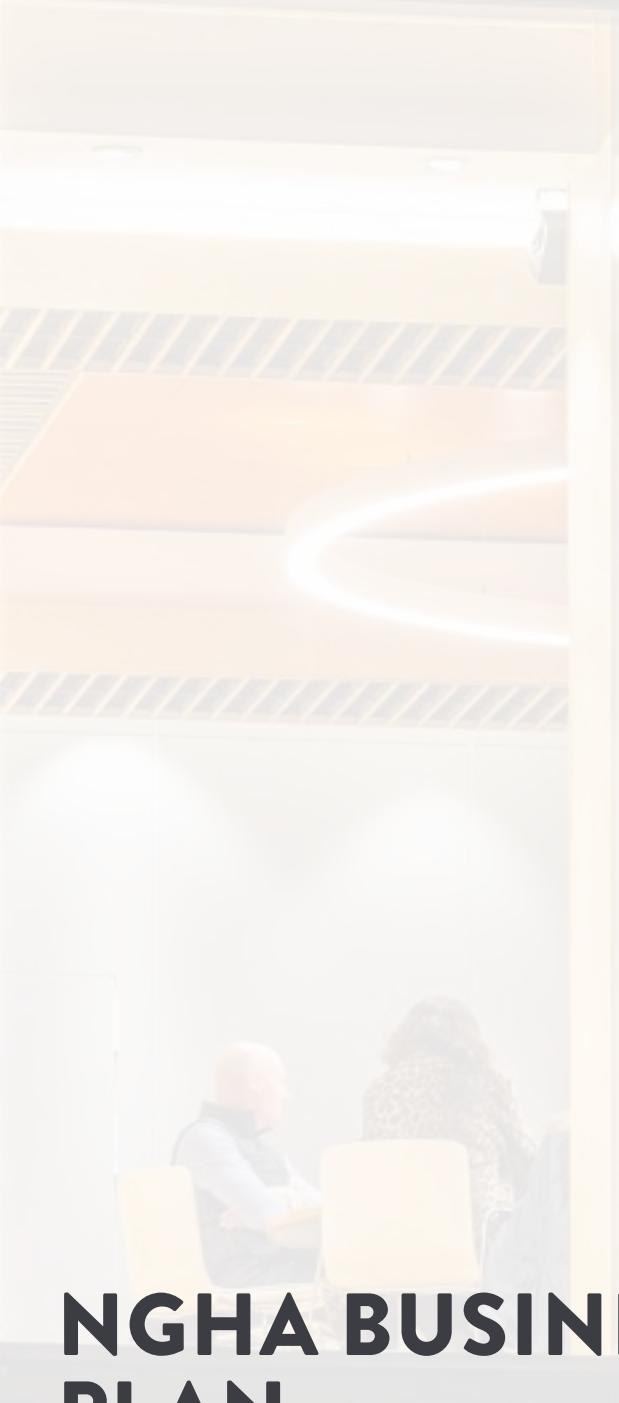


GORBALS



**NGHA BUSINESS
PLAN
2025-2030**

BIG ENOUGH TO MAKE A
DIFFERENCE,
SMALL ENOUGH TO CARE





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WELCOME & INTRODUCTION



It's a pleasure to introduce New Gorbals Housing Association's Business Plan for 2025–2030. We hope it offers a clear picture of our ambitions and what drives us as a community controlled housing association.

For nearly 40 years we have worked with local people and partners, and especially our tenants, to deliver the best possible housing and services. We are proud to be truly representative of, and accountable to, the people of the Gorbals.

We have achieved a great deal together, but we know there is more to do. This plan builds on our progress and sets out how we will work over the next five years.

Our vision is simple; to offer the best possible housing and support, and to remain a driving force for the regeneration and well-being of

the Gorbals.

We are focused on four key priorities: delivering excellent services; ensuring our homes are safe, warm, and sustainable; supporting our staff and volunteers; and staying deeply rooted in the community we serve.

This plan has been shaped by our tenants, volunteers, Management Committee, and staff. I look forward to working together with them to bring it to life.

Jean Miller
New Gorbals Housing Association Chairperson

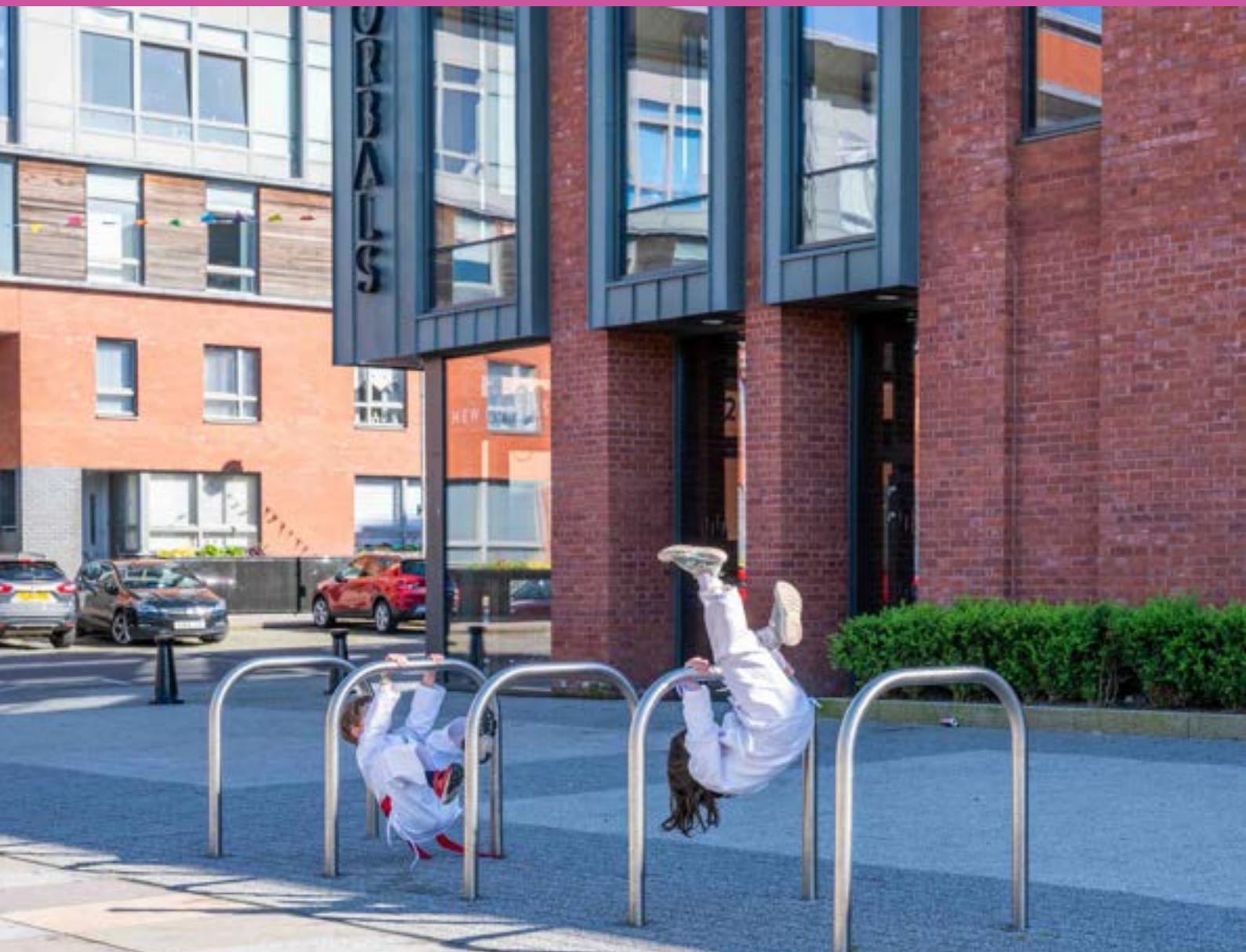
ABOUT US

New Gorbals Housing Association (the Association) was established in **1989** by a committee of local people with a shared vision: to create new, high-quality homes in the Gorbals community.

Since then, through an ambitious programme of new-build developments and the acquisition of homes from Glasgow Housing Association and Scottish Homes, the Association has grown to own and manage over 2,500 homes for social rent in the Gorbals.

Today, we are the main provider of social housing in the Gorbals. Beyond this core responsibility, we also provide factoring services to over 1,800 privately owned homes across the Gorbals, a number we expect to grow over the next five years.

Through our subsidiary, New Gorbals Property Management (NGPM), we also manage 63 mid-market properties which provide additional affordable housing options in our community.





OUR VISION

To provide the highest possible quality housing environment and services to all our customers whilst maximising our contribution to the overall regeneration of the Gorbals and addressing, wherever possible, the needs of those in the community who experience disadvantage.

Our vision and values are at the heart of everything we do. They guide our business decisions, shape our organisational culture, and define how we work with our community. We prioritise community empowerment, delivering high standards of service, and acting with social responsibility. These values drive us to provide exceptional housing and services while playing an active role in the regeneration and well-being of the Gorbals.

OUR VALUES

- **To be representative of, and accountable to, the Gorbals community.**
- To be accessible and equitable, treating every individual with courtesy and respect.
- **To be innovative and creative, delivering the best possible outcomes for our community.**
- To be focused on delivering customer-centric services which are collaboratively designed.



OUR AIMS

In 2025 New Gorbals Housing Association's Management Committee approved a new strategic framework that sets out our vision, values, strategic aims and organisation wide priorities for the next five years. This framework defines our ambition across four key areas of the business.



GREAT SERVICES

Great Services - Delivering improved services to the highest standard as efficiently as possible.

The Association is responsible for the delivery of a considerable number of services, including repairs and maintenance, welfare rights and more. We will strive to make sure all these services are delivered to the highest standard and as cost efficiently as possible, and we will involve our tenants, staff, and service users in how we shape and deliver them.

GREAT HOMES & ASSETS

Great Homes and Assets - Improving and maintaining our homes and assets.

We will strive to develop great places to live for all our tenants, and ensure that all our homes are safe, warm, and secure. We consider high design quality to be essential, and we recognise that our focus must not be entirely on homes and place, but our community assets as well. We will do this in a way that aligns with our environmental commitments, recognising our community's desire to be a greener and more sustainable place to live.

GREAT PEOPLE

Great People - Fostering an organisational culture that is supportive to everyone.

The ongoing success of the Association is primarily driven by the dedication of our Management Committee, volunteers in the community, and staff. We will continue to recognise their efforts and commitment, and grow and strengthen this invaluable resource on which the Association was founded, and on which its future success depends.

GREAT COMMUNITY & REGENERATION

Great Community and Regeneration - Advancing the physical and social regeneration of the Gorbals.

We are resolutely anchored in our community, and that will never change. We are steadfast in our commitment to complete the physical regeneration of the Gorbals and ensure that it is a thriving, greener community. Over the years we have become increasingly involved in the wider social and economic regeneration of the Gorbals. We are more than just a landlord and we are totally committed to our wider responsibilities.

CROSS CUTTING THEMES

PARTNERSHIP

We continually seek to build new partnerships and strengthen existing ones. These relationships are essential to achieving the best possible outcomes for our tenants, our community, and the Association itself.

EQUALITY, DIVERSITY & INCLUSION

We will continue to foster a culture where everyone feels welcome, respected, and able to participate regardless of background, identity or circumstances.



GOING GREEN

Environmental sustainability is embedded in our approach – from improving the energy efficiency of our homes through a ‘fabric first’ approach to reducing waste, promoting reuse and upcycling, and investing in green infrastructure like Electric Vehicle charging points and bike shelters.

OUR COMMITMENTS

REMAINING INDEPENDENT

New Gorbals Housing Association is owned by the Gorbals community, and we are dedicated to ensuring that never changes. We will continue to uphold the highest standards of governance and financial health to protect our independence. Because it is rooted in accountability, local focus and commitment, Community Control demonstrably delivers consistently better outcomes; particularly in service quality, affordability, and long-term regeneration. For that reason, we will not consider any options that fail to offer the long-term assurance and peace of mind our tenants deserve.





OUR COMMUNITY

The strength and success of New Gorbals Housing Association are rooted in the dedication of the many local people who have served on our Management Committee since 1989. Their continued commitment to a community-controlled housing model ensures that the Association remains focussed on the needs and aspirations of the Gorbals.

We exist solely to serve the Gorbals community. This local focus allows us to deliver the best possible outcomes for tenants and the local area. Our priority is to provide excellent services, protect our assets, and maintain a robust and sustainable business.

As the physical regeneration of the Gorbals has progressed, and the community has grown and become much more diverse, our role has expanded to support wider social and economic regeneration. We continue to secure significant external funding to support local initiatives, create job opportunities, and promote community cohesion.

OUR TENANTS

Our tenants are central to everything we do. Without their voices, influence, and contributions to our decision-making, New Gorbals Housing Association would not exist. Engaging tenants meaningfully ensures their needs are understood and met, and their views shape the services we provide.

We believe this collaborative approach builds trust, strengthens our community, and leads to better outcomes for everyone. In recent years, we have significantly expanded our work with our local community and are proud of the strong foundation we have built in tenant participation and engagement.

Our Tenant Participation and Engagement Strategy 2024 sets out how we involve tenants and the wider community in shaping our services and priorities. This commitment is reflected in our most recent Tenant Satisfaction Survey where over 99% of tenants reported being satisfied with the opportunities they are given to participate in the Association's decision making process.

While we are proud of this result, we know we can be better. We will address areas of service delivery that need development, and these will form part of our operational priorities over the next five years.

To remain accountable and accessible, we will continue to strengthen and innovate our approaches to tenant engagement. We will ensure that every tenant has the opportunity to be heard and influence the future of their homes and community.



HOW TENANTS PARTICIPATE IN THE DECISION-MAKING PROCESS



OUR GOVERNANCE



New Gorbals Housing Association is registered as a social landlord and charity, regulated by the Scottish Housing Regulator (SHR) and the Office for the Scottish Charities Regulator (OSCR). Strong governance, transparency, and accountability are fundamental to all aspects of our work.

OUR MANAGEMENT COMMITTEE

The Management Committee is democratically elected by our members and accountable to them. Committee members make decisions in the best interests of the Gorbals community. Membership of the Association is open to anyone, aged 16 or over, living in our area of operation and costs £1. Members can attend and vote at general meetings, stand for election to the Committee, and vote in Committee elections.

Our Rules permit a Management Committee of a maximum of 18 members - up to 15 local members elected by the Association's membership, and up to three additional members (who need not be residents) appointed directly by the Committee as co-optees to bring additional skills and experience as necessary.

OUR SUB-COMMITTEES

We have five sub-committees, which have been delegated certain responsibilities, in accordance with arrangements set out within the Association's Standing Orders.

NEW GORBALS PROPERTY MANAGEMENT (NGPM)

NGPM is a private limited company, established in 2016 to manage 63 mid-market rented homes. It operates as a wholly owned subsidiary of the Association. We retain full control over NGPM, and any surplus it generates is gifted back to the Association annually, supporting our core objectives.



OUR BUSINESS PLANNING PROCESS



Our Business Plan reflects the leadership of our Management Committee and the voices of our community. From the outset, our aim was to make this a genuinely collaborative process. Insights from several key surveys carried out in 2024 informed a wide-ranging programme of engagement and learning, deepening our understanding of the Association's business. As a result, the plan has been shaped by the contributions of tenants, staff, and partners.

LEADERSHIP FROM OUR MANAGEMENT COMMITTEE

The Management Committee set the strategic direction by approving a high-level framework and business planning timetable. They have led the development of the Business Plan at every stage, ensuring it aligns with our values and long-term goals.

ENGAGEMENT WITH OUR TENANTS

We engaged extensively with tenants through a range of channels, including our Tenant Conference, Tenant Panel, and other engagement groups. Two major surveys, the 2024 Socio-Economic Survey and the recent Tenant Satisfaction Survey, provided valuable insights that directly influenced the priorities and direction of the Business Plan.

INPUT FROM OUR STAFF

In August 2024, over 100 staff members participated in workshops and collaborative events to share their views on the Association's future direction. Their feedback has been instrumental in shaping our strategic priorities, and staff will continue to be engaged in the delivery of the plan.

OUR OPERATING CONTEXT

Each year, our Management Committee reviews the environment in which we operate, with a focus on identifying key factors that may impact our tenants, our community, and our ability to meet strategic objectives. For this Business Plan, our review was informed by a wide range of sources, including:

2024 NGHA Socio-Economic Survey of Gorbals Community

2024 Glasgow City Council Health & Wellbeing Survey

2024 NGHA Tenant Satisfaction Survey

2024 NGHA Staff Survey

2025 SWOT Analysis

2025 Stakeholder Analysis

From this review, we identified the following influences on our operating environment:

REGULATORY FRAMEWORK

Scottish Housing Regulator (SHR): Continued compliance with standards set by the SHR, including governance, financial management, and tenant engagement requirements.

Climate Legislation: Compliance with Scotland's net-zero targets includes retrofitting existing stock to meet energy efficiency standards (e.g. Energy Efficiency Standard for Social Housing [ESSH2]).

Tenant Safety: Continued compliance with current and future requirements to ensure tenant safety, including new reporting requirements on damp and mould.

ECONOMIC PRESSURES

Rising Costs: Tenants continue to face financial challenges due to inflation, energy costs, and wage stagnation, which impacts rent affordability and arrears.

Funding Constraints: NGHA must continue to balance rising operational costs with limited government grants and borrowing constraints.

Interest Rates: Changes in interest rates can affect borrowing costs for development and maintenance projects.

Pension Costs: Continue to be kept under review due to significant financial exposure and changing landscape.



ENVIRONMENTAL SUSTAINABILITY

Decarbonisation of Housing Stock: Increased investment in renewable energy systems, insulation, and heating technologies to meet carbon reduction goals.

Sustainable Development: Incorporation of environmentally friendly practices in new build and renovation.

DIGITAL TRANSFORMATION

Service Delivery: Promotion of digital platforms for tenant engagement, maintenance reporting, and rent payments.

Cyber Security: Increased focus on protecting sensitive tenant and organisational data.



SOCIAL AND COMMUNITY FOCUS

Tenant & Community Empowerment:

Enhanced requirements for tenant involvement in decision-making and co-designing services.

Health and Wellbeing:

Partnerships with health and social care sectors to provide holistic supports for vulnerable tenants.



PARTNERSHIPS AND COLLABORATION

Collaboration with local, third-sector organisations, and others to deliver more for less and meet community needs.



HOMELESSNESS EMERGENCY

Declaration of Homelessness Emergency in Glasgow City Council has highlighted the urgent need for action to address the growing number of people experiencing homelessness in the city.

REMAINING INDEPENDENT

Resolute commitment from our Management Committee that the strength, performance and delivery of services by NGHA can only continue to be achieved for current and future tenants by remaining as a fully independent, community-controlled housing association.



OUR FINANCES & INVESTMENT

FINANCIAL HEALTH

New Gorbals Housing Association remains in a strong financial position. Our medium and long term cashflow projections show that we have sufficient funds to meet our expenditure commitments and bank covenants. However, we are operating in a challenging environment.

Key pressures include:



Interest Rates: Rates are not expected to fall below 3.5% in the medium term. Our variable rate loans are currently 20% of our £60 million loan portfolio.



Employment Costs: National insurance increases have led to permanently higher employment costs.



Development: Our significant development programme could be affected by changes in construction costs or grant income, potentially impacting future stability.



Trade Tariffs: The full impact of trade tariffs is still emerging, and further cost increases are anticipated.



Global Instability: Political uncertainty in Europe, the US, and the Middle East may continue to drive up costs, particularly for utilities, materials and borrowing.

Should the financial outlook become more volatile, appropriate spending strategies can be deployed.

KEY ASSUMPTIONS

Our five-year plan, submitted annually to the Scottish Housing Regulator, is based on the following assumptions (which are subject to ongoing review):

- **Inflation – 2%**
- Interest Rates – 4.5%
- **Rent Increases – CPI+1% until 2030**
- Bad Debts – 1%



AFFORDABILITY & RENT INCREASES

Affordability is a core priority. We aim to set rents that are fair for those on low to modest incomes, and which enable us to meet the costs of managing and maintaining our stock to the high standards our tenants deserve. Measuring affordability is challenging, and the reasonableness of rent increases is also informed by the views of our tenants through comparison with similar providers in Glasgow.

Rent increases are typically based on September's CPI + 1%. However, in recent years, we have absorbed some of the inflationary pressure to protect tenants, creating a gap between income and expenditure. We will address this through operational efficiencies and, where necessary, rent increases above CPI + 1%.

INVESTMENT IN OUR EXISTING HOMES

We are progressing a financially sustainable asset management and stock condition strategy that supports our transition to net zero, ensures long-term tenant satisfaction, and regulatory compliance.

- We are committed to sourcing high-quality, durable materials to reduce long-term costs and improve tenant satisfaction.

- We are moving from time-based to condition-based replacements, ensuring components are only replaced when necessary – reducing waste and improving value for money.

- We are continuously gathering essential data on the physical condition of the components within our properties to ensure that our decisions are evidence based.

£9.4 million

has been committed, over the next three years, for major repairs, urgent component renewals, and lifecycle upgrades.



NET ZERO

We have adopted a “fabric first” approach to energy efficiency – prioritising improvements to insulation, roofs, windows and other core building elements before investing in mechanical or renewable technologies.

£2.55 million

has been allocated over the next three years for fabric improvement.

These works will be coordinated with our reactive repairs, capital reinvestment, and void property programmes to maximise efficiency and minimise disruption.



NEW BUILD HOMES

Between 2025 and 2030, we will deliver:

28

Homes at
Pine Place
2025/26

64

Homes at
Coliseum
2027/28

152

Homes at
Caledonia Road
2029/30

These developments will be funded through a combination of **£9.5 million** in private finance and **£19.1 million** in Scottish Government grant, allocated by Glasgow City Council.

NEW OPPORTUNITIES

As a community-controlled housing association, guided by the people who live here, we have put the best interests of the Gorbals community at the centre of everything we have done for almost four decades. These efforts are recognised by strategic partners who look to us as a trusted organisation, capable of delivering excellent outcomes for the local area.

As the Gorbals continues to thrive, we are exploring new development opportunities in Hutchesontown and North Laurieston, ensuring that future investment is maximised to benefit the local community.

MEASURING OUR SUCCESS: GREAT SERVICES

PRIORITY PROJECTS	YEAR 1 (2025 – 2026)	YEAR 2-5 (2026-2030)
Introduce, Develop and Embed MyNewGorbals	●	
Introduce, Develop and Embed Factored Owners Portal	●	
Launch new NGHA Website	●	
Develop Customer Service Standards	●	
Develop Performance Management Framework	●	
Develop a Value for Money Strategy	●	
Carry out a Rent & Service Charge Review	●	
Carry out a Best Value Review of our Reactive Repairs Service	●	●
Monitor and Renew our Tenant Engagement Strategy – embed our Tenant Scrutiny Panel		●
Develop co-design of all key services alongside tenants		●
Develop and Deliver Annual Visit Programme	●	
Create Digital Platform for Committee		●
Review all lease arrangements		●
Embed Tenant Sustainability Model		●
Increase Qualified Staff to Manage Mid-Market Rent		●
Develop our understanding of our tenants and service users through additional surveying		●
Develop AI Capabilities for low-level transactions	●	
Develop ICT & Cyber Security Strategy		●
Deliver Financial Golden Rules	●	

Outcomes - Increased tenant satisfaction; Improved efficiencies; Value for Money; Better innovation and collaborative working.

MEASURING OUR SUCCESS: GREAT HOMES AND ASSETS

PRIORITY PROJECTS	YEAR 1 (2025 – 2026)	YEAR 2-5 (2026-2030)
Deliver new Asset Management Strategy	●	
Ongoing review of Compliance functions	●	●
Development of Green Strategy – Net Zero		●
Introduction of a new Procurement Framework	●	
Environmental Improvement Works – Riverside Foyers		●
Review of Close Cleaning Contract	●	
Work Towards EESSH2 Outcomes		●
Introduction of E-Trading – Stock Control	●	
Develop position on Electric Fleet	●	
Communal Close Improvement Programme		●
Develop and Deliver Annual Visit Programme	●	
Foster greater relationships with GCC	●	●
Deliver Best Value Review of Reactive Repairs	●	
Deliver Best Value Review of Cyclical Repairs		●
Deliver Best Value Review of Component Replacement		●
Improve Tenant Communication & Collaboration in Asset Mgt	●	
Complete Exercise for Reinstatement Values for all stock	●	

Outcomes - Enhanced Tenant Satisfaction and Wellbeing; Improved Health & Safety; Reduced Maintenance Costs; Regulatory Compliance; Long Term Financial Sustainability.

MEASURING OUR SUCCESS: GREAT PEOPLE

PRIORITY PROJECTS	YEAR 1 (2025 – 2026)	YEAR 2-5 (2026-2030)
Succession Plan for Management Committee and Senior Staff	●	
Develop Plan for Staff Conference		●
Celebration of 40 years of NGHA		●
Review Membership Policy	●	
Implement staff training & development plans	●	
Review of HR Policies & Procedures	●	
Support candidates in Leadership Development Programmes		●
Increased focus on Stress & Mental Health Awareness		●
Facilitate ongoing staff engagement workshops	●	
Deliver People Strategy	●	
Embed SharePoint/Intranet solution	●	
Review Annual Appraisal & 121 templates	●	
Increase training to support high functioning teams		●
Grow Business Improvement opportunities with the business		●
Continuous review of Governance Self-Assessment	●	
Review of Governance Structures	●	
Embed and Grow Volunteer Programme	●	
Review of existing organisational structure		●
Develop toolkit and training to empower employees		●
Review of Employee Terms and Conditions	●	

Outcomes - Increased Employee Engagement and Motivation; Enhanced Skills and Competencies; Increased Innovation, Greater Creativity and Collaboration; Strong Leadership and Succession Planning; Sound Governance

MEASURING SUCCESS: GREAT COMMUNITY & REGENERATION

PRIORITY PROJECTS	YEAR 1 (2025 – 2026)	YEAR 2-5 (2026-2030)
Deliver Wider Action Strategy & Implementation	●	
Completion of Pine Place Development	●	
Completion of Coliseum Development		●
Completion of Caledonia Road demolition and clearance	●	
Redevelopment of Caledonia Road		●
Embed and Deliver Participatory Budget		●
Complete Review of Community Facilities	●	●
Sustainable Development Strategy		●
Activation of Laurieston Green Spaces		●
Develop, lead and embed North Laurieston Masterplan	●	
Grow Community Anchor Role	●	
Launch and Embed Community Cinema	●	
Deliver Community Arts Project		●
Strengthen Tenant Participatory vehicles	●	
Complete the development of the archway and piazza		●
Explore Furniture Recycling opportunities		●

Outcomes - Modern, efficient homes and environment; Improved social outcomes for the community; Stronger community cohesion; Empowered community groups actively involved in local decision making.





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New Gorbals Housing Association is registered with Scottish Housing Regulator (No. HAL 211), as a charity in Scotland (SC041164) and is a registered society under the Co-operative and Community Benefit Societies Act 2014 (No 2309 RS). In the Property Factors Register under section 6 of the Property Factors (Scotland) Act 2011, registration number PF000338.



HAPPY TO TRANSLATE