

Putting People 1st



Annual Report and Landlord Report 2024 - 2025

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Chairperson's Report for 2024/2025

It is my pleasure to present the Annual Report for Pineview Housing Association for the year 2024/2025; a year defined by strong collaboration, community focus, and an unwavering commitment to service excellence.

As a community based housing association, we place people at the heart of all we do. Throughout the year, we continued to prioritise customer service and performance management.

We have continued to promote tenant participation and provide support through our partnership with Citizens Advice Bureau, helping tenants gain vital financial support. Beyond service delivery, we have invested in our estates, supported charities, and enabled community projects - from food bank collections to festive events and summer outings.

I am proud of the accomplishments shared in this report, and prouder still of the people behind them. Our staff team continues to grow and thrive, with professional development achievements and industry recognition that reflect the quality and commitment of those who serve our community.

Looking ahead, our focus remains clear: to provide safe, affordable homes, uphold our standards, support our tenants through ongoing challenges, and retain our position as a leading social landlord in Scotland. Thank you for your continued support, and for being part of the Pineview journey.

Following my chairperson's report is our annual charter report which details our positive results against achieving the outcomes of the Scottish Social Housing Charter.



Linda Devlin, Chairperson

Performance Summary

We performed well throughout 2024 – 2025. The benchmarking tables in our annual charter report demonstrate that we improved results from the previous year in several areas, and for all but two indicators performed better than the national average.

For 2025/2026 we are continuing to focus on reducing rent arrears. Our arrears are on a downward trend, and we will continue to work closely with our tenants in arrears to put payment plans in place at the earliest opportunity to assist them to manage this.

We are also working to re-let our empty properties as quickly as possible, to avoid losing revenue and to ensure we can offer homes to those who need them. We will keep our void property relet standard under review to ensure that we are letting properties to the required standard.

Supporting our tenants is a key priority and in December 2023 we started a programme of visits to all our tenants, which we hope to complete by December 2025. The aim of the visits is to get to know our tenants better, to listen to their concerns and priorities and to make sure that all of our properties are in a good state of repair. Feedback from the visits has been extremely positive, and tenants have taken the opportunity to report repairs and other issues and to ask any questions they may have about the property or their tenancy. We aim to carry out this programme of visits to all our tenants every 2 years going forward.

We have listened to customer feedback and we will continue to increase our focus on improving our estate services during the year.

Service Development and Improvement

In last year's annual report we highlighted that one of our key priorities for 2024/2025 was a review of our strategic objectives and delivery plan for 2025/2026/2027. We also reported that we would be building on our Investors in People work to continue to support our people to succeed. Here is a snapshot of our successful outcomes during the reporting period.

Strategic Objectives and Delivery Plan for 2025/2026/2027

A refreshed vision for the future

During 2024/2025 the Committee of Management and staff team undertook a comprehensive review of the Association's strategic direction to shape the direction for the next three year period (2025–2028). Working with sector specialist Alison Smith of Allpark Consultants, the Committee reviewed existing objectives and reaffirmed Pineview's core values.

From this review, four Strategic Goals were established:

- ✓ Satisfied People
- ✓ Sustainable Homes
- ✓ High Performance
- ✓ Connected Community

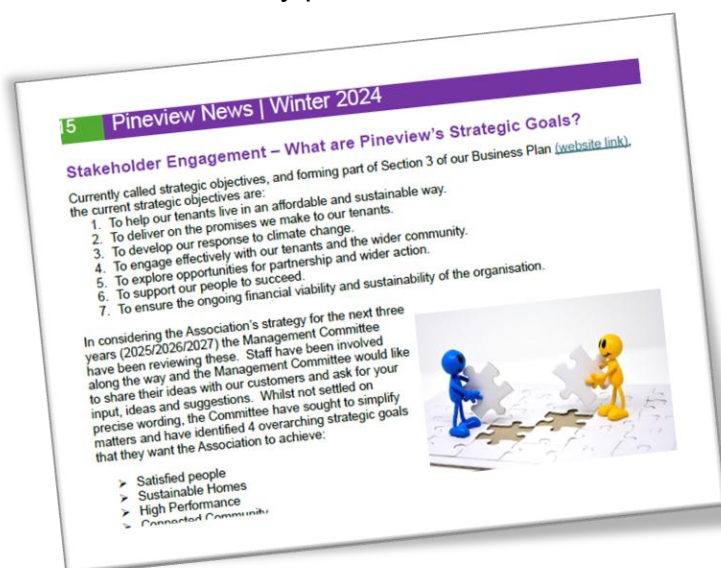
These goals streamline the previous seven strategic objectives into a more focused framework, while maintaining alignment with Pineview's core values:

- ✓ Community - engaging, collaborating, and including
- ✓ Resilience - continuously learning, developing, and adapting
- ✓ Integrity - being open, honest and fair
- ✓ Diligence - working conscientiously and to a high standard
- ✓ Dignity - treating everyone with respect and compassion

In reviewing the strategic goals, the Committee of Management sought input from customers and stakeholders through articles in our newsletter and on our website. The customer forum was also consulted on the strategic goals and a draft skeleton delivery plan.

The process culminated in a joint strategy day in March 2025, where Committee members and staff collaborated to set delivery targets. The Strategic Goals Delivery Plan was finalised in May 2025 and will be monitored quarterly (August, November, February, May) to track progress and outcomes over the three year period.

This plan serves as a key performance tool, enabling Pineview to measure and report on its strategic achievements with clarity and accountability.



For more information on the Strategic Goals and Delivery plan for 2025-2028, visit our [website](#).

In last year's report, we were proud to announce that we successfully retained our Investors in People (IIP) Gold Award that reflects our dedication to enhancing performance through the growth and development of our people.

Following our reaccreditation, a staff led IIP working group was established to review the outcome report and its recommendations, with the aim of creating an action plan to implement improvements and strengthen our practices. The IIP working group, supported by the full staff team, had a key role in driving forward the report recommendations, for example:

- ✓ Carrying out a review of our Learning and Development policy, with the introduction of a new Shadowing and Mentoring Strategy.
- ✓ Implementing a Hybrid Working Policy to provide a structured approach to working flexibly, while maintaining high standards in customer service and performance.
- ✓ Actively participating in staff training on multi-generational dynamics to strengthen cross age collaboration and understanding.
- ✓ Facilitation of intent based learning sessions to empower employees with greater ownership and accountability in their roles.

We also highlighted that 2024/2025 promised to be an inspiring period at Pineview, as we remained committed to empowering our people to thrive. Some of the year's successes were:

- ✓ Britney was successful in securing an internal promotion and took up post as a temporary Assistant Housing Officer.
- ✓ Jess and Joanne undertook a Chartered Institute of Housing Qualification gaining a Level 3 certificate in housing practice.
- ✓ Sinead and Caitlin completed year one of their Stirling University post graduate housing diploma that they undertake through day release.
- ✓ Ben was named the winner of the SFHA NextGen Leaders Award. The award, which recognises emerging talent in Scotland's social housing sector, was presented to Ben at the SFHA's 50th Anniversary Conference.

What Next – 2025/2026

We will continue to engage with the staff team to ensure that Pineview remains a great place to work. Our IIP accreditation expires January 2027 and the working group will focus on developing the areas highlighted in the 2024 feedback report in preparation for our interim 12 month review in January 2026.

Pineview has been shortlisted as a finalist at this year's The Herald and s1jobs Top Employer Awards 2025 in the following categories:

- ✓ Best Flexible Working Initiative
- ✓ Employee Career Development Award

I look forward to reporting on the successes of our people in next years' annual report.



Resident and Customer Forum

The Resident and Customer Forum continues to work with us to best determine the needs, wants and aspirations of our customers. We would like to thank them for all their time and commitment to improving Pineview’s service delivery. The Forum was especially busy during the year, including:

- Policy reviews and scrutinising our work including reviewing our Tenant and Customer Participation Action Plan.
- Focus group for our ongoing customer satisfaction work.
- Identifying opportunities for our wider role activities and planning our annual resident’s away day. Feedback about the ever-popular outing to Heads of Ayr Farm Park from the oldest to youngest residents was very positive.
- Helping us decide on donations to local charities.
- Being involved in shaping our approach to improving estate management.
- The Forum also help us design and develop our annual charter report to tenants each year. The Forum is satisfied that the report is well laid out, and easy to read.
- Being involved in approving the Annual Assurance Statement.

Forum members play an essential role in the work of Pineview, ensuring that tenants’ and customers’ interests are kept at the heart of what we do. The Forum meets monthly, normally on the second Wednesday of each month (excluding July and January). If you would be interested in joining or would like more information, please contact us.

Donations and Wider Activities

Each year Pineview makes donations to local good causes that positively impact the lives of our tenants, customers and wider community. Our Rules state that the donations must further the objects of the Association and that the Committee shall report to the Members on donations. Our rules only allow us to make donations to registered charities.

At our Annual General Meeting (AGM) on 24 June 2025, we reported to members that £2,500 was donated to various local charities including Drumchapel Foodbank, Men Matter Scotland, 3D Drumchapel, and Antonine Court.

Tenant participation spend in the year totalled £15,946.25 , including:

AGM Member’s Draw/Bingo	£ 279.25
Resident Outing	£ 3,907.00
Resident Christmas Vouchers	£ 3,160.00
Rent Consultation Draw	£ 100.00
G15 Youth Work	£ 4,980.00
Poverty education programme	£ 1,200.00
Environmental improvements	£ 2,320.00

Other contributions to Local Projects/Charities totalled £3,665, including:

Wheel Fix It (WFI) Utilities:	£ 486.00
Drumcog – Positive action in housing - donated advert	£ 475.00
Drumcog - Drum Hub Christmas Lunch	£ 385.00
PHA Staff Team fundraising - Foodbank winter appeal	£ 2,145.00
PHA Staff Team fundraising – Breast Cancer Awareness	£ 174.00

Pineview's People

Thanks go to my dedicated Committee colleagues for volunteering their time and experience to manage Pineview's strategic business, ensuring our ongoing success and viability.

Sadly, one of our original committee members, Josie McGinty, passed away in 2024. Josie played a pivotal role in the foundation and growth of Pineview. She was part of the original steering group that came together in the early 1990s to explore alternatives to the District Council's Community Renewal Strategy - a journey that ultimately led to the creation of Pineview. Josie will be deeply missed and fondly remembered by everyone who had the privilege of knowing her.

Following election at our Annual General Meeting (AGM) in June 2025, we welcomed Susanna McGimpsey to the committee.

Jamie Graham, who had been a committee member for over four years resigned in August 2025 for personal reasons, creating a casual vacancy.

We welcomed an application from Kirsty O'Neil to fill the vacancy in August 2025, along with Kenny McGinty who has joined as a cooptee.

Our new committee members bring with them different perspectives, skills, and experiences, contributing to our overall effectiveness and success in achieving our goals.

To comply with our rules, and the regulatory framework, we underwent another independent annual appraisal review during 2024/2025. The review concluded that Pineview's Committee of Management continues to be highly committed and focussed on acting in the best interests of Pineview's tenants and their communities.

During 2025/2026 we aim to recruit additional members to the management committee. Our rules allow us to have up to fifteen committee. Being involved requires a few hours commitment for eight months of the year and you can make a real difference for our local community.

Our staff team remained stable throughout the year, with the addition of two new temporary roles introduced to support our commitment to enable our staff to grow and thrive.

We were pleased to welcome Aidan and Abby to the Housing Services Team. They began their temporary Housing Assistant positions on 01 October 2024, joining Jess and Joanne in delivering people-focused frontline services to our tenants and customers.

Name	Position
Linda Devlin	Chairperson
Daniel Martyn	Vice Chairperson
Richard Bolton	Vice Chairperson
Morven Baigent	Elected Member
Frazer Lord	Elected Member
Helena McNulty	Elected Member
Laura Nahar	Elected Member
Aarti Passi	Elected Member
Lyndsey Robinson	Elected Member
Anna Welsh	Elected Member
Susanna McGimspey	Elected Member
Kenny McGinty	Co-optee
Kirsty O'Neil	Casual Vacancy



As at 01 April 2025 we had twenty-one team members:

Senior Staff:	4
Finance and Corporate Services:	2
Housing Services:	12
Estate Caretaker Service:	3

Our Finances

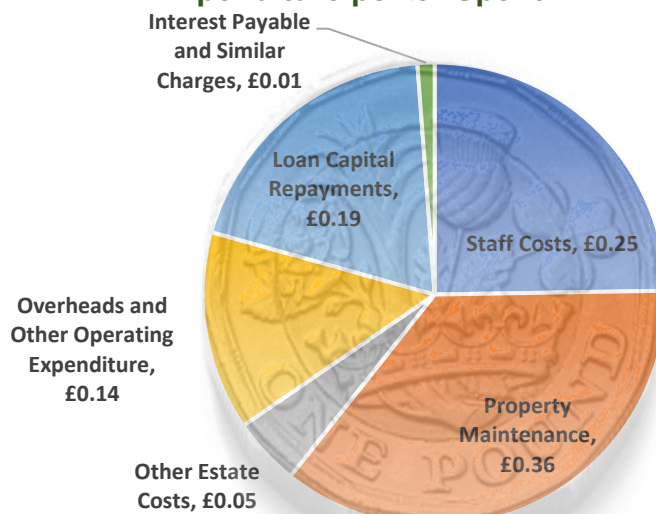
We prepare short, medium, and long-term budgets which reflect our planned activities. Actual outcomes relative to budget are monitored on a quarterly basis to allow any corrective action to be identified and taken. Most of the income that we receive comes from the rents and service charges that we charge on the properties we let and manage.

As a non-profit making charity, any surpluses are set aside to fund future expenditure such as planned and cyclical maintenance including component replacements. The information below agrees with our audited financial statements; a full copy of these are available on our [website](#). However, the expenditure allocations below reflect the management accounts to provide a clearer picture of where money is spent, non-cash accounting adjustments for depreciation and amortisation are also omitted. Figures are rounded to the nearest whole £.

2024/2025 Income	Total
Net Rent and Service Charges Receivable	£4,009,447
Other Revenue Grants Receivable	£25,751
Interest Receivable	£218,467
Other Income	£9,657
	£4,263,322

2024/2025 Expenditure	Per £1 Spent	Total
Staff Costs	25%	£1,004,354
Property Maintenance <i>(Note 1)</i>	36%	£1,459,534
Other Estate Costs	5%	£193,009
Overheads and Other Operating Expenditure	14%	£564,601
Loan Capital Repayments	19%	£790,359
Interest Payable and Similar Charges	1%	£48,329
	100%	£4,060,185

Expenditure per £1 Spent



Note 1: Property Maintenance

Planned and cyclical maintenance: £446,467
Reactive maintenance costs: £558,941
Capitalised major repair costs: £454,126

The key figures from our balance sheet as of 31 March 2025 are as follows:

Historic Cost of Housing Properties	£68,708,493
Cash and Cash Equivalents	£5,641,906
Housing Loans <i>(Note 2)</i>	£1,276,380
SHAPS Pension Deficit Liability	£392,000
Net Assets	£17,445,255

Note 2: Housing Loans

In the past, the Association took out bank loans to allow us to build new homes and improve housing stock

There are several financial and information requirements, set out by our lenders within the loan agreements, known as loan covenants, which we must comply with. We are pleased to report that we continued to meet all the requirements of these loan covenants during 2024-25.

Future Service Priorities

We update our business plan every year with priorities for the next three years. Our business plan contains key performance targets to work towards over the coming year. If you would like a copy of our business plan please visit our [website](#) or [contact us](#) to request a printed copy.

Some Key Priorities for 2025 – 2026

- ✓ Strategic Goal – Satisfied People: Deliver Customer Services Strategy and Publish Services Standards; undertake our independent three yearly tenant satisfaction survey.
- ✓ Strategic Goal – Sustainable Homes: Develop a Net Zero Strategy and Action Plan; continue our reactive, cyclical and planned maintenance and renewals.
- ✓ Strategic Goal – High Performance: Review our 30 Years Projections; continue to review our KPIs.
- ✓ Strategic Goal – Connected Community: Deliver our Estates Management Strategy; continue local community partnerships with Drumcog, Drumchapel High School, G15 Youth Project, and others.

We will keep you updated on our business and performance through our customer forum, our newsletters, our website, and social media.

Our Vision, Mission, Values and Behaviours

Vision Statement: To be a leading social landlord in Scotland.

Our Vision Strapline: “Pineview Housing Association - Putting People 1st”

Our Mission: “Pineview Housing Association aims to provide quality affordable homes, and deliver excellent service through listening to and engaging with our customers”.

Our Values and Behaviours: The Values that our staff and committee members are expected to adhere to at all times:

Community: engaging, collaborating, and including

Resilience: continuously learning, developing, and adapting

Integrity: being open, honest and fair

Diligence: working conscientiously and to a high standard

Dignity: treating everyone with respect and compassion

We have developed a behaviours framework which applies to all our staff and committee. The following link will take you to our Policies where you can get a copy of our [Behaviours Framework](#).

I hope you have found the information in my report informative and useful. The rest of our report relates to our performance against achieving the outcomes of the Scottish Social Housing Charter.

Thank you, Linda Devlin, Chairperson

If you would like more information on what our forum or committee membership involves, or further information about our report, please [contact us](#) as we would love to hear from you.

Scottish Social Housing Charter Report 2024 - 2025

Introduction

This report aims to outline the progress and achievements we have made in meeting the requirements of the [Scottish Social Housing Charter](#).

This report compares our results with the Scottish wide averages from the Scottish Housing Regulator (SHR). We have also worked with the Scottish Housing Network (SHN)¹ and with the other local Drumchapel housing providers (Drumcog)² to provide further comparable benchmarking data where possible. To provide a comparison over time we also include results from last year. This information should allow you to see any change in our results in comparison to last year, as well as in comparison to other landlords.

Whilst our results are good, it is important to remember that when considering our performance it is not enough to just look at benchmarking results. Doing so can lead to misunderstanding and misinterpretation. Benchmarking is important but needs to be seen in context and not viewed in isolation. As such, we would encourage anyone who is interested in knowing more about our performance and service delivery to come along and join our Resident and Customer Forum and look at what lies behind our results.

What is the Scottish Social Housing Charter?

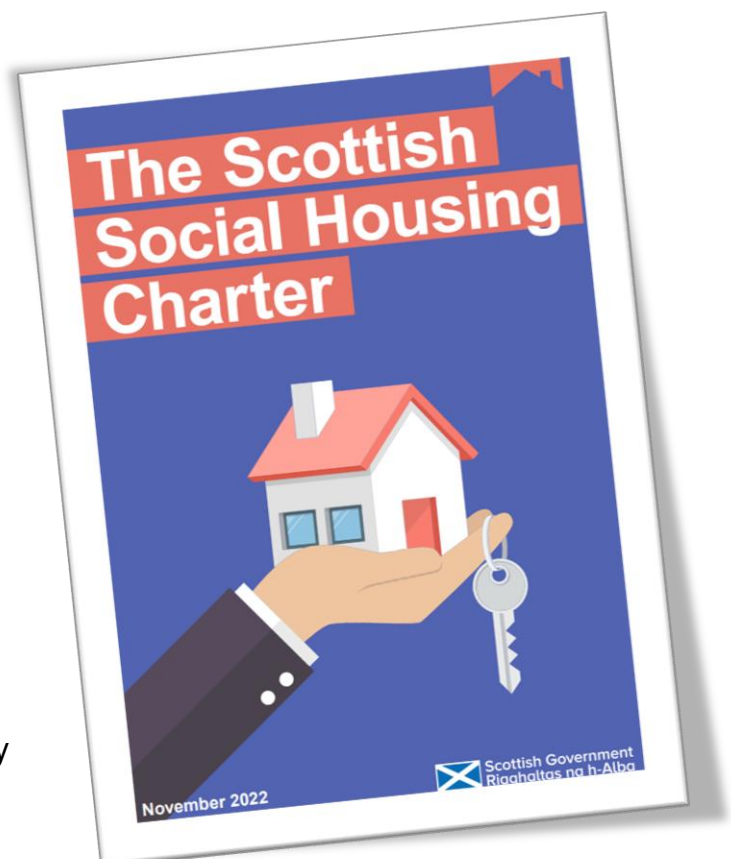
The Scottish Government's Scottish Social Housing Charter was developed in consultation with the Scottish Housing Regulator, tenants, representative bodies, homeless people, other stakeholders and social landlords. It requires Registered Social Landlords (RSLs) to demonstrate how they perform against a number of outcomes.

The Annual Return on the Charter is used to measure how social landlords are performing and how they are meeting the needs of their customers.

The first Charter came into effect on 1 April 2012 and was reviewed during 2016 and 2021.

The Charter has six standards, five of which apply to Pineview. Each standard describes what you should expect Pineview to achieve.

These achievements are called outcomes and there are 14 outcomes that we aim to achieve and report on annually. Outcomes 12 and 16 do not apply to Pineview.



¹ The peer group used for comparison is SHN members which are urban RSLs with stock between 500 – 1000 properties.

² Drumcog: Cernach Housing Association, Drumchapel Housing Co-operative, Kingsridge Cleddans Housing Association, Pineview Housing Association.

National Report on the Scottish Social Housing Charter

Headline Findings 2024 - 2025

Each year the Scottish Housing Regulator produces a report based on the information reported to them by social landlords on their performance in achieving the standards and outcomes of the Scottish Social Housing Charter.

The general picture for the Scottish average shows: Almost 9 out of 10 tenants satisfied with the homes and services their landlord provides.

Scottish wide averages for 2024/25 in areas that the SHR advise matter most to tenants were:

- Emergency repairs response time improved ✓ with being kept informed about their landlord’s services and decisions reduced slightly to 90% (PHA 97%)*
- Tenants satisfied: ✓ with the quality of their homes increased to 85% (PHA 86%)*
- Anti-social behaviour cases which were resolved decreased slightly to 93% (PHA 93%)
- First stage complaints responded to in full remained high at 97% (PHA 99%)
- Average weekly rent in 2024/25 increased to £97.59. (PHA £88.51)
- Average rent increase applied in April 2025 was 4.7% (PHA 4.5%)
- ✓ that their rent is good value for money remained at 82% (PHA 94%)*
- ✓ with their landlord’s contribution to neighbourhood management decreased slightly to 84% (PHA 95%)*
- ✓ with opportunities to participate in their landlord’s decision-making processes decreased to 86% (PHA 99%)*

Source: SHR - You can read the full report on the [SHR website](#)
 *From PHA 2022 Tenant Satisfaction Survey – next survey due 2025



Performance Information Available from the Scottish Housing Regulator

There is a volume of information about all Scottish RSLs available from the Scottish Housing Regulator on their [website](#). The SHR also has an online tool which can be used to compare one landlord’s results against the Scottish average and against other landlords.

If you need some assistance to access this information, please contact Isobel at our office who will be happy to help you.

Charter Report Symbols For Benchmarking

Throughout this report we will use the following legends to illustrate our comparative results:

<p>We will use the following symbols to demonstrate how we perform in comparison to the Scottish averages:</p> <p>Better than Scottish averages: </p> <p>Below Scottish averages: </p>	<p>We will use the following symbols to demonstrate how we perform in comparison with our internal targets:</p> <p>Target met or exceeded: T+</p> <p>Performance below Target: T-</p>
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Where there is no symbol, there are no internal targets set.

Some of the comparisons for 2023/2024 vary from what was given in our 2023/2024 report. This is due to some landlords reviewing their results mid-year after the 2023/2024 report was produced.

If you would like to be involved in setting our targets, please contact Joyce or Isobel to discuss how you can get involved.

The Customer Landlord Relationship

What the Charter says:

1: Equalities

Social landlords perform all aspects of their housing services so that:

- they support the right to adequate housing.
- every tenant and other customer has their individual needs and rights recognised, is treated fairly and with respect, and receives fair access to housing and housing services.

2: Communication

Social landlords manage their businesses so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

3: Participation

Social landlords manage their businesses so that:

- tenants and other customers are offered a range of opportunities that make it easy for them to participate in and influence their landlord's decisions at a level they feel comfortable with.

Our Charter satisfaction results are from our 2022 tenant satisfaction survey. Research Resource were commissioned to carry out an independent satisfaction survey on our behalf and commenced face to face surveys in November 2022. Our next survey will be undertaken in 2025/2026.

Our Service Results:

Indicator 1	😊	😊	Indicator 2	😊	😊
Percentage of tenants satisfied with the overall service provided by their landlord.	2023/24 Results	2024/25 Results	Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions.	2023/24 Results	2024/25 Results
Pineview HA	91.50%	91.50%	Pineview HA	97.36%	97.36%
SHN Average	89.61%	90.26%	SHN Average	95.33%	95.05%
DRUMCOG Average	91.55%	91.39%	DRUMCOG Average	97.57%	97.10%
Scottish Average	86.49%	86.85%	Scottish Average	90.46%	89.98%

Indicator 5	😊	😊
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes.	2023/24 Results	2024/25 Results
Pineview HA	99.41%	99.41%
SHN Average	94.70%	94.07%
DRUMCOG Average	96.83%	96.65%
Scottish Average	87.67%	86.34%

You can read our [Tenant and Customer Participation Plan](#) on our [website](#)

What else we do...

During the reporting year we carried out an independent accessibility audit of our website, including online services, and an office accessibility audit:

- **Website:** Found to be generally accessible, user-friendly, and supportive for tenants and customers. It compares well with other sites reviewed.
- **Office:** Main issue identified was limited circulation space for disabled individuals. However, several low-cost improvements could enhance accessibility.
- **Actions Taken/Next Steps:**
Website: Issues identified have been addressed to enhance accessibility and user experience. Regularly reviewing and updating of the website to ensure all content remains accessible.

Office: Practical recommendations that do not require major renovations or refurbishment will be implemented during 2025/2026.

Service Complaints

We appreciate our customers taking the time to let us know when things go wrong as it helps us to improve our service. Our Complaints Procedure is based on the model published by the Scottish Public Services Ombudsman (SPSO).

Not all service complaints are responded to in full (resolved) within the timescale of the SPSO model due to some complaints requiring more detailed investigation before conclusion. We aim to resolve all complaints as quickly as possible but would rather take longer with some to allow a full and proper investigation of the issues raised, and to achieve an appropriate outcome.

Our Service Results:

Indicators 3 and 4 1st and 2nd stage complaints responded to in full, and average time in working days for a full response.				
SPSO Time-scales to respond 1st Stage:5 days, 2nd Stage:20 days	2023/2024		2024/2025	
	1 st Stage	2 nd Stage	1 st Stage	2 nd Stage
No of complaints received	65	2	67	2
The percentage of all complaints responded to in full	98.46%	50%	98.51%	100%
The average time in working days for a full response	4.12 Days	20 Days	3.89 Days	84.50 Days
Scottish Average time in working days for a full response	5.11 Days	17.52 Days	5.35 Days	21.31 Days

In each of the reporting years listed above, one complaint was received at the very end of the year. For 2023/2024 the complaint was carried forward and included in the outcomes for 2024/2025. The year end complaint received in 2024/2025 will be carried forward to 2025/2026. Excluding these year-end cases, 100% of complaints were responded to within the required timescales in each reporting year.

What else we do...

Recording, reporting, learning and publicising

Complaints provide valuable customer feedback. One of the aims of our Complaint Handling Procedure is to identify opportunities to improve services across our business. We must record all complaints in a systematic way so that we can use the complaints data for analysis and management reporting.

By recording and using complaints information in this way, we can identify and address the causes of complaints and, where appropriate, identify learning opportunities and introduce service improvements.

Reporting of Complaints

Complaint details are analysed for trend information to ensure we identify service failures and take appropriate action.

We publish, on a quarterly basis, on our website the outcome of complaints and the actions we have taken in response.

Tenant Compliments and Feedback

Staff Conduct and Professionalism

“Staff member is a credit to Pineview. It was a pleasure to have them in my house during a recent property inspection.”

“In my 11 years as a tenant, I always get a response and assistance any time I call the office and have never been let down. Pineview staff are brilliant!”

“I am very grateful for the help of all the staff with recent enquiries and always listening to me and helping to find solutions to any repairs issue.”

Responsiveness and Repairs

“Very happy with how quickly staff followed up with contractors to get repairs sorted.”

“Repairs service is excellent; I always get a prompt response to any repair issue.”

“I am very happy with the service from the contractor during EICR inspection.”

Estate Management

“Compliments to the Estate Team on how quickly they picked up bulk.”

“Very happy with the speed in dealing with an overgrown tree - very happy with how quickly it was followed up with contractors to get it sorted.”

You can read our Complaints and Compliments report for 2024/2025 on our [website](#).

Housing Quality and Maintenance

What the Charter says:

4: Quality of housing

Social landlords manage their businesses so that:



- tenants' homes, as a minimum, when they are allocated are always clean, tidy and in a good state of repair, meet the Scottish Housing Quality Standard (SHQS), and any other building quality standard in place throughout the tenancy; and also meet the relevant Energy Efficiency and Zero Emission Heat Standard.



5: Repairs, maintenance and improvements





Social landlords manage their businesses so that:

- tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

Our Service Results:

Indicator 6	T- 	T- 
	2023/24 Our Target 100%	2024/25 Our Target 100%
Percentage of stock meeting the SHQS at the end of the reporting year.		
Pineview HA	99.88%	99.77%
SHN Average	96.42%	97.04%
DRUMCOG Average	99.56%	99.52%
Scottish Average	84.36%	87.24%

Indicator 7		
	2023/24 Results	2024/25 Results
Percentage of tenants satisfied with the quality of their home.		
Pineview HA	86.22%	86.22%
SHN Average	85.91%	87.23%
DRUMCOG Average	85.32%	88.68%
Scottish Average	84.01%	84.72%

Indicator 8	T+ 	T+ 	Indicator 9	T+ 	T+ 
	2023/24 Our Target 4 Hrs	2024/25 Our Target 4 Hrs		2023/24 Our Target 4 Days	2024/25 Our Target 4 Days
Average length of time taken to complete emergency repairs.			Average length of time taken to complete non-emergency repairs.		
Pineview HA	2.12 hrs	3.07 hrs	Pineview HA	2.51 Days	3.02 Days
SHN Average	2.72 hrs	2.46 hrs	SHN Average	4.47 Days	4.34 Days
DRUMCOG Average	2.16 hrs	2.61 hrs	DRUMCOG Average	2.73 Days	3.02 Days
Scottish Average	3.96 hrs	3.89 hrs	Scottish Average	8.95 Days	9.13 Days

What else we do...

We are required by law to carry out an annual safety check and service to all gas appliances installed within our properties. All gas safety checks and services were completed within timescale.

All our properties require to have an Electrical Installation Condition inspection carried out every 5 years. At the end of the reporting year two of our properties did not have a valid certificate. We identified why this happened, took remedial steps to rectify this and implemented new measures to prevent a reoccurrence.



During the reporting year our internal auditors carried out a review of processes in place for reactive repairs. The audit considered the policies in place, whether these policies were being followed and the reporting of repairs and maintenance to our Committee of Management.



We received substantial assurance surrounding the processes in place for reactive repairs.

The audit highlighted five areas of good practice and one recommendation for improvement. When benchmarked against other landlords, the average number of recommendations in similar audits is four.

The recommendation was to ensure the staff team were aware of the importance of pre and post inspections, including the recoding of inspections on our housing management system.

The 2024/2025 Reactive Repairs audit recommendation has been fully implemented.

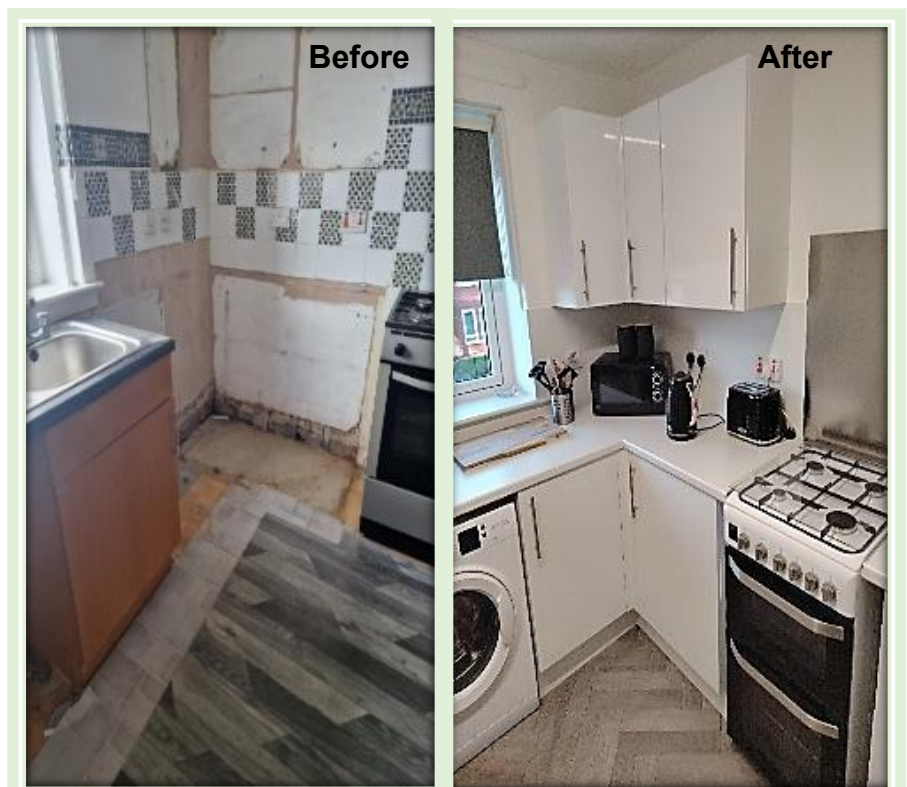
Indicator 10	T+ 	T+ 
Percentage of reactive repairs carried out in the last year completed right first time.	2023/24 Our Target >95%	2024/25 Our Target >95%
Pineview HA	96.27%	95.69%
SHN Average	93.11%	94.44%
DRUMCOG Average	96.31%	96.63%
Scottish Average	88.42%	88.02%

Indicator 12	T- 	T- 
Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service.	2023/24 Our Target >96%	2024/25 Our Target >96%
Pineview HA	95.67%	95.11%
SHN Average	90.02%	90.21%
DRUMCOG Average	92.11%	94.75%
Scottish Average	87.31%	86.75%

We are committed to providing good quality, affordable housing. We aim to ensure our housing stock is well maintained and we have comprehensive repairs and maintenance targets and programmes to achieve this.

It is core to our business that our customers are satisfied with the repairs and maintenance carried out to their homes and that all repairs are completed within the timescales set by the Association and to the satisfaction of our customers.

If you are a tenant in one of our properties and you are not satisfied with the quality of your home, or your repair, please let us know so we can review this with you.



2024/25 kitchen and boiler replacements before and after

Did you know you can [report a repair on our website?](#)

Our Repairs and Maintenance section provides a range of information including:

- ✓ Repairs Explained
- ✓ Alterations and Improvements
- ✓ Medical Adaptations
- ✓ Damp, Mould and Condensation
- ✓ Estate Caretaking Service

Neighbourhood and Community

What the Charter says:

6: Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that:

- tenants and other customers live in well-maintained neighbourhoods where they feel safe.

Our Service Results:

Indicator 13	2023/24 Results	2024/25 Results
Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in		
Pineview HA	94.72%	94.72%
SHN Average	89.26%	89.92%
DRUMCOG Average	91.87%	93.66%
Scottish Average	84.68%	84.23%

Indicator 15	T+ 2023/24 Our Target 100%	T- 2024/25 Our Target 100%
Percentage of anti-social behaviour cases reported in the last year which were resolved		
Pineview HA	100.00%	99.30%
SHN Average	97.68%	97.44%
DRUMCOG Average	100.00%	99.69%
Scottish Average	94.29%	93.44%

What else we do...

We encourage customers to let us know about any anti-social behaviour and neighbour issues or concerns they are experiencing. Thank you to everyone who took the time to report these matters to us - we can only do something if we are made aware.

During the reporting year our internal auditors carried out a review of our arrangements for managing anti-social behaviour, whilst also evaluating monitoring and reporting arrangements.

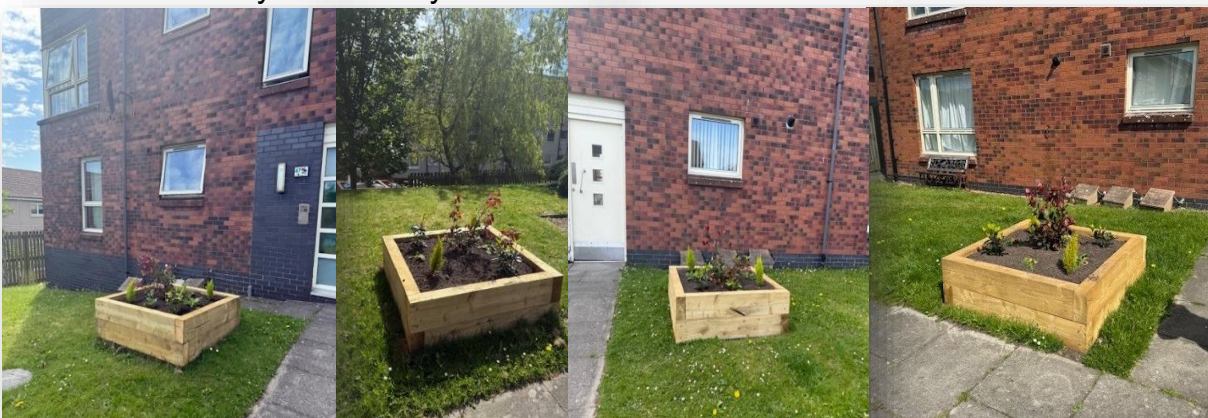
The audit considered the policies and procedures in place, whether cases were being managed in line with the policy and procedure and effectiveness of reporting arrangements for our Committee of Management. We received strong assurance regarding the arrangements for managing anti social behaviour.

The audit highlighted six areas of good practice and one recommendation for improvement. When benchmarked against other landlords, the average number of recommendations in similar audits is three. The low grade recommendation related to improving administration and record keeping. Our procedures have been updated to ensure the recommendation is implemented.

As part of our 2024/2025 Wider Action Plan, we worked with Fortune Works on a project in line with our promise to prioritise environmental improvements and biodiversity.

Wooden planters were hand made by Fortune Works and we are very grateful to them for creating these lovely planters and providing the plants to go in them. The planters and flowers will promote biodiversity and have brightened up the plain green space.

So far, we have received many kind comments from residents who have complimented the planters and think they are a lovely addition to the area.



What the Charter says:

7, 8 and 9: Housing options

Social landlords work together to ensure that:

- people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.
- tenants and people on housing lists can review their housing options.

Social landlords ensure that:

- people at risk of losing their homes get advice on preventing homelessness.



10: Access to social housing

Social landlords ensure that:

- people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.

11: Tenancy sustainment

Social landlords ensure that:

- tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

2024/2025 Self-Contained Stock Profile

Property Size	Property Type				Total Properties
	House	4 in a Block	Tenement	Other Flat	
2 Apt	0	10	75	72	157
3 Apt	196	7	159	28	389
4 Apt	204	0	17	3	225
5+	81	0	0	0	81
Grand Total	481	17	251	103	852

We also own and manage one House of Multiple Occupancy unit (HMO), where four residents live with 24 hour support.

Our Service Results:

Indicator 14	😊	😊	Indicator 16	T- 😞	T+ 😊
Percentage of tenancy offers refused during the year.	2023/24 Results	2024/25 Results	Percentage of new tenancies sustained for more than a year.	2023/24 Our Target >90%	2024/25 Our Target >90%
Pineview HA	15.56%	15.15%	Pineview HA	86.96%	94.44%
SHN Average	23.98%	21.36%	SHN Average	92.58%	93.32%
DRUMCOG Average	9.16%	6.25%	DRUMCOG Average	90.32%	96.03%
Scottish Average	30.48%	32.43%	Scottish Average	91.24%	91.62%

Indicator 17	T+ 😊	T+ 😊	Indicator 30	T- 😊	T- 😊
Percentage of lettable houses that became vacant in the last year.	2023/24 Our Target <6%	2024/25 Our Target <6%	Average length of time taken to re-let properties in the last year.	2023/24 Our Target < 8 Days	2024/25 Our Target < 8 Days
Pineview HA	3.99%	3.52%	Pineview HA	12.58 Days	11.10 Days
SHN Average	5.27%	5.68%	SHN Average	25.25 Days	21.10 Days
DRUMCOG Average	4.54%	5.15%	DRUMCOG Average	13.12 Days	12.57 Days
Scottish Average	7.18%	7.13%	Scottish Average	56.73 Days	60.59 Days

Indicator 19	2023/24 Results		2024/25 Results	
i) % of approved applications for medical adaptations completed	% of adaptations completed	Number of households awaiting adaptations	% of adaptations completed	Number of households awaiting adaptations
ii) Number of households currently waiting for adaptations to their home				
Pineview HA	89.29%	2	88.00%	2
SHN Average	82.35%	-	80.09%	-
DRUMCOG Average	93.67%	1	94.37%	1
Scottish Average	82.71%	-	82.71%	-

Indicator 20 total cost of adaptations completed in the year: £26,288

For 2024/2025 we received 25 applications for medical adaptations. By the end of the reporting period, 22 applications were completed, one was withdrawn, and two were carried forward to 2025/2026. In total, 24 individual adaptations were installed, as some applications included multiple adaptations.

Indicator 21	T+ 😊	T- 😊
The average time to complete adaptations (working days)	2023/24 Our Target < 45 Days	2024/25 Our Target < 30 Days
Pineview HA	33.38 Days	35.29 Days
SHN Average	48.04 Days	65.63 Days
DRUMCOG Average	40.28 Days	29.28 Days
Scottish Average	44.79 Days	44.37 Days

What else we do...

We work with the other local Drumcog members to ensure a wide choice of housing options are available for those seeking housing opportunities. We advise all housing applicants to complete a Housing Options interview along with their housing application. Housing Options is an approach which offers personal advice to anyone who may need housing advice or assistance. For more information, see [Apply for a Property](#) on our website.

During the reporting year, internal auditors reviewed the one recommendation from our 2023/2024 Allocations and Voids audit, which focused on ensuring the housing register is regularly updated. Our auditors provided strong assurance on the implementation of the 2023/2024 audit recommendation. A new procedure is now in place to ensure ongoing monthly reviews of the housing register are carried out.

We have introduced a newsletter to keep customers informed about our housing register. The newsletter provides an overview of our stock profile, the number, size, and types of properties let, and relet trends. This helps customers better understand local housing availability and demand, supporting them to make more informed and realistic choices when applying for housing. It also promotes transparency and helps manage expectations around allocations.

Getting Good Value from Rents and Service Charges

What the Charter says:

13: Value for Money

Social landlords manage all aspects of their business so that:





- tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.





14 and 15: Rents and service charges





Social landlords set rents and service charges in consultation with their tenants and other customers so that:

- a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them.
- tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.

Our Service Results:

Indicator 18	T- 	T+ 	Indicator 25		
Percentage of rent due lost through properties being empty during the last year	2023/24 Our Target <0.10%	2024/25 Our Target < 0.20%	Percentage of tenants who feel that the rent for their property represents good value for money	2023/24 Results	2024/25 Results
Pineview HA	0.13%	0.10%	Pineview HA	94.13%	94.13%
SHN Average	0.42%	0.40%	SHN Average	86.49%	86.39%
DRUMCOG Average	0.17%	0.17%	DRUMCOG Average	89.12%	88.86%
Scottish Average	1.39%	1.27%	Scottish Average	81.59%	81.68%

Indicator 26	T+ 	T+ 	Indicator 27	T+ 	T+ 
Rent collected as percentage of total rent due in the reporting year	2023/24 Our Target >96.00%	2024/25 Our Target > 96.00%	Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year	2023/24 Our Target <7.0%	2024/25 Our Target < 6.5%
Pineview HA	99.81%	100.28%	Pineview HA	6.87%	5.44%
SHN Average	99.84%	100.44%	SHN Average	4.32%	3.74%
DRUMCOG Average	100.11%	100.93%	DRUMCOG Average	3.75%	3.19%
Scottish Average	99.42%	100.15%	Scottish Average	6.74%	6.17%

Indicator 29			Indicator C.5		
Percentage of owners satisfied with the factoring service	2023/24 Results	2024/25 Results	The percentage average weekly rent increase to be applied for the year ahead	2023/24 For 2024	2024/25 For 2025
Pineview HA	50.00%	50.00%	Pineview HA	5.00%	4.47%
SHN Average	64.98%	60.42%	SHN Average	5.96%	4.10%
DRUMCOG Average	68.49%	65.88%	DRUMCOG Average	5.48%	3.83%
Scottish Average	59.46%	57.86%	Scottish Average	6.05%	4.68%

Indicator C.17	2024-2025 Results			
	Pineview	SHN	DRUMCOG	Scottish Average
Average Weekly Rents by apartment size				
1 apt	£ -	£63.36	£ 51.17	£87.12
2 apt	£ 74.75	£86.37	£ 80.37	£93.27
3 apt	£ 85.87	£94.61	£ 88.17	£96.00
4 apt	£ 96.31	£105.05	£ 101.93	£104.51
5+ apt	£ 106.15	£115.08	£ 110.54	£115.58
Average Weekly Rent (all)	£ 88.51	£ 95.63	£ 91.28	£ 97.59

What else we do...

In relation to the average weekly rent charges, our average rents are lower than the Drumcog, SHN and the Scottish averages. However, average rent figures can be largely misleading as it is not clear what services are provided or what property types make up the average rents. As such, it is very difficult to compare rent charges using average figures and these can give little meaningful information for comparison purposes.

We continue to work in partnership with Drumchapel Citizens Advice Bureau (CAB) to provide a welfare rights service to our tenants and other residents. This is a free and confidential service, available twice a week from our office and provides expert support on a wide range of benefit related matters. Over the past year, 112 Pineview tenants benefited from appointments with CAB representatives, with the overall financial gain from these appointments coming in at a total of £300,598.

Over the past two years, we have sourced £118,462 in funding to support tenants through various schemes. This funding has primarily been distributed as vouchers to assist with energy bills, food costs, and debt reduction for those facing financial challenges. Following consultation with our Resident and Customer Forum, the support was extended to all tenants, including those in employment, acknowledging that financial hardship is not limited to unemployment.

This has delivered value for money by:

- Providing direct financial relief, helping tenants avoid arrears.
- Supporting rent affordability.
- Reducing administrative and legal costs associated with rent recovery.
- Promoting fairness and inclusivity in support provision.

Our Resident and Customer forum contributed to the 2025/2026 Rent and Service charges proposal and the annual review of our Value for Money statement. The forum approved the Value for Money statement for continued use.

Our [Value for Money](#) statement puts our customers central to everything we do and is driven by the pursuit of quality service delivery.

We publish a range of information on how rent and other money is spent, including

- Annual Financial Statements
- Annual Reports and Charter Reports
- Business Plan, Budgets and Management Accounts

For more information visit our [website](#) or contact the office and speak to Isobel.

Conclusion

We hope you have found this report informative and useful, and that it easily lets you see our results in comparison to last year and to other providers. We have consulted with our Management Committee, Resident and Customer Forum and with tenants on the content of the Annual Report. We would be keen for more tenants, residents and customers to be actively involved in deciding the focus and scope of the report as well as the design.

To do this we need you to get involved or let us know what you think - Please!

We would like you to tell us your views on the report so that we know what we are getting right in our reporting and what you would like us to change in how we report. Please could you take the time to let us know your thoughts?

- ⇒ **Did you like the design of the report?**
- ⇒ **Did you get the information you needed from the report?**
- ⇒ **Have we missed anything – what else would you like to see in the report?**
- ⇒ **What are we getting right and what would you like us to change about the report?**

To let us know your views:

- ☑ Visit our website to complete an [online survey](#)
- ☑ email: mail@pineview.org.uk
- ☑ Text: 0741 834 7038
- ☑ Call office on 0141 944 3891 and speak to a member of staff



Our Management Committee, Resident and Customer Forum and staff will continue to assess how we present information to our residents and customers. If you would like to be involved or simply want to give your views, please just contact Joyce or Isobel at our office.

Thank you for taking the time to read this report, it is very much appreciated.

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Putting People 1st