Community Counts

Milnbank

Housing Association




# Annual Report 2025/26

## Our community counts

# Introduction

**As Chair of Milnbank Housing Association, I am pleased to introduce our Annual Report for 2025/26 and reflect on another important year for MHA, our tenants, owners and wider community.**

This has been a year of strong progress, careful financial management and continued investment in our homes and services. We strengthened our financial position, improved services and governance, and moved forward with priorities set out in our new Business Plan for 2026–2029.

During the year, we invested £1.3 million in our existing homes, including boiler replacements, kitchen improvements, medical adaptations, reactive repairs, void works and important stonework repairs. We also continued to progress the former Haghill Primary School development, which will deliver 48 new energy-efficient homes for social rent.

Our performance remained positive across key service areas. Overall satisfaction with MHA services was above the Scottish average, repairs performance remained strong, rent collection improved and arrears remained well managed. We also maintained our strong record on gas safety.

Supporting tenants and the wider community remained central to our work. Our Housing and Wider Role teams continued to help tenants sustain their homes, access advice and take part in community activities. The Income Maximisation Team generated £2.91 million in financial gains for residents and supported many tenants with welfare benefit and energy advice.

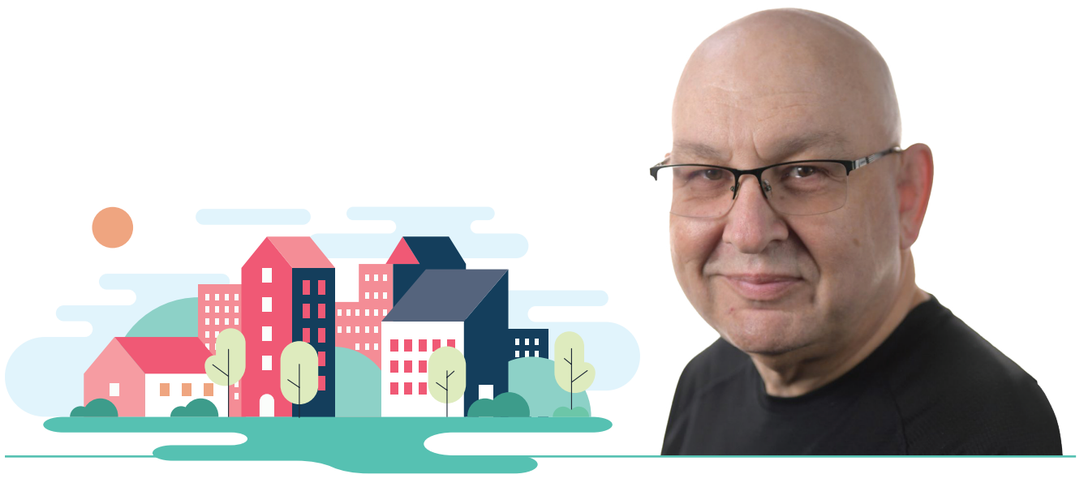
We continued to listen to tenants through complaints, compliments, Annual Tenancy Visits and our first tenant panel meeting. Feedback has helped us identify improvements, particularly around communication and contractor management.

On behalf of the Board, I would like to thank our staff, volunteers, partners, tenants and owners for their continued support. As we look ahead, we remain focused on delivering value for money, investing in our homes and services, and achieving positive outcomes for our customers.

Allan Scott

*Allan Scott*

CHAIR





## MHA's Values

Values MHA's values guide how we work with customers and the community, with partner organisations, and with each other as Board Members and colleagues.




**Objective 1**
**People –** to maximise the potential of our people.

**Objective 2**
**Putting Customers First –** to listen to our customers and respond to what matters most.

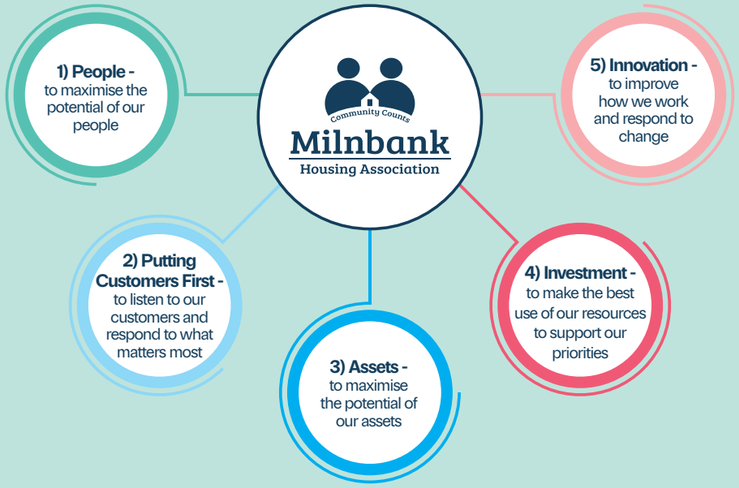
**Objective 3**
**Assets –** to maximise the potential of our assets.

**Objective 4**
**Investment –** to make the best use of our resources to support our priorities.

**Objective 5**
**Innovation –** to improve how we work and respond to change.

## Business Plan – key business strategic priorities 2026/27

This Business Plan is built around Five Strategic Objectives that are based on our vision and values. Each strategic objective is supported by more detailed strategic priorities on which we will focus our efforts throughout the duration of this plan. We have also set out our desired outcomes, where we have asked ourselves, "What will success look like?



# Milnbank Housing Association Board

The Milnbank Housing Association's Board forms the governing body. All 11 voluntary members were elected by local members at the Annual General Meeting to represent them. The Board are charged with several responsibilities including doing what matters most to our tenants, owners and other customers. They make decisions on investing in our properties and community, and they also need to ensure MHA remains sustainable and fit for purpose. The Board also drives the Association's values.

## Milnbank Housing Association Board 2025/26

| | | |
|---|---|---|
| **Allan Scott** | Duke Street | (Chair) |
| **John O'Donnell** | Roebank Street | (Vice-Chair) |
| **Rose Tinney** | Ballindalloch Drive | (Treasurer) |
| **May Hutchison** | Duke Street | (Secretary) |
| **Josephine Donachy** | Aitken Street | |
| **Alex Young** | Armadale Path | |
| **Margaret Smith** | Abernethy Street | |
| **Anne Strachan** | Armadale Place | |
| **Georgina O'Hara** | Ballindalloch Drive | |
| **Linda Marshall** | Harcourt Drive | |
| **Susanne Richards** | Meadowpark Street | |





# Milnbank Housing Association Leadership team

The leadership team is led by Paul Martin (CEO). The leadership team are responsible for ensuring that the Association's strategic objectives, which are set by the Board, are achieved.



**Chief Executive Officer (CEO)**
Paul Martin



**Deputy Chief Executive Officer**
Linda Sichi



**Director of Asset Management**
Mark Smith



**Director of Finance**
James Gourlay



**Director of Housing & Community Initiatives**
Craig Boyle



## Summary of Income and Expenditure

The Committee and leadership team are extermely pleased to communicate the summary of our Statements of Comprehensive income and financial position. In the latest set of financial statements Milnbank has generated a surplus of over £200k, adding to the surplus of £1m in the previous year. These results reflect the ongoing drive to achieve value for money.

These ongoing surpluses allow Milnbank to continue to invest in our stock as well as paying down our loans, both of which are strategic objectives. The leadership team will continue to implement our value for money approach across all areas of the business as this is essential for the long term viability of the Association.

| Statement of comprehensive income For the year ended 31 March 2026 | |
|---|---|
| Turnover | 8,206,697 |
| Less operating costs | (7,607,740) |
| **Operating surplus** | **598,957** |
| Interest receivable | 200,459 |
| Interest payable | (689,522) |
| **Surplus for the year** | **109,894** |
| Actuarial gains | 91,000 |
| **Surplus for the year** | **200,894** |

| Statement of financial position | |
|---|---|
| **Tangible fixed assets** | |
| Housing properties | 35,250,753 |
| Other fixed assets | 917,733 |
| | **36,168,486** |
| **Current assets** | |
| Stock | 6,325 |
| Debtors | 1,467,963 |
| Cash in the bank | 2,355,713 |
| Investments - Cash outwith 3 months | 5,100,000 |
| | **8,930,001** |
| **Current liabilities** | |
| Amounts falling due within one year | (4,019,801) |
| Net current assets | 4,910,200 |
| Total assets less net current liabilities | **41,078,686** |
| **Creditors outwith one year** | |
| Creditors falling due after more than 1 year | (24,295,670) |
| Provisions for liabilities | (478,000) |
| | **16,305,016** |
| **Capital and reserves** | |
| Share capital | 684 |
| Revenue reserves | 16,304,332 |
| | **16,305,016** |

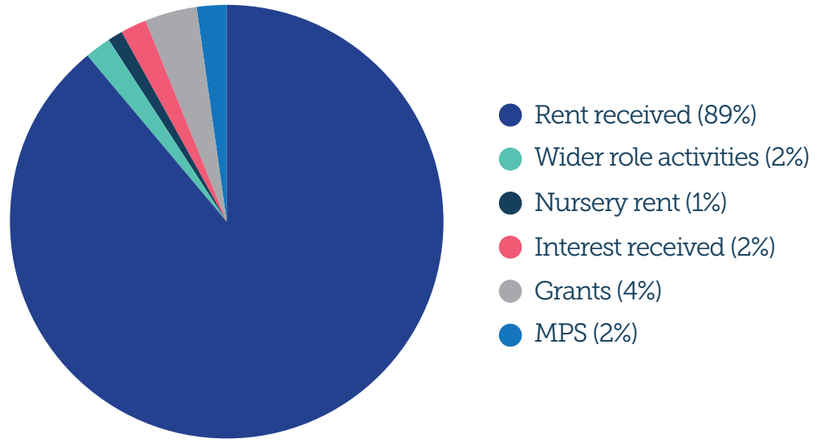


Pilot Project for Stonework Improvements and New Windows at 134 Cardross Street.

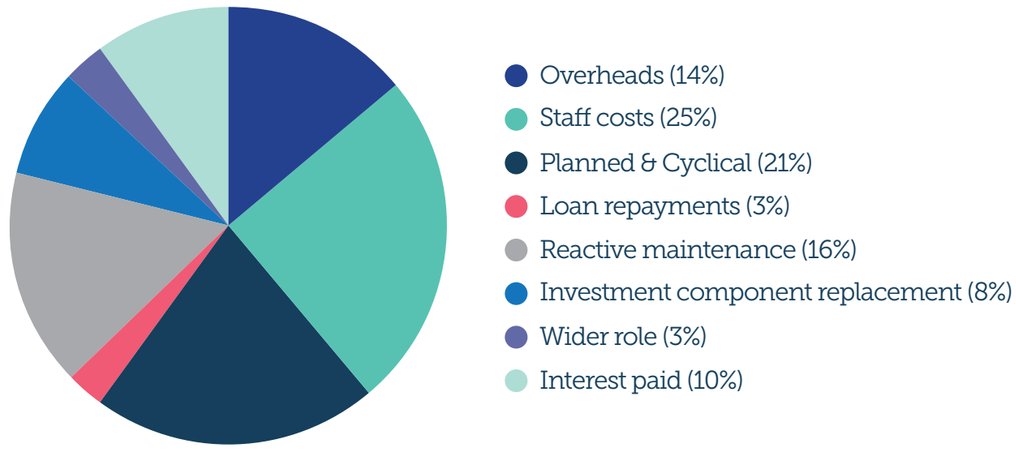
> Thank you to the gardener. They done a great job.
>
> Tenant, Cathedral Square

> Thank you for getting the repair carried out so quickly.
>
> Owner, Aberdour Street

### Analysis of Income




### Breakdown of How Each £ of Rent Was Spent




> Thank you for everything you do for me. You always go out of your way for me, really appreciate you.
>
> Tenant, Abernethy Street

> Thanks to my Housing Officer and colleagues for getting the back court cleaned up and for sending out the letter.
>
> Tenant, Cardross Street

> Thank you for everything. Your support has been so much appreciated.
>
> Tenant, Culloden Street

# Progress Against Business Plan

**Over the past year, MHA has continued making strong progress across key areas of the Association. We have significantly improved our financial position, improved services and governance, and are now moving into a period of significant investment in both existing homes and new development. This next phase will focus on delivering these priorities while continuing to improve performance, value for money and outcomes for our customers.**

## £11.5m to fund development

MHA has recently signed off on a funding facility of **£11.5m to fund development** and, during 2025/26, **spent £1.3m** on existing stock; therefore, significant expenditure will be a feature of the coming years. Consequently, improving reporting to the Board to support good scrutiny is an important priority for the leadership team, which is planning to develop a balanced scorecard approach to support the adoption of new KPIs to track performance.

MHA has achieved high satisfaction levels, improved rent collection and arrears management and implemented a **'Customer First'** programme.

**Assets and Investment:** progressing safety repairs to tenemental stonework, prioritising those most urgent; significant capital investment in existing stock; developing and implementing a structured programme of stock condition surveys across all housing stock; progressing the new build development at the Haghill Primary School site. Also note progress with stonework repairs, with expenditure of £450k.

**Finance and Value for Money (VFM):** MHA has achieved balanced budgets as well as increasing reserves and securing significant private finance; costs have been reduced and are now well controlled.

An **extensive program of internal audit** has been implemented (and continues), together with established external audit work; the policy review schedule has been completed; SHR has been engaging with MHA and is satisfied that we are compliant.

Carried out an **extensive review** of wider role activities to rationalise our contribution and ensure VFM; **MHA continues to fund projects** and has been successful in securing grants, while other services (e.g. the nursery) have been sustained (and are thriving) without MHA funding.

Managed the challenge of improving services in the face of cost pressures and we are now in a **strong financial position** and are exercising effective financial control; governance is stronger and new housing is being developed, whilst increasing investment in tenants' homes.



# Celebrating the People Who Make a Difference

**From recognising a lifetime of dedication to celebrating the incredible contribution of our volunteers, this is a special opportunity to shine a light on the people who help make Milnbank and our communities stronger. Their commitment, kindness and passion make a lasting difference, and we're proud to celebrate their achievements.**

**Housing Hero: Lifetime Achievement Award**
Congratulations to John O'Donnell on receiving the Housing Hero: Lifetime Achievement Award - a truly fitting tribute to a man whose dedication, leadership and unwavering commitment have helped shape Milnbank Housing Association and strengthen the wider community-led housing movement.

For more than 44 years, John has given his time, energy and experience in service of others, always guided by a belief that good housing can transform lives and communities. From the earliest days of Milnbank's journey to the thriving organisation it is today, John has been a steady presence, a trusted voice and a passionate champion for progress. His contribution has not only supported the growth of homes and services, but also inspired generations of colleagues, committee members and community leaders. This award recognises far more than length of service; it celebrates vision, integrity and a lifelong determination to make a lasting difference.





**Celebrating Our Volunteers**
As part of Volunteer Week 2026, MHA was proud to celebrate the amazing contribution of our volunteers at a special afternoon tea on Monday 1 June.

The event was well attended and created a lovely opportunity to bring volunteers and staff together in appreciation of the time, kindness and commitment our volunteers give so generously. It was a fitting way to say thank you for all that our volunteers do and to recognise the positive impact they make across our communities. Community spirit was truly at its finest, and MHA is incredibly grateful for the dedication and support of every volunteer.

**We couldn't do it without you.**

# Housing, Wider Role and Community Support

**Milnbank Housing Association continued to provide high-quality housing management, tenancy support and wider role services to tenants and residents across our communities. Our Housing and Wider Role Team plays a vital part in helping people sustain their tenancies, access the right support and feel connected to the area they live in.**

### Housing Management

Our Housing Team manages all aspects of tenancy services, including rent collection, letting empty homes, addressing anti-social behaviour and responding to estate management issues. Rental income remains essential to the continued investment we make in our homes and services, helping to fund improvements such as new kitchens, boilers, windows and other upgrades that benefit tenants directly.

During the year, Housing Officers continued to strengthen relationships with tenants through Annual Tenancy Visits. These visits provide an important opportunity to get to know tenants better, identify any issues at an early stage and make sure people are receiving the support they need.

Our first tenant panel meeting took place in March 2026, giving tenants a valuable chance to speak directly with the leadership and housing teams, share their views and discuss issues that matter most to them. The panel will meet every three months with sessions taking place morning, afternoons and evening so more tenants can take part.

### Community Engagement and Wider Role

MHA continues to have a strong reputation for delivering wider role services that make a meaningful difference in the community. Our activities and facilities support people to build confidence, improve wellbeing and reduce social isolation.

The team, including our volunteers, offer a wide range of community initiatives, including the Food Pantry, Breakfast Club, Recycling Centre, Millie's Café, crafting classes and support for vulnerable residents. Our community halls at Ballindalloch and Culloden hosted a variety of activities, from bingo and line dancing to arts and crafts and parents and toddlers groups.

We also provided £12,835 in energy vouchers and energy efficiency items to help tenants improve the efficiency of their homes and maximise their disposable income.

### Income Maximisation

Our Income Maximisation Team continue to deliver an outstanding welfare benefits and energy advice service for tenants and residents. In 2025/26, the team generated financial gains of £2.91 million for MHA residents, managed more than 1325 welfare benefit referrals and supported 435 tenants with energy advice.

Through these services, MHA continues to show its commitment to supporting tenants in ways that go beyond the provision of homes. By helping people sustain their tenancies, ease financial pressures and access the right support, we are contributing to stronger, more resilient communities and a better quality of life for our residents.

> "I would like to thank MHA for providing a brilliant afternoon tea on 15 May it was much appreciated. Both Dee Dee and Denise provided both wonderful food and service. It was great getting to know other MHA tenants, and everyone seemed to be very friendly."
>
> Tenant, Ledaig Street



# Ongoing Investment

**MHA continued to invest in its homes during 2025/26, helping to keep properties safe, well maintained and fit for the future.**

Investment included planned works, cyclical maintenance and compliance activity, including boiler replacements in 86 homes along with 50 kitchen replacements as part of the kitchen replacement programme.

Future priorities include a kitchen replacement of 71 kitchens and stonework improvements commenced in September 2025, beginning in Cardross Street.

> "Tenant emailed to praise the professionalism of the joiners/plasterer carried out work. Great job and clean and tidy. Well-mannered and completed in allocated time. They are a credit to MHA."
>
> Tenant, Armadale Court



**86** new boilers

**16** stage 3 medical adaptations

**5589** repairs (1926 Emergency & 3663 Non-Emergency Repairs)

**90** void properties turned around to be re-let

### New Build Development

Work progressed on new social rented homes at the former Haghill Primary School site, due for completion in November 2027.

The development will deliver 48 energy-efficient homes, including 43 general needs homes, four wheelchair-accessible amenity properties and the refurbished former Janitor's House.

The £12.4 million project is supported by private finance and public funding from Glasgow City Council and the Scottish Government.



## Annual Assurance Statement

At the end of every October the MHA Board submit our Annual Assurance Statement to the Scottish Housing Regulator (SHR). This is an important part of the SHR's Regulatory Framework, and it allows the Board to declare that it is confident about the governance of MHA and is assured that the Association complies with all regulatory requirements and standards. (Please visit our website at https://www.milnbank.org.uk/scottish-housing-regulator/).

## Landlord Report

The SHR also provides an annual landlord report for all housing associations. This runs from April to March, and it measures each association's outcomes against Scottish average indicators in key areas (e.g. rent charges, value for money, repairs service) to allow tenants to see how their landlord is performing against other housing providers. (Please visit our website for the latest report).

### Complaints Received 2025/2026

MHA operates the Scottish Public Services Ombudsman (SPSO) Model Complaints Handling Policy. The following provides details of the 34 complaints we received during 2025/26.

| Complaint | Complaint Upheld By MHA | Target Completion | Actual Completion |
|---|---|---|---|
| 29 x Stage 1 | Yes – 6<br>No – 12<br>Partially - 8<br>Case still open - 3 | Within 5 working days | Average – 4.1 working days |
| 5 x Stage 2 | Yes = 1<br>No = 3<br>Partially - 0<br>Case still open - 1 | Within 20 working days | Average – 19 working days |

Through scrutiny of results for the year end complaints, we have identified 'better communication' and 'contractor issues' as the general learning outcome themes; with communication being recorded 5 times and contractor issues being recorded 4 times.

> "Resident wished to thank the staff at the cafe for their care and consideration. They also highlighted the good pricing of items at the cafe."
>
> Tenant, 38 Aberfeldy Street

> "Telephoned the office to say that the stair cleaners have made an amazing job of cleaning her close today and wanted this to be passed on."
>
> Tenant, Cardross St

## Lessons Learned

MHA uses complaints received, where relevant, as lessons learned to improve our service. Sample of complaints received during year.

| | Complaint | Service Delivery Change |
|---|---|---|
| 1 | Standard of close cleaning service. | Contractor advised to provide photos of before and after each clean. |
| 2 | The tenant is unhappy with the condition of the bin stores. | Bin store in question swept and all bulk items removed. Anti-tamper box fitted. |
| 3 | Lack of action and communication over vermin issues. Plumber should have advised they were at address for a separate issue. | Communications issue raised with Contractors at monthly performance meeting. |
| 4 | Contractor did not advise tenant that they would not attend a property as previously agreed on a number of occasions. | Contractor struggled with access to property to carry out the repair and advance communication would be improved. |
| 5 | Tenant not happy with speed of repair. | Going forward Contractor will contact tenants through phone and text to improve communications. |
| 6 | Tenant complaint regarding kitchen inspection. | Tenant concerns regarding future contacts have been upheld and our system will be updated to advise staff accordingly.<br>Future contact details to be recorded on HomeMaster. |
| 7 | Tenant complained of impact new housing development at site of former Haghill Primary School is having on car parking. | Improved public consultation for residents impacted as part of newbuild developments. |
| 8 | Complaint regarding decision to remove planters, instead of repair them, plus associated lack of consultation etc. | MHA will improve communications to tenants impacted by any similar plans. |
| 9 | Tenant unhappy with works carried out by electrician fitting of extractor fans, Contractor did not tidy up debris from installation of extractor fans. | Improved contractor conduct and better pre and post communication with tenants. Monthly Contractors performance meetings now in place. |
| 10 | Lack of Communication through repairs process. | Clear timeline of communication and written agreement with tenants going forward. |
| 11 | Tenant unhappy with recharges. | Clear timeline of communication and written agreement with tenants going forward. |
| 12 | Complaint regarding Association's handling of mail and Gas Service appointments. | Review of Gas Safety Processes and updated Policy. |

# Our performance 2025/26

**Overall Tenant Satisfaction**
Continue to seek the views of our tenants and other service users to gauge satisfaction levels on our range of services

| | MHA | Scottish average |
|---|---|---|
| Overall satisfaction with MHA service | **89. 8%** (Last year 91.6%) | **87.3%** (Last year 86.9%) |

**Neighbourhood**

| | MHA | Scottish average |
|---|---|---|
| Satisfaction level with the neighbourhood where you live | **93.9%** (Last year 93.6%) | **84.6%** (Last year 84.2%) |

**Participation**

| | MHA | Scottish average |
|---|---|---|
| Satisfaction level regarding MHA providing tenants with opportunities to participate in decision making process | **98.7%** (Last year 94.9%) | **87.6%** (Last year 86.3%) |

**Keeping Tenants Informed**

| | MHA | Scottish average |
|---|---|---|
| Satisfaction levels regarding MHA keeping tenants informed about its services and outcomes | **98.2%** (Last year 98%) | **91.4%** (Last year 90%) |

**Rents**
Continue to consult annually with tenants on rent levels and undertaking rent affordability assessments. This is balanced by meeting our costs and remaining financially healthy.

| | MHA | Scottish average |
|---|---|---|
| Rent represents VFM | **84.3%** (last year 93.57%) | **81.5%** (Last year 81.68%) |

**Repairs & Maintenance**

| | MHA | Scottish average |
|---|---|---|
| Overall satisfaction with repairs service | **89.1%** (last year 91.9%) | **88.1%** (Last year 86.8%) |
| Reactive repairs completed 'right first time' | **97%** (last year 87.7%) | **95%** (Last year 88%) |
| Average time to complete emergency repairs | **2.8 hours** (last year 2.6 hours) | **3.45 hours** (Last year 3.9 hours) |
| Average time to complete non-emergency repairs | **5.15 days** (last year 4.5) | **8.58 days** (Last year 9.1 days) |
| Gas safety checks renewed by anniversary date | **0 failures** (Last year 0) | **445 failures** (Last year 409) |
| Stock achieving the Scottish Housing Quality Standard (SHQS) at year end | **81.45%** (last year 75%) | **89.46%** (Last year 87.2%) |
| Average time to resolve cases of dampness and/or mould | **8.24%** | **26.1 days** |

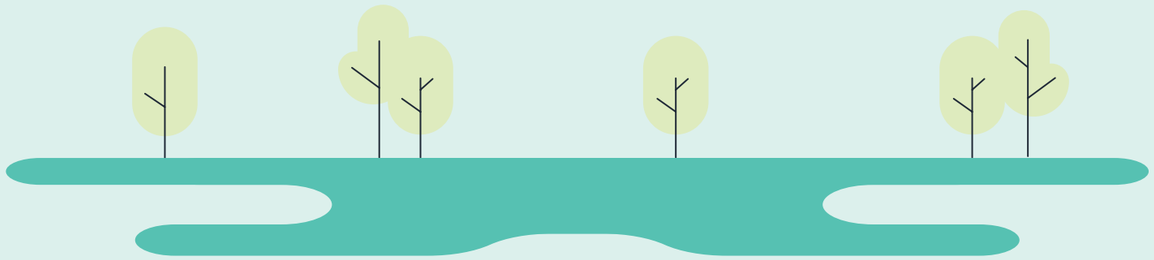
**Housing**

| | MHA | Scottish average |
|---|---|---|
| % Gross rent arrears of rent due (£7,219,811) | **3.9% arrears** (Last year 4%) | **6.1%** (Last year 6.17%) |
| % Collected of total rent due | **101.37%** (last year 100.6%) | **99.65%** (Last year 100.2%) |
| % New tenancies in previous year sustained more than a year, applicants assessed statutory homeless LA | **95.45%** (last year 92%) | **91.43%** (Last year 90.98%) |
| % Tenancies began in previous year sustained more than a year – all applicant types | **94.81%** (last year 97.37%) | **92.39%** (Last year 91.62%) |
| % Of court actions initiated which resulted in eviction | **27.27%** (last year 80%) | **26.36%** (Last year 26.57%) |
| % Lettable houses that became vacant in year | **6.52%** (last year 6.09%) | **6.88%** (Last year 7.13%) |
| % Of rent due lost through properties being empty | **0.48%** (last year 0.49%) | **1.14%** (Last year 1.27%) |

**Value for Money**

| | MHA | Scottish average |
|---|---|---|
| Average calendar days to re-let properties | **21.53 days** (last year 25.1) | **51.9 days** (Last year 60.6) |
| % Collected of total rent due | **101.37%** (last year 101.34%) | **100.2%** (Last year 100.2%) |

> "Thanks to my Housing Officer who provided lots of useful information and was very pleasant at my Annual Tenancy Visit."
>
> Tenant, Harcourt Drive



**The purpose of Milnbank Housing Association is to provide excellent homes and services in a thriving community.**

Community Counts

Milnbank

Housing Association


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**Chair: Allan Scott**
**Chief Executive Officer: Paul Martin**


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