







Queens Cross Housing Association

ANNUAL PERFORMANCE REPORT 2025/26

qcha.org.uk

Queens Cross Group

WHAT'S INSIDE

This is our annual report that provides you with information on how our services have performed from April 2025 to March 2026 and what we're looking to deliver in 2026/27.

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OUR VISION

Excellent housing in vibrant communities

AND OUR VALUES

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.

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

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

OUR STRATEGIC AIMS

- Building and sustaining popular neighbourhoods
- Creating and supporting greater life opportunities for all
- Developing greener spaces and community wellbeing
- Being a dynamic and listening community partner
- Treating people equally and with respect

QUEENS CROSS GROUP

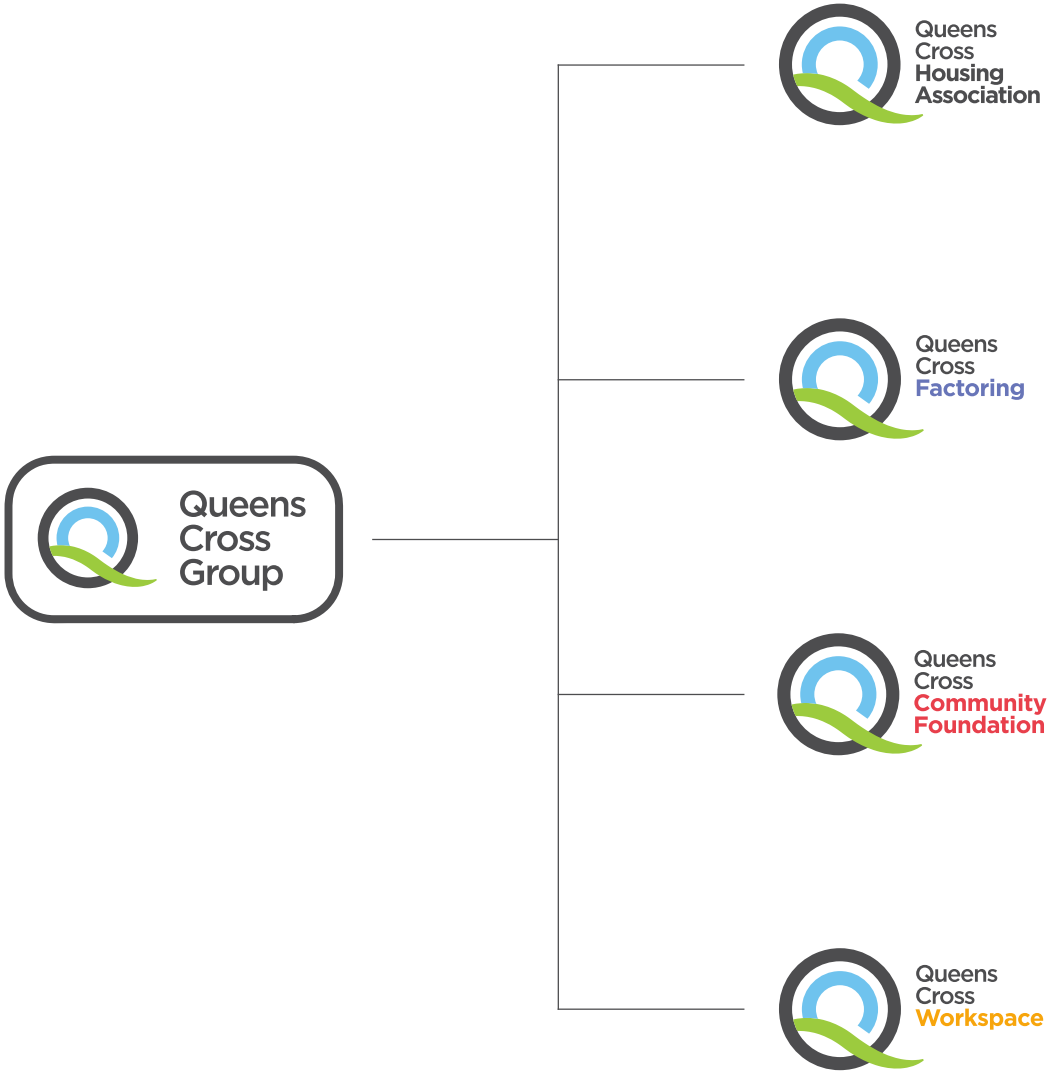
The Queens Cross Group is made up of four partner organisations working together to improve lives through high quality housing and neighbourhood services; bringing employment and business opportunities, creating an environment that benefits local people and communities.

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 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.





CHAIR'S WELCOME

I'd like to recognise the hard work, dedication and commitment of our tenants, staff and partners over the past year.

I'm delighted to be the Association's new Board Chair after being appointed to the role at the AGM in September 2026. I'd like to thank my predecessor, Andrew Burns, for his efforts serving as Board Chair for five years. During his time as Chair, Andrew led the association through the Covid pandemic, supported the Board through the launch of the 2025 – 2030 business plan and supported the Association through significant steps on the Hamiltonhill development project.

In this report you can see how the Association has performed over 2025/26, where money was spent, key highlights of the year and what we're looking forward to in 2027.

Some of our performance highlights include:

- 89% are satisfied with our services
- 97% feel well informed
- 98% value the opportunities available to get involved.

We are also proud of the quality and responsiveness of our homes service, with 95% of our housing stock meeting the Scottish Housing Quality Standard. Our emergency repairs were completed in an average of 2.3 hours, and damp and mould cases were resolved in around six days.

As part of our work putting together this year's annual performance report we held a consultation with tenants, asking them what information they'd like to see included in the report. Our appreciation goes out to everyone who took part and provided useful feedback – it's great to see tenants interested and involved in the decision making of the Association.

Some tenants who took part participated having joined our Tenant Participation Register – you can find out more about the Register and details of how to join on **page 16**.

We hope you find this report useful.

Anne Ramsey
Board Chair



CHIEF EXECUTIVE'S OVERVIEW OF THE YEAR

Welcome to our Annual Performance Report for the period between April 2025 and March 2026. It sets out how we have looked after your homes, supported our communities and spent the money you pay in rent. It also helps you decide how well we are doing and where we need to improve.

There is much to be proud of. At Hamiltonhill, 64 newly built homes were let, welcoming residents into a neighbourhood whose transformation has been many years in the making. Alongside building new homes, we have continued to invest in existing homes and the services you rely on every day.

With household budgets still under pressure, our financial wellbeing team helped tenants secure more than £2 million in additional income. That can make an enormous difference to someone worried about paying bills or making ends meet. Our wellbeing services and community activities have also helped people find support, make friends and feel more connected to their neighbourhood.

We know that what matters most is your own experience of our services: whether a repair is completed properly, someone responds when you need help, and your concerns are heard and acted on. While the report shows many positive results, there is room to do better. Your feedback helps us understand where to focus our efforts, and I am grateful to everyone who helped shape this report.

As we publish this, we are also celebrating the 50th anniversary of Queens Cross. Our events have brought together tenants, staff, Board members and partners to share memories and celebrate the people who have shaped our communities. Around 400 people visited our If Walls Could Talk exhibition at the Mackintosh Church, while approximately 2,500 enjoyed our summer gala day. Our 50th AGM was another well attended opportunity to recognise and remember all that has been achieved together.

Thank you to our voluntary Board, our staff and our partners for their commitment throughout the year. Above all, thank you to our tenants and residents for the ideas, challenge and community spirit you bring. As we look ahead, our purpose remains as clear as it was in 1976: good homes and neighbourhoods where people can build their lives and feel they belong.



Shona Stephen
Chief Executive

WHAT WE'RE PROUD OF

50 years of Queens Cross

2026 is a special year for us as we're celebrating our 50th anniversary.

Queens Cross Housing Association was founded in 1976 at a pivotal moment in Glasgow's history.

The construction of the M8 motorway and associated clearance programmes left parts of north-west Glasgow facing depopulation and long-term blight. Streets were earmarked for demolition. Investment stalled and confidence declined.

But local residents refused to accept decline as destiny and communities here chose a different path. Rather than accept removal, residents established a community-controlled housing association to rehabilitate existing homes and stabilise neighbourhoods. We believe that is worth celebrating.

That's why this year we have held a number of events to mark the past 50 years and look to the future. So far in 2026 we've held successfully held a civic reception at Glasgow City Chambers, a special Gala Day and an exhibition to chart how our communities have evolved since the 70s.

We'd like to thank everyone who came along and supported these events and we hope you enjoyed them.





New defibrillators accessible in the community



Nine defibrillators are now available to residents in our communities 24/7 thanks to an Association project with St John Scotland and WrightKerr All Trades.

The Association was presented with two new defibrillators and outdoor cabinets by the Lord Provost Dr Jacqueline McLaren and St John Scotland as part of an initiative to provide free public access defibrillators (PADs) directly into the Glasgow local communities which need them most.

The new devices have been placed outside the courtyard building at 2 Westercommon Drive and outside the main office at 45 Firhill Rd and will give those in the local area 24-hour access to a defibrillator.

St John Scotland also provided training at the end of April in CPR and the use of defibrillators to local residents and Queens Cross staff, which was greatly attended by residents across our communities.

WHAT WE'RE PROUD OF

New sensory room funded by QCCF



Thanks to funding from Queens Cross Community Foundation, a new sensory room was created at Dunard Primary School.

Sensory rooms in primary schools are generally for children with diverse needs, particularly those with autism, ADHD and anxiety, providing a, safe space to reduce overstimulation, and improve emotional well-being.

A representative from Dunard Primary School Parent Council said: “Thank you to Queens Cross Community Foundation. I can’t express how much it means to have your support with this project.”

Queens Cross help secure tenants over £2m



Over £2 million in additional income has helped Queens Cross Housing tenants over the past year thanks to the Association’s financial wellbeing service.

The service ensures tenants receive the Government benefits they are entitled to and provides essential and timely advice to maximise their income. They also support with budgeting, debt and energy advice.

Overall, the team helped secure £2.05 million for tenants in 2025 and 2026.

As well as financial help, the team also provide wellbeing support such as providing reassurance and compassion when poor health, job loss or general financial pressures cause increased worry and stress.

New customer app



We have worked hard to improve our customer service over the past two years. Following the launch of CX Feedback in July 2025, a service which allows us to update tenants through text and email, we launched our new customer app.

Through the app, tenants can:

- Request and track repairs
- Report issues
- Check your rent balance and make payments
- Receive important news and updates.

This is part of our customer outreach to tenants. More than 800 people attended community activities and opportunities while approximately 2,500 local people attended our summer gala day.

PERFORMANCE HIGHLIGHTS 2025-26

Our properties

House size	Terraced house	Tenement flat	Multi-storey flat	Four-in-a-block flat	Deck access flat	Main door flat	Maisonette flat	Total	Average weekly rent (2025/2026)	Average weekly rent (2026/2027)
Studio	0	41	9	0	91	1	0	142	£81.89	£86.96
1 bedroom property	17	1,130	282	24	535	40	0	2,028	£93.07	£99.36
2 bedroom property	69	774	763	105	86	36	0	1,833	£101.45	£107.66
3 bedroom property	71	124	44	21	2	46	19	327	£114.98	£121.97
4 bedroom property	44	13	0	0	0	1	0	58	£132.39	£140.34
5 bedroom property	11	0	0	0	0	3	2	16	£140.91	£149.37
6 bedroom property	19	0	0	0	0	0	0	19	£153.31	£162.51
Total	**231**	**2,082**	**1,098**	**150**	**714**	**127**	**21**	**4,423**		

Scottish Housing Standards

The Scottish Housing Quality Standard (SHQS) is the Scottish Government's principal measure of housing quality in Scotland.

The SHQS has a set of five criteria which must all be met if the property is to pass the standard. These criteria comprise of 55 elements and nine sub-elements against which properties are measured.

94.8%
Stock meeting the Scottish Housing Standard (SHQS) at 2024/25

43%
Stock surveyed in last five years

3.5%
Self-contained stock exempt from SHQS

HOW WE'VE PERFORMED

Customer Service	Repairs Service	Managing tenancies	Letting property	Complaints
88.7% tenant satisfaction with our overall service	**83.8%** tenant satisfaction with our repairs service	**82.5%** tenants satisfied with the quality of their home	**14.08 days** to complete adaptations	**706** complaints were received
96.9% satisfaction with keeping tenants informed about services and decisions	**95.8%** of repairs were completed right first time	**92.9%** tenants satisfied with the association's contribution to the management of the neighbourhood	**251** properties were let by the association	**100%** complaints responded to within timescale
98% Satisfaction with the opportunities to participate in decision making	**2.3 hrs** was the average time to complete emergency repairs	**87.6%** tenants feel their rent offers value for money	**21 days** was the average time taken to relet a property	**124** compliments were received

EVERY PENNY COUNTS

Every penny of your rent counts. That's why we strive to use your money to get the biggest return in services possible.

Financial summary 2025-26

	2025-26 £000's	2024-25 £000's	2023-24 £000's
Turnover	**28,823**	27,700	26,929
Operating expenditure	**27,471**	27,042	26,220
Operating Surplus	**1,352**	658	709
Major Investment work	**5,729**	4,858	7,592
Investment on building new homes	**8,589**	14,055	20,135



EVERY PENNY COUNTS

For Queens Cross value for money isn't about choosing the cheapest service or product; it means doing the right things, the right way and at the right cost.

How did we do?

Working with HouseMark Scotland, we compare our performance to a select group of housing associations similar to ourselves in size, structure and/or location. Here are some key results and comparisons for 2025-26.



Housing Management

cost per property

This is how we manage and let homes, collect rents, engage with tenants and deal with anti-social behaviour.

Our costs: £386
up from £368

Peer group average: £370

Responsive Repairs

cost per property

This is how we fix emergency and routine problems reported by tenants and prepare empty homes for new tenants.

Our costs: £1,117
down from £1,394

Peer group average: £1,109

Planned Maintenance

cost per property

We work to modernise homes (e.g. kitchens and bathrooms) and carry out planned maintenance such as servicing boilers or outside paintwork.

Our costs: £698
up from £601

Peer group average: £752

Overheads

cost per property

In order to keep the organisation working effectively as a good business, we have many support functions managing our office, our information and communications technology (ICT), our finances and the management of our staff

Our costs: £1,037
up from £875

Peer group average: £968

WHERE YOUR £ WENT IN 2025/26

We spent **£27.73m** this year on the following service areas:

Housing and Estate Services **£7,460,437** (27.9%)	Furnishing and Other Services **£189,452** (0.7%)	Reactive and Cyclical Repairs **£9,225,753** (34.5%)
Wider Community Activities **£807,946** (3.0%)	Development **£434,691** (1.6%)	Housing Support **£1,769,540** (6.6%)
Major Repairs and Component Replacement **£5,729,450** (21.4%)	Net Interest **£2,111,542** (7.9%)	

The largest areas of expenditure are Reactive and Cyclical Repairs (34.5%) and Housing and Estate Services (27.9%), together accounting for almost two-thirds of total spending.

A further 21.4% is invested in major repairs and component replacement, meaning that more than four-fifths of our spend is focused on maintaining homes, estates and core housing services.

2025-26 Income

Rents and Service Charges: **£24.2m**

Other income: **£2.21m**

Performance

Rent collected as a % of total rent due including rent overdue from previous year: **100.74%**

Gross rent arrears as a percentage of rent due: **1.06%**

Tenant arrears written off at year end: **£146,514**

Households for which we receive housing costs direct: **2,891**

Value of direct housing cost payment received: **£13.3m**

Percentage of rent lost through properties being empty during the last year: **0.33%**

NUMBER OF LETS IN 2025/26



Re-lets

Number of re-lets (properties that become available): **251**

The majority of our re-lets were 1 and 2 bedroom properties. 11x 3 bedroom properties were re-let during the year.

Number of bedrooms	House	Multi-storey flat	Tenement or new build flat	Main door flat	Cottage flat or 4 in a block	Deck access flat	Maisonette flat	Total
Studio	0	0	2	0	0	12	0	14
One bedroom	1	15	77	6	4	51	0	154
Two bedroom	1	28	33	0	6	5	0	72
Three bedroom	1	1	4	0	1	0	4	11
Four bedroom	0	0	0	0	0	0	0	0
Five bedroom	0	0	0	0	0	0	0	0
Six bedroom	0	0	0	0	0	0	0	0
Total	**3**	**44**	**116**	**6**	**11**	**67**	**4**	**251**

NUMBER OF LETS IN 2025/26



New lets

2025/26 saw new homes completed at our development in Hamiltonhill.

The number of new lets (new build completed and let within the year): **64**

The majority of our new lets were 1 and 2 bedroom properties.

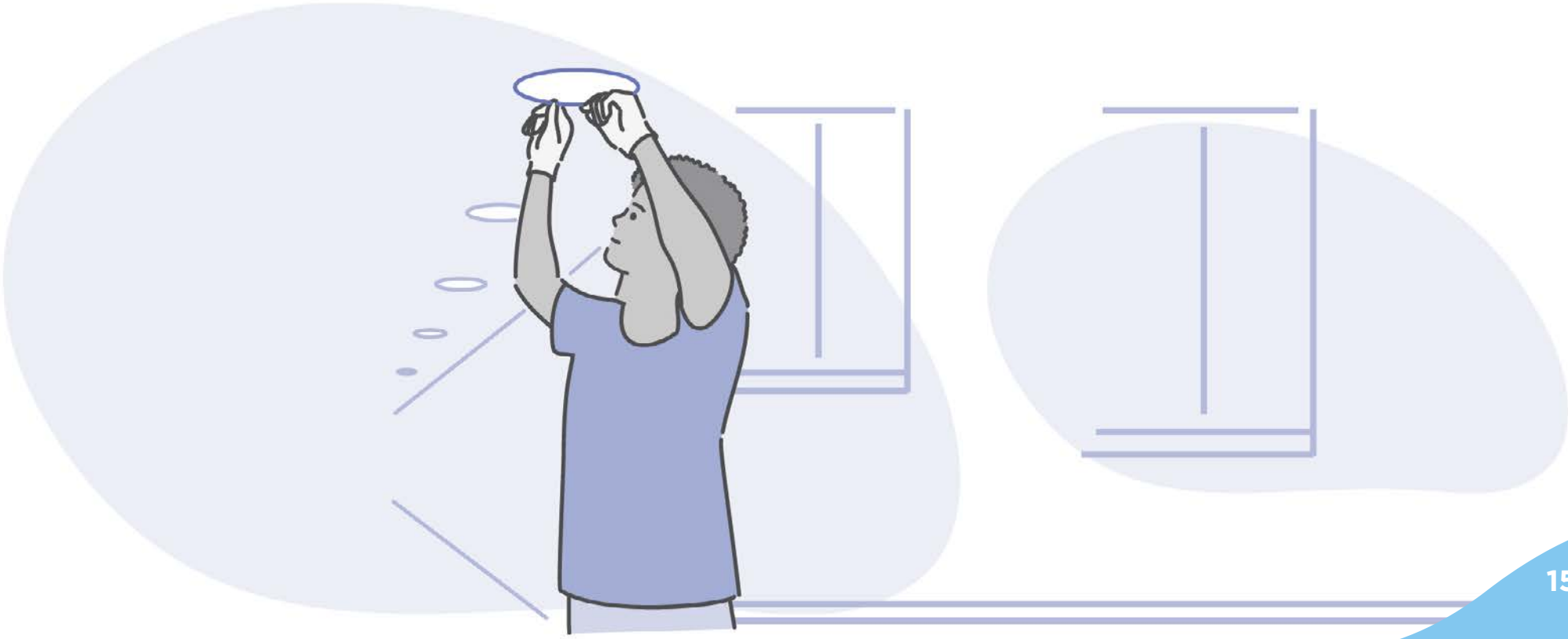
Number of bedrooms	House	Multi-storey flat	Tenement or new build flat	Main door flat	Cottage flat or 4 in a block	Deck access flat	Maisonette flat	Total
Studio	0	0	0	0	0	0	0	0
One bedroom	0	0	42	0	0	0	0	42
Two bedroom	6	0	12	0	1	0	0	19
Three bedroom	2	0	0	0	1	0	0	3
Four bedroom	0	0	0	0	0	0	0	0
Five bedroom	0	0	0	0	0	0	0	0
Six bedroom	0	0	0	0	0	0	0	0
Total	**8**	**0**	**54**	**0**	**2**	**0**	**0**	**64**

- We have seen a reduction in the number of properties becoming available for re-let over the past few years (2023/24 – 370 relets, 2024/25 – 313 relets, 2025/26 – 251 relets). Many other Housing Associations are reporting the same and the SHR commented about this in their report on the charter.
- All properties at Hamiltonhill have been let very quickly after the building work was completed by the developer.

SPEND PER AREA

Spending varies between neighbourhoods, partly because of the number and types of homes in each area and their differing maintenance needs, with Queens Cross and Woodside having both the highest number of homes and also the highest total repairs expenditure.

	Dundasvale	Queens Cross	Westercommon	Woodside
Reactive repairs	£238,572	£773,944	£289,422	£662,678
Common repairs	£14,296	£125,016	£24,057	£60,958



ANTISOCIAL BEHAVIOUR

Housing area	Top 5 reported incident themes per area
Queens Cross	1. Noise - 159
	2. Communal areas - 43
	3. Harassment - 37
	4. Criminal - 35
	5. Animal fouling/barking/neglect/Drug related - 23
Woodside	1. Noise - 96
	2. Communal areas - 42
	3. Animal fouling/barking/neglect - 21
	4. Harassment - 19
	5. Criminal/Fly tipping/Physical abuse - 11
Westercommon	1. Noise - 57
	2. Harassment - 19
	3. Communal areas - 12
	4. Criminal - 7
	5. Vandalism - 5
Dundasvale	1. Noise - 54
	2. Harassment - 14
	3. Communal areas - 13
	4. Drug related - 6
	5. Criminal/Vandalism - 5

Overall, the incident figures are relatively low when considered in context. Across almost 4,500 homes and a full year, 807 incidents were recorded, with many relating to lower-level issues such as noise and communal areas. While all reported incidents are taken seriously, the overall volume does not suggest a widespread or disproportionate level of issues across our communities.

The Queens Cross area has the most amount of noise related incidents however, it is also has the highest number of housing stock (homes) within the association.

Dundasvale = 9% of noise incidents across the housing stock

Queens Cross = 8.5% of noise incidents across the housing stock

Westercommon = 7.2% of noise incidents across the housing stock

Woodside = 8.7% of noise incidents across the housing stock

WHAT WE'RE LOOKING FORWARD TO IN 2026-27

Moving onto Hamiltonhill phase 2



We are looking forward to completing and letting more homes in Hamiltonhill. Our first phase has now completed, with 178 new homes built for social rent. Building new homes is part of our aim to provide people with high-quality, affordable homes to live.

We're anticipating work will begin on phase 2 in early 2027. This will be an important step towards addressing the significant demand for housing. We receive on average around 9,000 housing applications each year, with only 350 lets available.

Pride of Queens Cross Awards



Our Pride of Queens Cross Awards takes place in March 2027, and it will be an extra special one as it will have a focus on our 50th anniversary.

The awards, which take place every two years, recognises local residents, businesses, partners and Queens Cross staff who have gone above and beyond in their roles to make Queens Cross a great place to live and work.

New partnership for Workspace and Family Wellbeing Team



A new partnership between Queens Cross Workspace and Queens Cross Housing Association's Family Wellbeing Team will see £180,000 go towards supporting local families and young children.

Workspace will provide £60,000 per year over the next three years to expand the Family Wellbeing Team's work across the community - helping families access practical support, early learning opportunities, employability services and improved home environments.

The funding will support a range of initiatives including additional family support services, activities for parents and young children, development opportunities for families, employability and skills programmes, and practical assistance to help create nurturing home environments.

WAYS TO GET INVOLVED

Join our Tenant Participation Register

We keep all tenants informed through our newsletter, website and tailored messages sent via our CX Feedback system.

For more frequent and in-depth involvement, you can join our Tenant Participation Register. We used the register to consult tenants on the content and layout of this report. To join, email **contactus@qcha.org.uk** and ask to be added.

You can also become a member of QCHA and help shape our future. QCHA is governed by a voluntary Board.

Become a QC Group Board Member

Join one of our four Boards with the QC Group



Queens Cross Housing Association – Providing nearly 4,500 homes across the Woodside, Hamiltonhill, Westercommon, Queens Cross & Dundasvale neighbourhoods.

Queens Cross Factoring – Supplying a common repair and general property maintenance service to over 2,500 privately owned residential and commercial properties.

Queens Cross Workspace – Providing good quality, affordable premises to let to community groups, businesses and social enterprises to support and generate employment and training opportunities for local people.

Queens Cross Community Foundation – A registered charity supporting local community projects and voluntary organisations who provide services for individuals or groups who are disadvantaged or have particular needs.

If you're an enthusiastic individual with a passion for making a difference to local communities we'd love to hear from you.

Interested in any of these opportunities to get involved? Call us on 0808 143 2002 or email contactus@qcha.org.uk for more information.

OUR BOARD 2025/26



Anne Ramsey
Chair



Sadie Gordon
Vice Chair & Community Board Member



Matt Millar
Community Board Member



Chibuzo Ehieze
Community Board Member



Andrew Burns
Independent Board Member



Lorraine Duncan
Independent Board Member



David Horner
Independent Board Member



John McIntyre
Independent Board Member



John Dunn
Independent Board Member

DID YOU KNOW THAT WE ARE HAPPY TO TRANSLATE?

Are you or do you know a Queens Cross customer who has difficulty communicating with us in English?

HAPPY TO TRANSLATE

This could mean that you don't get access to the information and services you need.

Queens Cross can provide translation and interpretation services for customers. If this is you, or someone you know, get in touch and we'll do our best to help.

GET IN TOUCH

For all opportunities to get involved with us, please:

Call 0808 143 2002
Visit qcha.org.uk
Email contactus@qcha.org.uk
Follow twitter.com/QueensCrossHA
Like facebook.com/QueensCrossHousing
Write Queens Cross Housing Association, 45 Firhill Road, Glasgow G20 7BE

هل تعلم أنه يسعدنا أن نترجم؟

هل تعرف أحدا من عملاء كوينز كروس أو أنك أنت عميل كوينز كروس وتجد صعوبة في التواصل معنا باللغة الإنجليزية؟

قد يعني ذلك أنك لا تستطيع الوصول إلى المعلومات والخدمات التي تحتاجها.

يمكن لكوينز كروس تقديم خدمات الترجمة الكتابية والشفوية للعملاء. إذا كان هذا الخطاب يعنيك أنت أو أي شخص تعرفه ، تواصل معنا وسنبذل قصارى جهدنا للمساعدة.

Czy wiesz, że jesteśmy otwarci na korzystanie z tłumacza - Happy to Translate?

Czy jesteś klientem lub znasz klienta Queens Cross, który ma trudności, aby komunikować się z nami w języku angielskim?

Może to oznaczać dla Ciebie brak dostępu do potrzebnych Ci informacji i usług.

Queens Cross zapewnia tłumaczenia ustne i pisemne swoim klientom. Jeżeli chcesz z nich skorzystać lub znasz kogoś, kto chciałby z nich skorzystać, skontaktuj się z nami, a dołożymy wszelkich starań, aby Ci pomóc.

您是否知道，我们乐意提供翻译？

您本人或者在您认识的人中，是否有难以用英语与我们沟通的女王十字（Queens Cross）的客户？

这可能意味着您无法访问所需的信息和服务。

女王十字（Queens Cross）可以为客户提供笔译和口译服务。如果您或您认识的人存在这种需求，请与我们联系，我们将尽最大努力为您提供帮助。

کیا آپ جانتے ہیں کہ ہمیں ترجمہ کر کے خوشی ہو گی؟

کیا آپ بذات خود یا کوئینز کراس کے کسی ایسے کسٹمر کو جانتے ہیں جسے ہمارے ساتھ انگریزی میں بات چیت کرنے میں دشواری کا سامنا ہو؟

اس کا مطلب یہ ہو گا کہ آپ اپنی مطلوبہ معلومات اور خدمات تک رسائی حاصل نہیں کر پائیں گے۔

کوئینز کراس صارفین کے لئے ترجمے اور ترجمانی کی خدمات فراہم کرسکتی ہے۔ اگرآپ یہ بذات خود ہوں یا کسی اور کو آپ جانتے ہوں اور رابطہ فرمائیں تو ہم مدد کرنے کی پوری کوشش کریں گے۔