

"A FLOURISHING SPACE FOR ALL"

Ruchazie

HOUSING ASSOCIATION



ANNUAL REPORT  
& CHARTER REPORT  
2024/2025

# ABOUT THIS REPORT

You can get further information on the ARC and our performance from the SHR website at:  
**[www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)**

You can call them on 0141 242 5642 or email at: **[shr@shr.gov.scot](mailto:shr@shr.gov.scot)**

or you can write to them at

Scottish Housing Regulator  
5th Floor  
220 High Street  
Glasgow  
G4 0QW



## Contents

|                                                        |    |
|--------------------------------------------------------|----|
| CHAIRPERSONS REPORT .....                              | 3  |
| MANAGEMENT COMMITTEE.....                              | 4  |
| STAFF TEAM .....                                       | 4  |
| STOCK .....                                            | 5  |
| REPAIRS AND INVESTMENT .....                           | 5  |
| GAS SERVICING.....                                     | 6  |
| MEDICAL ADAPTATIONS .....                              | 6  |
| SCOTTISH HOUSING QUALITY STANDARD (SHQS) .....         | 6  |
| WAITING LIST .....                                     | 6  |
| COMPLAINTS .....                                       | 7  |
| FINANCIAL HIGHLIGHTS .....                             | 8  |
| STATEMENT OF FINANCIAL POSITION .....                  | 9  |
| SUPPORTING OUR TENANTS THROUGH CHALLENGING TIMES ..... | 10 |
| OTHER HELP AND SUPPORT.....                            | 10 |
| PERFORMANCE REPORT 2024/2025.....                      | 11 |
| FEEDBACK .....                                         | 12 |

# CHAIRPERSONS REPORT

Welcome to our annual report for the year April 2024 – March 2025.

This year has been quiet for the Association, just getting on with business as usual and seeking new opportunities that may be available to us.

Our improvement and replacement programme continues and last year we completed the internal and external paintwork at Phase 2, including replacing wooden soffits that will improve the look of our homes and reduce maintenance costs.

We began the kitchen replacement programme at Phase 3C and continue this year with the remaining properties where a further 27 homes will have new kitchens. The Committee would like to thank tenants for their patience during the works and their kindness shown to the contractor.

There was small boiler replacement programme in our Phase 4 properties, and this completed the second cycle of boiler replacements in our stock. As new technology emerges, we will review the requirements going forward as we progress the next programme in Phase 1 in 2027.

As we reported last year, everyone is aware of the housing crisis and Ruchazie will always strive to see if there are any opportunities for development. We are currently working with Glasgow City Council, the Glasgow Archdiocese and their preferred contractor the JR Group to consider a development of 34 homes at the old St. Phillips Church site. The success of this development will very much

depend on funding available from the Scottish Government. IF (and at the moment it's a big one) we do get the green light the association then needs to negotiate private funding, and this can take some time. We will keep you updated in our newsletters of this development opportunity.

Not to go on again about making better use of our homes during the current housing crisis however, our homes continue to be in demand, and we would encourage those tenants living in large accommodation with spare rooms to consider a move to a smaller property, this helps everyone and allows us to make best use of our stock. Contact Janice or Lynn if you wish to consider this.

As the committee responsible for the financial wellbeing of the Association we are always considering how we can make savings and invest any surplus back into our stock. In the last year we have seen a drop in footfall to the office and experienced new ways of working. This has included closing the office for a day each week and allowing staff to work from home. We have recently upgraded our housing management system to include direct messaging to tenants, which allows you to respond immediately to any questions/requests we have for you. This reduces paper and postage costs and helps us make decisions quicker. We will continue to look and consider other ways where we can make the service better for you and reduce costs.

As like all housing associations large and small we are managed by a Volunteer Management



Committee. We have a few vacancies and would like to encourage tenants to be involved. It doesn't take up a lot of your time, some time is spent reading and attending meetings.

We still seek to recruit committee members from our local community who have an interest in what we do. As a committee our role to make decisions and in making these decisions the views and experience of our tenants is a key factor. This role will also contribute towards your own self development. If you want to find out more chat with a committee member or Janice.

I hope you find this report informative. We would welcome your feedback on the report or for you to consider getting involved to tell us how you feel we can further improve our service and your area.

I would again like to thank the Management Committee for their leadership of the Association and the staff team for their work and achievements in the year

Michelle Caldwell  
Chairperson

# MANAGEMENT COMMITTEE

The Management Committee of Ruchazie Housing Association makes key decisions on behalf of our tenants and members. The Management Committee meet at least 8 times a year and attend training to retain knowledge and share good practice across the sector.

As part of the continued commitment to good governance our Committee ensures that we comply with the Scottish Housing Regulator's Regulatory Framework.

The Annual Assurance Statement confirms the committee's confidence with the governance of the Association which includes our compliance with the regulatory requirements and standards. The statement will also provide details of any areas where the committee believe we need to improve.

We have a very strong diverse committee which has 10 members. There are currently 5 vacancies on the Committee, and we would really like to see more tenants involved in our decision making, so if you are interested in helping Ruchazie to shape its future please get in touch with Janice Shields and find out how you can benefit from joining our committee.

## Committee members

|                   |                                      |
|-------------------|--------------------------------------|
| Michelle Caldwell | Chairperson                          |
| Tommy McGuigan    | Vice Chair                           |
| Debra Campbell    | Secretary                            |
| Hugh Holland      | Committee Member                     |
| Ann Macdonald     | Committee Member                     |
| Gillian Bell      | Committee Member                     |
| David Khan        | Committee Member (Audit & Risk only) |
| Tommy McGuigan    | Committee Member                     |
| David Mackenzie   | Committee Member                     |
| Katrina Phillips  | Committee Member                     |
| Charlie McLellan  | Committee member                     |
| Chris Park        | Committee member                     |
| John Fraser       | Committee Member (September 2025)    |

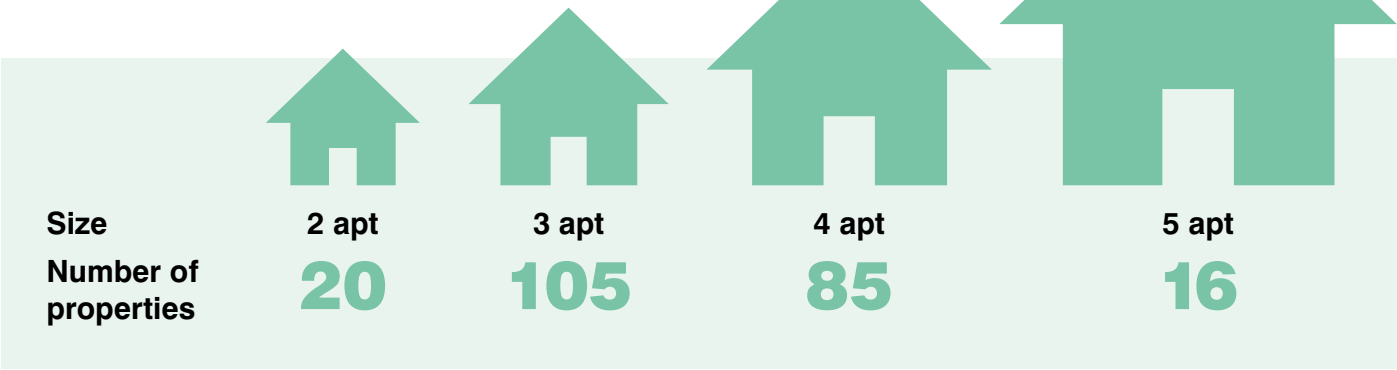
# STAFF TEAM

|                |                                                                    |
|----------------|--------------------------------------------------------------------|
| Janice Shields | Director                                                           |
| Stacy Shaw     | Senior Housing & Corporate Services Officer (on secondment to GCC) |
| Lynn Cowan     | Housing Officer                                                    |
| Moir Smith     | Finance Officer                                                    |
| Paul Moore     | Property Services Officer                                          |
| Cerys Cameron  | Modern Apprentice Customer Services                                |



# STOCK

We own a total of 226 properties as follows:



## REPAIRS AND INVESTMENT

We provide tenants with a reactive repairs service seeking best value for money and using local contractors.

This table shows our expenditure for repairs and investment in the last year.

| Planned/Cyclical         | Work undertaken                                                        | 2024/2025 |
|--------------------------|------------------------------------------------------------------------|-----------|
| Planned                  | Phase 2 paintwork, fence renewal.                                      | £77,651   |
| Component replacements   | Kitchens, boilers, soffits, bathrooms, large windows                   | £221,965  |
| Day to day repairs/voids | All properties, including external works such as fencing and brickwork | £105,200  |
| Ground maintenance       | Open spaces, gardens, trees and bushes, close cleaning                 | £32,860   |
| Tenant safety            | Gas checks, electric checks, legionella, roof anchors                  | £31,131   |
| TOTAL SPEND              |                                                                        | £468,989  |

# GAS SERVICING

The Association has a duty to inspect and service gas appliance installations within our housing stock. We must carry out this work on annual basis and the service must be completed by the anniversary date of the last service. As at 31st March 2025 100% of our properties have a valid gas safety certificate.

# MEDICAL ADAPTATIONS

Each year we apply to Glasgow City Council (Scottish Government Funding) to install adaptations to assist our tenants with mobility, sight, hearing and other ailments affecting their ability to live in their home. The table below details the total value of works we have completed.

|                                      |          |
|--------------------------------------|----------|
| Value of adaptations completed       | £6771.60 |
| Total No. of adaptations carried out | 6        |



# SCOTTISH HOUSING QUALITY STANDARD (SHQS)

*Tenants’ homes as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in good state of repair; and will also meet the Energy Efficiency Standard for Social Housing (EESH) by December 2020*

Recent changes to the SHQS in recent years include Fire Safety Upgrades (LD2) and Electrical Improvement Works (EICR). RHA have met the

deadlines for these improvements and are now working on a schedule of works for each element of the standard.

All of our homes met the Scottish Housing Quality Standard.

In our tenant satisfaction survey of June 2023 82% of our tenants confirmed they are satisfied with the quality of their home.

# WAITING LIST

The Association maintains a healthy waiting list with over 170 applicants on our list. We review the list annually to ensure that our waiting list is up to date. We let 7 homes in 2024/2025 We let homes in 2023/2024 the breakdown on lets listed opposite:

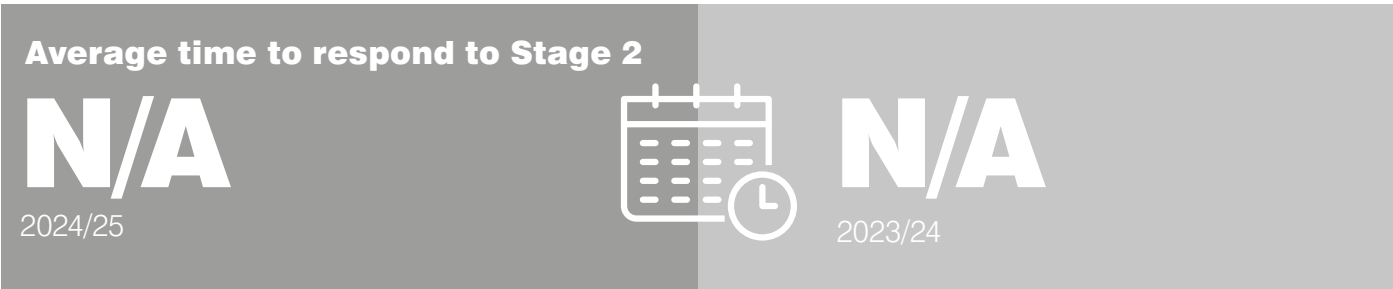
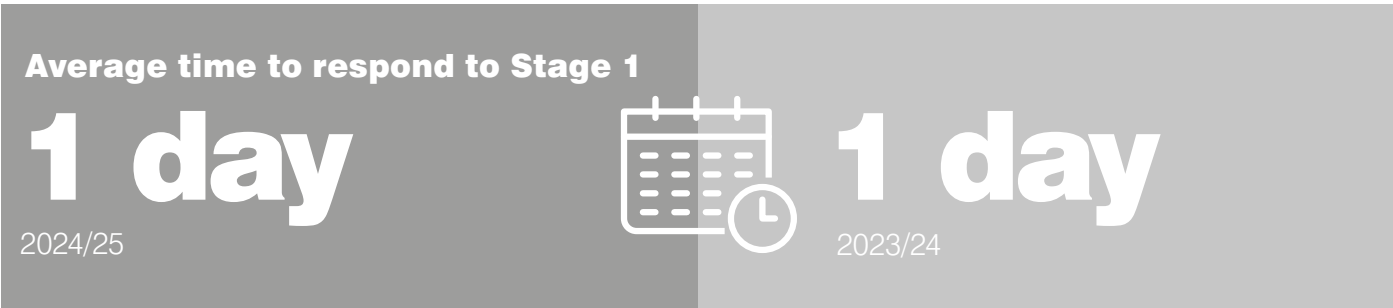
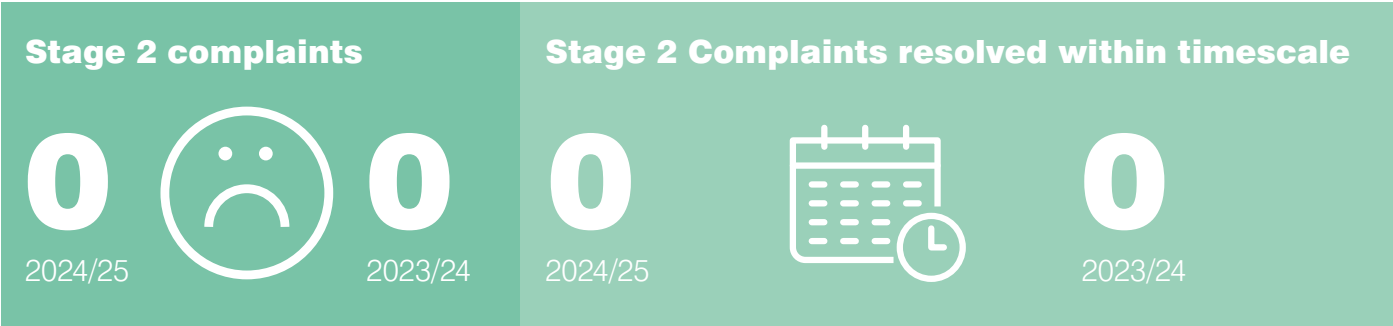
|                                                     |   |
|-----------------------------------------------------|---|
| Homeless lets (from Glasgow City council referrals) | 2 |
| Waiting list                                        | 2 |
| Transfers                                           | 2 |
| Mutual Exchange                                     | 1 |

# COMPLAINTS

We provide the best possible service to our customers. To achieve this commitment, we use any complaints we receive as an opportunity to identify areas where we need to improve. If we let anyone down, we want to know about it so that we can do better in the future.

In the last year to April 2025, we received 2 complaints. Complaints received vary from repairs, estate management and service delivery. Most of these complaints were frontline complaints which were resolved quickly. In some cases, complaints require further investigation, and we always aim to complete these within 5 working days. More complex complaints can take up to 20 days to resolve.

As a result of complaints in the last year we have



# FINANCIAL HIGHLIGHTS

For the year ended 31 March 2025

|                                                       | Notes | 2025           | 2024           |
|-------------------------------------------------------|-------|----------------|----------------|
|                                                       |       | £              | £              |
| <b>Revenue</b>                                        | 2     | 1,445,734      | 1,438,554      |
| Operating costs                                       | 2     | (1,116,041)    | (1,089,756)    |
| <b>Operating surplus</b>                              | 2, 9  | 329,693        | 348,798        |
| Interest receivable and other similar income          |       | 34,043         | 19,664         |
| Interest payable and other similar charges            | 7     | (79,641)       | (85,335)       |
| Other finance charges                                 | 10    | (6,000)        | (2,000)        |
|                                                       |       | (51,598)       | (67,671)       |
| <b>Surplus for the year</b>                           |       | <b>278,095</b> | <b>281,127</b> |
| <b>Other comprehensive income</b>                     |       |                |                |
| Movement in fair value of Commercial Properties       | 11    | 16,000         | -              |
| Actuarial gains/(losses) in respect of pension scheme | 22    | 16,000         | (82,000)       |
| <b>Total comprehensive income</b>                     |       | <b>310,095</b> | <b>199,127</b> |



The results for the year relate wholly to continuing activities.

The financial statements were approved by the Management Committee, authorised for issue and signed on its behalf on 5th September 2025.

# STATEMENT OF FINANCIAL POSITION

As at 31 March 2025

|                                                                 | Notes | 2025              | 2024              |
|-----------------------------------------------------------------|-------|-------------------|-------------------|
|                                                                 |       | £                 | £                 |
| <b>Non-current asset</b>                                        |       |                   |                   |
| Housing properties – depreciated cost                           | 11(a) | 11,590,884        | 11,781,307        |
| Other tangible fixed assets                                     | 11(b) | 67,293            | 54,928            |
|                                                                 |       | <u>11,658,177</u> | <u>11,836,235</u> |
| <b>Current assets</b>                                           |       |                   |                   |
| Debtor                                                          | 13    | 162,579           | 314,191           |
| Cash at bank and in hand                                        |       | <u>1,176,720</u>  | <u>970,697</u>    |
|                                                                 |       | <u>1,339,299</u>  | <u>1,284,888</u>  |
| <b>Creditors: amounts falling due within one year</b>           | 14    | <u>(837,720)</u>  | <u>(299,728)</u>  |
| <b>Net current assets</b>                                       |       | 501,579           | 985,160           |
| <b>Creditors: amounts falling due after more than one year:</b> |       |                   |                   |
| Housing property loans                                          | 15    | (1,071,706)       | (1,719,986)       |
| <b>Provision for liabilities</b>                                |       |                   |                   |
| Pension – defined benefit liability                             | 22    | (115,166)         | (125,166)         |
| <b>Deferred income</b>                                          |       |                   |                   |
| Social Housing Grants                                           | 17    | (7,784,943)       | (8,098,397)       |
|                                                                 |       | <u>3,187,941</u>  | <u>2,877,846</u>  |
| <b>Equity</b>                                                   |       |                   |                   |
| Share capital                                                   | 18    | 70                | 70                |
| Revenue reserve                                                 | 18    | <u>3,187,871</u>  | <u>2,877,776</u>  |
|                                                                 |       | <u>3,187,941</u>  | <u>2,877,846</u>  |

The financial statements were approved by the Management Committee, authorised for issue and signed on its behalf on 5th September 2025.

# Supporting our tenants through challenging times

As a small community-based housing association we are expected to deliver positive results for our tenants in all things housing. This doesn't mean we stop there.

Ruchazie Housing Association as a community anchor can support and signpost our tenants to other third sector agency who specialise in welfare and financial support such as GEMAP and The Wise group has been able to support our tenants during the current costs of living crisis.

We have access to GEMAP- a free service that helps the residents of the Greater Easterhouse area navigate the welfare benefits system and support them to ensure they are receiving the maximum benefit entitlement.



## Other help and support

### CASH FOR KIDS

We were fortunate to receive over £7000 from Cash for Kids. We issued Asda vouchers to families with at least one child in the household between the ages of 0-18. Each Asda voucher was for £50.00. Some families received more than one £50.00 Asda voucher based on the number of children in each household.

This allowed us to deliver much needed assistance with the purchase of food for families when household budgets were already stretched over Christmas.



### PANTOMIME TICKETS

Each year we purchase 100 tickets for the local pantomime, giving families the opportunity to spend some time with the rest of the community at this event.

We will continue to support tenants and community groups from the rental income we receive from our commercial unit.

### CHRISTMAS VOUCHERS

Every tenant received a £25 shopping voucher to allow each family to contribute to their Christmas food.



# PERFORMANCE REPORT 2024/2025

Ruchazie Housing Association report information to the Scottish Housing Regulator on our performance in achieving the standards and outcomes of the Scottish Social Housing Charter. The full report is available for each landlord on the Scottish Housing Regulator website which can be found here

<https://www.housingregulator.gov.scot/>

The information below indicates our performance and how we compare to landlords of similar size (Peer group) and the Scottish National Average. We also use some graphics to highlight our performance where we are above 😊 or below 😞 the Scottish average. We don't always get it right but we will always strive to make improvements across all our work.

| Tenant Satisfaction                                                                                              | Ruchazie HA | Scottish average | Compares to Scot Ave | Peer Group |
|------------------------------------------------------------------------------------------------------------------|-------------|------------------|----------------------|------------|
| % of tenants satisfied with the overall service                                                                  | 90.9%       | 86.9%            | 😊                    | 97.2%      |
| % of tenants who felt their landlord is good at keeping them informed about their services and outcomes.         | 96.5%       | 90%              | 😊                    | 98%        |
| % of tenants satisfied with the opportunities to participate in the landlord's decision making                   | 98.6%       | 86.3%            | 😊                    | 96.9%      |
| Quality and maintenance of homes                                                                                 |             |                  |                      |            |
| % of homes meeting the Scottish Housing Quality Standard                                                         | 100%        | 87.2%            | 😊                    | 90.1%      |
| Average number of hours taken to complete emergency repairs                                                      | 5.03        | 3.9              | 😞                    | 2.6        |
| Average number of days taken to complete non-emergency repairs                                                   | 5.68        | 9.1              | 😊                    | 3.6        |
| % of reactive repairs carried out in the last year completed right first time                                    | 94.7%       | 88%              | 😊                    | 97.2%      |
| % of tenants who have had repairs carried out in the last 12 months who were satisfied with the repairs service. | 88.9%       | 86.8%            | 😊                    | 95.3%      |
| Neighbourhoods                                                                                                   |             |                  |                      |            |
| % of anti-social behaviour cases resolved                                                                        | 100%        | 98.3%            | 😊                    | 93.4%      |
| Value for money                                                                                                  |             |                  |                      |            |
| % of total rent due collected in the previous year (223/2024)                                                    | 100.6%      | 100.2%           | 😊                    | 101.4%     |
| % of rent due not collected through homes being empty in the last year                                           | 0.1%        | 1.3%             | 😊                    | .01%       |
| Average length of time in days taken to re-let homes in the last year                                            | 13.7        | 60.6             | 😊                    | 14.5       |

# FEEDBACK

We value your feedback, please let us know if you have comments or suggestions on our performance or services we offer. We would also ask if you have any other comments about this report.

You can let us know your thoughts by speaking to our staff in the office, calling us on **0141 774 4433**

Emailing us on **admin@ruchazieha.co.uk** or completing the comments slip below and returning to the office at 24 Avondale Street, Ruchazie. G33 3QS.

**Name: (Optional)**

**Phone: (Optional)**

**Address: (Optional)**

**Email: (Optional)**

**I have a comment(s) about: (please circle):**

Rent    Services    Satisfaction    Performance

**Other:**

**Your Comments:** (please use a separate sheet if necessary)

**If you would like this report in any other format please get in touch.**

## Contact details

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