







CHOOSE TO LIVE HERE, CHOOSE TO WORK HERE

BUSINESS PLAN 2025 - 2030



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1.0 CHAIR'S WELCOME

Welcome to Queens **Cross Housing Association's Business** Plan 2025 - 2030. In it we share exactly what we are going to deliver for tenants over the next five years.

This new plan comes on the back of solid delivery in 2020-25 where we saw new homes built at Hamiltonhill, the transformation of the public spaces around Cedar multis and significant improvement works to maisonettes in Westercommon, along with the opening of a new home for our Wellbeing for Young People's service on Garscube Road.

I am very pleased to see an improvement across all areas of customer satisfaction since our 2021 survey. Our latest survey results returned an overall satisfaction rate of 89%. Tenants' satisfaction with the quality of their home rose from 77% to 82% and the management of their neighbourhoods from 81% to 93%.

Our work on improving the way we communicate with tenants would also appear to be paying off with 97% telling us we are good at keeping them informed of the things that are likely to affect them.



We know there is much still to do and this plan outlines how we aim to respond to our tenants' aspirations by continuing to deliver high quality homes in safe, attractive neighbourhoods while keeping rents affordable.

To this end, I am delighted to have signed a partnership agreement with Maryhill Housing Association to build on the success of each organisation and our shared visions of improving services for our tenants

We will celebrate the 50th anniversary of Queens Cross Housing Association in 2026. The ethos of community-based housing has driven the success of the Association since its inception. it has transformed the area and ensures the commitment of local residents and volunteers. like me, will continue to support it into the future.

Audrew Burus

Chair **Queens Cross Housing Association**

2.0 CHIEF EXECUTIVE'S FOREWORD

Everything we do is driven by what our tenants tell us. They are very clear that their key priorities are keeping rents affordable, investing in their homes, maintaining clean and safe neighbourhoods and being heard.

Every aspect of this plan is focused on achieving these goals however we are working in much tighter fiscal environment than ever before so it is very important that we are open with tenants about what we can and can't do and to explain the services we are able to provide and those that we can't. During the period of our next plan, residents and the association will have to work closely together to ensure all our available resources – people and funding- will deliver the best future for our communities

Over the last 50 years Queens Cross has become much more than a housing association. We now deliver services for young people, families and older people as well as community activities and money and benefits advice services. We have become a key community anchor which has spearheaded the regeneration of the area. We will celebrate this in 2026, our anniversary year

We are well underway to delivering hundreds of new homes for rent at Hamiltonhill as well as 48 new homes for older people in Burnbank Gardens. Our focus for the next five years will be on improving and investing in our tenants' current homes. We will, of course, grasp any



development opportunities as they arise but our priority will be in making tenants' homes and their neighbourhoods attractive, safer and cleaner

Through North West Partners, our strategic alliance with Maryhill Housing Association, we will work on on the areas of importance to tenants across the north west of the city as well as with our other partners on our wider goals to help prevent homelessness, fight poverty, create opportunities for young people, and play our part in tackling climate change.

Shoua Stepheu

Chief Executive
Queens Cross Housing Association

3.0 WELCOME TO THE QUEENS CROSS GROUP

The Queens Cross Group is made up of four partner organisations working together to improve lives through high quality housing and neighbourhood services; bringing employment and business opportunities, creating an environment that benefits local people and communities.

QUEENS CROSS HOUSING ASSOCIATION

The parent company of the Group, the Housing Association provides high quality social housing, place-making, financial inclusion, community and wellbeing services for people of all ages and backgrounds with a strong emphasis on tackling inequality.

QUEENS CROSS FACTORING

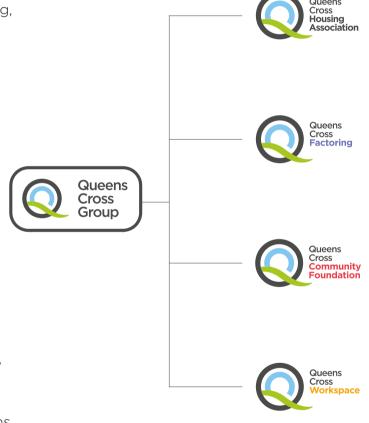
Provides high quality property management services for private homes and businesses in Queens Cross and surrounding area.

QUEENS CROSS WORKSPACE

Supports the local economy, providing affordable business space, generating opportunities for employment and for training to reduce the impact of poverty.

QUEENS CROSS COMMUNITY FOUNDATION

A grant giving charity for local community projects, individuals and voluntary organisations to support those who are disadvantaged or have specific needs.



4.0 SHARED VISION, SHARED VALUES

The Queens Cross Group Plans are the result of consultations and conversations with our customers, staff and board members.

With their knowledge and insight, we've constructed our evidence-base and developed cohesive business plans that address the challenges and opportunities we expect to see in the next five years.

This plan for Queens Cross Housing Association reflects our agreed vision and values and contributes to achieving the five Queens Cross Group objectives.





OUR VALUES

Our values guide everything we do. Whenever we make decisions, we refer to these values to make sure we are doing the right thing.

RESPECT

We see the positive in everyone, we treat everyone fairly regardless of age, race, gender, sexuality or background. We ask for opinions even though we might not like what we hear. And we address people's concerns in any way we realistically can.

INTEGRITY

What we say in public is the same as we say behind the scenes. If we say something we mean it. Our customers can count on us to solve their problems and make sound decisions.

ASPIRATION

We seek new opportunities and welcome change. We want the best for all our current and future customers. We are not afraid to strive for things that won't be easy or try things that haven't been done before. If it doesn't turn out as planned, we learn and improve. And then we try again.

5.0 ABOUT QUEENS CROSS HOUSING ASSOCIATION

WHAT WE ARE

Queens Cross is a community-based housing association. We're a social landlord registered with the Scottish Housing Regulator, a not-for-profit organisation and recognised Scottish Charity (SC036434).

We provide nearly 4,500 homes in an area that stretches north from Glasgow city centre along either side of the Forth and Clyde Canal. Our housing stock includes multi-storey flats, deck access properties and traditional Glasgow tenements.

We have four neighbourhoods in Queens Cross:

- Woodside
- Hamiltonhill/Westercommon
- Queens Cross
- Dundasvale

Over the next five years we will be providing **301 new homes** which will add 277 properties to our available housing.

In 2025 our stock is made up of:

49%

7%

1-bedroom properties

3-bedroom properties

42%

2%

2-bedroom properties

4-bedroom properties

Of these 0.5% (23) are adapted for wheelchair users.



Currently, this does not meet the increasing demand for larger family homes or for homes which are wheelchair accessible and suitable for variable needs. By 2030 we aim to have added:

139 x 3 and 4 bed homes77 x wheelchair accessible homes460 x homes for varying needs



WHO WE ARE

We're run by a Board of Management of up to eight local Queens Cross community representatives and four independent members. We employ around 200 staff to deliver services to our tenants, factored owners and commercial tenants.

OUR AIMS FOR 2025-2030 ARE:



To keep rents affordable



To invest in our tenants' homes





To involve our customers in our decision making



To attract and develop our future workforce

WHAT WE DO

We provide high quality homes and services to tenants. Since our early activist days in 1976 when we won the battle to save Queens Cross from a motorway development which would have destroyed its buildings and communities, to our drive to build new homes, reduce poverty and improve wellbeing today, we have been at the heart of our community's social as well as physical regeneration. In 2026, we will celebrate our 50th anniversary and showcase the significant impact we have made on the transformation of the area through our vision, leadership and direct delivery. Our hard work over the past five decades has succeeded in making Queens Cross one of the most desirable places in the city to live and work.



6.0 OPERATING ENVIRONMENT TO 2030

The next five years present a challenging operating environment which has shaped our ambitions and objectives.

6.1 RISING COSTS AND AFFORDABILITY

The cost of building materials has risen by over a third since 2020 with some materials rising by over 100% in the last 10 years. The reasons for these increased costs - the war in Ukraine and the pandemic are beyond our control but they

have a major impact on what we can deliver.

The key challenge for Queens Cross Housing Association is how to meet rising costs and tenant expectations without raising rents to unaffordable levels. As increasing costs can also reduce our revenue surplus and limit our capacity to invest in improvements to our housing stock, we will continue to find ways to contain, or reduce, our costs to mitigate rent increases.

6.2 HOUSING EMERGENCY

Scotland's declaration of a national housing emergency in 2024 reflects the deepening crisis across the housing system, driven by a critical shortage of affordable homes, rising homelessness, long social housing waiting lists, and increasing pressures from the cost of living.

With Glasgow City Council seeking 67% or available properties for homeless lets this leads to increased pressure to prioritise allocations for highneed households, limits flexibility and leads to more overcrowding and under-occupation issues.



6.3 MORE COMPLEX SERVICE NEEDS MEAN MORE COST

An ageing population brings added complexity to the role of a social housing landlord. As individuals develop more complex health issues, they often require extra investment in their housing to adapt to their changing needs.

As many of our tenants struggle with poor mental health the services we provide must be person centred and individual, which needs more staff time.

Often support from other specialist services can be slow or difficult to access. This means many of our tenants then look to us to fill these gaps, without recognising that the cost of providing these additional services increases rent costs further



6.4 TECHNOLOGY AND CUSTOMER PREFERENCES

Customer expectations and demands for services, including ours, are undergoing significant shifts, influenced by economic pressures, declining trust in institutions, a desire for more bespoke services and a desire for greater community involvement.

More and more customers want services that reflect their individual circumstances

which includes support that is tailored to their health, economic, or digital literacy needs and delivered through their channel of choice (online, in-person, phone) However, we have to remember that while digital-first is preferred by many, others—especially our older or underserved communities—still need blended access options.

6.5 INCREASED REGULATION AND COMPLIANCE

The last five years have seen a significant tightening of the regulatory environment for Registered Social Landlords (RSLs) in Scotland. This shift has been shaped by safety failures (post-Grenfell), decarbonisation targets, the

national housing emergency, and growing expectations around tenant rights, transparency, and property condition, including damp and mould. This has increased pressure and cost in areas of compliance and in governance.

6.6 STAFF RECRUITMENT AND RETENTION

Like nearly a quarter of businesses in Scotland we can face challenges in recruiting and retaining qualified and experienced staff.

The association will continue to make itself an attractive and competitive employer which will provide opportunities and a good working environment for staff within the constraints of tightening budgets.



7.0 TAKING ON THE CHALLENGES

We will use the period of our next Business Plan to respond innovatively and creatively to these challenges and will continue to seek and develop opportunities by:

7.1 BUILDING ON STRATEGIC PARTNERSHIPS

As the most significant community anchor within the Queens Cross Community for 50 years we are well placed to build on the strategic relationships and trust we have with our tenants, residents, local businesses and key stakeholders such as Scottish Government, Glasgow City Council, Glasgow Health and Social Care Partnership and Scottish Canals.

The development of partnership working with other housing associations, particularly Maryhill Housing Association, and city partners, for example, will be a key opportunity to address the challenges we all face

The partnership between QCHA and MHA provides a strong basis for expanding and building on opportunities in the years ahead. We have had an informal partnership with Maryhill Housing Association since 2017 when North West Partners was established to improve recruitment to, and delivery of, development services. This expanded in the last few years to include a range of project including energy advice and, most recently, Find My Home a joint tenancy search platform and online service This innovative approach, the first of its kind in Glasgow, offers tenants an easier and wider choice of housing by completing one application to be considered for homes with both landlords. We will seek to promote this approach by encouraging other RSLs to join



as partners and expand the service to tenants across the city

A new close cleaning service jointly appointed and managed by both organisations, will also see us try out new ways of working together to make sure tenants and owners see a higher, more consistent standard of cleaning in stairwells and communal areas.

TAKING ON THE CHALLENGES



In April 2025, the Chairs of Queens Cross Housing Association and Maryhill Housing Association signed a strategic partnership agreement, formalising the relationship under the North West Partners brand. This will provide a shared vehicle to take forward agreed projects, shared learning and staff development opportunities that are identified in each of the partners Business Plans. Our business plans have been aligned over the same period 2025-30 and annual project plans will deliver these ambitious targets.

To maximise our ability to deliver for our tenants we will also continue to strengthen our strategic

voice with wider city and national partners such as Glasgow City Council, Glasgow Health and Social Care Partnership, Scottish Government and Scottish Canals to influence spending decisions for the area to increase and improve the focus on placemaking, access, transport and employment as well as physical and social regeneration.

Local partnerships with other third sector organisations such as The Courtyard Pantry Enterprise, CAB and a range others will underpin our social regeneration aims as well as provide support and a range of activities to those who use our wellbeing services.

7.2 DEVELOPING CUSTOMER SERVICE AND TECHNOLOGY

We have the opportunity to respond to the demands of our tenants and customers with new technology to create more efficient and responsive customer services.

By putting more services online and by using AI, we may be able to free up staff time to be more customer facing for those tenants who need personal support and attention.

The better use of data will allow us to proactively identify at-risk individuals (e.g. for early intervention by our community and wellbeing services) and allocate resources more efficiently. It will enable improved inter organisational working and should do the same for cross-agency collaboration.

Using digital engagement platforms to let tenants provide feedback will increasingly allow us to shape services and influence policies in real-time. Properly used technology will enable faster, broader consultations with customers.



7.3 GETTING TO BETTER KNOW OUR CUSTOMERS

Understanding your customer has never been more important. At Queens Cross, we pride ourselves on knowing and understanding our tenants through personal interaction as well as regular engagement activities and independent surveys.

Every three years we conduct a tenant profile survey - Getting to Know You - of all our tenants to establish baselines and trends around diversity characteristics, income and health. This provides unique insights into the needs of our tenants and the essential evidence base for our service planning and 5-year Business Strategies.

The results of our latest tenants' survey, carried out in 2024, have guided our thinking in the development of this business plan to 2030. It is a priority for us to build our planning based on what tenants are telling us they need and want from Queens Cross



as customers' views are central to how we plan future service delivery. The 60% return rate shows the trust that exists between our tenants and our association, and this feedback has shaped our five objectives for 2030.

HOW HAVE THINGS CHANGED BETWEEN 2021 AND 2024?



We now have slightly more male than female tenants. We also have more younger tenants than at any time previously and we have a very ethnically diverse tenant population.

84% of respondents now have access to the internet, increasing from 78% in 2022. A mobile device is the most common way tenants access the internet with 72% doing so this way, up from 55% in 2022.

Health in the area is improving. The most common reported issue was mental health related, as reported by 20% of respondents (29% in 2022), followed by 13% noting a physical impairment (27% in 2022).



48% of respondents said they would rate their health as being very good or good. This is a positive change compared to 2022 when 38% said they were in very good or good health.



More people are working, and the population is getting younger. 24% of respondents were in full time employment (19% in 2022) and 13% in part time employment (15% in 2022). 24% were not working due to a health condition (28% in 2022) and 21% were retired (28% 2022).



The most common income range for 2024 was £651-866 per month. 45% said their income covers their monthly expenditure, up from 39% in 2022.



The majority of households responding have an **income of £250 or less per week**. This is less than half the national average. 53% said this was the case in 2024, down from 59% in 2022.



50% have chosen not to put their heating on because they can't afford to. 20% have chosen to miss meals or eat less because they can't afford to buy food.

Child poverty is being addressed with improvements across all categories. However, all these figures remain above national averages for assessing child poverty. When people were asked in 2024 if their children have gone without a range of things in the last year because of a shortage of money, the responses were as followed:

- 33% have gone without clothes down from 44% in 2022
- 30% have gone without shoes down from 41%
- 12% have gone without food down from 24%
- 35% have gone without a hobby or sport
 down from 62%
- 30% have gone without school trips or holidays - down from 51%
- 47% have gone without a family holidaydown from 66%
- 36% have gone without pocket money down from 58%



Helping to address these issues is a key aim of our community regeneration and financial wellbeing services as well as our charity Queens Cross Community Foundation.

7.4 ATTRACTING AND DEVELOPING A FUTURE WORKFORCE

An organisation's most valuable asset is its people, and for Queens Cross, the presence of a committed and experienced workforce provides a strong foundation for delivering high-quality services and navigating sector challenges. Our staff bring deep knowledge of communities, regulatory expectations, and the evolving needs of tenants—enabling continuity, resilience, and trusted relationships.

Building on this strength, there are further opportunities to invest in workforce development, attract new talent with diverse skills, and enhance staff wellbeing, digital capability, and leadership capacity. Our positive embrace of hybrid working and flexible contracts will also widen recruitment

advantages. In addition, we can upskill existing staff in and develop graduate, apprenticeship, and career returner pathways. North West Partners opens up further innovative ways to develop and expand professional opportunities for our staff

We've seen an increase in the number of young people joining the Association, viewing Queens Cross as the perfect place to begin their career journey.

Together, these efforts can create a culture of innovation, adaptability, and purpose which is critical for achieving long-term strategic goals.



7.5 ACTIVELY ENGAGING OUR COMMUNITY AND INVOLVING OUR CUSTOMERS

Effective customer feedback is key to the development of quality services. Building on the range of positive tenant and community engagement opportunities we offer from café conversations to online surveys to developing neighbourhood plans provides residents with a powerful

opportunity to shape services that are more responsive, inclusive, and effective.

By actively involving tenants in decision-making, service design, and governance, we will build stronger trust, improve satisfaction, and ensure that investment and improvement plans reflect real needs and priorities.

Such meaningful engagement will not only strengthen communities but also unlock insights, partnerships, and innovation that will support long-term sustainability and social impact.

8.0 WHAT WE WILL ACHIEVE BY 2030

Our strategic objectives for 2025-2030 are:

- 1. To keep rents affordable
- 2. To invest in improving the quality of our tenants' homes
- 3. To maintain safe and attractive neighbourhoods
- 4. To involve our customers in decisions that affect them
- 5. To attract and develop our future workforce

Our strategic objectives reflect our commitment to delivering high-quality, tenant-focused services while responding to the challenges and opportunities facing our communities and the wider housing sector.

By keeping rents affordable, we help protect tenants from the pressures of the cost-of-living crisis and promote long-term tenancy sustainment. Investing in our tenants' homes ensures they remain safe, warm, and energy-efficient, while our focus on creating safe and attractive neighbourhoods supports wellbeing, pride of place, and community resilience.

Strengthening how we involve our customers enables us to design services that reflect real needs and priorities, and by attracting and developing our future workforce, we're investing in the skills, values, and capacity needed to deliver excellent services for years to come. Together, these five objectives provide a clear and balanced framework for delivering positive outcomes for our tenants, staff, and communities.

8.1 TO KEEP RENTS AFFORDABLE WE WILL:

- 1. Practice fiscal prudence, effective scenario planning and providing high-quality business information and analytics to underpin effective decision making.
- 2. Ensure good governance and informed decision making by recruiting effective board members, including a strong tenant voice, providing high quality support and training and effective succession planning.
- 3. Clarify our service offer for customers. In response to tightening resources and a reduction in wider public services we will engage with customers to ensure transparency about any impact and involve them in any necessary service redesign.
- 4. Driving value for money through best procurement practice and financial planning as well as ensuring budget holders are well informed, trained and supported to do so.

- 5. Maintaining our exceptionally low level of rent arrears through our effective rent management approach.
- 6. Collaborate with other RSLs on shared services and best practice by utilising North West Partners most effectively.
- 7. Use our assets effectively to build and sustain community wealth.
- 8. Continue to carry out GTKY surveys triannually to build and analyse evidence of tenants' diversity, health and economic circumstances.
- 9. Be transparent with tenants about costs and how we determine affordability when rents increases are being consulted on.
- 10. Explore how new technology can improve service delivery, especially where this will meet tenants' needs and aspirations.



WHAT WE ARE DOING TO DELIVER - CASE STUDIES

NORTH WEST PARTNERS

The next five years will see Queens Cross Housing Association and Maryhill Housing Association work even more closely together while still remaining independent organisations.

We will focus on:

- ✓ Joint solutions for bulk uplifts, pest control, and damp & mould
- ✓ High quality training, support and sharing of expertise between staff and Board members
- ✓ Smarter ways of working to improve tenant services and getting better value

This is all about making things easier, cleaner, and more efficient for our communities.







OUR APPROACH TO ARREARS

Queens Cross Housing Association's main source of income is rent, so the financial viability of the organisation is dependent on having an efficient and effective income management process.

In June 2019 our net arrears were £485,000. Over the period of our last Business Plan, we worked to reduce these by changing our arrears approach. Prevention and early intervention are the key to the success of our income management, with support, advice and counselling provided by our Housing Officers, who are supported by our Financial Wellbeing Team, who assist tenants to maintain regular payments.

By June 2025, our net arrears had more than halved to £215,000, highlighting the success of our approach and the hard work of the team.



GOOD GOVERNANCE

Our four Queens Cross Boards help us provide affordable, high-quality homes, drive up employment, effectively manage private properties and increase life chances for local people. The volunteers who sit on these and drive the strategic direction of QC Group are invaluable.

We will have regular recruitment drives to encourage individuals with a wide range of skills and backgrounds to help us achieve our aims over the next five years and beyond.

Chibuzo Ehieze and John Dunn joined the Housing Association Board as community members in early 2025.

John has been a Queens Cross tenant for nine years. He joined the board to gain insight of the complexities and challenges faced by the Association, and gain clarity and perspective of the decision making.





"The Board is here to ensure Queens Cross Housing Association as an organisation continues to deliver what is right and what is needed for its tenants.

"Having tenant resident members on the Board allows for a diverse discussion and helps drives the values of Queens Cross Housing Association."



To invest in our tenants' homes we will:

- 1. Spend £30 million over the next five years on replacing components in tenants' homes including new kitchens, bathrooms, re-wiring and improved heating systems.
- Continue to replace inefficient boilers with more efficient ones while keeping to our wider commitment to install alternative heat systems where we can. We recognise that it is simply unaffordable for our tenants to switch to electric heating from gas and that fuel poverty is our current priority.
- 3. Improve communication and engagement with tenants in the process of improvement works to their homes and seeing an increase in satisfaction as a result.
- 4. Focus £8m investment on 448 flats in the multi storeys.
- 5. Invest in 1,515 homes in Dundasvale and tenemental properties from 2027 onwards.
- 6. Ensure all void properties are brought up to an agreed standard prior to relet.
- 7. Review the communal heating systems across our properties and ensure they meet the highest standards possible.
- 8. Continue to deliver our high-quality Damp and Mould tenant support service.
- Work with city partners and the Scottish Government towards meeting the Net Zero standards and targets when these are published..
- 10. Continue to meet all tenant health and safety obligations.
- 11. Develop effective systems to support quality assurance and targeting of resources.

- 12. Continue to deliver new homes through:
 - Our large-scale development at Hamiltonhill.
 - 48 new homes at Burnbank Gardens.
 - 10 special needs homes in Glenfarg Street.
 - Redeveloping 16 commercial properties on Garscube Road, converting some to accessible ground floor flats.
 - Developing plans for new build project at 49/51 Windsor Terrace and 75 Murano Street.
 - Developing a sustainable energy strategy for new build properties.
 - Further developing the partnership and collaborative opportunities with Maryhill Housing Association and Glasgow West Housing Association through North West Partnership Hub including opportunities to provide Clerk of Works services to other Registered Social Landlords.



WHAT WE ARE DOING TO DELIVER

Burnbank Gardens is Queens Cross Housing Association's latest new build development project located on the south side of Burnbank Gardens. The Association acquired the disused hostel formerly on the site from Glasgow City Council and demolished it in 2023.

The Association will be providing 48 flats for social rent on this site, with 24 flats in two closes, all designed to meet the needs of elderly people.

The development will provide 28 one-bedroom and 20 two-bedroom flats over six floors. The eight main door flats on the ground floor have been designed for wheelchair users.

Sixteen of the upper floor flats have their own front balcony and each flat also has access to a shared balcony at the rear of each floor, overlooking the new back court.

The back courts of each close will include drying areas, bin stores, sprinkler tank rooms, rain gardens and landscaped areas for residents' use.



The project is a partnership with Glasgow West Housing Association Association who will take ownership of half the properties when it is completed.

The project is being delivered with funding from the Scottish Government's Affordable Housing Programme, Glasgow City Council, and both Queens Cross and Glasgow West Housing Associations.

NEW GREEN NEIGHBOURHOODS AT HAMILTONHILL

Our transformation of Hamiltonhill will provide one of the biggest new neighbourhoods the city has seen with around 650 new homes built, providing a mix of low-rise flats and terraced housing – with over 320 homes for social rent. These new homes range in size from one-bedroom flats to larger family houses with up to four bedrooms.

Linking the area to the regenerated to canal, three new local parks have been created, bringing attractive open, green spaces and play parks to the area. The first phase is well underway, with completion of over 200 new homes expected by early 2026.



IMPROVEMENTS DELIVERED TO WESTERCOMMON MAISONETTES

Starting in late 2024, significant upgrades have been completed to our Westercommon maisonette properties.

The £1.8 million project included a complete modernisation of the exterior of the buildings. New kitchens, bathrooms, rewires and heating systems were also installed.

This project leads into our next major investment project at Westercommon, which involves improvement works to all four multi-storey buildings in the area.

Works will include a full electrical rewire, renewal of kitchens and bathrooms



which will include an over bath shower and a new ventilation system. We estimate this programme of works will last for a period of 4-5 years.

DAMP, MOULD AND CONDENSATION TEAM SET UP

The Association established a damp, mould and condensation team in late 2023 to work with customers to find the best ways of addressing it if it appears in their homes.

The team take a proactive approach – identifying potential issues of damp, mould and condensation in people's homes and preventing it from becoming a major issue.

This involves working closely with tenants, taking surveys of their homes and keeping in regular contact with them throughout the process.

Since the team's formation, this new approach has had a positive effect in reducing the number of damp, mould and condensation related issues in customers' homes.



WHAT WE WILL ACHIEVE BY 2030

To maintain safe and attractive neighbourhoods, we will:

- Develop a clear estate customer service offer from our Estates team for our Neighbourhood Planning approach.
- 2. Maximise choice for tenants in where they want to live through Find My Home and in tenancy sustainment support.
- 3. Increase and improve preventative and planned service delivery.
- 4. Continue to support and address Glasgow city's homelessness approach through effective allocations and tenancy sustainment measures.
- 5. Provide excellent and suitable accommodation and support to tenants of our Wellbeing services.
- 6. Understand and implement online and digital technology to aid service efficiency and free up time for wellbeing and frontline staff.

 Time that can then be better spent being out and about engaging with tenants.

7. Use the skills and knowledge of Wellbeing

staff to help other

- 8. Deliver on our four neighbourhood plans and reviewing and renewing these annually.
- 9. Take a new proactive and planned approach to bulk waste collection.
- 10. Improve Right First Time and providing choice to tenants in when repairs are carried out through an appointment system. Review protocols for our emergency out of hours response.
- 11. Introduce property MOTs to reduce the cost of reactive repairs and increase tenant satisfaction.
- 12. Strengthen partnerships with Glasgow City Council, Glasgow Health and Social Care Partnership, Police Scotland and third-sector organisations to offer purposeful support and actively develop and maintain safe and attractive neighbourhoods.
- 13. Seek investment in public spaces such as lighting, pathways, bike stores, play parks and improved transport; as well as activities which encourage and develop community cohesion such as growing spaces, ESOL classes, creative sessions, youth activities and larger scale community events.

WHAT WE ARE DOING TO DELIVER

NEW ALLOTMENT PLOTS AT WOODSIDE BLOOMING WITH LIFE AND COMMUNITY SPIRIT

We have 15 brand new allotment plots at Woodside which have been taken up by local residents.

It's been fantastic to see so much enthusiasm, especially from long-term Queens Cross tenants who are gaining access to a garden or growing space for the first time.

Among the new growers are Scottish people from all walks of life and include families with Kurdish, Palestinian and Chinese heritage; many of whom bring a rich tradition of food growing with them.

We also have community gardens at each of our multi storey sites at Dundasvale, Westercommon and Woodside.

This mix of experience is helping to create a truly vibrant and welcoming growing community.



FINANCIAL WELLBEING SERVICE HELPS QUEENS CROSS RESIDENTS SAVE MILLIONS

Over £2.5 million went back into the pockets of residents in north west Glasgow since 2022 thanks to the association's money advice service.

Queens Cross' financial wellbeing team offer welfare rights, debt and energy advice to residents making sure claimants receive the money they're entitled to.

The team has also worked with external agencies such as the Scottish Government and Scottish Federation of Housing Associations (SFHA) to provide food and energy vouchers to people in immediate financial difficulty.



Their success is evidenced with 94% of those who used the service saying they were given helpful advice.

The team host monthly drop-in sessions at The Courtyard Pantry in Westercommon (pictured) to offer financial advice and support to residents.

NEW HOME FOR HOUSING FOR YOUNG PEOPLE'S SERVICE

Queens Cross' Housing first for young people's service moved into their new accommodation on Garscube Road at the start of 2024.

The service provides a home for young people age 16-25 who are at risk or have experienced homelessness. Every young person has different needs and most have experienced an unsettled childhood.

There are two tiers to the new communitybased housing first model:

- Transitional housing providing supported accommodation to 13 young people.
- Transitional support to 40 young people living in permanent tenancies.

The new space has given young people greater independence with improved cooking facilities and the addition of several common areas to allow for group activities - helping them with their journey into adulthood.

The young people have been enjoying their new surroundings.





66

I love it here. My room is more spacious and the layout has benefited mv mental wellbeing.

I like it here as I have my own space and don't need to share bathroom or kitchens. I love cooking and having my own kitchen means so much to me.

66

My flat is really big here and it means that I have been to unpack all my things and make it feel like my home. Since moving in I have had lots of visitors and I have been able to make them meals.

8.2 INVOLVING OUR CUSTOMERS

To involve our customers, we will:

- Hear what our customers say and respond with effective clear communication including multilingual or easy-read digital content.
- Recruit qualified staff with the right behaviours including a commitment to community-based housing values.
- Junderstand better the different needs in our communities and strive to ensure our Board and staff reflects the communities within Queens Cross. Continue to carry our out Getting To Know You tenant profile survey every three years to underpin our commitment to Equality and Diversity and to understand our tenants' health and economic circumstances.
- 4. Engage tenants in co-creating responsive services that match today's complexity. Work together to reframe tenant engagement as collaborative service design.
- Advance digital transformation to streamline processes and improving tenant engagement such as CX to get immediate feedback and provide real time information.
- 6 Provide local and accessible services using visible and known staff as we know how important personal relationships are to tenants.



- Recognise and celebrating our communities.
- Deliver a clear social regeneration customer service offer including a programme of local and diverse community activities that supports the objectives of the association and is financially sustainable.
- Promote and encourage tenants and their families to take part in projects and activities.
- Create a framework for measuring the impact of the Social Regeneration team's work.
- Develop and implement clear methods for tenants to participate in the design, development and scrutiny of Neighourhood Planning.
- 12. Support as wide a range of tenants as possible to be involved in the scrutiny of the Association's policy and practice.

WHAT WE ARE DOING TO DELIVER

INTRODUCTION OF CX FEEDBACK



In July 2025 we moved to a system called CX Feedback, changing the way we gather feedback from tenants.

This service enables us to send out surveys via text, email or a phone call so we can listen

to tenants' views on different subjects. It also allows the Association to give customers tailored updates and messages relating to their local area and things that affect them in real time which will strengthen our engagement with our communities.

CHAT & CHAI GROUP

The chat & chai group brings together local women of all backgrounds and cultures.

Meeting weekly at Cedar Court, the group allows attendees to connect with new people and have a chat over a cup of tea.

In spring, the group used fresh herbs grown just outside in the communal beds including mint, fennel, rosemary, sage, thyme.

Although having a chat over a cup of tea may seem like a small thing, the group provides a safe space for women to come together. This





is especially important for residents who have newly arrived to the area or have recently moved to Scotland.

Chat & Chai is one of a number of social regeneration activities we hold every week for residents of all ages and backgrounds.

GALA DAY

We host our annual Gala Day event every August, providing a low-cost afternoon of fun for our local communities.

With thousands of local residents attending every year, it's an important event in the Queens Cross calendar, and one way for the Association to give back to residents.

Held at the Firhill Complex - it features fairground rides, music, games and activities, craft stalls, tasty food and much more for our young residents.

All rides, games and activities are free - meaning parents don't



need to worry about the costs associated with fun, family days out.

This is one of a number of events we hold yearly including Easter, summer and Christmas activities.

8.3 TO ATTRACT, SUSTAIN AND DEVELOP OUR WORKFORCE, WE WILL:

- Deliver the People Plan co designed with our staff
- 2. Remain a top quartile employer offering high quality workplace benefits and top quartile wages.
- Offer professional training, learning and development opportunities through North West Partners
- 4. Actively develop a service offer to recruit and support young people including graduate trainees and apprenticeships
- 5. Upskill existing staff in digital and community engagement
- 6. Develop career returner pathway to widen our pool of recruits

- 7. Embrace hybrid working and flexible contracts to widen recruitment
- 8. Roll out our Leadership Development Programme through North West Partners
- Improve internal communication to maximise staff input to decision making and understanding how decisions are made.
- 10. Maintain and promote our strong commitment to equality and diversity to ensure we are accessing the widest pool of potential staff and reflecting our communities in our staff team.

WHAT WE ARE DOING TO DELIVER

NEW LEARNING AND DEVELOPMENT OFFICER

The Association welcomed the newly created role of Learning and Development Officer in April 2025

Working across both Queens Cross and Maryhill Housing Association, this post will spearhead activities across both Associations - offering professional training and learning and development opportunities through North West Partners.



QUEENS CROSS RETAINS PRESTIGIOUS IIP AND IIYP GOLD ACCREDITATIONS

Queens Cross Housing Association retained its gold accreditations from Investors in People (IIP) and Investors in Young People (IIYP) for maintaining its excellent workplace practices.

IIP is an international standard for people management, recognising organisations worldwide who are leading the way in making the workplace a better environment for staff. with only 26 percent of workforces achieving the gold standard.

The association also retained its gold level Investors in Young People accreditation following an assessment in December 2024. This is designed to support employers in all sectors to develop their youth employment practices to attract, recruit, develop and

retain young people.

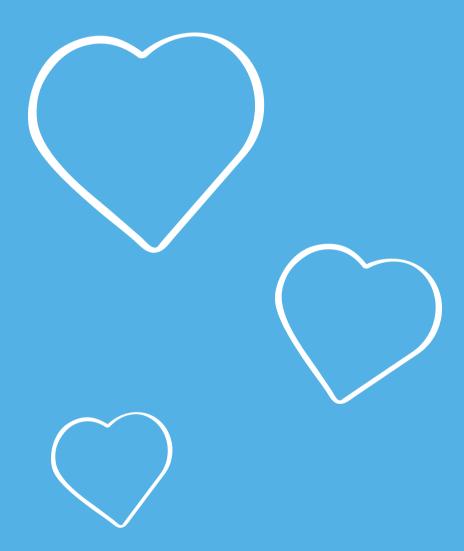
Through measuring ourselves against a rigorous external framework, we ensure that our people are trained, developed and motivated to provide outstanding services.

By working together as a team, each one of our young employees plays a role in making a positive difference to the lives of our tenants.



Employees came together to celebrate the success with a gold Investors in Young People plaque

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