

NEW GORBALS

HOUSING ASSOCIATION

ANNUAL REPORT 25/26



Jean Miller
CHAIRPERSON
OF NGHHA

CHAIRPERSON'S FOREWORD

I am pleased to present to you the Association's Annual Report for 2025/26. As a community-controlled housing association operating in Gorbals for almost 40 years, we have achieved a great deal together. However, we know there is still much to do.

During 2025/26, the Association maintained a strong focus on planning for the future, launching a new five-year Business Plan that sets out our vision and strategic goals through to 2030.

The 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. An update on how we have contributed to our key business plan aims will be included as an insert to our Performance Report.

A key part of this has been our involvement in the North Laurieston Masterplan, which sets out how this area can be developed and improved for the people who live and work there. Working alongside Glasgow City Council, last year the Association engaged with local tenants, residents and businesses in two stages to help shape the Masterplan.

Despite continuing external challenges like the Cost-

of-Living Crisis and war in the Middle East affecting the Association's costs, NGHHA continues to deliver housing at an affordable rate for tenants with a value for money service in return.

Supporting tenants to sustain their tenancies remains a core priority. Our Welfare Rights team achieved savings of over £4.25 million for tenants this year by ensuring they received their full benefit entitlements and accessed available support. We have also continued to provide energy advice and support through the Energy Redress Scheme, referring over 150 tenants for support. I am pleased to share that a successful partnership funding bid means the Association will be able to continue providing energy support through 2026/27.

I would like to thank my fellow committee members and Association staff for their continued efforts in bringing our vision for the Gorbals to life. I also extend my thanks to our tenants and customers for their ongoing engagement and support, driving us to continue to better our services for the people of Gorbals.

DEVELOPMENT

Our development team oversaw the completion of the Pine Place development, adding 28 new homes to the Association's stock.

In addition, the Association has undertaken retrofit works in Laurieston and has bought back several properties, increasing the number of homes we are able to let to tenants.

Throughout the course of the year several projects have also progressed, including the Coliseum development and the Caledonia Road site clearance and new build programme. On completion, both projects will welcome over 200 new homes to Gorbals.

CALEDONIA ROAD

Contractor Dem-Master Demolition Limited completed a successful and safe demolition of 305 and 341 Caledonia Road on 29th June 2025. The site was then gradually cleared throughout the rest of the year, with Dem-Master handing the site back in January 2026.

During this time our design plans for the future development of the site have progressed. By reconfiguring the design, we are now planning for 154 homes rather than 152, which will bring much needed additional housing to the area whilst still maintaining quality design.

Over the coming year, we look forward to receiving planning permission and tendering for the construction of this new build project.



PINE PLACE

In summer 2025, 10 houses and 18 flats were completed in our Pine Place development. These homes sit on the former site of Gorbals Health Centre, and provide a mix of four- and five-bedroom houses with two and three bedroom flats, including two accessible flats at ground floor level.

Sustainability was a key focus in this development with all houses and flats constructed with a highly thermally efficient fabric and using highly efficient powered air source heat pumps to heat the homes.



NORTH LAURIESTON MASTERPLAN

The Association has been working alongside Glasgow City Council to develop a Masterplan for the North Laurieston area. Over the course of the year, we conducted two consultation events, and met with local tenants, residents and businesses to share initial ideas and gather feedback.

Those events have helped shape the North Laurieston Masterplan, which sets out a proposal for how the area can be developed and improved for the people who live and work there. It takes into consideration housing, business space, traffic management and greenspaces, to create a Masterplan for regeneration.

The Masterplan will go to Glasgow City Council this year to be approved as a material planning consideration.



ACQUISITION

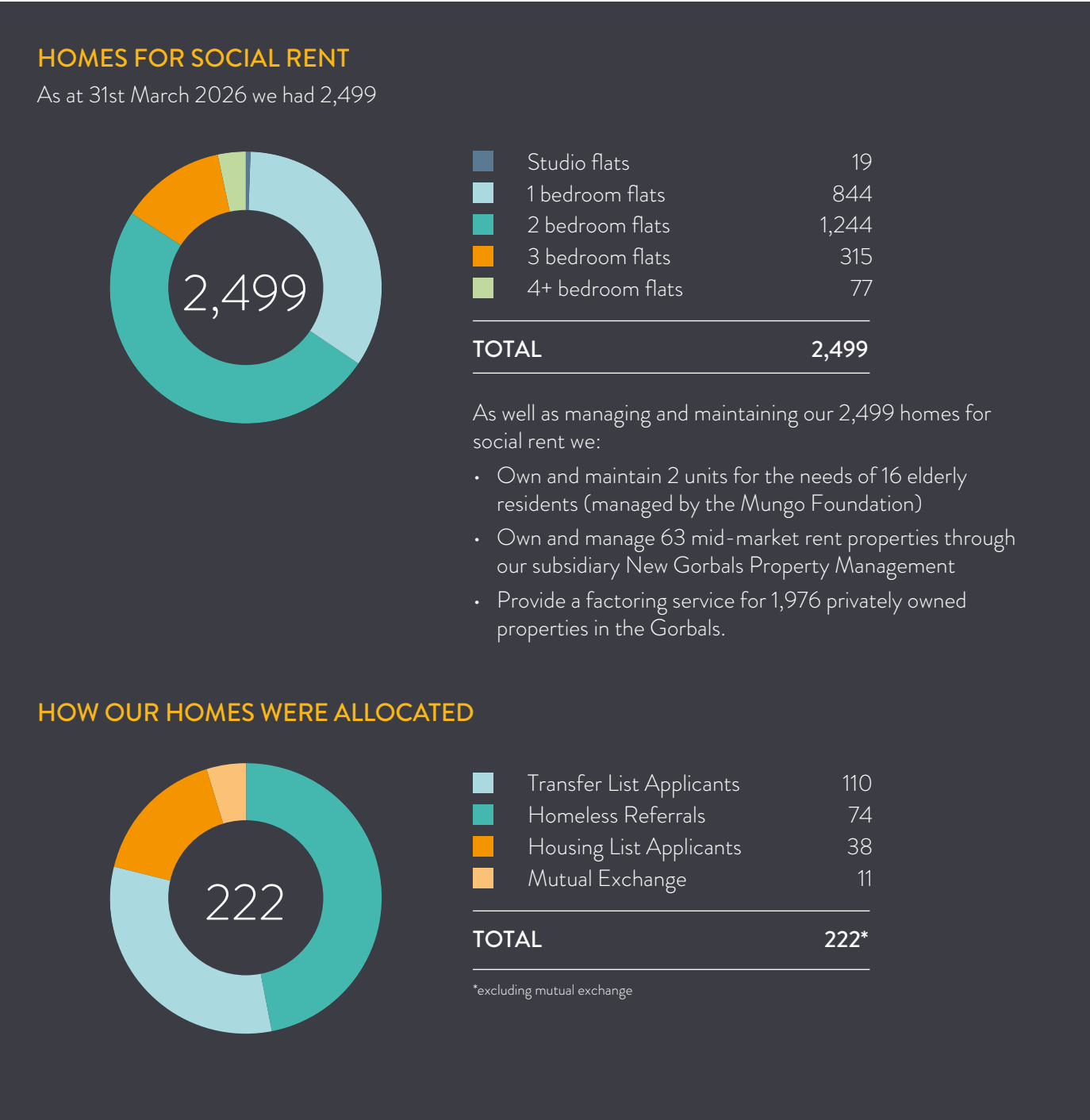
This year we acquired two flats, one on Silverfir Street in Hutchesontown and one on Coburg Street in North Laurieston. The latter is a pre-1919 tenement which we will look to restore in the coming year, along with two others in the same block.

OUR HOMES

Gorbals continues to be a very popular area and at the end of 2025/26 there were over 4,000 people on our combined housing lists seeking a home with us. As is always the case, only a relatively small number of properties (194) became available for re-let over the year.

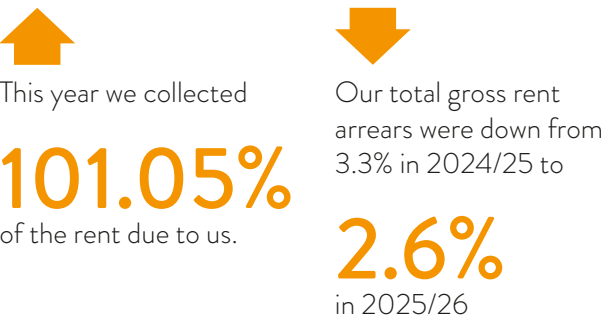
Unfortunately, this means that the vast majority of those on our housing list will not receive an offer of housing. Our allocations during 2025 continued to focus on homeless referrals from Glasgow City Council and existing Association tenants seeking a transfer within Gorbals.

In 2025 we also let 28 new build properties at Pine Place. These consisted of 18 flats and 10 townhouses, the majority of which were let to existing tenants of NGHHA and a small proportion to each of the remaining housing list categories.



RENT AND TENANCY SUPPORT

A large part of the Housing Team’s role is making sure that tenancies are successfully sustained. We do this primarily through minimising rent increases as best we can and providing support to households on money and energy advice. You can find out more about how we have supported tenants with essentials like food and fuel in our Supporting Tenants and Communities section.



WELFARE RIGHTS

Our dedicated Welfare Rights team helped local people to secure more than £4.25 million in additional welfare entitlements in 2025/26. Of this record sum secured, over two thirds was made up of Universal Credit, Adult Disability Payment and Housing Benefit payments. Throughout the year, our Welfare Rights team ran a campaign in response to the UK government moving a significant number of people claiming six historical benefits over to Universal Credit. This contributed largely to the record figure of support.

RENT INCREASE

Following a consultation with tenants in late 2025, we applied a rent increase of 4.8% in April 2026. The figure we consulted on was the published Consumer Price Index (CPI) figure for September 2025 plus 1%. CPI is a key measure of inflation. Our Business Plan assumption is that rents should be based on September’s CPI plus 1% which is why this is the minimum increase that we consult on. Our rents continue to compare well with other Associations across Glasgow, and remain affordable, as defined by recognised criteria for social rents. We continue to provide as much support as we can to tenants through our welfare rights service and cost of living initiatives, to try and reduce financial hardship as much as we can.



REPAIRS AND MAINTENANCE



This year we carried out
9,463 repairs
and asked tenants how satisfied they were with our service.

98%
of our reactive repairs were carried out right first time
Of the 5,280 tenants who responded,

96%
told us that they were satisfied with our repairs service

Our average timescale for completion of emergency repairs in 2025/26 was

1 hour 22 minutes
and 4 days for non-emergency repairs.

ADAPTATIONS

This year we carried out

72 adaptations
so that our tenants could live in homes suited to their individual needs.

£161,809.11
was spent on adaptations in 2025/26

£21,819
Association funded

£139,990.11
Funded by the Scottish Government through Glasgow City Council

COMPLIANCE

Mandatory electrical safety checks (EICRs) carried out within

597 properties

Annual gas safety carried out servicing in

2,474 homes

Assessed

10%
of our stock condition

CYCLICAL PAINTWORK

Our cyclical paintwork programme saw us complete block 7 in Hutchesontown last year. The programme continues through Hutchesontown this coming year where another two blocks will be completed by the end of March 2027.



RIVERSIDE CLADDING PROJECT

This year we began cladding works in the four multi storey blocks at Riverside. The £1.9 million project is expected to complete by the end of 2026 and includes a service to the glazed balcony screens, repairs to rainwater downpipes, and the replacement of all gaskets and flashings.

MCNEIL STREET ROOF REPLACEMENT

Following storm damage, the Association had to tender for a complete replacement roof at 2 McNeil Street. The £765k re-roofing project began in August 2025 and was complete at the end of the financial year.



SUPPORTING TENANTS AND COMMUNITIES



FOOD AND FUEL

Over the past year, the Association has maintained our efforts to support tenants with finding routes to food and fuel support. This included:

OVER 3,800 HOT MEALS

served across three regular community events; Riverside Community Breakfast, Northgate resident breakfast and our fortnightly Big Gorbals Dinner.

50 WINTER WARM PACKS DISTRIBUTED

to tenants in need, containing a choice of appliances and devices to keep warm

FEEDING 217 CHILDREN

aged 5 to 8 a breakfast, lunch and snack at our School Holiday Food programmes in Easter, Summer and October breaks.

The launch of GORBALS COMMUNITY PANTRY IN MARCH 2026

The Gorbals Ideas Funded project is situated at 12 Commercial Court and offers G5 residents the chance to pick up an essential shop for £3 (single person/couple) or £6 (family shop).

TENANT PARTICIPATION

Many of our tenants have had a busy year helping to shape and drive the work of the Association. New Gorbals Scrutiny Group launched in 2025 and chose close cleaning as their first project area.

Our tenants panel reviewed the rent increase process and our Annual Performance Report, giving valuable input as to the information we should be sharing with tenants, as well as helping shape what our consultation process looks like.

Over the course of the year, 99 different tenant and resident meetings took place, with around 250 tenant participants. Meetings comprised the regular six-weekly tenant and resident groups, online meetings, Livingwell tenant meetings, group collective meetings and a meeting for tenants of our new Pine Place development.

The year was rounded off by another successful Tenant Conference in March 2026, which saw over 80 tenants attend to hear from the Association's Director, Fraser Stewart, Head of Maintenance, Tracey McCauley, and most importantly, to hear presentations from six other tenants on their experiences of participating, volunteering and engaging with the work of the Association.

ENERGY REDRESS SCHEME

As part of our food and fuel support, the Association entered into a joint Energy Redress Scheme partnership with Southside, Craigdale and Cathcart & District Housing Associations. This partnership sees two Fuel Advisors work from our office three days per week to offer tenants a range of advice and support when it comes to energy use and fuel debt. In the year until March 2026, 152 referrals were made from the Association, resulting in £50,196.64 financial gain for tenants.

EVENTS

This year the Association held our four key annual events open to the whole community: **Easter Eggstravaganza, Gorbals Fair, Halloween Spooktacular** and **Light up the Gorbals**.

We were delighted to welcome around 2,500 people across the four events which provided music, entertainment and free drinks and snacks for attendees.



VOLUNTEERING

This year the Association held **3 volunteering events**, with **over 60 volunteers** in attendance.

Throughout the year, people in the community have contributed **2,700 hours** of volunteering time to support the Wider Action work of the Association.

GORBALS IDEAS FUND

This year the Association welcomed a return to a full cycle of the Gorbals Ideas Fund voting programme. In summer 2025, a voting event took place for existing organisations, with a focus on health and wellbeing. 537 people voted to fund **6 organisations** with a share of the **£20,000** community pot available. In the autumn and winter, the fund focused on the **£60,000** pot available for local ideas.

Throughout this campaign, **501 people** in the community voted for six new project ideas to be funded:

- **Walking Football**
- **Family Fun Activities for All**
- **Northern Soul Dance**
- **Community Transport**
- **Conversation Benches**
- **Taste of the Gorbals**

Gorbals Ideas Fund is currently working with all funded ideas to ensure the projects are implemented in the upcoming year.

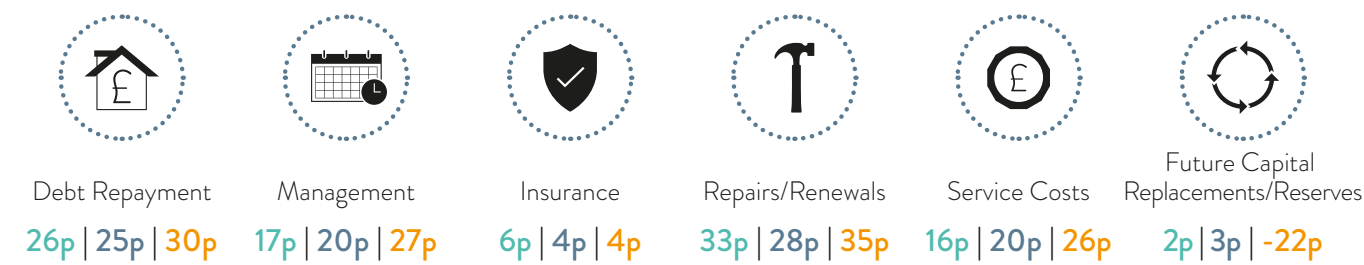


FINANCE

MONEY SPENT

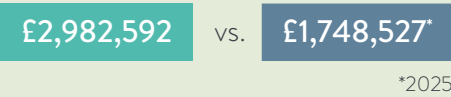
The following table shows how we spent each £1 of rented income received during the year
 2025/26, 2024/25 and 2023/24:

BREAKDOWN OF £1.00 OF RENT

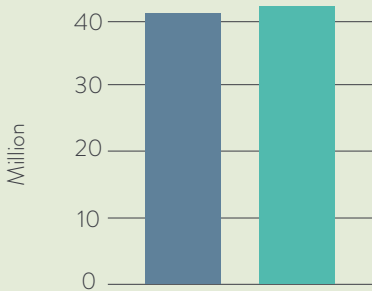


SURPLUS AND RESERVES

Our surplus for the year to 31st March 2026 was:



The Association's reserves have increased from £41,206,561 to £44,237,053



INCOME AND EXPENDITURE

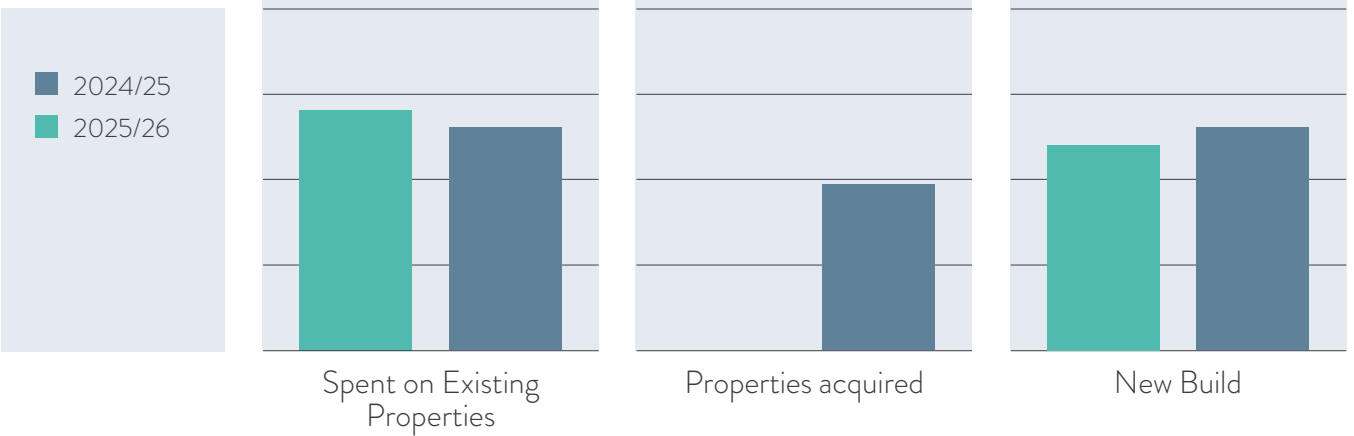
The tables below summarise the Association's income and expenditure for the year ended 31st March 2025 and 31st March 2026.

Income	2026 (£)	2025 (£)
Rent	17,958,854	16,171,396
Factoring	1,935,322	1,617,014
Other Income	890,472	975,061
Interest Receivable	718,387	640,785
Gain/loss on Sale of Fixed Assets	30,406	(8,074)
Pension Gain	237,000	641,000
Total Income	21,770,442	20,037,183

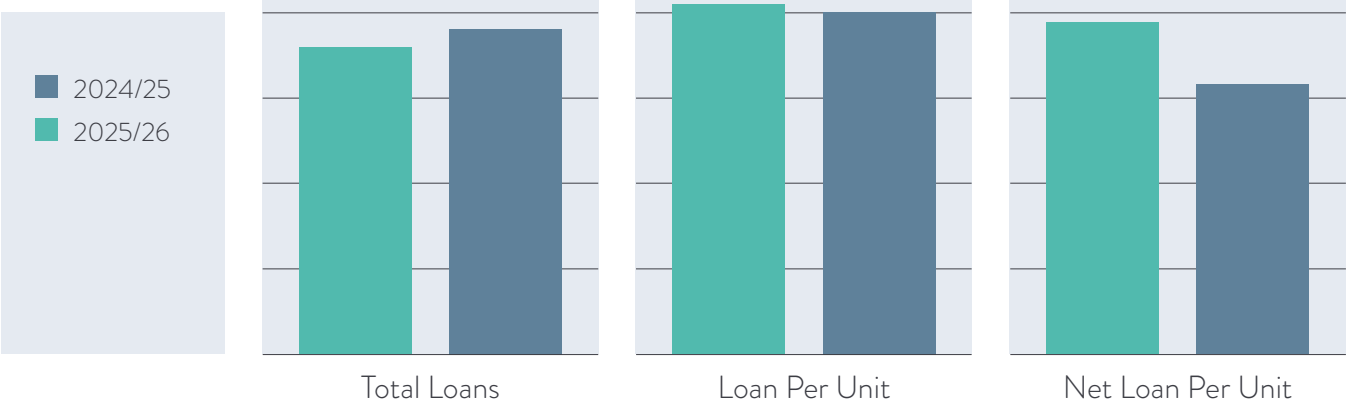
Expenditure	2026 (£)	2025 (£)
Rented Accommodation	13,542,282	13,727,429
Factored Accommodation	2,033,778	1,660,455
Loan Costs/Other interest	2,145,474	2,024,260
Other Costs	1,066,316	876,512
Pension loss	-	-
Total Expenditure	18,787,850	18,288,656

Total comprehensive income for year	2,983,592	1,748,527
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ASSETS



LOANS



GRANTS RECEIVED

Total received in 2024/25:



Total received in 2025/26:



REPAIRS SPEND PER UNIT





GET INVOLVED

WANT TO PLAY YOUR PART IN THE GORBALS?

Support your community-controlled Housing Association by becoming a member.

New Gorbals Housing Association currently has 142 members who all play their part for the Gorbals.

Members receive this publication before the rest of our tenant base, ahead of the Association's Annual General Meeting (AGM).

MEMBERSHIP BENEFITS INCLUDE:

- Attend & vote at the Annual General Meetings
- Nominate & elect the members of the Management Committee
- Stand for Management Committee

If you require this report in another language or format, such as large print or braille, please contact us using the details to the right.

NEW
GORBALS
HOUSING ASSOCIATION

NGHA MANAGEMENT COMMITTEE IN 2025/26:

Jean Miller - Chairperson
(since 2021)

Aaron Reilly - Vice Chairperson
(since 2022)

Kirsten Adams-Mackenzie - Secretary
(since 2025)

Mairi Clark

Iain McCreaddie

Catherine Docherty

Maureen McEnroe*

Andrew Donat

Robert McNally

Carol Ann Duffy

Pauline McKeever

Linda Malone

Liz Peden

Shahila Mandaniya

Przemek Pikula

Raymond Shannon

*resigned in 2026

Contact us for an application form and help shape the future of your neighbourhood.

CONTACT US

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Glasgow, G5 9AY

CALL US AT:

0141 429 3900

EMAIL US AT:

admin@newgorbalsha.org.uk

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