

Cernach

the annual report of **cernach housing association limited**

“Supporting a vibrant community by offering affordable, good quality homes and services with people at the heart of everything we do.”

Annual Performance Report 2025-2026



Meeting the requirements of the
Scottish Social Housing Charter

See inside...
for more information



WELCOME TO OUR ANNUAL REPORT



It is our pleasure to set out our performance for the financial year that ended on 31 March 2026. It is particularly special year, as we celebrate our 35th year in operation.

We're proud to say that Cernach continues to remain a financially healthy organisation that is fulfilling its vision of *"supporting a vibrant community by offering affordable, good quality homes and services with people at the heart of everything we do"* and we received a full clean audit from our independent auditors, TC Group.

We're also pleased to say that the Scottish Housing Regulator has found that Cernach Housing Association is fully compliant with all regulatory standards, including the standards of governance and financial management.

The Association is now a member of the Scottish Housing Network, who are a membership organisation that collect information from social landlords across Scotland to help us compare and benchmark how we are performing.

In this report you will see comparisons with local Drumchapel landlords (Drumchapel Housing Co-op, Kingsridge Cleddans and Pineview) and you will also see us compared to another group of 24 social landlords from across Scotland, who are a similar size to Cernach.

Our peer group

Ardenglen Housing Association
Barrhead Housing Association
Blairtummock Housing Association
Calvay Housing Association
Cassiltoun Housing Association
Cathcart & District Housing Association
Cordale Housing Association
Dalmuir Park Housing Association
East Kilbride and District Housing Association
Easthall Park Housing Association
Forth Housing Association
Horizon Housing Association
Lanarkshire Housing Association
Muirhouse Housing Association
North View Housing Association
Ore Valley Housing Association
Pineview Housing Association
Prospect Community Housing
Reidvale Housing Association
Rosehill Housing Association
Rutherglen and Cambuslang Housing Association
Spire View Housing Association
Wellhouse Housing Association
West Whitlawburn Housing Co-operative

Welfare Rights Report

Welfare Rights

Total number of appointments



646

Total financial gain



£1,339,970.22

Breakdown of financial gain

Housing Payments Related



£188,595.96

Disability Related



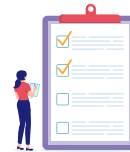
£210,123.02

Universal Credit



£497,379.66

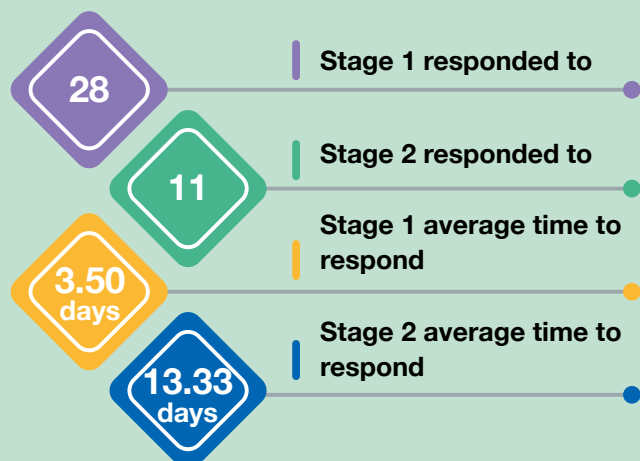
Other benefits such as council tax reductions, child payments and attendance allowance



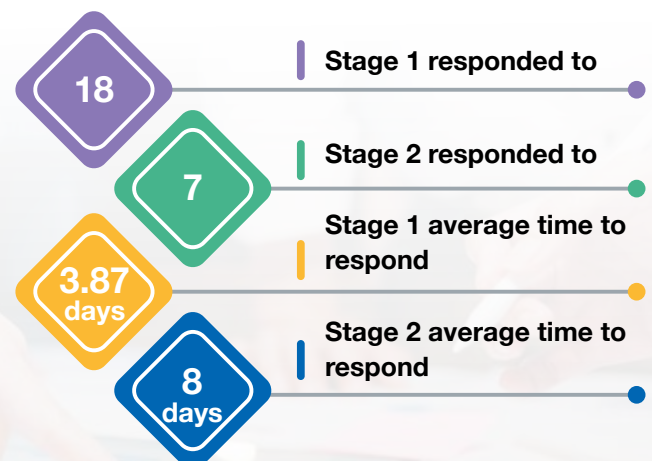
£443,871.58

Complaints

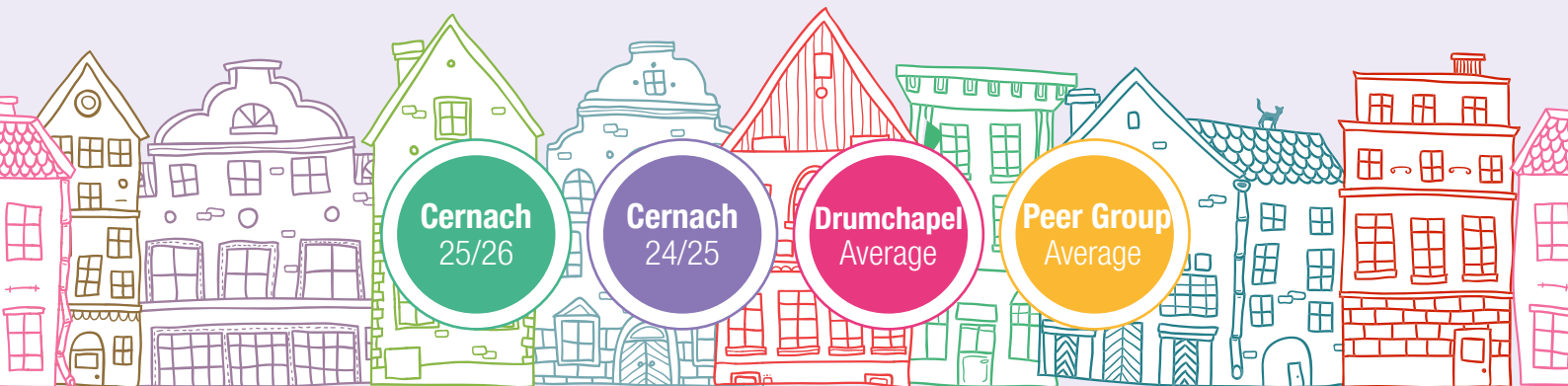
2025/26 - Current Year



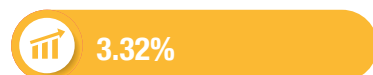
2024/25



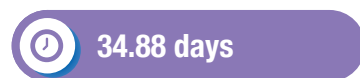
Housing Management



Gross rent arrears



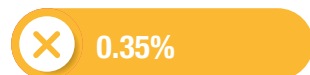
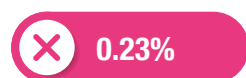
Time to complete Adaptations



Days to re-let



Void loss



ASB cases resolved



Throughout 2025/26 the Housing Management Team carried out 180 scheduled home visits, and we aim to carry out visits to 20% of our properties each year. This helps us to get to know you and address any issues you may be experiencing at your property.



Maintenance

Emergency repair time

1.90 hours

2.17 hours

2.61 hours

2.48 hours

Routine repair time

3.73 days

3.66 days

3.22 days

5.09 days

% meeting SHQS

99.43%

99.31%

99.64%

96.55%

New measures for damp and mould

We take reports of damp, mould, and condensation seriously and want to action issues as soon as we're aware of them. For the first time in 2025/26, all social landlords are required to submit their performance for responding to damp and mould to the housing regulator. We're pleased to say our average time to resolve cases of damp and mould in 2025/26 was 11.32 days.

14

The number of resolved cases of damp and/or mould caused by condensation

9

The number of resolved cases of damp and/or mould caused by structural issues

8

The number of resolved cases of damp and/or mould caused by other issues*

(such as unknown leaks, broken pipework, gutters)

31

Total number of resolved cases of damp and/or mould

We aim to investigate all issues within 10 working days of being notified, provide a written summary of investigation findings within 3 working days once the investigation has been completed, and commence any required repairs within 5 working days of the investigation concluding.

If, for reasons beyond our control, we cannot comply with the timescales we will inform you of the new timescales for completion of the investigation and repair. If you notice damp or mould within your home, you should report this to us as soon as you can.



Financial Report

Income



Rents
£4,176,906



Grants
£606,193



Service Charges
£32,429



Factoring
£10,950



Other
£92,734

Expenditure



Management Costs
£1,539,970



Planned & Cyclical
Maintenance
£452,253



Property Depreciation
£1,373,067



Reactive Maintenance
£574,991



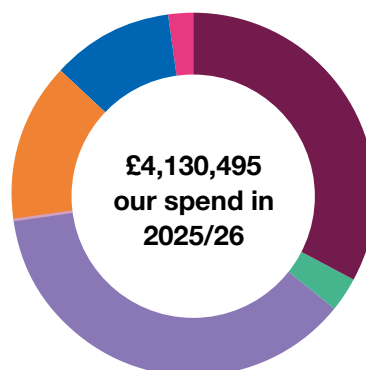
Wider action and
Welfare Rights
£74,049



Factoring
£10,950



Other
£105,215



Understanding our expenditure

Maintenance costs 2025/2026

Spend as of March 2026



Reactive Maintenance

£574,991



Properties that were void

£143,096



Cyclical Repairs and Service Costs

£384,465



Gas Central Heating/Windows/Kitchen/Bathrooms

£796,538



Major Repairs and Adaptations

£50,045

Our management costs relate to cost of administering services like housing management and maintenance, maintaining our office, and paying our staff team.

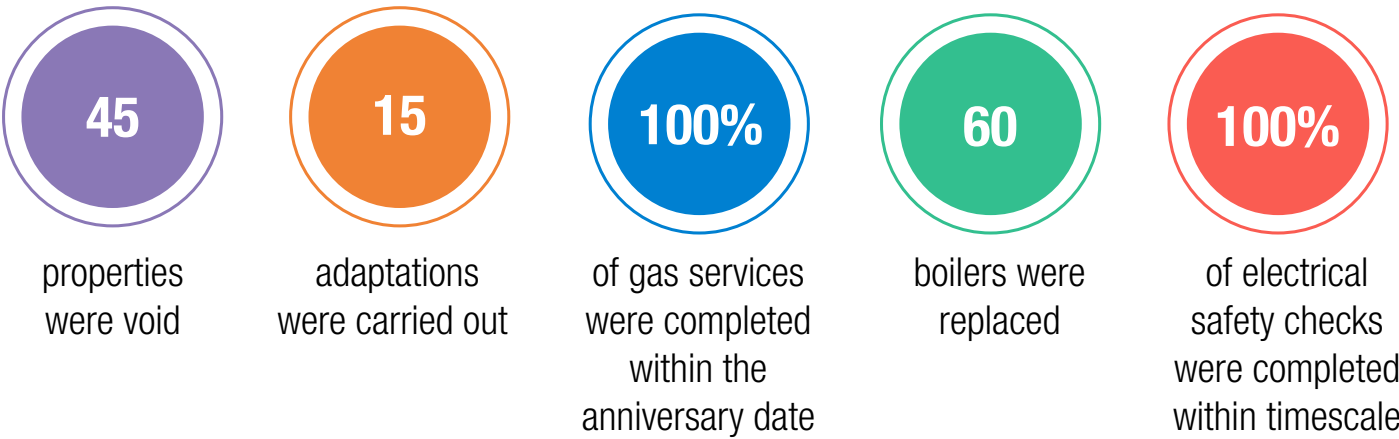
For planned and cyclical maintenance, this will include services like close cleaning, gas servicing, and other tenant safety checks which we carry out on a regular basis.

Our Stock Profile

Home Size	Number Owned	Average Weekly Rent	Drumchapel Average
1apt	56	£52.96	-
2apt	67	£77.23	£83.46
3apt	456	£88.32	£91.56
4apt	204	£106.76	£105.84
5apt	92	£110.90	£114.78
Total	875	£91.88	£91.90

Planned Maintenance Report

During the financial year 2025/2026:



Emergency Repairs

Year	2025/ 2026	2024/ 2025	2023/ 2024
Total	1266	1056	516

Satisfaction with our repairs service

We issue repairs satisfaction surveys on completion of all reactive repairs and out of hours emergency jobs through our resident engagement platform CX – Feedback. The survey asks questions on our contractor performance and provides an opportunity to suggest improvements. For 2025/26 we received 318 responses and we’re delighted that:

Repair Type Breakdown

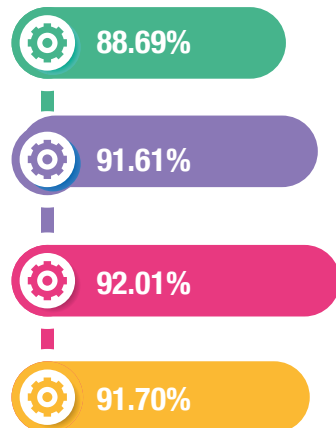
Reactive Repairs	2025/ 2026	2024/ 2025	2023/ 2024
Tenant Arranged Appointment	539	652	232
Non-Emergency Repair	1093	1168	1399
Right to Repair 1 Day	346	391	278
Right to Repair 3 Days	2	4	11
Right to Repair 7 Days	0	3	3
Total	1980	2218	1923



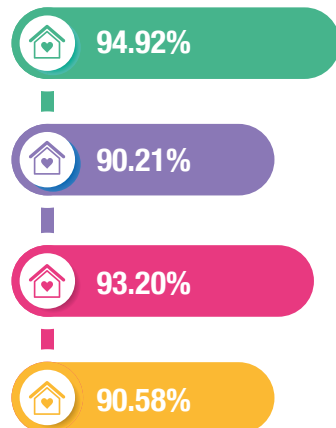
Satisfaction Survey

88.69% of our tenants are satisfied with our service overall, and whilst this is still a strong performance, we recognise that this is a decrease from our previous performance and there is more we can do to improve. We're listening to what you are telling us, understanding where we can do better, and taking action. Thank you to those of you that respond to our texts and calls asking for feedback, we appreciate it.

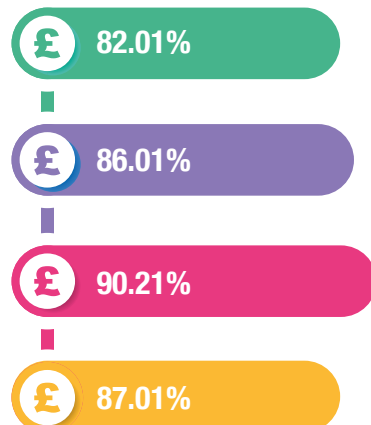
The overall service



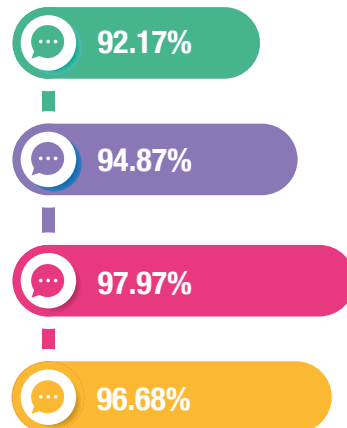
Quality of homes (existing tenants)



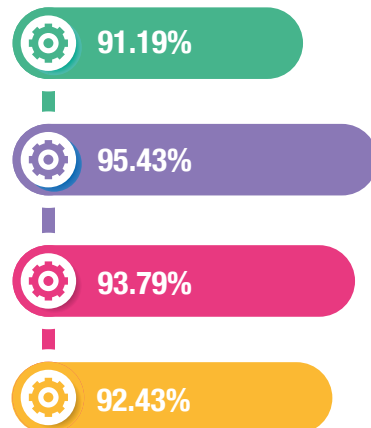
Value for money of rent charge



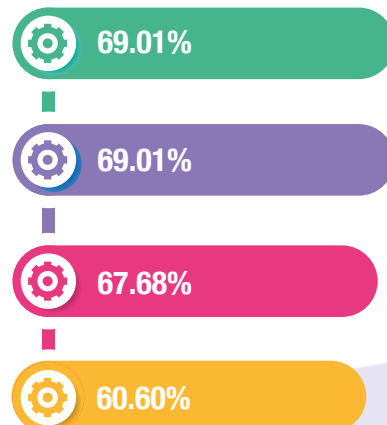
Keeping tenants informed



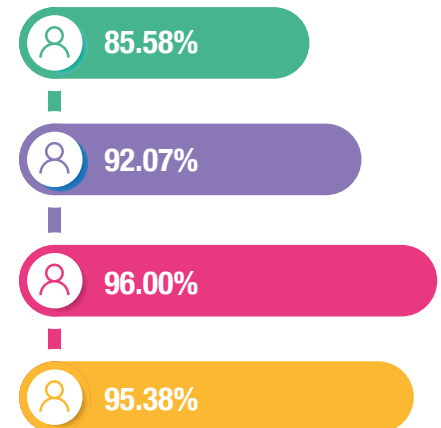
Repairs carried out in the last year



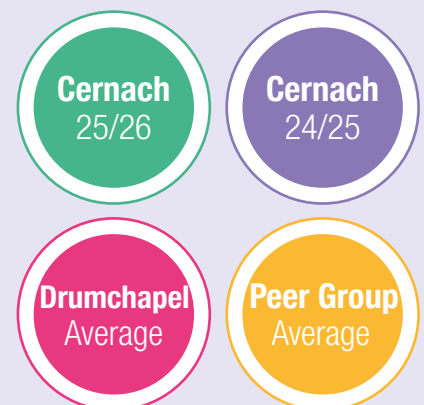
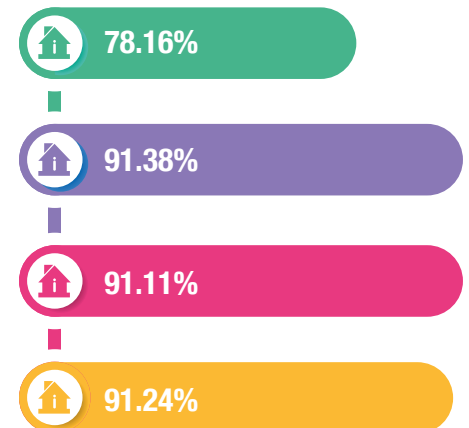
Factoring service



Opportunities to participate



Management of neighbourhood



Our Team At 31st March 2026

MANAGEMENT COMMITTEE AT 31/03/2026

Name	Continuous Service Since:	Office Bearer Title
Susan McDonald MBE	1990	Chairperson
John Brannan	2016	Vice-Chairperson
Karen McGinley	2024	Secretary
Tracy Bowie	2011	
Frank John	2019	
Jean McFarlane	2016	
Sarah Brannan	2020	
Marie Dabek	2021	
Cheryl Love	2021	
Andrew Sproul	2024	
Carole Stewart	2024	
Suzanne Da Silva Valente	2025	

CERNACH HOUSING ASSOCIATION STAFF AT 31/03/2026

Name	Title	Appointed
Paula Baylis	Director	2016
Emma McShane	Head of Corporate Services	2017
Kimberley Cowan	Operations Manager	2025
Gillian Robertson	Senior Housing Officer	2025
Tomi Oke	Housing Officer	2021
Kirsty Boag	Housing Officer	2016
Jordan Allan	Housing Officer	2021
Jim O'Connor	Housing Officer (job share)	2013 (left May 2026)
Alex Kyle	Housing Officer (job share)	2023
Ciara Brownlie	Assistant Housing Officer	2023
Andy Parker	Welfare Rights and Tenancy Sustainment Officer	2019
Holly Lochran	Senior Maintenance Officer	2020 (left April 2026)
Chris Johnson	Maintenance Officer	2022
Carylanne McLellan	Assistant Maintenance Officer	2007

CERNACH HOUSING ASSOCIATION STAFF AT 31/03/2026

Name	Title	Appointed
Marnie Clark	Assistant Maintenance Officer	2023
Connor McCulloch	Finance Officer	2024
Lindsay Crawford	Corporate Services Officer	2022
Rebekah Hare	Corporate Services Assistant	2025
New staff since 01/04/2026		
Fraser Irving	Senior Maintenance Officer	2026
Lynn Cowan	Housing Officer (job share)	2026
Blair Martin	Maintenance Officer	2026

AGENCY SERVICES RECEIVED FROM:

Fettes McDonald	FMD Financial Services Ltd.	1991
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AGM Report

Our external auditors, TC Group reported at our AGM on 7 September 2026 that the Association continues to be a financially strong organisation, confirming that we received a clean and unmodified audit report.

We're pleased to say we have continued to perform well across the whole range of financial and non-financial indicators and the surplus for the year was £916,956 (2025 – £855,293) and net assets now stand at £17.594m (2025 – £16.677m).



John Brannan (Chair), Susan McDonald MBE (Vice Chair), Karen McGinley (Secretary)

We also elected our new Management Committee for 2026-27.

John Brannan, Chairperson
 Susan McDonald MBE, Vice Chairperson
 Karen McGinley, Secretary
 Tracy Bowie, Committee Member
 Marie Dabek, Committee Member
 Cheryl-Ann Love, Committee Member
 Jean McFarlane, Committee Member
 Andrew Sproul, Committee Member
 Carole Stewart, Committee Member
 Hares Ahmadi, Committee Member
 Diane MacMillan, Committee Member
 Linda McKay, Committee Member
 Claire Barr, Committee Member

We're always keen to have people join our Management Committee. If you'd like to be a member, all you have to do is complete a membership form and hand this into the office, along with £1.00.

To find out more, contact us on
0141 944 3860 or admin@cernachha.co.uk

Customer Feedback Form

Name			
Address			
Telephone		Email	
We really value your comments and welcome your participation and so would ask that you take some time to note in the box below your feedback on the content and layout of our Annual Report on the Charter. Alternatively you can email your comments to admin@cernachha.co.uk			
Comments			

Cernach Annual Report can be downloaded from our website, www.cernachha.co.uk and if requested, *Cernach Annual Report* can be made available in different languages, in Braille and or on CD. Additionally, we are able to offer a sign or language interpreter free of charge.

Cernach Housing Association Ltd
FREEPOST RRBL-YAEZ-AJZZ

Marion McDonald House, 79 Airgold Drive, Drumchapel, G15 7AJ
Property Factor Registered No. PF000149

Tel: 0141 944 3860

Email: admin@cernachha.co.uk www.cernachha.co.uk

Cernach Housing Association
Opening Hours

Monday, Tuesday, Thursday & Friday

9.00 am – 5.00 pm

Wednesday

10.00 am – 5.00 pm

