

ANNUAL REPORT 2025-2026



If you would like this information in another language, large print, Braille, Easy Read, or alternative format please contact us.

Ralston House
Cyril Street
Paisley
PA1 1RW

 www.williamsburghha.co.uk

Improving Homes and Lives in Our Communities

CONTENTS

Page Section

Service & Investment

- 3 Chairperson's Welcome
- 4 How We Performed in 2025/26
- 5 Housing
- 7 Communities
- 8 Community Impact
- 9 Property Services
- 11 Corporate Services
- 14 Finance & IT
- 16 How Your Rent Money Was Spent
- 17 Investing in Your Home

Performance & Charter

- 18 Scottish Social Housing Charter
- 19 Charter at a Glance
- 20 Customer Satisfaction & Repairs Comparison
- 21 Repairs & Maintenance
- 22 Customer Satisfaction at a Glance
- 23 Customer Satisfaction Comparison
- 24 Value & Neighbourhood
- 25 Value & Neighbourhood Comparison

Looking Ahead

- 26 2025/2026 in Pictures
- 27 Looking Ahead to 2026/27
- 28 Thank You

CHAIRPERSON'S WELCOME



JOHN SCOTT

Chairperson

I am extremely proud of everything our staff and Management Committee have achieved over the past year.

Despite ongoing financial pressures across the housing sector, Williamsburgh Housing Association (WHA) has continued to invest in homes, support our communities and deliver high-quality services for our tenants.

This year, we invested more than £2.3 million in improving our homes, maintained strong customer satisfaction levels and remained in a strong financial position, helping us continue to plan confidently for the future.

Business Plan (2025 - 2030)

Our Business Plan continues to guide everything we do and sets out our priorities for the years ahead. We remain focused on providing excellent services, maintaining affordable rents, investing in homes and supporting strong, sustainable communities.

Committee Update

Our voluntary Management Committee plays a vital role in ensuring strong governance, sound decision making and effective oversight of the Association. Throughout the year, Committee Members have continued to support the delivery of our strategic objectives and ensure that WHA remains financially strong and focused on meeting the needs of tenants. I would like to thank all Committee Members for their ongoing commitment and support.

Staff Team

This year saw changes within our staff team, including departures, promotions and new appointments. Our staff remain dedicated to delivering excellent services, and I thank them all for their hard work.

Thank You

Finally, I would like to thank you, our tenants, for your continued support. WHA's priority is to create communities, not just provide services. We believe everyone deserves to have a voice in shaping what their community will become.

HOW WE PERFORMED IN 2025/26



HOUSING

The Housing Team delivers a full range of housing management services including the allocation of properties, estate management and the management of anti-social behaviour.

This is delivered alongside a welfare rights provision and wider community support.

The team is also responsible for rent collection. This is critical as rental income funds the majority of WHA's services. Together, these services provide a comprehensive approach to sustaining tenancies and building stronger communities.





Sharon Vernal
Head of Housing
and Communities

We are proud of what the Housing Team achieved during 2025/26, delivering strong performance across a range of key areas.

Over the year, we continued to help tenants access financial support, resolved all reported anti-social behaviour cases and supported households to sustain their tenancies.

We also maintained high levels of customer satisfaction, achieved strong tenancy sustainment rates and continued to support our communities through a wide range of housing and wellbeing services.

Looking ahead, we remain committed to providing excellent customer service and continuing to improve outcomes for tenants and the wider community.



£16,052
Tenant Support Gains

Additional support secured through tenancy support services.



**100% Estate
Management Cases
Resolved**

15 estate management cases resolved during the year.

Key Indicators



178 Homes Let

Helping households find a home in our communities.



£1,002,518
**Financial Gains
Secured**

Supporting tenants to maximise income and access financial support.



**100% ASB
Cases Resolved**

121 anti-social behaviour cases were received and resolved.



**35.6 Days
to Re-let a Home**

Average time taken to re-let an empty property.



93.1%
Tenancy Sustainment

Tenancies successfully sustained across all lets.



0.9%
Void Rent Loss

Minimising income lost from empty homes

COMMUNITIES

Our Communities Team works closely with tenants, residents and local organisations to help create stronger, more connected communities across Paisley and Renfrewshire.

During 2025/26, the team supported a range of projects and activities designed to improve wellbeing, reduce isolation, increase community involvement and create opportunities for local people.

By securing external funding and working collaboratively with community partners, we continued to invest in initiatives that made a positive difference to people's lives.

Looking ahead, we will continue to listen to local people, build strong partnerships and create opportunities that help improve homes, lives and communities.



Community Impact

Financial Wellbeing Support

£1,002,518

Additional income and financial support secured for tenants through welfare rights, benefits advice and financial wellbeing services.

Working in Partnership

Working alongside organisations including:

- NHS Breathing Space
- Cyclelane
- Kilbarchan Smile
- Return to Life
- St Mirren Charitable Foundation
- Local Schools

To deliver projects and opportunities that support local people.

Community Funding

Funding secured from organisations including:

- National Lottery Awards for All
- Cycling UK
- Cycling Scotland
- Energy Redress Fund
- Renfrewshire Council

This investment helped deliver projects that improved wellbeing, reduced isolation and strengthened communities across our neighbourhoods.



Reducing Isolation

Working alongside local groups and partners, we supported activities that helped bring people together, tackle loneliness and improve wellbeing for people of all ages.

Projects included support for community groups, social activities and local wellbeing initiatives.



Active Travel

Working with partners including Cyclelane, Cycling UK and Cycling Scotland, we promoted healthier lifestyles and created more opportunities for local people to walk, cycle and stay active. These projects helped improve physical health, confidence and social connections.

Stronger Communities

By listening to local people and working with community partners, we continue to create opportunities that improve lives, strengthen neighbourhoods and build more connected communities across Paisley and Renfrewshire.

PROPERTY SERVICES

The Property Services Team is responsible for maintaining our homes and ensuring they remain safe, comfortable and fit for the future.

During 2025/26, the team delivered thousands of repairs, maintained high safety and compliance standards and continued to invest in improving homes across our communities. Their work helps ensure tenants receive a reliable repairs service while supporting the long-term quality of our housing stock.





Scott Cunningham
Head of Property
Services

We are proud of what the Property Services Team achieved during 2025/26, helping to maintain safe, high-quality homes for our tenants.

Throughout the year, the team carried out thousands of repairs, delivered planned improvement works and continued to achieve high levels of safety compliance across our homes. This work ensures our properties remain well maintained, energy efficient and fit for the future.

We were particularly pleased to see strong repairs performance, with almost 98% of repairs completed right first time and over 90% of tenants satisfied with the repairs service.

Looking ahead, we will continue to invest in our homes and focus on delivering excellent services that support thriving communities.

Key Indicators



98.61%

Homes meeting the Scottish Housing Quality Standard



1.58 Hours

Average emergency repair completion time



5.33 Days

Average non-emergency repair completion time



97.69%

Reactive repairs completed right first time



90.51%

Tenants satisfied with our repairs service



100%

Damp and mould cases fully resolved

The Team's Key Achievements

Quality of Our Homes

We continued to invest in our homes throughout the year, helping to ensure that **98.61% of properties met the Scottish Housing Quality Standard**. Our investment programme included new kitchens, bathrooms, windows and energy efficiency improvements across our housing stock.

Safety & Compliance

Keeping tenants safe remains our highest priority. During the year we maintained high compliance levels across key safety programmes, including gas safety inspections, electrical testing and ongoing property improvement works, helping ensure homes remain safe and well maintained.

Repairs Service

We completed **4,555 repairs** during the year, with emergency repairs completed in an average of **1.58 hours** and almost **98% of repairs completed right first time**.

CORPORATE SERVICES

The Corporate Services Department is responsible for HR, Corporate Governance and Assurance at WHA.





Lynn Fleeting
Corporate Services
Manager

The Corporate Services Team provides the foundations that enable Williamsburgh Housing Association to deliver services effectively and efficiently. During 2025/26, we supported the organisation through strong financial management, effective governance, digital development and investment in our people. The team also led key human resources activities, including recruitment, staff development and workforce planning, ensuring we had the right skills and support in place to meet the needs of our tenants and communities.

With 45 staff employed, a staff turnover rate of 13% and sickness absence of 6.76%, we continued to focus on workforce wellbeing and organisational resilience. Throughout the year, we welcomed new colleagues to the Association and supported workforce changes, including the retirement of valued employees, helping to ensure knowledge and experience were retained across the organisation.

Our team worked behind the scenes to ensure that resources, systems and support services were in place to help colleagues deliver positive outcomes for tenants and communities. As we look ahead, we remain committed to continuous improvement, supporting our staff and ensuring the organisation is well equipped to meet future challenges and opportunities.

Our Workforce

45

Staff Members

13%

Staff Turnover

100%

Meetings Quorate

Customer Service

Our Customer Services Team provides the first point of contact for many tenants, helping to ensure enquiries are dealt with quickly and efficiently. Throughout 2025/26, the team supported customers across a wide range of services, from repairs reporting and housing enquiries to rent and general information requests.

Their work contributes to the high levels of customer satisfaction achieved across the Association, including **87.77% overall satisfaction, 99.37% satisfaction with being kept informed** and **99.69% satisfaction with opportunities to participate**.

Governance

Our Management Committee plays an important role in helping Williamsburgh Housing Association provide good quality services for tenants and communities.

Committee members are volunteers who meet throughout the year to review our performance, make decisions and help shape the future of the Association. They are supported by two sub-committees.

- **Operations and Performance**
- **Finance, Audit and Corporate Services.**

We would like to thank all Committee members for the time, commitment and expertise they contribute to the Association.

Key Indicators

70%

Average Meeting Attendance

100%

Meetings Quorate

2

Sub-Committees

Management Committee Members 2025/26

- J. Scott Chairperson
- D. Eadie Vice Chairperson
- M. MacLaren
- J. Kerr
- E. McDermott
- C. Henry
- R. Coelho
- O. Ikeh
- G.L. John
- F. Stewart
- J. Aitken
- E. McGeehan
- M. Symons
- L. Shields

Assurance

Providing safe, reliable and high-quality services is important to us. Throughout the year, our Senior Leadership Team and Management Committee reviewed our performance and the evidence that supports how we meet our legal and regulatory responsibilities.

During the year, a gas safety issue affecting one property was identified and reported to the Scottish Housing Regulator. An independent review confirmed that our overall assurance arrangements remained strong, and all recommendations were completed.

Following this work, the Management Committee approved the 2025 Annual Assurance Statement, confirming its assurance that the Association continues to meet regulatory requirements and remains committed to improving services for tenants.



FINANCE & IT

The Finance & IT Department provides strategic and operational financial management and ensures that secure, integrated software systems support the Association's activities.





Angela MacLennan
Head of Finance & IT

The Finance and IT Team helps provide the financial stability, technology and digital systems that support the services our tenants rely on every day.

During 2025/26, the team helped ensure the Association remained financially strong while providing the systems and technology needed to support staff and service delivery across the organisation. Through careful financial planning, effective budget management and ongoing investment in digital systems, the team helped provide a strong foundation for delivering services to tenants and communities.

The team is responsible for managing the Association's finances, supporting investment programmes, maintaining financial controls and providing the information that helps guide decision making. Alongside this, the team oversees information technology, digital systems, cyber security and business continuity arrangements, helping ensure services remain efficient, secure and reliable.

During the year, the Association achieved a turnover of **£10.2 million**, generated an **operating surplus of £1.7 million** and held reserves of **£41.4 million**, supporting continued investment in homes and services.

Looking ahead, we will continue to strengthen our financial resilience, support digital improvement and invest in the systems and technology that help us deliver excellent services.

Financial Highlights



£10.2m

Turnover



£1.7m

Operating Surplus



£41.4m

Reserves



£77.9m

Net Housing Assets

IT Highlights



Maintained secure and reliable systems to support day-to-day service delivery



Continued to strengthen cyber security and data protection controls



Supported digital communication and engagement with tenants



Supported improvements to digital systems and business processes across the organisation



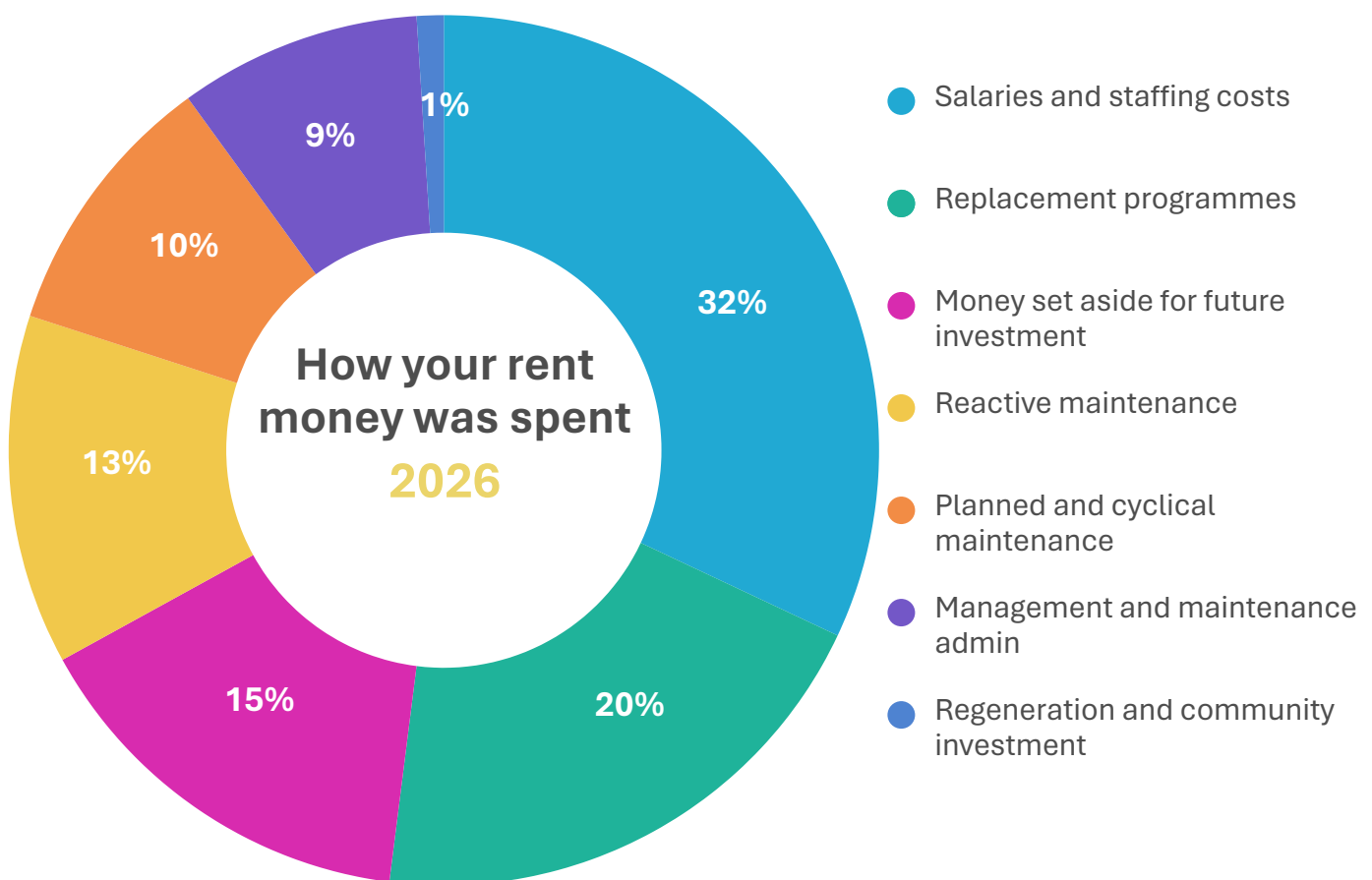
Supported business continuity arrangements and organisational resilience



Invested in technology that enables more efficient and responsive services

HOW YOUR RENT MONEY WAS SPENT

We believe it is important that tenants understand how rent income is used. During the year ending March 2026, Williamsburgh Housing Association received around **£10.2 million in income** and spent approximately **£8.5 million delivering services, maintaining homes and investing in communities**.



15% of your rent was set aside for future investment. This helps fund future replacement programmes, improve existing homes and support the development of new affordable homes, ensuring we can continue investing in our communities for years to come.



INVESTING IN YOUR HOME

Replacement Programmes

During 2025/26, we invested **£2.3 million** in planned replacement programmes to improve tenants homes and neighbourhoods. This included replacing kitchens, bathrooms, roofs, windows and doors, helping to keep homes safe, energy efficient and fit for the future.

NEW KITCHENS

95

Homes improved

Investment: £388,000

NEW BATHROOMS

18

Homes improved

Investment: £75,000

NEW WINDOWS

131

Homes improved

Investment: £1.03 Million

BOILERS & HEATING

27

Homes improved

Investment: £71,000

We also carried out **33 insulation improvements** and **24 roof apex replacements**, helping to improve energy efficiency and protect homes from the weather.

LOOKING AHEAD

In 2026/27, we plan to invest **£2.08 million** in replacement programmes to continue to improve tenant's homes and neighbourhoods.

Planned improvements include:



119 new kitchens



131 new bathrooms



89 window replacements

ANNUAL REPORT ON THE SCOTTISH SOCIAL HOUSING CHARTER

Every year, social landlords in Scotland report their performance against the outcomes and standards set out in the Scottish Social Housing Charter.

The following pages show how Williamsburgh Housing Association performed during 2025/26 across a range of key service areas. We compare our results with the Scottish average, neighbouring housing associations and Renfrewshire Council to help tenants understand how our performance compares with other landlords.

This information helps us understand what we are doing well and where we can continue to improve.



CHARTER AT A GLANCE

These results show how satisfied tenants are with our services and how our performance compares with the Scottish average in 2025/26

Overall Service Satisfaction

87.77%



Scottish Average
87.60%

Last Year
86.86%

Change
+0.91%

Vs Scotland
+0.17%

Similar to Scottish average

Almost 9 out of 10 tenants are satisfied with the service we provide

Kept Informed

99.37%



Scottish Average
91.35%

Last Year
95.83%

Change
+3.54%

Vs Scotland
+8.02%

Better than Scottish average

Almost all tenants feel we kept them informed about services and decisions

Opportunities to Participate

99.69%



Scottish Average
88.07%

Last Year
97.76%

Change
+1.93%

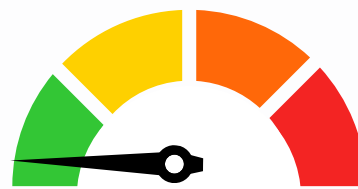
Vs Scotland
+11.62%

Better than Scottish average

Tenants continue to feel they have opportunities to influence decisions and shape our services.

Value for Money

94.67%



Scottish Average
82.01%

Last Year
92.95%

Change
+1.72%

Vs Scotland
+12.66%

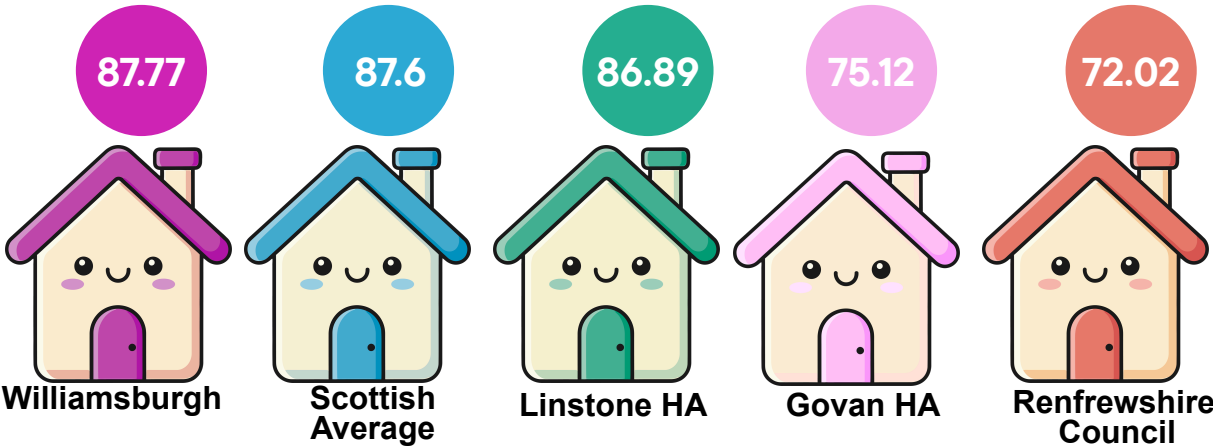
Better than Scottish average

Most tenants feel their rent provides good value for money and supports quality services

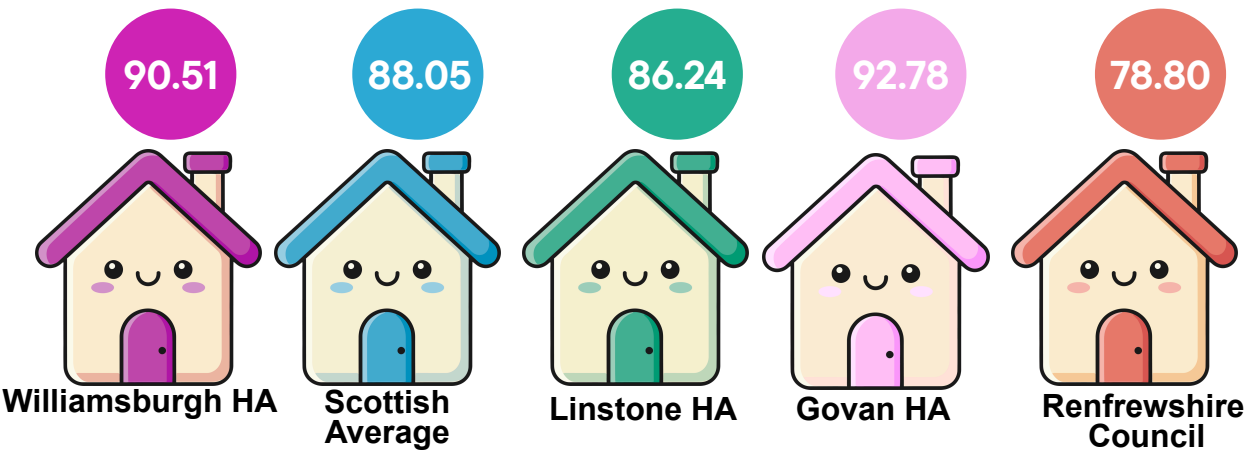
HOW WE COMPARE:

SATISFACTION & REPAIRS

% of tenants satisfied with the **overall service satisfaction**



% of tenants satisfied with the **repairs services**

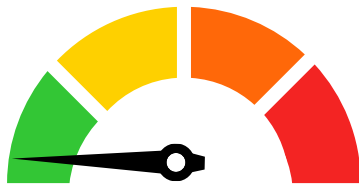


REPAIRS & MAINTENANCE

These results show how quickly repairs were completed, how tenants rated the repairs service and how our performance compares with the Scottish Average

Emergency Repairs

1.58 hours



Scottish Average
3.45 hours

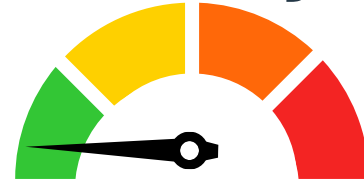
Last Year	Change	Vs Scotland
1.58 hours	+0.03 hours	1.87 hours faster

Faster than Scottish average

Emergency repairs were completed in an average of 1.58 hours, considerably faster than the Scottish Average

Non-Emergency Repairs

5.33 days



Scottish Average
8.75 days

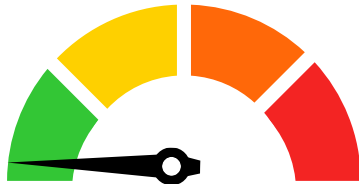
Last Year	Change	Vs Scotland
4.72 days	+0.61 days	+3.42 days faster

Faster than Scottish average

Non-emergency repairs were completed in an average of 5.33 working days, over three days faster than the Scottish Average

Right First Time Repairs

97.69%



Scottish Average
95.29%

Last Year	Change	Vs Scotland
89.76%	+7.93%	+2.40%

Better than Scottish average

Almost 98% of repairs were completed first time, above the Scottish Average

Repairs Satisfaction

90.51%



Scottish Average
88.05%

Last Year	Change	Vs Scotland
78.35%	+12.16%	+2.46%

Better than Scottish average

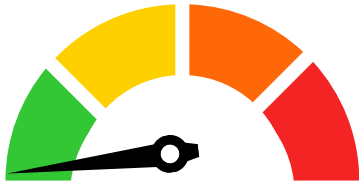
More than 9 in 10 tenants were satisfied with the repairs service, above the Scottish Average.

CUSTOMER SATISFACTION AT A GLANCE

These results show how satisfied tenants are with our services, communication, opportunities to participate and the quality of their home.

Keeping Tenants Informed

99.37%



Scottish Average
91.35%

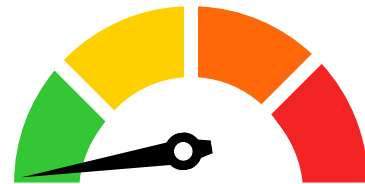
Last Year	Change	Vs Scotland
95.83%	+3.54%	+8.02%

Better than Scottish average

Almost all tenants felt WHA was good at keeping them informed about services and decisions

Opportunities to Participate

99.69%



Scottish Average
88.07%

Last Year	Change	Vs Scotland
97.76%	+1.93%	+11.62%

Better than Scottish average

Almost all tenants were satisfied with the opportunities available to take part in WHA's decision-making.

Overall Satisfaction

87.77%



Scottish Average
87.60%

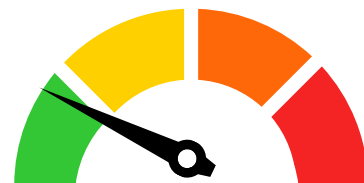
Last Year	Change	Vs Scotland
86.86%	+0.91%	+0.17%

Above Scottish average

Almost 9 in 10 tenants were satisfied with the overall service provided by WHA

Quality of Home

89.66%



Scottish Average
86.64%

Last Year	Change	Vs Scotland
93.91%	-4.25%	+3.02%

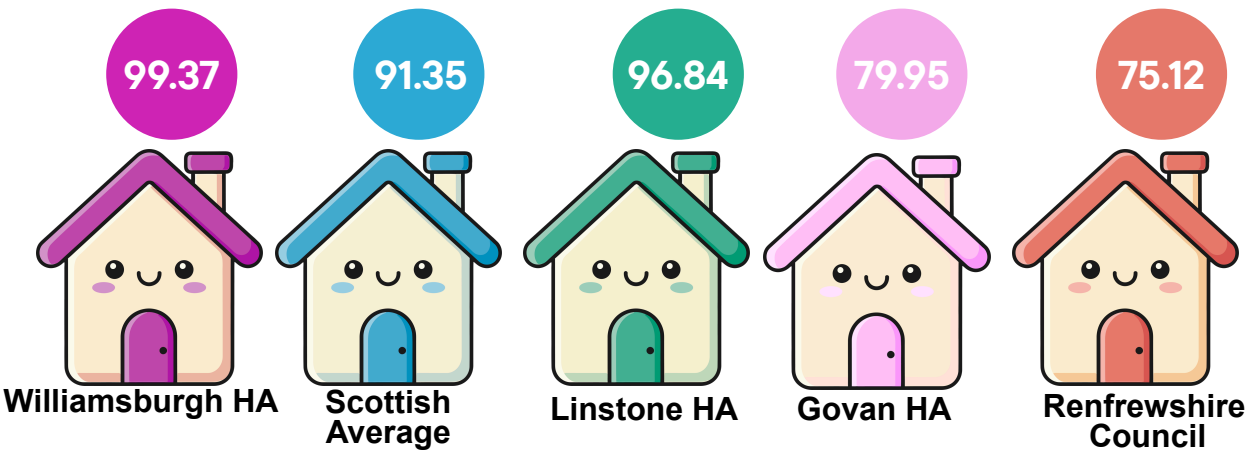
Above Scottish average

Almost 9 in 10 tenants were satisfied with the quality of their home, although satisfaction was lower than last year.

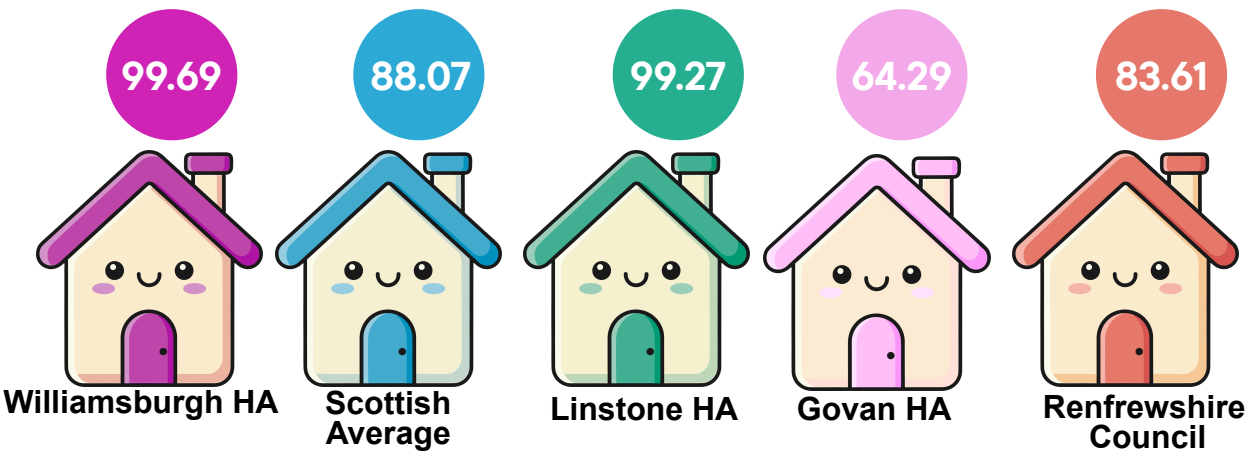
HOW WE COMPARE:

CUSTOMER SATISFACTION

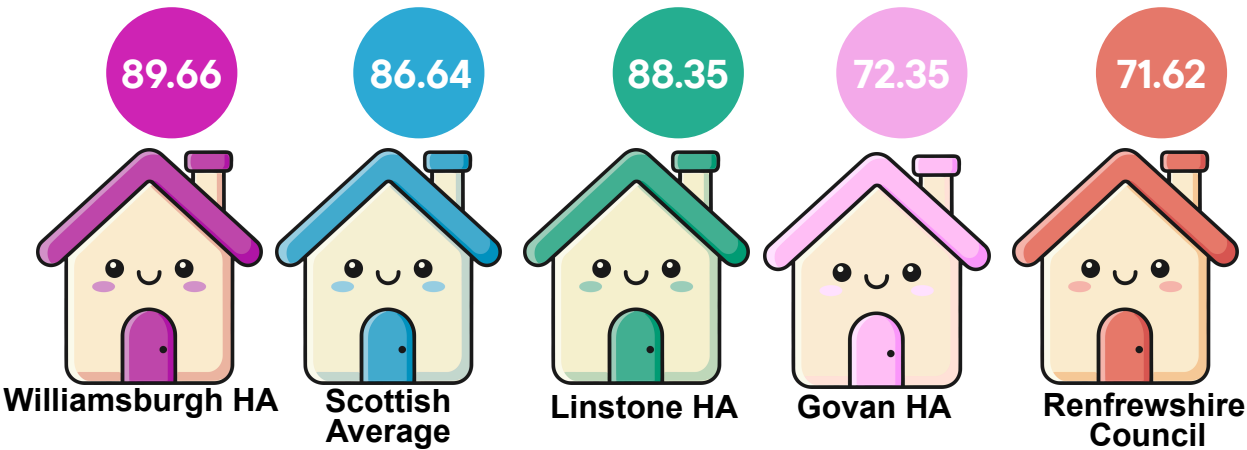
% of tenants who felt **kept informed** about services and decisions



% of tenants who were satisfied with the **opportunities they had to get involved**



% of tenants satisfied with the **quality of their home**

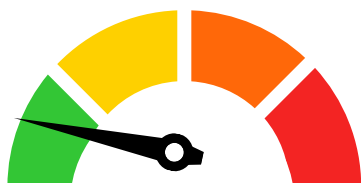


VALUE & NEIGHBOURHOOD

These results show how tenants rate the value they receive, their neighbourhood, how effectively anti-social behaviour is tackled and how successfully rent is collected.

Value for Money

94.67%



Scottish Average
82.01%

Last Year	Change	Vs Scotland
92.95%	+1.72%	+12.66%

Better than Scottish Average

Almost all tenants felt their rent represented good value for money.

Neighbourhood Satisfaction

91.22%



Scottish Average
84.94%

Last Year	Change	Vs Scotland
93.27%	+2.05%	+6.28%

Better than Scottish Average

More than 9 in 10 tenants were satisfied with WHA's contribution to neighbourhood management.

Anti-Social Behaviour Cases Resolved

100%



Scottish Average
89.21%

Last Year	Change	Vs Scotland
97.37%	+2.63%	+10.79%

Excellent Performance

All reported anti-social behaviour cases were resolved during the year.

Rent Collected

99.15%



Scottish Average
98.02%

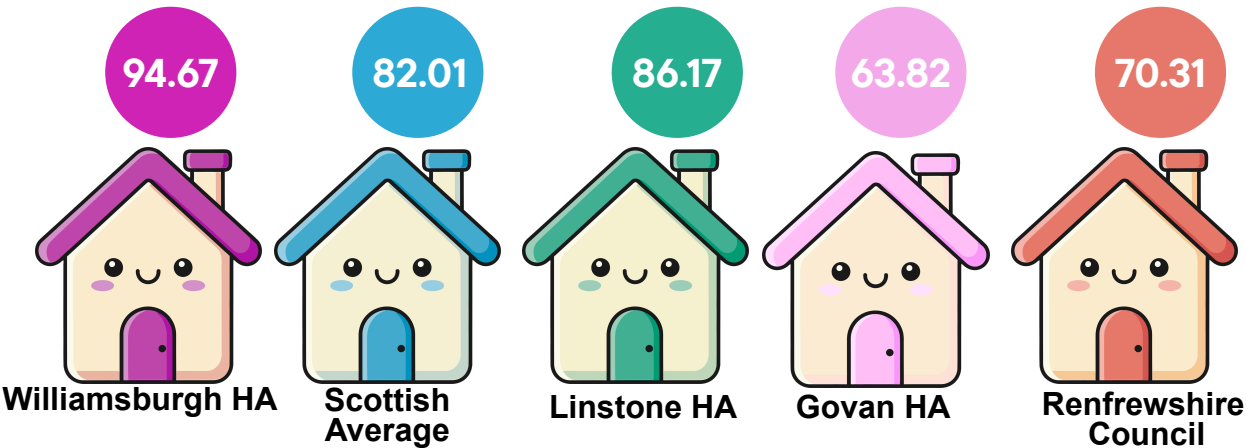
Last Year	Change	Vs Scotland
97.72%	+1.43%	+1.13%

Above Scottish Average

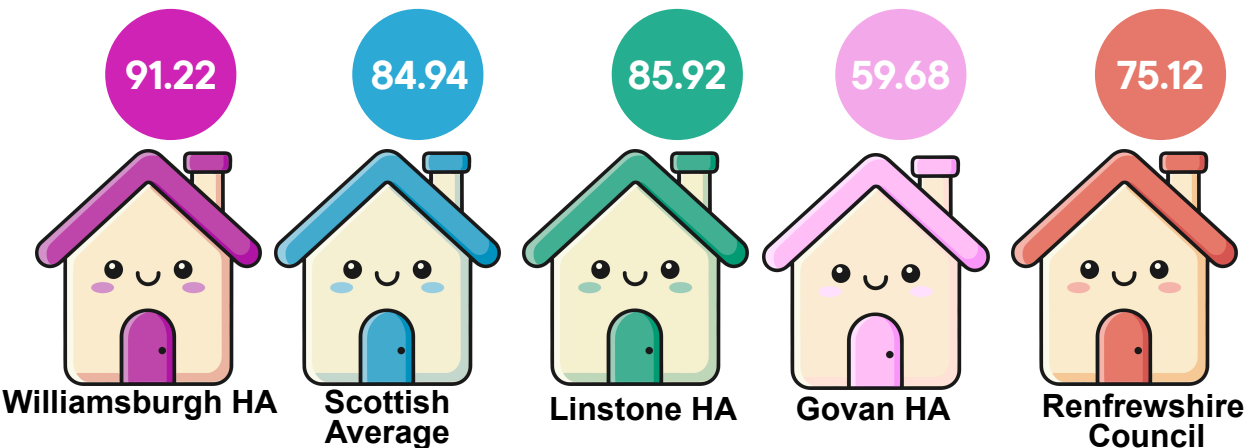
WHA collected over 99% of rent due during the year, helping to support investment in homes and services.

HOW WE COMPARE: VALUE FOR MONEY & NEIGHBOURHOOD SATISFACTION

% of tenants felt their rent represented good **value for money**



% of tenants satisfied with the management of their **neighbourhood**



2025/2026 IN PICTURES

From investing in homes and supporting tenants to working with local partners and delivering community projects, these photographs capture some of the people, places and activities that helped shape another successful year for Williamsburgh Housing Association.



LOOKING AHEAD TO 2026/27

As we look ahead, we remain committed to providing high-quality homes and services, supporting our communities and listening to what matters most to our tenants. We will continue to build on the progress made during 2025/26 while investing in our homes, neighbourhoods and services.



Investing in Our Homes

Continue investing in planned maintenance and improvements to provide safe, warm and well-maintained homes.

Listening to Customers

Use tenant feedback to shape services and improve how we communicate and engage with our customers.

Supporting Communities

Work with local partners to improve wellbeing, reduce isolation and create opportunities for local people.

Improving Digital Services

Develop digital services and communications to make it easier for tenants to access information and support.

Together with our tenants, customers, partners and colleagues, we look forward to another year of delivering positive outcomes across our communities.

THANK YOU

As another successful year comes to a close, I would like to thank our tenants, residents, staff, Management Committee and partners for their continued support.

Everything we have achieved during 2025/26 has been made possible through working together. From investing in homes and improving services to supporting communities, the progress highlighted throughout this report reflects the collective efforts of many people.

We remain committed to listening, learning and improving, ensuring that Williamsburgh Housing Association continues to provide high-quality homes and services for the communities we serve.

Thank you for being part of our journey.

Jonathan Grant
Chief Executive Officer



Who Regulates us?

The Association is regulated by the Scottish Housing Regulator www.scottishhousingregulator.gov.scot and the Financial Conduct Authority www.fca.org.uk

As a charity the Association is regulated by the Office of the Scottish Charity Regulator www.oscr.org.uk

The Scottish Social Housing Charter sets out the standards that all Housing Associations must achieve <https://www.gov.scot/publications/scottish-social-housing-charter-november-2022/>

Solicitor: Cochran Dickie
Auditor: Chiene & Tait
Internal Auditor: Wbg Services

Registered under the Cooperative and
Community Benefit Societies Act 2014
Property Factor Registered No.
PF000216

Williamsburgh Housing Association Ltd
is a recognised Scottish Charity No. SC035350

Registered Social Landlord HAL207

Williamsburgh Housing Association is a non -profit
making community based housing association.

We are members of:



INVESTORS IN PEOPLE
We invest in people Gold

