SOUTHSIDE
housing association

Annual Report 2025/26

Contents

Welcome From The Chair

Welcome to Southside Housing Association's Annual Report for 2025–26. This report highlights our performance over the past year and our commitment to providing high quality homes, supporting communities and investing for the future.

Southside has remained focused throughout the year on delivering excellent services and supporting tenants when they need us most.

I am pleased to report on another successful year and my first as Chair of the Association.

This year, we provided homes to 132 households in housing need, including 74 households assessed as homeless by Glasgow City Council, while continuing to provide 112 Temporary Furnished Flats for households experiencing homelessness. Unfortunately, we don't have enough properties to meet the levels of housing need, but we ensure that our allocations are carried out in a fair and proportionate way in our communities, and in accordance with housing legislation.

A major achievement this year has been the performance of our Advice Services Team. During 2025/26, the team supported over 1700 households, securing more than £6.5 million in verified financial gains. The team also helped residents access welfare support, manage debt, obtain essential household items, and sustain tenancies.

Our Energy Advice Project continued to make a significant contribution, supporting more than 1,100 households to tackle fuel poverty and energy debt. Additional funding has been secured to continue this important work through to 2028.

Community investment remains central to our purpose. During the year we invested over £50,000 directly into community projects, tenant participation and community benefit initiatives. Through our Community Chest and our contractors community benefits, we supported local sports clubs, family activities, food initiatives, youth projects and organisations tackling hardship and isolation.

Our Community Initiatives programme continued to thrive through breakfast clubs, community hubs, wellbeing activities, volunteering programmes and holiday food and activity projects. Thousands of residents benefited from opportunities to connect with others, improve wellbeing and participate in local activities.

Investing in our existing assets is crucial, and we continued to do this last year. Over £3.5 million was spent on planned maintenance including lift replacements at Moss Heights Avenue, kitchen programmes, electrical upgrades, new window and heating contracts. We also completed 20 medical adaptations to support independent living.

Our repairs service has continued to perform strongly. Emergency repairs were completed in just over three hours on average, non-emergency repairs in under four days and almost 97% of repairs were completed right first time.

Our housing performance continued to improve with our lowest rent arrears figure in many years.

In addition we also managed to let properties as quickly as possible, despite issues with utilities throughout the year.

Development and regeneration activity also progressed well. Construction continued at 640 Pollokshaws Road, which will deliver 50 new affordable homes, while progress was also made at our Craigie Street conversions and through property acquisition and refurbishment projects. We also continued important work on building safety, cladding remediation and Single Building Assessments.

Financially, the Association remains strong and resilient. Net assets increased to over £54 million and cash balances increased to £5.6 million. Our annual audit is testimony to that with an improving picture being recognised.

Our subsidiary, Southside Lettings (Scotland) Ltd, also performed well, maintaining strong repairs performance and significantly reducing rent arrears across its mid-market rent portfolio.

Tenant satisfaction has reached exceptionally high levels. Independent research undertaken during 2025 found that more than 96% of tenants were satisfied with the overall service provided by Southside, while 96% were satisfied with the quality of their home. Satisfaction with repairs increased dramatically to over 92%, reflecting significant improvements in service delivery.

In March 2026 the Board took the decision to declare our tower at 150 Berryknowes Avenue, an active clearance project. This was in response to the findings of a Single Building Assessment carried out in partnership with the Scottish Government. The outcome of this is that residents will be rehoused and the block will be emptied. We will work with Glasgow City Council for a longer-term redevelopment proposal for the area, but our focus is on the rehousing of residents and ensuring that safety measures are put in place to mitigate risk for the residents who remain in the building.

Looking ahead, our new Development Strategy 2026–2031 provides a clear framework for investment, regeneration and growth. In 2026 - 2027 we expect to complete our development at Pollokshaws Road and will be making plans for other sites in the south side of the city. We remain committed to delivering excellent landlord services, supporting thriving communities and providing high quality affordable homes and meeting our vision of “Getting it Right and Shaping the future”.

On behalf of the Board, I would like to thank our staff, volunteers, partners, tenants and shareholders for their continued support and commitment throughout the year. We will keep striving to improve lives, strengthen communities and shape a positive future for Southside.

I hope you enjoy reading this Annual Report.

Best wishes,

Ruth McCluskey

Chairperson

Housing Services

Lets and Empty Homes

As a registered social landlord and a Scottish charity, Southside Housing Association is dedicated to alleviating homelessness and poor housing conditions. Last year we re-housed **74** Homeless applicants who were registered as homeless with the local authority. We also continue to support the Health and Social Care Partnership and Glasgow City Council through the provision of **112** temporary furnished flats (TFFs), of which 4 were new leases in the 2025/26 period. These offer temporary accommodation for those experiencing homelessness, before they move on to more permanent accommodation.

Last year, we re-housed **132** households who were in housing need. This compared to **130** the previous year.

The breakdown of our lets is detailed below: -

Existing tenants that were transferred to more suitable housing	21
Applicants from our housing list	23
Lets from other sources	*14
Applicants who were assessed as statutory homeless by the local authority	74
Nominations from the local authority (assessed as homeless)	0
Total	**132**

*We also accommodated 14 lets from other sources, these included referrals from the Saffron Project (both referrals and move ons) and our homeless project in Crosshill.

We have continued to keep our re-let times and our void loss low this year. Despite not managing to deliver as low turnaround as last year, our performance has improved 3-fold since 2023, where the average to let was 60 days and our void loss was over 1%.

- On average it took **19.52** days to re-let homes in 2025/2026. This has increased from 13.02 days in the previous year.
- Only **0.32%** of rent due was not collected because homes were empty.

Rents and Arrears

Following our rent consultation, rents increased by 4.2% on the 28th March 2025 for the 2025/26 financial year.

At the end of 2025/26, the level of current rent arrears stood at 2.79%, performing strongly against our target of 3.25% for the year. This is a significant improvement from the previous year's figure of 4.26%.

Rent is our main source of income and enables us to maintain and improve homes, deliver essential services, and invest in our communities. Supporting tenants to sustain their tenancies and preventing housing debt build up remains a key focus for our Housing Management team. They will work closely with our Advice Team to help tenants access benefits and maximise their household income. Strong rent collection ensures we have the resources needed to invest in our homes and provide services that make a positive difference to our communities.

	Actual Arrears (non-technical) 2024/2025 (last year)		Actual Arrears (non-technical) 2025/2026 (this year)	
Current Tenant	£540,384.90	4.26%	£371,590.77	2.79%
Former Tenant	£165,949.73	1.31%	£120,491.58	0.90%
Total	**£706,334.63**	**5.56%**	**£492,082.35**	**3.69%**

Legal Action

Eviction is always the last resort for us as a landlord. While we will work with tenants to try and help them sustain their tenancies, unfortunately it is not always possible, and we are required to take steps to end a tenancy.

The Association initiated 28 new court actions for recovery of possession of properties during 2025/2026 which resulted in 9 evictions. Eight decrees for eviction were enforced for rent arrears and one due to property condition. The Association remains committed to helping people to sustain their tenancies but will take appropriate enforcement action where tenants fail to engage or comply with their tenancy obligations.

Anti-Social Behaviour

During the reporting year, we received 237 new reports of antisocial behaviour. We were able to resolve 228 or 95.80% cases within the reporting year.

We want all residents to enjoy living in communities which are safe, respectful and free from antisocial behaviour. Where issues arise, we aim to take early and proportionate action, using a range of measures including tenancy enforcement, estate management interventions and referrals to independent mediation services where neighbour disputes may be resolved through discussion.

Tackling serious antisocial behaviour often requires us working closely with partner organisations such as Police Scotland and the Community Relations Unit of Glasgow City Council. If you experience antisocial behaviour, please report it to us as soon as possible and, where appropriate, to other relevant agencies. The more information we receive, the better placed we are to investigate concerns, support those affected and take action against those responsible. By reporting incidents, you can help make our communities safer and more enjoyable places to live.

Estate Management

All residents are entitled to the peaceful enjoyment of their homes within clean, safe and well-maintained neighbourhoods, and we remain committed to delivering a high-quality and professional service.

Ongoing reductions in the resources available to partner agencies continue to present challenges in maintaining neighbourhood standards. Despite this, we carry out regular estate inspections across our four geographical patches, identifying issues and taking action where possible. Our housing management and property services teams work closely with tenants, other residents, Glasgow City Council and other partner organisations to try and address concerns and improve the local surroundings.

We meet regularly with key stakeholders to share information, discuss emerging or ongoing issues, and to coordinate appropriate action. Residents play an important role in helping us to do this by reporting environmental concerns and antisocial behaviour to the appropriate agencies when they arise.

Issues like missed bin collections, fly-tipping in public places, vermin infestations and dog fouling should be reported directly to Glasgow City Council – you can do this using the MyGlasgow smartphone app, online at www.glasgow.gov.uk, or by calling 0141 287 2000.

Everyone has a role to play in maintaining our neighbourhoods and residents can support this by disposing of waste responsibly, cleaning up after their pets, making use of bulk uplift services and reporting issues that affect the cleanliness or safety of the area.

Concierge & Mobile Facilities Service

Mobile Facilities Service

Our Mobile Facilities function provided a comprehensive service to our common areas, such as maintaining our back courts and the grounds surrounding our homes. This included a range of essential services such as communal close cleaning, back court maintenance, gardening and landscaping, winter gritting to some areas, removal of leaves and identifying and reporting repairs. This helped keep neighbourhoods safe, clean and welcoming.

The Association made the decision, due to continuous resource issues and following a value for money exercise, to no longer employ an in-house Mobile Facilities Team. A procurement exercise was carried out which included the grounds maintenance and common area cleaning across all our stock (excluding areas covered by our Concierge staff). These contracts were successfully awarded to Caledonian Maintenance Services and Ramora Facilities Support, a further bulk uplift contract was awarded to total Homes Scotland Ltd.

Bulk Uplift Service

Our bulk uplift service aims to keep our communities free of large items that residents need support to remove from their homes. Our contractor Total Homes Scotland Ltd, is part of a wider co-operative aiming to reduce waste going to landfill and where possible repurposing items that are collected. We aim for uplifts to be actioned within 10 working days, however they regularly uplift in around 5 working days, therefore offering a great service to our customers and having a great impact on our communities. This service is free for our social rented tenants, however carries a charge for Mid Market Rent tenants and Factored owners.

Concierge Service

We provide a Concierge service 365 days a year to over 1200 customers who live in our multistorey and deck access homes.

Our Concierge Team carry out a wide range of duties acting as a first point of contact for many of our customers. They carry out common area cleaning, security patrols, reporting communal repairs, assisting tenants where required, and arranging bulk items for removal, whilst also dealing with both internal and external contractors. This is a valuable service which continues to serve the needs of residents in our most populated areas, in homes at 150 Berryknowes Avenue, Mossheights Avenue, Queensland Court and Gardens, our mini-multi properties at Swinton/Invergyle, St. Andrews Crescent and Drive and our deck access at Hartlaw and Chirnside.

Property Services

Following a review of the most effective way to deliver our reactive repairs and voids service, we revised our approach in 2023 and moved from a single multi-trade contractor model to a framework of specialist contractors providing dedicated joinery, electrical and plumbing services. A separate contractor was also appointed to deliver the Out of Hours Emergency Repairs Service.

The new arrangements commenced in September 2023 under an initial two-year contract, with the option to extend for up to three additional one-year periods. Since implementation, contractor performance has improved consistently, resulting in enhanced service delivery and stronger performance outcomes. In recognition of this sustained performance, the first optional 12-month contract extension was agreed for 2025/26.

	Southside Results 2025/26	Southside Results 2024/25	Scottish Average
Emergency Repairs Average hours	3.02 hours	2.78 hours	3.5 hours
Non-Emergency Repairs Average Days	3.99 days	4 days	8.8 days
Reactive Repairs "right first time"	96.65%	95.34%	95.3%
Satisfaction with repairs	92.36%	70.99%	88.1%
Scottish Housing Quality Standard - % of homes that meet the standard	86.37%	87.88%	89.5%
% of Voids Completed within target	95.9%	78.5%	No stats available

Tenant Safety & Compliance

Keeping our tenants safe remains one of the Association's highest priorities. During the year we have continued to strengthen the way we manage statutory compliance by improving reporting, increasing visibility of performance and introducing more robust monitoring across all compliance areas. This has given managers and the Board better oversight of inspections, servicing, certification and remedial works, helping ensure issues are identified early and followed through to completion.

We continue to manage programmes covering gas safety, fire safety, asbestos management, water hygiene, electrical safety and lift maintenance to ensure our statutory obligations continue to be met.

During the year we have also strengthened contractor management through regular performance meetings, improved compliance tracking and clearer reporting of outstanding actions. This has improved accountability, supported quicker responses to compliance issues and provided greater assurance that services are being delivered to the required standard.

Looking ahead, we will continue to improve our reporting, strengthen asset information, embed our new fire safety arrangements, progress the current asbestos management tender and renew our water hygiene contract. We will also continue to deliver major life safety projects, including the fire alarm installation to 150 Berryknowes Avenue and ensure we meet our regulatory compliance in relation to the management of reported mould and damp cases in our homes.

We will continue to review our performance, strengthen our reporting and work closely with our contractors to keep improving the service we provide and ensure our tenants continue to live in safe, well-maintained homes.

Summary

Gas Safety: During this year we met our statutory requirement to complete an annual gas safety check with **99%** compliance.

Electrical Safety: 99% of our homes which were due to have an Electrical Installation Condition Report within 5 years of the previous inspection was carried out.

Fire Safety - All our homes have interlinked smoke and heat detectors which are planned for replacement every 10 years as well as being tested during the 5 yearly EICR inspection.

Mould & Damp - Average length of time taken to resolve cases of damp and/or mould – 16.58 days.

Our Subsidiary – Southside Lettings (Scotland) Ltd

SOUTHSIDE
letting

Southside Housing Association operates with a subsidiary, Southside Lettings (Scotland) Limited (SLS) who deliver our Mid-Market Rental service for 208 tenancies. The Association performs the role of Letting Agent on behalf of the landlord, SLS.

Overall, **2025/26 performance remained within target across all repair categories for our MMR tenancies**. Emergency repair performance improved, urgent and routine repairs remained on target despite slower average completion times.

Repair Type	Target	2025/26 Total	2025/26 Avg. Time	2024/25 Total	2024/25 Avg. Time
Emergency Repairs	4 hours	124	2 hours	149	2.26 hours
Urgent Repairs	3 working days	160	2 days	167	1.6 days
Routine Repairs	10 working days	210	8 days	129	5.7 days

Within our debt recovery and rent management in the Housing Association, our performance improved with SLS also, as arrears were reduced significantly. We have been focusing on a range of improvements with our MMR portfolio last year and in the year ahead and have made a good start in 25/26. Our performance in re-lets has been influenced by a number of factors but we are hopeful of a return to quicker turnarounds next year.

Arrears

	Arrears 2024/2025	Arrears 2025/2026
Current Tenants	£50,641.96 3.95%	£32,261.66 2.52%
Former Tenants	£54,668.47 4.27%	£17,969.31 1.40%
Total	£105,310.43 8.21%	£50,230.97 3.92%

Allocations

Allocations	Target	2025/2026	2024/2025
Number of lets	N/A	26	25
Average days to Re-Let	20	53.44	39.84
Void Rent Loss (%)	0.60%	2.64%	1.45%

Southside's Charter Report 2025/26

The Scottish Social Housing Charter sets out the standards and outcomes that tenants and other customers can expect from social landlords. Each year, we report our performance to the Scottish Housing Regulator, providing information on how effectively we are delivering services and meeting these expectations.

The Regulator publishes this information to help tenants and customers understand how their landlord is performing and to compare performance across Scotland's social housing sector. Our full Landlord Report is summarised on the following pages, showing our performance against key indicators alongside the Scottish average for 2025/26.

Our Homes as at 31 March 2026

The total rent due for the year was **£12,378,765**

Average Weekly Rents 2025/26

Apt Size	Number of Homes	SHA 2025/26	Scottish Average	Differential
1	59	£ 81.18	£ 91.63	- 11.4%
2	1041	£ 97.65	£ 98.61	- 1%
3	674	£113.22	£101.42	+11.6 %
4	421	£124.26	£110.33	+12.6%
5+	60	£133.67	£121.71	+9.8%
Average Weekly Rent		£107.84	£103.10	+4.4%
Total	2255			

ARC PERFORMANCE 2025/26

We are required to report our performance against the Scottish Housing Regulator's Annual Return on the Charter (ARC) indicators. The table below compares our performance with the Sottish average.

	INDICATORS	SHA PERFORMANCE 2025/26	SCOTTISH AVERAGE 2025/26
	Rent collected as a percentage of the total rent due	101.62%	99.7%
	Gross rent arrears (all tenants) as a percentage of rent due	4.44%	5.9%
	Rent lost through properties being empty	0.32%	1.1%
	Average number of days to re-let homes	19.52 days	52 days
	Percentage of tenants who feel that the rent for their home represents good value for money	89.64%	82%
	Percentage of tenants who are satisfied by the standard of overall service provided by us	96.22%	88%
	Percentage of tenants who feel that we are good at keeping them informed about our services and decisions we make	98.38%	91%
	Percentage of tenants who are satisfied with the opportunities to participate in our decision-making process	99.55%	88%
	Percentage of housing stock which meets the Scottish Housing Quality Standard	86.37%	90%
	Percentage of tenants who are satisfied with the quality of their home	96.04%	87%
	Percentage of tenants who are satisfied with our contribution to the management of the neighbourhood they live in	96.13%	85%

	INDICATORS	SHA PERFORMANCE 2025/26	SCOTTISH AVERAGE 2025/26
	Average time taken to complete emergency repairs	3.02 hours	3.3 hours
	Average number of days taken to complete non-emergency repairs	3.99 days	8.4 days
	Percentage of reactive repairs carried out 'right first time'	96.65%	95%
	Percentage of tenants who are satisfied with the repairs and maintenance service	92.36%	88%

Source; Scottish Housing Regulator - Annual Return on the Charter (ARC) 2025/26

Complaints

Delivering excellent services remains a key priority for Southside Housing Association. Although we work hard to ensure our tenants and customers receive the highest standard of service, we recognise that concerns or dissatisfaction may occasionally arise. We treat every complaint as an important source of feedback and use the insights gained to identify learning opportunities, strengthen our services, and drive continuous improvement. Below is a summary of our complaints handling performance during the 2025/26 reporting year.

98.8% Stage 1 complaints responded to in full	**93.5%** Stage 2 complaints responded to in full	**5.2** days on average to respond to Stage 1 complaints	**17.2** days on average to respond to Stage 2 complaints

Southside Housing Association

Tenant Satisfaction Survey Results 2025

1110
INTERVIEWS

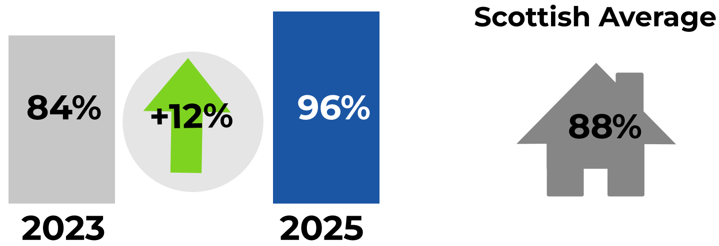
DEC 1 → DEC 14

Background to the survey

We commissioned an independent survey from Research Resource who asked 1100 of our tenants to assess their satisfaction with our services. This is done to report back to the Scottish Housing Regulator and allows us to monitor and improve our offering for customers. The information that follows presents an overview of the key findings from the 2025 survey and a comparison to the results from SHA's 2023 tenant survey and also the Scottish Average for all social landlords for the year 2024/2025.

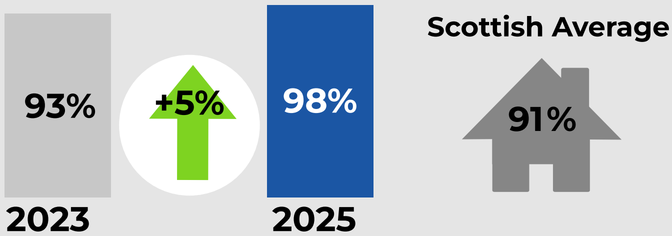
Taking everything into account, how satisfied are you with the overall service provided by SHA?

96% of you told us that you were either very or fairly satisfied with the **overall service provided by SHA**. This is higher than the 2023 survey (84%).



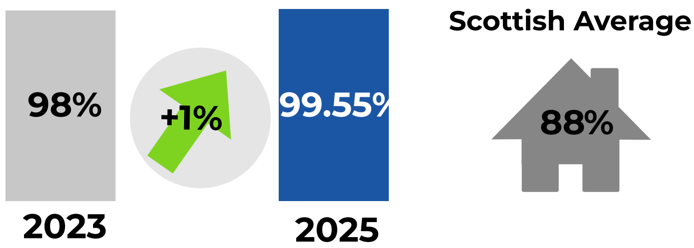
98% of you said that SHA was either very or fairly good at **keeping you informed about their services and decisions** which is higher than the 2023 survey (93%).

How good or poor do you feel your landlord is at keeping you informed about their services and decisions?

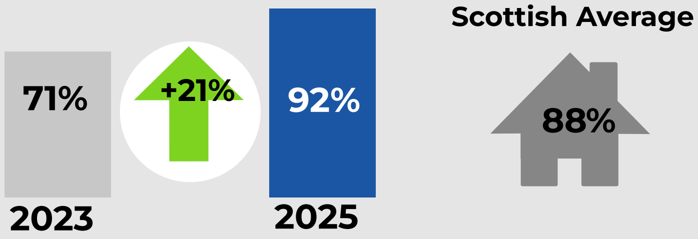


How satisfied or dissatisfied are you with the opportunities given to you to participate in your landlord's decision making processes?

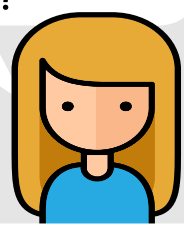
99.55% of you said you were satisfied with **participation opportunities,** which is marginally higher than the 2023 result (98%).



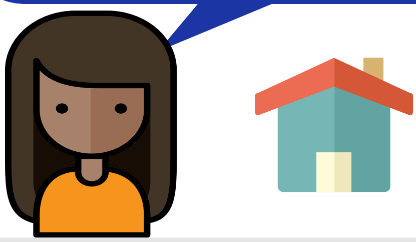
Just over 9 in 10 of you who have had repairs carried out in the last 12 months were satisfied with the service you received (**92%**). Satisfaction is significantly higher than the 2023 survey (71%).



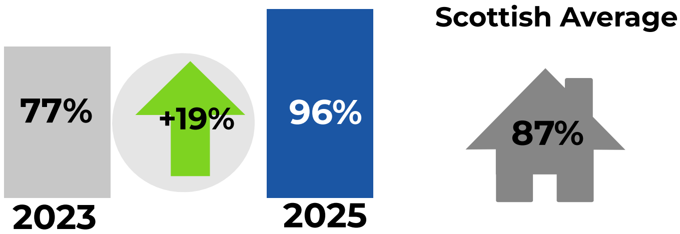
Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?



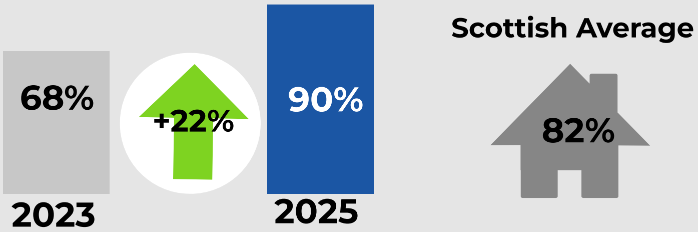
Overall, how satisfied or dissatisfied are you with the quality of your home?



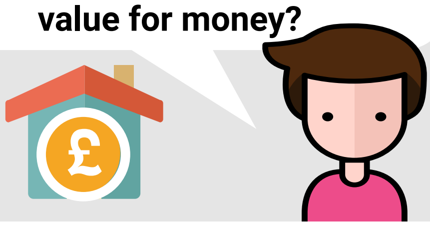
96% of you said you were very or fairly satisfied with the **quality of your home**. This is higher than the 2023 survey (77%).



90% of you said you felt the rent for your home was good **value for money**. This is significantly higher than the 2023 survey (68%).

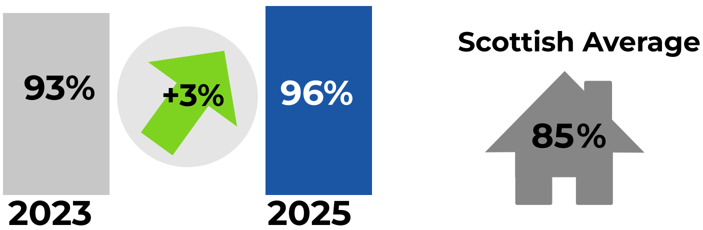


Taking into account the accommodation and services your landlord provides, to what extent do you think that the rent for this property represents good or poor value for money?



Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?

96% of you were satisfied with your landlord's contribution to the **management of the neighbourhood** you live in, and is marginally higher than in 2023 (93%).



Investing in our Communities

Our aim is to ensure that all tenants live in homes that are safe, comfortable, energy efficient and of a high standard. To support this, we invest annually in a range of planned maintenance and improvement programmes across our housing stock.

Maintaining our homes to the highest possible standard is essential in helping tenants feel secure and comfortable in their properties. Strategic investment in major replacement programmes, including kitchens, bathrooms, windows, doors, and heating systems, plays a vital role in achieving this objective.

Feedback from our tenants highlights the quality and condition of our homes as one of our tenants' highest priorities. Our investment programme is therefore designed to respond to these expectations while protecting and enhancing our most valuable asset, our housing stock.

The table below summarises the planned investment works completed during 2025/26. These works contributed to improving compliance with the Scottish Housing Quality Standard (SHQS) and Energy Efficiency Standard for Social Housing (EESSH) across our properties, while also maintaining the overall standard of our homes and supporting their long-term sustainability.

Investment Works	Site Address	No of Units	Spend
Ad- Hoc Bathrooms Replacement	Various Properties	12	£49,292.00
Ad- Hoc Gas Boilers Replacement	Various Properties	36	£73,392.00
Ad- Hoc Electric Rewire	Various Properties	5	£14,450.00
Ad- Hoc Gas Heating and Hot Water System Replacement	Various Properties	7	£53,513.00
Passenger Lift Replacement	20, 120, 40, 100 & 160 Moss Heights Avenue	5 Blocks	£1,547,320.00
Common Electrical Distribution Equipment's, Internal Stair Lighting, Emergency Stair Lighting	27 St Andrews Drive 29 St Andrews Drive 31 St AndrewsDrive 21 St Andrews Crescent 27 St Andrews Crescent 33 St Andrews Crescent 39 St Andrews Crescent	7 Blocks	£515,000.00
Kitchen Replacement	Pollokshields T84s & Other Ad- Hoc Properties	7 x T 84s Blocks	£715,786.00
Window Replacement	10 March Street/ 55 Nithsdale Drive	19	£305,734.00
Electric Storage Heating Replacement	Hartlaw Crescent and Chirnside Place Year 1	15	£90,069.00
Cyclical Paintwork	Common Blocks	16 Blocks	£144,349.00
Total Spend			**£ 3,508,905.00**

We also completed a total of 20 Medical Adaptations during this year with a value of **£116,790**

Developing New Homes and Investing in Our Communities

Southside Housing Association remains committed to delivering high-quality affordable housing and supporting regeneration across Glasgow's south side. Through a combination of new build development, property acquisitions and environmental improvement projects, we continue to invest in homes and communities while responding to significant housing demand and changing local needs.

Aerial view of our new build site at 640 Pollokshaws Road

During the year, construction continued to progress at our flagship development at 640 Pollokshaws Road, which will deliver 50 new homes for social rent on a prominent brownfield site within Pollokshaws. Developed in partnership with AS Homes, the project will provide a mix of modern, energy-efficient homes designed to meet a broad range of housing needs, including wheelchair-accessible accommodation.

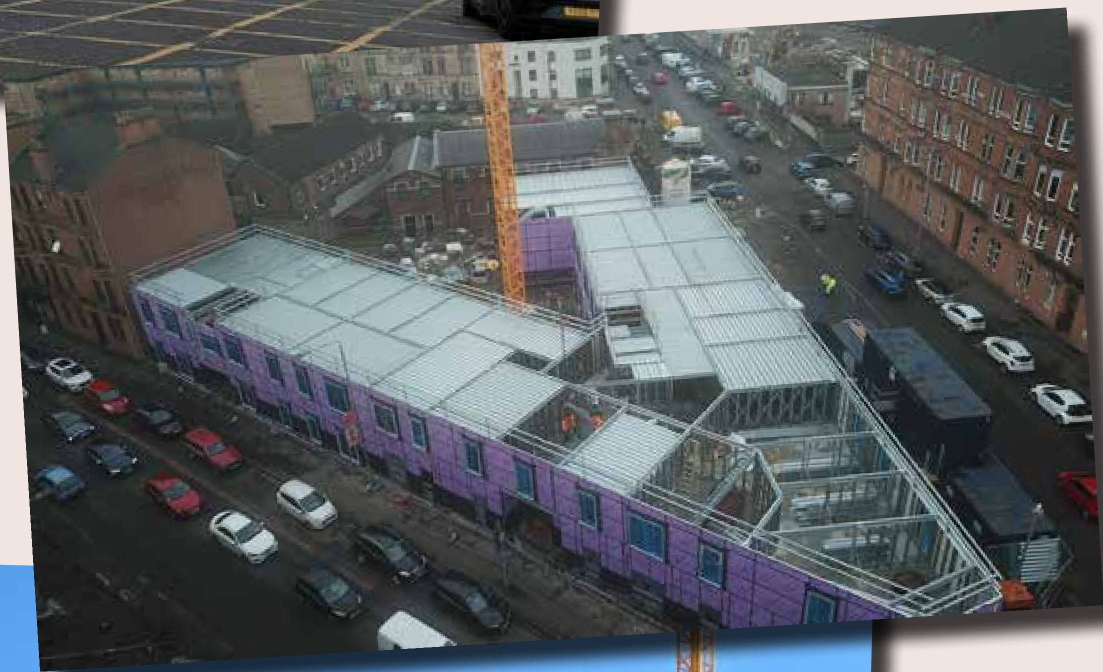
Significant progress has been made on both the building structure and internal works, bringing the project closer to its completion target date of early 2027. The development will help address significant demand for affordable housing within Pollokshaws while contributing to the ongoing regeneration of this important site.

At 86 Craigie Street, work continued on the conversion of the former police station into new affordable homes. Despite some delays associated with utility connections, substantial progress was achieved and the development remains an excellent example of how existing buildings can be repurposed to provide high-quality housing while contributing positively to the surrounding neighbourhood. The conversion will bring a long-term vacant building back into productive use, helping to preserve the local streetscape while increasing the supply of affordable homes.



Images of the Craigie Street former police station conversion





The Association also continued its programme of acquiring and improving existing properties within our communities. During the year, refurbishment works were completed on 11 tenement properties acquired through Glasgow City Council's acquisition programme, helping to return high-quality homes to the affordable housing sector. These projects support wider regeneration objectives while improving housing quality and energy efficiency for future tenants.

Our investment activity extends beyond the delivery of new homes. During the year, we continued to work with Glasgow City Council and local residents to improve neighbourhood environments and support wider regeneration objectives. This included the progression of back court improvement works associated with the former Snooker Club site at Kingarth Street/Calder Street/Victoria Road, a project that will deliver a new back court area for the surrounding residents who have been without a back court since the collapse of the former snooker club some 15 years ago.

Significant progress was also made during the year in relation to the Single Building Assessment (SBA) programme and Scotland's Cladding Remediation Programme.

Southside Housing Association successfully secured grant funding from the Scottish Government to commission 32 Single Building Assessment reports across our housing stock, covering buildings that exceed 11 metres in height.

These assessments represent an important step in understanding the construction, condition and fire safety characteristics of affected buildings and will help inform future investment decisions relating to remediation, maintenance and asset management. The programme also reflects our ongoing commitment to ensuring that residents continue to live in safe and sustainable homes.

While good progress has been made, the process has not been without challenges. The scale of the programme, with 32 buildings requiring assessment, has resulted in a significant volume of survey, reporting and stakeholder engagement activity.

Coordinating and progressing assessments across a large and diverse portfolio of buildings has required careful planning and management to ensure the programme continues to move forward effectively.

Despite these challenges, the Association has continued to move the programme forward and remains committed to working with the Scottish Government and other key stakeholders to progress assessments and better understand the future investment requirements of our buildings.

Looking Ahead

In June 2026, the Association approved its new Development Strategy for 2026-2031.

The strategy sets out a clear vision for sustainable growth, regeneration and investment across our communities. Over the next five years, our priorities will include completing current commitments, pursuing targeted acquisition opportunities, delivering energy-efficient new homes and supporting wider regeneration activity within our established areas of operation.

A key focus will be bringing forward new affordable housing opportunities on the former United Reform Church site on Mosspark Boulevard, where we aspire to deliver a high-quality development that responds to local housing need while making a positive contribution to the surrounding area.

We will also continue to explore the potential for a new build development at the former DSS site at 1479 Paisley Road West.

Alongside our development and regeneration ambitions, a significant programme of work will also be undertaken to survey the external condition of all pre-1919 tenement properties within our ownership. The information gathered will improve our understanding of future investment requirements and support the development of long-term asset management plans, helping to ensure our tenement stock remains safe, well-maintained and sustainable for years to come.

Looking further ahead, the Association hopes to revisit plans for the redevelopment of the site at 150 Berryknowes Avenue. We continue to recognise the site's potential to deliver much-needed affordable housing and make a positive contribution to the wider regeneration of the local area. We will therefore continue to explore opportunities to progress the development as circumstances allow.

Investing in Our Communities

Community Initiatives

The Association continues to support and deliver a wide range of community initiatives, remaining focused on bringing communities together and improving everyone's experience of living in their neighbourhoods. These activities also provide valuable opportunities for residents to engage with our staff in informal and positive settings, helping to strengthen relationships, build trust, and create a greater understanding of the people behind the services we provide. By maintaining a visible and active presence within our communities, we continue to foster stronger connections and demonstrate our commitment to supporting residents beyond the delivery of housing services.

Breakfast Sessions

We delivered over 90 breakfast sessions, across our various sessions at 150 Berryknowes Avenue and Queensland Community Hub in Cardonald and Herriet Court in Pollokshields, providing warm, healthy, vegetarian and halal options to an average of 20 residents at each session.

Our breakfast sessions offer a warm, welcoming space for communities to come together, have a healthy breakfast, and spend some time in the company of friends and neighbours. Attendees are encouraged to take any leftovers home with them, to prevent food waste, and residents are regularly asked for feedback and requests. Seasonal items are provided such as hot cross buns in spring, festive crackers and shortbread in winter and varying fruits across the year.

The sessions in Cardonald are delivered by our Community Initiatives Volunteers who enjoy cooking and chatting to participants every week. Feedback from attendees shows that the breakfast mornings allow them to get to know neighbours they would not normally have interaction with.

In March 2026 we brought in Community Cook, Rachel Anderson, to run the breakfast sessions at Herriet Court. These have been well attended, with a greater variety of meals prepared for residents. This change has enabled us to provide greater consistency and support, while also addressing the reduced capacity of volunteers within the Pollokshields area. Despite this operational change, the breakfasts continue to offer an important opportunity for residents to come together, build connections, and engage with Association staff in a welcoming and informal environment.

Volunteers

Over the year our volunteers have gradually reduced in numbers, but throughout the year we had a total of 8 who supported our breakfast sessions and children's holiday programmes.

The value of our Community Initiatives Volunteers cannot be underestimated, and their support to their communities really is commendable. Over the last year we have been able to invest more deeply in supporting our volunteers. We have focused on equipping them with REHIS (food hygiene) training, opportunities to practice conflict resolution skills as well as tools to support them improve their health and wellbeing, through access to external training and specialist support. By investing in their development and wellbeing, we aim to sustain their valuable contribution and ensure they continue to feel confident and supported by members of our team.

School Holiday Food and Activity Programmes

Through funding from Glasgow City Council, we successfully delivered 3 Holiday Food and Activity Programmes in both Pollokshields and Cardonald over 18 days, providing lunches to 1,260 children and families. Our holiday programme offers a great space for families to come together and enjoy some healthy food and activities during the school holiday periods. This programme has been well received over the years and has been a great help to families.

From December 2025 we have been working with an external facilitator to support bringing together other local youth-based organisations. The aim is to strengthen local partnership working, combining skills, local knowledge and experience from both organisations. We hope this will create a more co-ordinated approach to supporting children, young people and families.

This collaborative approach resulted in two youth based organisations, TURF Community and YSCA securing funding from Glasgow City Council for 2026/27 school holiday programmes. These programmes are planned across Summer 2026, Oct 2026 and Spring 2027 providing positive activities and support for children, young people and families which we continue to learn is particularly vital during the school holidays.

Outdoor Activity and Well-being Officer/Big Lottery Funding

Funding for our Outdoor Activity and Well-being Officer post came to an end at the end of July 2025. The Big Lottery Funding remains in place to deliver Easy Exercise (gentle, inclusive physical activity that supports wellbeing, social connection and healthy lifestyles) sessions at Queensland and Berryknowes until Nov 2026.

BIG LOTTERY FUND

LOTTERY FUNDED

Community Hubs

Our Community Hubs in Cardonald, Halfway & Pollokshields continue to provide a safe and friendly environment with planned activities designed to tackle social isolation, loneliness and encourage community integration. The demand from residents continues to be high, and this is a clear indication of the value in providing safe, welcoming spaces for residents to come together.

In December we organised a chippy lunch in Berryknowes Community Hub, with 17 residents attending and enjoying a hearty meal and good conversations with their neighbours.

In January and February 2026, we ran easy exercise/yoga sessions with local instructor Penny in Herriet Court and Newark Drive residents' lounges. We continue to engage with residents to find out what other activities they would like to see in their spaces.

Cardonald Community Shop

The Cardonald Community Shop continues to operate successfully from our community space at 12 Swinton Place, in partnership with Good Food Scotland. It provides reduced cost household goods, fresh and frozen produce, pet food and toiletry items and offers real financial benefits to local residents.

Making a Difference Together

In addition to our Community Initiative, Southside Housing Association continued to invest in local organisations, community activities and services that help make our neighbourhoods stronger, healthier and more inclusive.

Through our Community Chest, Tenant Participation Fund, community benefit contributions from contractors and subsidised community leases, we invested well over **£50,000 in direct community support**, alongside significant in-kind assistance and reduced-cost accommodation for local organisations.

Community Investment at a Glance

Community Contribution	Value
Community Chest Grants	£10,000
Tenant Participation Activities	£900
Community Benefit Spend	£42,238
Subsidised Community Leases	Ongoing annual support
Community Organisations Directly Supported	14+
Community Chest Awards Made	12

£10,000 Invested Through Our Community Chest

This funding supported local groups delivering activities that improve wellbeing, reduce poverty, tackle social isolation and create opportunities for local people.

Community Chest Awards

Organisation	Community Benefit	Award
Whitacre Wolves	Training kits helping girls access football regardless of family income	£1,000
Nan McKay Community Hall	Accessible day trip for local residents	£1,000
Benburb FC	Affordable holiday sports camps for families facing financial pressure	£1,000
East Pollokshields Quad	Community events celebrating culture and inclusion	£1,000
East Pollokshields Out of School Care	School holiday activities, healthy cooking and outdoor learning	£1,000
Police Scotland	Firework safety initiative with local schools	£500
Giggle n Grow	Weekly music and movement sessions for families	£1,000
Share Scotland	Christmas gifts and winter essentials for children	£750
Make Do and Grow CIC	Expansion of toy library services	£1,000
Glendale Women's Café	Healthy meals and support for women	£1,000
TURF Neighbourhood Hub	Winter wellbeing programmes tackling isolation	£750

Total Invested: **£10,000**

What Did This Funding Achieve?

Rather than focusing on pounds and pence, the real impact was:

- *More young people participating in sport*
- *Families accessing affordable holiday activities*
- *Hot meals provided in welcoming community settings*
- *Children receiving gifts and winter essentials*
- *Weekly sessions supporting parent and child development*
- *Reduced social isolation for local residents*
- *Outdoor learning and healthy lifestyle opportunities*
- *Inclusive community celebrations and events*
- *Improved access to community resources and toy libraries*
- *Increased support for people experiencing financial hardship*

These projects were selected because they align with our vision of improving lives and supporting safe, popular and inclusive neighbourhoods.

Listening to Tenants

We continued to encourage tenant participation and resident involvement throughout the year.

Supporting Resident Engagement

Activity	Investment
Resident Halloween Event	**£100**
Giggle n Grow Family Sessions	**£50**
Resident Christmas Event	**£100**
Rent Consultation Incentives	**£250**
Tenant Satisfaction Survey Incentives	**£250**
Residents Lunch	**£150**

Total Tenant Participation Investment: **£ 900.00**

Why It Matters

We want tenants to help shape our services. Funding resident events and consultation incentives helps us hear directly from our communities and ensures local voices influence decision-making.

Community Benefits: Contractors Giving Back

Our contractors don't simply provide services. Through community benefit commitments, they also contribute directly to projects and support activities that benefit local people.

Community Benefits Delivered

Area of Support	Examples
Financial Inclusion	E-voucher and fuel voucher programmes
Homelessness Support	Starter packs for new households
Family Support	School holiday programmes and family services
Youth Development	Youth work and children's initiatives
Older People	Seasonal gifts and support activities
Community Facilities	Improvements to community premises
Literacy & Learning	Dolly Parton Imagination Library
Food Support	Breakfast sessions and community activities

Community benefit expenditure during the year totalled approximately **£42,238.**

Impact in Numbers

2025/26 Community Impact

£53,137+
invested directly in communities

12
community grant awards

11
organisations funded through the Community Chest

- **Thousands of pounds secured from contractors for local causes.**
- **Support provided across sport, food insecurity, wellbeing, youth work, employability and social inclusion.**
- **Community facilities made available at free or reduced cost.**

More Than Money

Community benefits funded practical support for local people when they needed it most.

Highlights Included

Children's holiday activities

Books for children through the Dolly Parton Imagination Library

Providing Community Space

We also support community organisations through rent concessions including Good Food Scotland's Community Shop, Govan Community Project and Glendale Women's Cafe.

This support helps trusted community organisations direct more of their resources towards frontline services rather than property costs.

Welfare Rights & Money Advice Team

Southside Advice Services Team

The Advice Services Team provides an accessible, high-quality service offering benefit advice, energy advice and debt management to tenants of Southside Housing Association (SHA), Cathcart and District Housing Association, Craigdale Housing Association and Glasgow South Carers Service. The team also provide debt advice and energy advice to tenants of New Gorbals Housing Association.

During 2025/2026, the team assisted **1,763** households across **4,205** cases, achieving verified financial gains of **£6,535,344** for tenants.

Welfare rights officers supported customers to access the benefits they were entitled to and helped many clients through the transition to Universal Credit. This included support with claims, checking awards, challenging decisions and assisting to manage online accounts. Over the year, the team assisted with **2,515** benefit issues and claims, helping households receive the correct income and reducing financial uncertainty.

The Money Advice service supported **113** households with unmanageable debt in 2025/2026, this included assisting 84 new clients manage debt totalling more than **£108,000**. Over **£59,000** of debt was successfully written off.

Tenancy Sustainment

The team plays a key role in tenancy sustainment, helping existing tenants access all available support to manage the ongoing challenges associated with the cost of living. The service also supports new tenants to establish and sustain their tenancies by helping them access essential items and practical assistance when setting up their homes.

During the year, SHA provided: **65** paint packs, **30** carpet vouchers and **20** other essential items of furniture or white goods.

In addition to support provided directly by SHA, the team made **172** applications to the Scottish Welfare Fund, securing more than **£62,000** in awards for furniture, carpets and white goods.

A further 14 applications were made to the Glasgow Care Foundation, again for essential items including flooring and white goods to a total value of **£2,786**.

Through community benefits and donations, the team provided **53** Glasgow Starter Packs to new tenants who had previously been homeless and were moving into their new tenancy. **47** households were supported with e-vouchers for food support at supermarkets and **6** households with vouchers for the Cardonald Community Food Shop.

Additional funding was provided to Aberlour Children's Charity by the Scottish Government during 2025/2026 for its Urgent Assistance Fund. The Advice Services Team made **29** successful applications on behalf of tenants with children, securing **£38,836** in support. This funding helped tenants struggling with rent arrears and provided essential household items.

Advice in Accessible Settings

The Scottish Government's Advice in Accessible Settings Fund has provided the team with a Welfare Advice Assistant since August 2023, subject to annual applications. Following the excellent outcomes achieved by projects funded through the programme, Advice UK, who administer the fund, successfully negotiated a three-year funding period for this round. SHA have secured **£144,000** in funding for 2026–2029. This additional resource has been invaluable, enabling the team to take a more proactive approach and substantially increase the level of support provided to tenants.

Southside Energy Advice Project

The Southside Energy Advice Project, funded through the Energy Industry Voluntary Redress Scheme, launched in June 2024. The project provides two Energy Advisers supporting tenants and service users of Southside Housing Association, New Gorbals Housing Association, Cathcart and District Housing Association, Craigdale Housing Association and Glasgow South Carers Service.

The project has successfully met its initial objectives, assisting **1,121** households to address fuel poverty and fuel debt, while promoting digital and financial inclusion and building financial resilience.

The Energy Advisers provide practical support and guidance, helping clients to:

- Understand how to use their heating systems as efficiently as possible.
- Identify energy efficiency measures that could help reduce household energy costs.
- Access support with energy and other debts.
- Connect with wider community and support services.

Over the two-year project, the Energy Advisers have achieved **£222,000** in financial gains for clients.

Emergency Fuel Support:

The project also included funding for fuel vouchers to support residents with pre-payment meters who were at risk of losing their energy supply.

In addition, SHA works in partnership with the Fuel Bank Foundation and HACT, who also provide emergency fuel vouchers. During 2025/2026, the team issued 583 fuel vouchers with a total value of **£27,832**, helping residents maintain access to essential energy during times of financial hardship.

We are delighted to have secured a further two years of funding for 2026–2028, totalling **£186,801**. This will enable the Energy Advice Project to continue providing vital support to our communities, helping households reduce energy costs, address fuel poverty and debt.

Financial Performance

The financial environment continues to be challenging with volatile energy prices impacting the cost of living and business operating costs, particularly in relation to repairs and maintenance, insurance and interest payable on our loans.
Despite these challenges, the Association has achieved efficiencies in the delivery of reactive repairs, compliance and cyclical repairs, whilst undertaking significant investment projects such as the lift replacements at Moss Heights Avenue at a cost of **£1.547m**, kitchen replacements in Pollokshields at a cost of **£715k** and electrical system upgrades at a cost of **£515k**. In addition, a number of cost-effective new contracts have been tendered.

During the year, spend on the new-build development at 640 Pollokshaws Road was **£3.68m**, Craigie Street refurbishment **£359k** and on other acquisitions **£1.01m**.

Statement of Comprehensive Income

The total income for the year was **£20.03m**, this is up from **£18.7m** in 2024/25.

The majority of our income is from tenants' rents and service charges however this also includes income received from grants, commercial rents and other income sources, such as services provided to other housing associations.

The total operating expenditure was **£19.3m** (£17.3m in 2024/25), which equates to 96.3% of our income.

Operating costs include management and administration costs of **£6.06m**, service costs of **£1.3m**, planned maintenance of **£2.07m**, reactive maintenance costs of **£3.09m** and depreciation of **£4.3m**.

The Association reported a total comprehensive income of **£2.76m** (£496k in 2024/25)

In terms of budget, SHA performed better than the budget with the exception of reactive repairs and maintenance, which were £235k over budget but this is prone to variations from year to year.

STATEMENT OF COMPREHENSIVE INCOME	31 MARCH 2026 £	31 MARCH 2025 £	Details
REVENUE	20,032,329	18,737,804	Rental Income, grant income and income from other activities
Less Operating Costs	19,317,315	17,332,087	Cost of administration, management and maintenance of properties
OPERATING SURPLUS/ (DEFICIT)	715,014	1,405,717	
Gain on sale of housing stock	(76,845)	(325,648)	This relates to the gain on sales of properties
Release of Negative Goodwill	111,000	111,000	Negative goodwill was created when assets were acquired through second stage transfer (SST). It is written off in line with depreciation or if the asset is sold
Interest Receivable	81,603	0	
Interest payable and similar charges	(587,431)	(431,304)	Interest paid on loans (mortgage payments)
Other Finance Income/Charges	107,312	11,000	This is interest received or charged in respect of pension obligations
Surplus/deficit for the year	350,653	770,765	Funds available for future planned maintenance of our properties
Actuarial gains/ losses on defined benefit pension plan	2,416,000	(274,000)	This reflects the Pension scheme based on actuarial valuations
TOTAL COMPREHENSIVE INCOME	3,306,653	496,765	

Statement of Financial Position

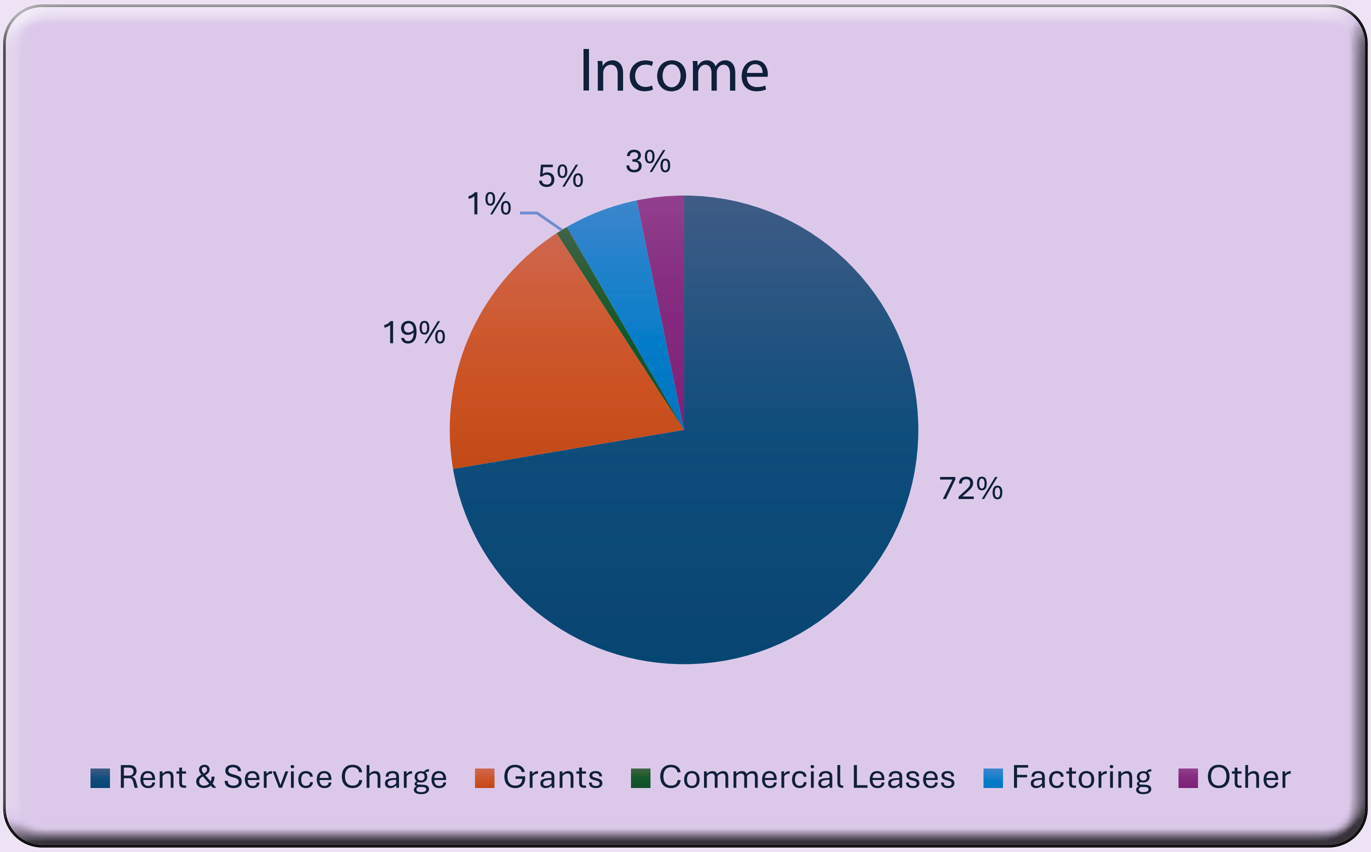
Southside Housing Association's net assets were **£55.5m** at the end of the financial year (£52.7m in 2024/25)
Southside Housing Association held **£5.6m** in cash in the bank (£5.1m in 2024/25).

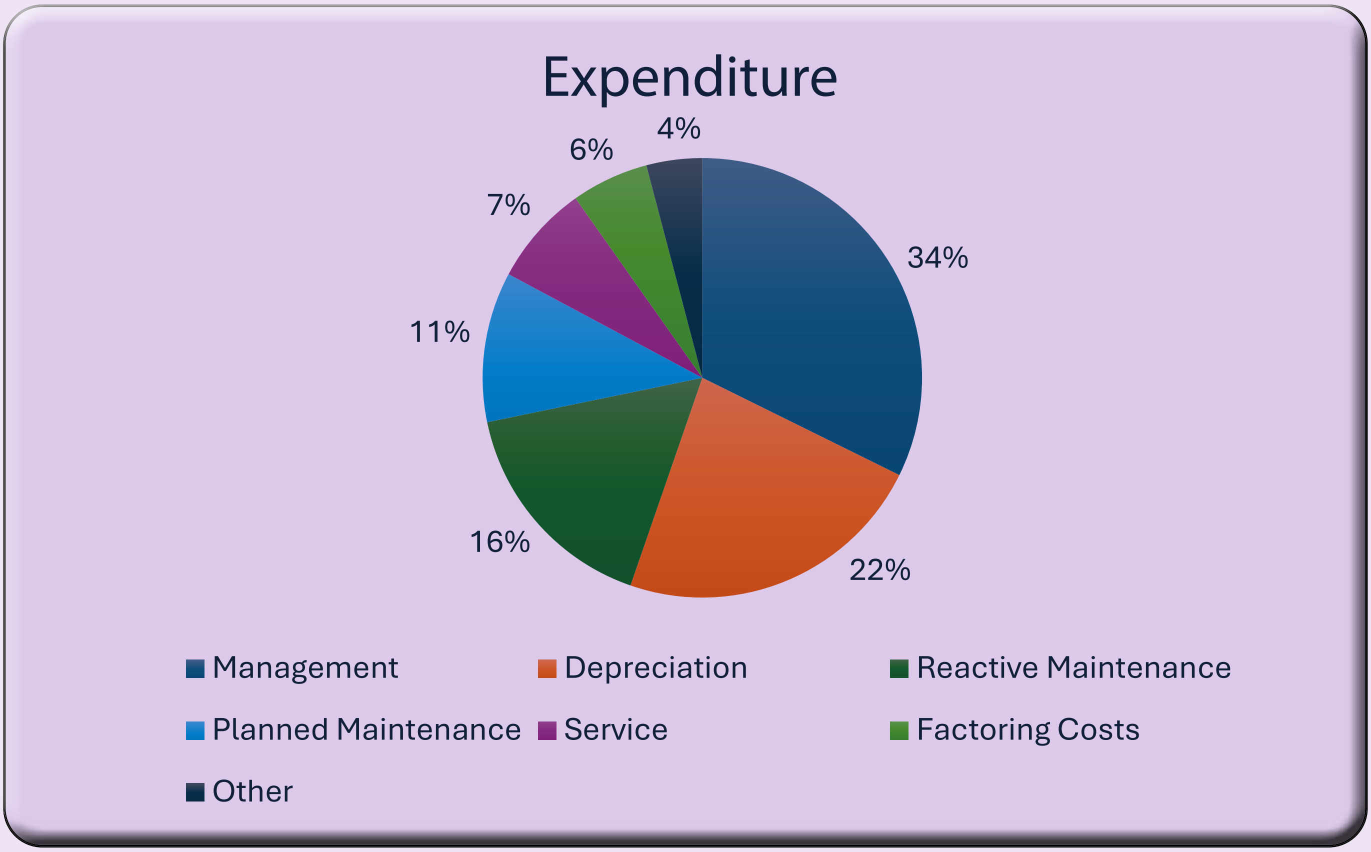
Statement of Financial position	31 March 2026 £	31 March 2025 £	Details
NON-CURRENT ASSETS:			
Housing properties – depreciated cost	141,227,000	137,076,755	The cost of building or purchasing our properties and maintaining them over time
Other tangible and intangible assets	1,813,995	2,061,845	This is the value of our office premises, office equipment, vehicles and commercial properties
Investments	1	1	This is the share in our subsidiary – Southside Lettings
Negative goodwill	(3,887,824)	(3,998,824)	This is the negative goodwill associated with properties transferred to the Association

Statement of Financial position	31 March 2026 £	31 March 2025 £	Details
Current Assets and Liabilities:			
Receivables	4,993,377	1,410,105	Money owed to us
Cash At Bank	5,607,336	5,108,705	Money in the bank
Creditors within one year	(8,188,686)	(14,528,039)	Money we owe to others, such as suppliers and repairs contractors
Creditors outwith one year	(9,749,239)	(782,392)	Money owed on loans (secured by specific charges on a proportion of our properties)
Pension Scheme	(369,000)	(70,000)	The potential liability on our pension schemes based on the latest valuations and pension report)
Social Housing Grants	(75,872,401)	(73,470,234)	Grant funding from the Scottish Government to fund the building of new homes
Other grants	(78,615)	(78,615)	
NET ASSETS	**55,495,952**	**52,729,307**	
Equity			
Share Capital	93	101	The Associations members' shares at £1 each.
Revenue reserves	55,864,859	52,799,206	
Pension reserves	(369,000)	(70,000)	
Total Equity	**55,495,952**	**52,729,307**	

Financial Performance

Revenue Income & Expenditure 2025/2026





Financial Performance

For every **£1.00** of cash utilised in the year, we spent:

£0.27	on new build development with grant income received from the Scottish Government and loan funding during the year.
£0.28	on delivering the services eg staff costs (including provision of the concierge service) office accommodation, IT, general overheads and maintenance overheads.
£0.20	on repairs and maintenance, services and compliance.
£0.22	on investment in our stock, including boiler, kitchen and bathroom replacements.
£0.03	on interest, paying for our loans.

Capital Expenditure

PROPERTY

The Association has assets (land & buildings) of £141.2m

DEVELOPMENT

(2025/2026)

The Association has spent £5.79m on development projects with the help of grant funding from the Glasgow City Council

INVESTMENT

(2025/2026)

The Association has invested £4.74m on planned maintenance on kitchens, bathrooms, boilers, windows, rewiring etc

SOUTHSIDE
housing association

How We Are Regulated

The activities of the Association are carried out in adherence to a strong regulatory regimen, with a number of regulatory bodies overseeing how we operate. Effective regulation gives confidence to our tenants and other customers, our lenders, funders and other stakeholders that we operate in a transparent way and in line with legal and regulatory expectations. We are regulated by the following:

Scottish Housing Regulator

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

The Scottish Housing Regulator (SHR) regulated to protect the interests of tenants, people who are homeless, and other who use social landlord's services. The Association are one of approximately 170 registered social landlords and local authority landlords who are regulated by the SHR. Our RSL Registration No: is 186.

Office of the Scottish Charity Regulator

https://www.oscr.org.uk/

The Association is also a Registered Scottish Charity (Reg No: SC036009). The Office of the Scottish Charity Regulator (OSCR) is the independent regulator and registrar for Scottish charities including any registered social landlords who have charitable status.

Financial Conduct Authority

https://mutuals.fca.org.uk/

We are also a registered society under the Co-operative and Community Benefit Societies Act 2014 (Reg No: 1694R(S)), and our conduct as a registered society is regulated by the Financial Conduct Authority.

Scottish Government

https://www.propertyfactorregister.gov.scot/

The Scottish Government regulates the activities of Property Factors in Scotland through the Scottish Property Factor Register and as a Property Factor the Association must comply with the provisions of the Property Factors (Scotland) Act 2011. Our Property Factor Registration Number is PF001051.

Property Factoring activities were previously carried out by the Associations' then subsidiary Southside Factoring and Related Services (SFARS), however from 1 April 2024 Property Factoring activities have returned to the Association in line with our Charitable Objects set out our Constitution. Our commercial subsidiary now trades as Southside Lettings (Scotland) Ltd. which manages Mid-Market Rent activities on behalf of the Association.

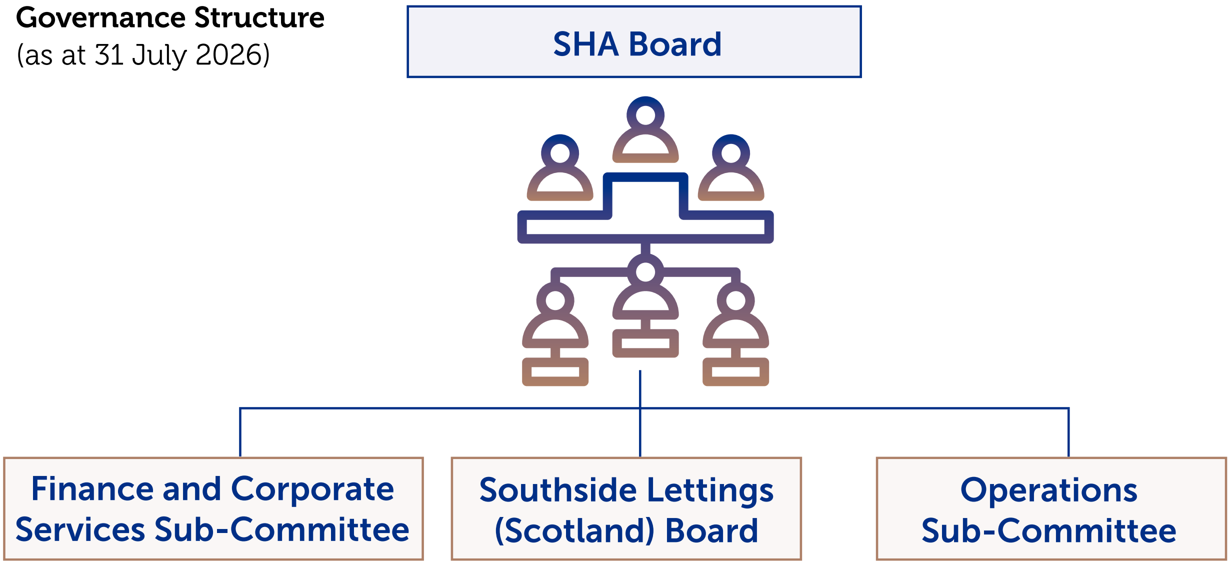
Governance

We are a community-controlled housing association. Ultimate power for decision making lies with the Associations' shareholding membership which is largely made up of our tenants and other people from the areas in which we operate. Our members elect the Board of Management and vote on key decisions affecting the Association at the Annual General Meeting.

The Board provides strategic leadership and sets the strategic direction and objectives of the Association. The Board contains a mix of tenants, factored homeowners, other local residents and professionals who bring a broad range of different skills, knowledge, experience and perspectives to the governance of the Association

To support the work of the Board, members also contribute through Sub Committees. These are the Finance and Corporate Services Sub-Committee who meet quarterly to review management accounts and other finance-related papers, internal and external audit, corporate risk and all elements of HR and People Management. Our Operations Sub-Committee provides scrutiny and support to the Board in relation to housing management, repairs and maintenance, asset management and tenant and resident safety and compliance.

Governance Structure
(as at 31 July 2026)



Southside Housing Association Board

(as at 31 July 2026)

Ruth McCluskey
(Chair)

Alex Cameron and Lisa Peebles
(Co Vice-Chair)

Alison Devlin
(Secretary)

Southside Lettings (Scotland) Board

(as at 31 July 2026)

Alison Devlin
(Chair)

Want to know more?

If you want to find out more about the Association's performance, please contact us directly. The Scottish Housing Regulator expects all landlords to make performance information available to tenants and others who use their services.

The Regulators website has lots of further information about your landlord and our work. You can:

- compare your landlord's performance with other landlords
- see all of the information your landlord reported on the Charter
- find out more about some of the terms used in this report
- find out more about our role and how we work

Visit the Regulators website at www.scottishhousingregulator.gov.uk

Need another version of this document?

We can provide this document in another format.
If you would like a copy in another language, in large print, on audio tape, on video, in British Sign Language (BSL), on CD or in Braille, please contact us:

0141 422 1112 **csd@southside-ha.co.uk** **www.southside-ha.org**

Scottish Housing Regulator No. (RSL 186). Financial Conduct Authority No. 1694R(S).

Scottish Charity No. SCO36009. VAT Registration No. 886 7830 59

SOUTHSIDE
housing association

135 Fifty Pitches Road, Glasgow, G51 4EB

0141 422 1112

csd@southside-ha.co.uk.

www.southside-ha.org