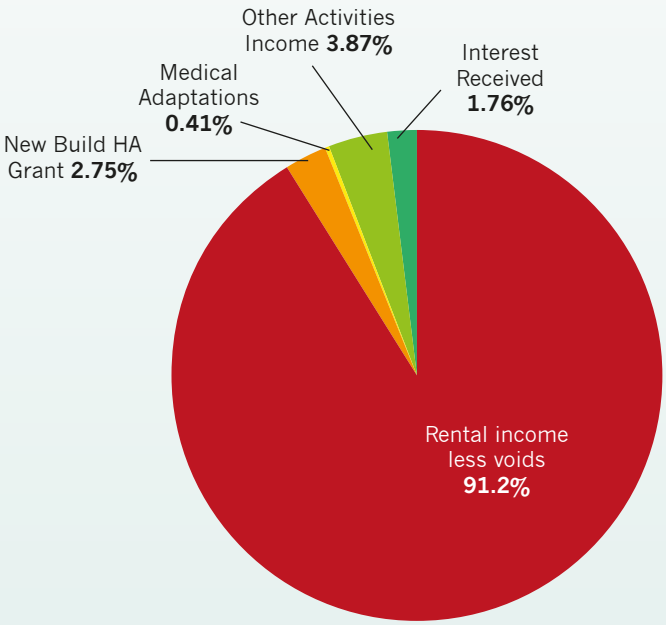
Income & Expenditure

Every year we budget predicted spend in line with anticipated income. Below are the details of our income and expenditure for 2025/26.

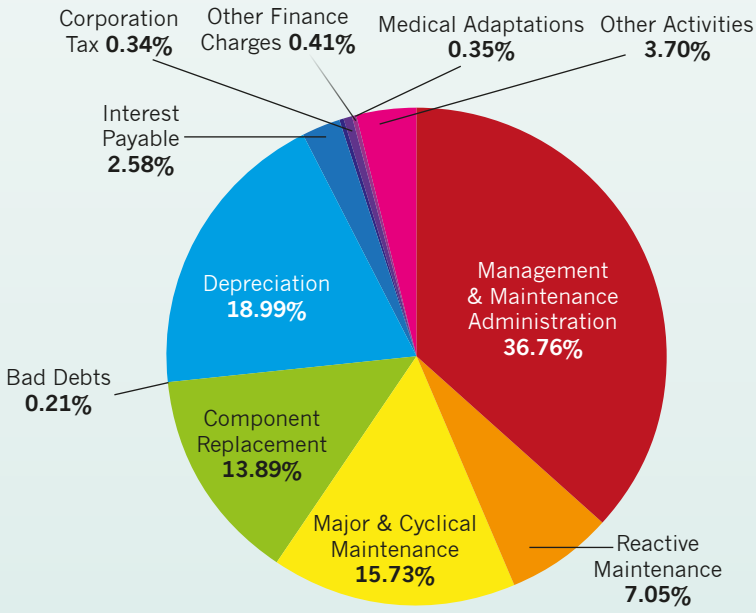
Income	2025/26	
Rental income less voids	£1,888,509	91.20%
New Build Housing Association Grant	£56,969	2.75%
Medical Adaptations	£8,447	0.41%
Other Activities Income	£80,230	3.87%
Interest Received	£36,495	1.76%
Income Total	**£2,070,650**	**100%**

Expenditure	2025/26	
Management & Maintenance Administration	£806,755	36.76%
Reactive Maintenance	£154,703	7.05%
Major & Cyclical Maintenance	£345,183	15.73%
Component Replacement	£304,824	13.89%
Other Fixed Assets	£0	0.00%
Bad Debts	£4,573	0.21%
Depreciation	£416,837	18.99%
Interest Payable	£56,569	2.58%
Corporation Tax	£7,404	0.34%
Other Finance Charges	£9,000	0.41%
Medical Adaptations	£7,679	0.35%
Other Activities	£81,151	3.70%
Expenditure Total	**£2,194,678**	**100%**

Income



Expenditure



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,
- Supported local people to have more dropped kerbs installed,
- Campaigned for, and provided funding, to improve the Bardowie Street park.

VALUE FOR MONEY

Community Events

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

- 10 weekly sessions and activities for the community - Supporting approximately 245 people and 28 volunteers.
- 1 monthly bingo session – 25/30 attendees each month
- 1 monthly games night – 6/8 attendees each month
- Family Trip to Heads of Ayr Farm Park – 30 attendees
- Supported the Possilpark Santa Saunter – approximately 60 people attended
- Over 50's Christmas Lunch – 54 people attended
- Supported a community litter pick in partnership with Suntory Global
- Bingo group Christmas Event – 28 people attended
- Weekly group's Christmas Lunch event – 45 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 – 17 people have benefitted
- Supported the planning and improvements in Bardowie Street Playpark

Donations made from the Co-op 2025/26

- We made donations of £1,200 across the year to Possilpark Masonic Lodge in relation to our monthly bingo sessions as well as our AGM.
- A £1,480 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.

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 would like to set up a Tenants Panel that will meet to discuss issues that will be discussed by the management committee. This would 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.

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	2024/25	2025/26	SHN Peer Group Average	Scottish Average
% of Tenants satisfied with overall service provided by landlord	99.32	99.32	93.83	87.60
% of tenants who feel their landlord is good at keeping them informed about their services and decisions	97.97	97.97	96.57	91.35
% of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes	98.65	98.65	93.66	88.07
% of tenants satisfied with the repair service	94.94	98.23	93.15	88.05
% of tenants satisfied with the quality of their home	93.92	93.92	89.92	86.64
% of tenants satisfied with the management of their neighbourhood	95.27	95.27	92.09	84.94
% of tenants who feel that the rent for their property represents good value for money	89.19	89.19	87.61	82.01

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 levels of satisfaction in Scotland.