



Annual Performance Report 2025/26



**Investing in homes, supporting tenants and strengthening communities.
Discover the outcomes, achievements and improvements delivered by
Glen Housing Association in 2025/26.**

Year at a Glance

Building stronger communities together

Throughout 2025/26, Glen Housing Association continued to invest in homes, support tenants through challenging times, and strengthen communities across Fife.

From major property improvements to expanded tenant engagement activity, the year focused on delivering positive outcomes for residents while maintaining high-quality services.



*We care about our
communities and the
challenges they face*

STRIVING TO MAKE A DIFFERENCE

Chairperson's Report

This year, I reflect on what has been one of the busiest years for Glen as we continued at pace to deliver improvements to our housing stock.

We completed the majority of our window replacement programme by February, with only a few doors and windows outstanding which will all be fitted well ahead of our original target date of October 2026. I would like to thank tenants for their patience with any upheaval during these improvements, and it has been great to hear of the positive impact they are making to homes already. In addition, during the year we progressed with bathroom replacements, new fencing within the Broom Estate, Leven, and we commenced work on upgrading smoke alarms within many of our properties.

The big event though, was being awarded funding from the Scottish Government's Net Zero Heat Fund in August 2025 which along with match funding from our lenders CAF Bank, allowed us to retro-fit all the properties in Rockfield Gardens, Glenrothes with clean heating and energy efficiency measures. This work included installing air source heat pumps, external wall insulation, solar panels and battery storage. We will be studying the results of these works to see what impact they have on the energy efficiency of the properties. This learning along with Scottish Government policy direction on de-carbonisation will help us decide how and what future works can be carried out to the rest of our stock.

I am also pleased to report that our new Tenant and Community Engagement Officer, Carolyn Johnston, has already made an impact on increasing opportunities for tenants to be involved with her Street, Eat and Greet events and increased use of social media. Be sure to look out for our new Tenant Engagement Strategy in 2026 which will outline how we further want to engage with our tenants. During this year we have also welcomed Ryan Millar in the role of Housing Officer, bringing increased knowledge of repairs and asset management to the housing management team.

A theme throughout my time as Chair, has been the unpredictable world events which in turn have driven and prolonged the cost-of-living crisis. Glen continues to offer various methods to support tenants in their homes, one of which is the Big Idea Project. This project has received funding for another year, and I would encourage any tenant who finds themselves experiencing hardship to approach the office, to see if we can help.

Finally, I want to take this opportunity to thank staff and my fellow Board Members for continuously rising to these unpredictable challenges we are faced with and the ability to find solutions so we can still deliver the service our tenants expect of us.



Graham Ross

Value for Money

The rent you pay helps us provide the services that matter most to tenants, including repairs, home improvements, housing services and support for our communities.

During 2025/26, we continued to manage rental income effectively. We collected 100.91% of the rent due, which means we not only collected this year's rent but also recovered some outstanding arrears from previous years. **Rent arrears also reduced from 1.73% to 1.30%**, thanks in part to the support provided by our Income Maximisation Officer, who helps tenants access benefits, manage household budgets and deal with financial difficulties.

We also performed well in managing empty homes. Only 0.14% of rent was lost due to vacant properties, and homes were re-let in an average of 11.6 days, much faster than the Scottish average of 61 days. Re-letting homes quickly means people can move into a home sooner and more rental income can be invested back into services for tenants.

Overall, these results show that Glen Housing continues to provide good value for money by managing resources carefully, supporting tenants when they need help and investing in homes and services that benefit our communities

Value for Money

2025/26	Glen HA	Fife Housing	Kingdom HA	Ore Valley HA	Fife Council	Scottish Average
% rent due that we collected	100.91%	98%	99%	100.6%	100.88%	100.2%
% of rent due that wasn't collected due to vacant homes	0.14%	0.9%	1.0%	0.3%	1.23%	1.3%
Average number of days taken to re-let homes	11.6	49	40	24	78	61

Tenancy Support

Number of Tenants receiving support or advice	69
Total Financial Gain	£173,099

In addition to welfare advice and support we were able to assist 87 households with the provision of energy/fuel vouchers, food vouchers and floorcoverings to the value of £6,935.00

Neighbourhood & Community

Everyone has the right to feel safe and comfortable in their home and neighbourhood. Glen Housing Association works closely with tenants and partner organisations to address anti-social behaviour and help create communities where people are proud to live.

Anti-social behaviour can take many forms, including noisy neighbours, vandalism, intimidation, threatening behaviour, neighbour disputes, littering, dog nuisance, or activity that causes distress or annoyance to others.

During 2025/26, Glen Housing Association received 28 reports of anti-social behaviour, a welcome reduction from 38 reports in the previous year. This suggests that fewer tenants needed support with issues affecting their enjoyment of their home or neighbourhood.

Of the 28 cases reported, 26 were successfully resolved, giving a resolution rate of 92.86%. While this is slightly lower than the previous year's figure of 100%, it remains broadly in line with the Scottish average of 93.7%.

Neighbourhood and Community

Measure	2025/26	2024/25
Number of anti-social behaviour cases reported in the year	28	38
Number of anti-social behaviour cases resolved in the year	26	38
% of tenants satisfied with Glen’s management of their neighbourhood	91.63%	91.63%

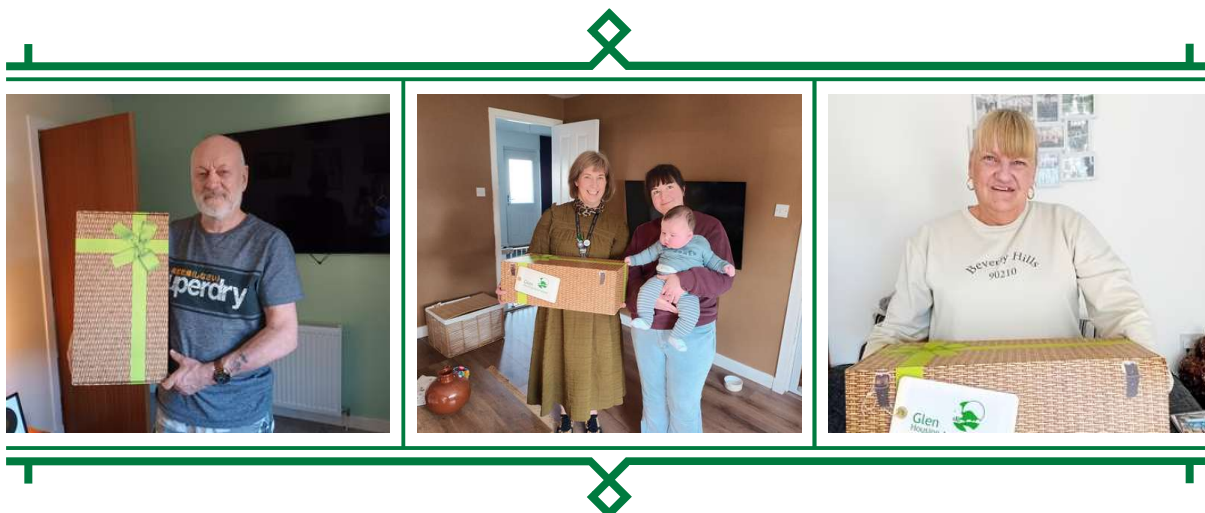
Building stronger connections with our communities

Community engagement remained an important part of our work during the year. Following the appointment of a Tenant and Community Engagement Officer in October 2025, we began developing new ways to connect with tenants and ensure their voices help shape our services.

We introduced Street, Greet and Eat events in Leven and Collydean, providing a safe, warm and welcoming space for neighbours to come together during the winter months. These events encouraged community connections and offered opportunities for residents to learn more about local services and initiatives. Guests included local historians, representatives from Fife Coast and Countryside Trust, and Fife Council's Gaelic Development Worker, all of whom delivered engaging and informative presentations. While these events were delivered in Glenrothes, the feedback and learning gained will be used to shape our new Tenant and Community Engagement Strategy and guide future engagement opportunities for tenants across all our communities.

Understanding our tenants' experiences is important to us. Every new tenant is invited to complete a survey about our allocations process from start to finish, which provides valuable real-time feedback on our services. We also carry out a settling-in visit around six weeks after tenancy commencement and provide a small new home hamper as a welcome and thank you.

During the year, we explored new digital tools to make our newsletters more accessible and inclusive for tenants and their households. We also increased our social media activity to improve communication and engagement with our communities. Alongside this work, we began developing a new Tenant and Community Engagement Strategy, which will help shape how we work with tenants and communities in the years ahead.



Housing Quality and Maintenance

Investment in Stock 2025/26

Description of Works	Total number carried out	Cost
Electrical Safety Testing	119	£23,860.00
Boilers Replaced	9	£26,295.00
New Bathrooms	59	£233,000.00
New Kitchens	1	£5,500.00
Triple Glazed Windows and Doors	160	£1,100,000.00
New Doors	38	£127,728.00
New Fencing		£74,000.00
External Painting	90	£46,849.00
TOTAL INVESTMENT		£1,637,232.00

2025/26 performance relative to Scottish average

Measure	2025/26	2024/25	Scottish Average
Average number of hours to complete emergency repairs	2:35hrs	2:41hrs	3:30hrs
Average number of days to complete non-emergency repairs	5.80 = 5 days, 19hrs	7.37 = 7 days, 9hrs	8.70 = 8 days, 22hrs
% of Reactive Repairs completed 'Right First Time'	98.31%	86.25%	88.00%
% of tenants who've had repairs in the last 12 months who were satisfied with the service.	96.88%	98.71%	87.00%

The Tenant and Landlord Relationship

While our last full satisfaction survey was carried out in 2024, we collect feedback throughout the year in many different ways, including repairs satisfaction surveys, settling-in visits with new tenants, questionnaires, social media engagement, community events, tenant meet-ups and consultations. This ongoing feedback helps us understand what we are doing well and where improvements can be made.

We will also be carrying out a new tenant satisfaction survey in 2026 to ensure we continue to receive a wide range of tenant views and use this feedback to shape future services.

Feedback Type	2025/26	2024/25	Scottish Average
% of tenants satisfied with the overall service	92.83%	92.83%	87.00%
% of tenants who felt their landlord is good at keeping them informed about their services and decisions	93.63%	93.63%	90.00%
% of tenants satisfied with the opportunities to participate in the landlord’s decision making	87.65%	87.65%	86.00%

Customer Feedback

Glen Housing Association remains committed to listening to feedback, learning from complaints and using customer comments, both positive and negative, to improve the services provided to tenants and communities.

Feedback Type	2025/26	2024/25
Stage 1 Complaints	27	26
Stage 1 Complaints Upheld	17	17
Stage 2 Complaints	2	2
Stage 2 Complaints Upheld	1	1
Compliments	20	26

Statement of Comprehensive Income for the Year Ended 31st March 2026

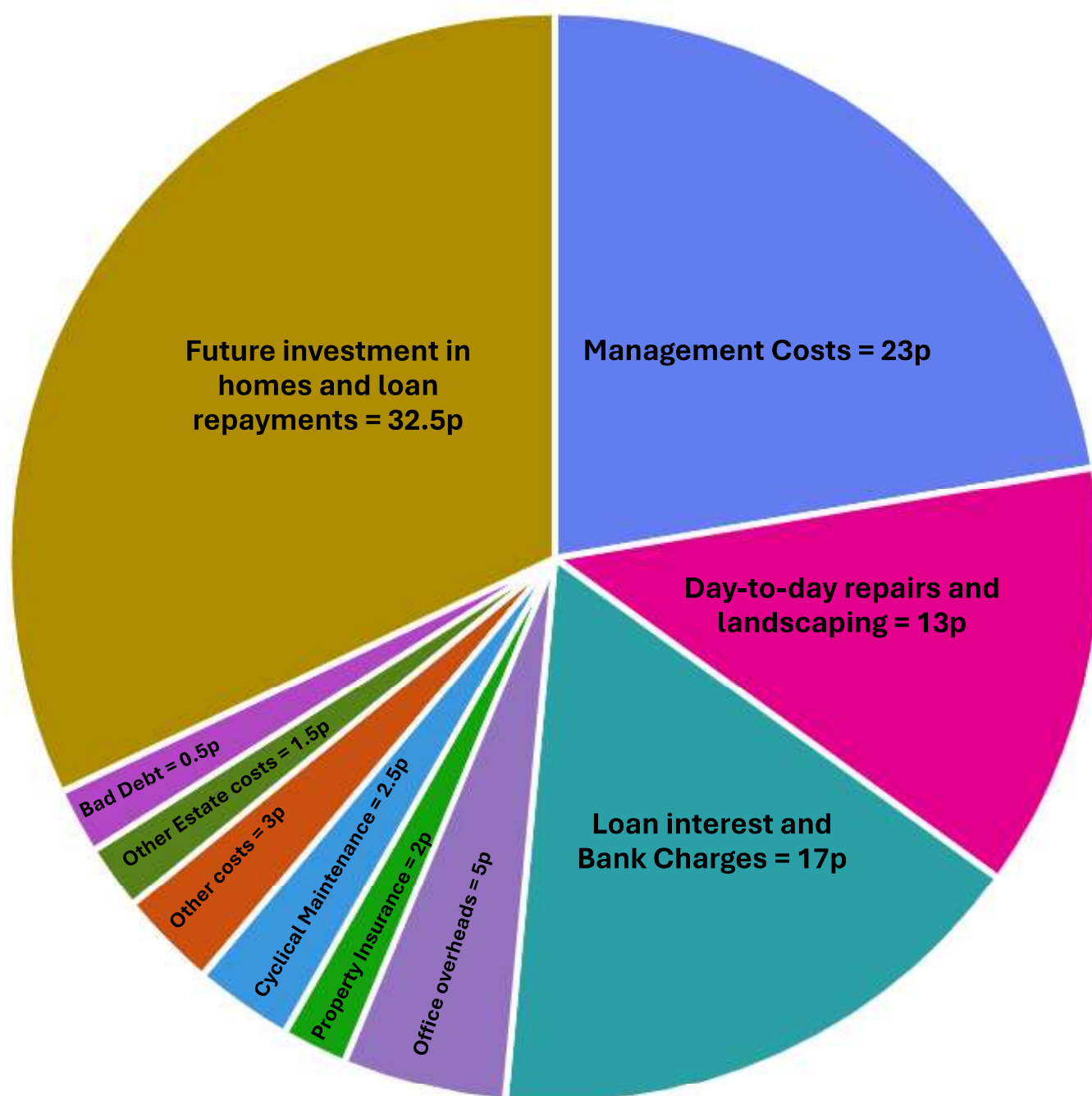
	2025/26	2024/25
Revenue	£2,844,412	£2,622,909
Less Operating Costs	(£2,276,686)	(£2,128,272)
Operating Surplus	£567,726	£494,637
Interest receivable and other income	£66,256	£72,393
Interest Payable	(£434,631)	(£469,143)
Development Income & revaluation of housing properties	£1,800,776	£0
Surplus for the year (inc. revaluation of housing properties)	£2,000,127	£97,887
Actuarial gain/loss (pension scheme)	£46,000	£21,000
Total Comprehensive Income 2025/26	£2,046,127	£118,887

Statement of Financial Position at 31st March 2026

Assets/Liabilities	2025/26	2024/25
Tangible Fixed Assets		
Housing Properties	£26,029,055	£22,865,762
Debtors	£173,927	£168,204
Cash at bank/in hand	£2,667,081	£3,076,902
Creditors due within 1 year	(£1,504,067)	(£833,590)
Creditors due after 1 year	(£7,765,867)	(£7,688,281)
Provision for pension liability	(£160,000)	(£195,000)
Total Net Assets	£19,440,129	£17,393,997
Capital and Reserves		
Share Capital	£50	£45
Income and Expenditure Reserves	£19,440,079	£17,393,952
Total Capital and Reserves	£19,440,129	£17,393,997

How each £1 was spent in 2025/26

Where Every £1 of Rent is Spent (2025/26)



Every penny apportioned to these headings helps us maintain high quality homes today, whilst planning for future improvements.

Meet the Board

Glen Housing Association is governed by a voluntary Board of Management comprising 10 members, including 3 current tenants from the Levenmouth and Collydean communities. Together, Board members bring a diverse range of skills, knowledge and experience, helping to ensure the Association remains well governed and responsive to the needs of its tenants and stakeholders.

The 2025/26 Board Members were:-

Graham Ross, Chairperson
Barry Allan, Vice-Chair (resigned 20/8/25)
Shane Garrioch, Vice-Chair
Isobel Muirhead, Secretary (resigned 20/8/25)
Shirley Cuthbertson, Secretary
Josephine Smith
John McArthur
Pat Milne
Trevor Newman
Stuart Thomson
Alison Crook (resigned 20/8/25)
Pamela Hunter (appointed 3/1/26)

Supporting the Board are Anne Dickie, Director; Ian Byers, Housing Manager; and Karen Milne, Corporate Manager, who attend meetings in an advisory capacity and provide professional guidance on operational and strategic matters.

Throughout the year, the Board considers a wide range of issues to ensure the effective management of the Association. Standing agenda items include governance and compliance matters, health and safety performance, housing investment and improvement programmes, financial performance and accounts, tenant and community engagement activities, and strategic planning for future service delivery.

Through their commitment, expertise and dedication, Board members continue to play a vital role in ensuring Glen Housing Association delivers high-quality services, invests in its homes and communities, and remains focused on meeting the needs and aspirations of its tenants.



Meet the Staff



Executive Team:

Anne Dickie

Karen Milne

Ian Byers



Caretaking and Estates Management:

Malcolm Muirhead

Murray Nelson

Phyllis Malcolm

Stevie Brown



Admin Team:

Lesley Anderson

Debbie Donaldson

Ann McDonald

Housing and Tenant Engagement:

Ben Chatambarara

Norah McGaw

Ryan Miller

Carolyn Johnston

Carolyn McAllister

