



**Trafalgar**
HOUSING ASSOCIATION

2025-26
Annual Report

Chairperson's Report

I am pleased to introduce to you this year's report which outlines how we have performed within the year 2025/26.

I would like to take this opportunity to welcome Alison Leabody as our permanent Director at Trafalgar Housing Association. Alison has been with the association since 2001 where she has worked as Housing Manager and latterly Property Services Manager before being permanently appointed as Director in February 2026.

Despite rising costs we have tried to ensure that all of our services are kept to the high standard that our tenants have come to expect while keeping our rent levels as low as possible. Our rent levels remain amongst the lowest in West Dunbartonshire while our satisfaction levels continue to remain high and compare well with

our neighbouring landlords.

You will also see within this report that we continue to be financially healthy and we are deemed to be compliant with our Regulatory Standards.

I would like to highlight the wider roll activities and projects we have carried out over the year. As a community-based housing association, it is important to us to involve our tenants and to engage with you in areas other than purely housing. We developed the 'Trafalgar Together' initiative which includes a free food pantry in our office to give tenants a helping hand whenever



Willie Croft, Chairperson

they need it. The initiative also saw us host a coffee morning in Singer Bowling Club where tenants were able to enjoy a free hot roll, coffee/tea and prize bingo. We also teamed up with our neighbours at Dalmuir Park in December 2025 to host Winterfest which saw over 200 tenants across both associations enjoy a totally free event with a burger van, hot chocolate/coffee, face painting, sweets and Santa's grotto. We have already enjoyed several other events this year so far with more planned in the coming months.

I would invite you to look through this report and contact us if you have any questions or comments you would like to make. I would also ask that you try to visit our website and facebook page where we regularly update with news as well as providing lots of useful information on our

services, policies and how to contact us.

Finally, we have 11 members on our management committee, having recruited some new members in recent months however we are allowed up to 15 members and are keen to recruit more tenants onto either the management committee or our residents' panel. Training and support will be provided so if you are interested, please get in touch with the office.

Willie Croft

Chairperson

Homes at a glance



2 Apt

No. Owned 71

£86.24

Weekly Average
(2024/25: £79.70)

West Dunbartonshire
Average (25/26)

£98.31



3 Apt

No. Owned 109

£93.13

Weekly Average
(2024/25: £84.42)

West Dunbartonshire
Average (25/26)

£101.16



4 Apt

No. Owned 94

£104.09

Weekly Average
(2024/25: £94.43)

West Dunbartonshire
Average (25/26)

£107.46



5 Apt

No. Owned 27

£114.16

Weekly Average
(2024/25: £102.66)

West Dunbartonshire
Average (25/26)

£118.07

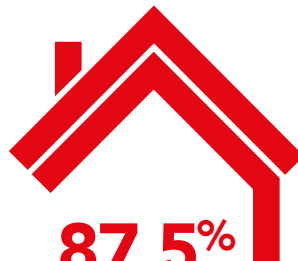
Rent & Value for Money



5.6%
Average
rent
increase
across our
stock

2024/25 - 4.5%

2023/24 - 7.5%



87.5%
Tenants who
thought
their rent
represented
good value
for money

2024/25 - 92.7%

2023/24 - 92.5%



Rent & Value for Money



102.8%

**Of total rent
due collected
in the previous
year**

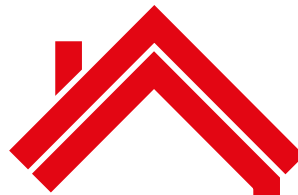
2024/25 - 101.1%
2023/24 - 99.1%



0.18%

**Of rent due
not collected
through
homes being
empty in the
last year**

2024/25 - 0.2%
2023/24 - 0.1%



5.62

**Average
days taken to
re-let homes
in the last
year**

2024/25 - 15.9 days
2023/24 - 9.4 days

Trafalgar will continue to implement good practice in the management of rent collection and will work closely with tenants to help avoid or reduce rent arrears.

Quality and Maintenance of Homes

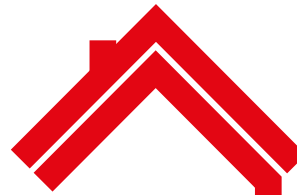


99.67%

**Homes
meeting
the Scottish
Housing
Quality
Standard**

2024/25 - 99.67%

2023/24 - 99.67%



1.9

**Average
hours
taken to
complete an
emergency
repair**

2024/25 - 2.0

2023/24 - 2.1



4.8

**Average
days taken
to complete
a non-
emergency
repair**

2024/25 - 3.8

2023/24 - 3.8



98.66%

**Reactive
repairs carried
out and
completed
right the first
time**

2024/25 - 88.4%

2023/24 - 92.12%



100%

**Gas safety
checks
completed on
time**

2024/25 - 100%

2023/24 - 100%



We work closely with our contractors to ensure that we provide an efficient and effective repairs and maintenance service. We will continue to seek feedback from our tenants through regular communication and we will use this to help drive improvements in this area.

Management of the Neighbourhood

One of our main priorities is to provide a safe, happy and comfortable neighbourhood for our residents. We will continue to work with residents to ensure that this is fulfilled.

We regularly compare ourselves to other landlords, to see how we are performing. Trafalgar is part of Scotland's Housing Network, and has been recognised for repeatedly performing among the best in Scotland, despite being one of the smallest landlords.



**Tenants satisfied
with the
management
of the
neighbourhood
they live in**

2024/25 - 84.15%

2023/24 - 97.5%



**Anti-social
behaviour cases
resolved**

2024/25 - 93.3%

2023/24 - 97.4%

Tenant Satisfaction



**Tenants satisfied
with the overall
service**

2024/25 - 95.1%
2023/24 - 95.5%



**Tenants satisfied
with opportunities
to participate in the
landlord's decision
making process**

2024/25 - 87.8%
2023/24 - 97.5%



**Tenants felt that
Trafalgar were good
at keeping them
informed about its
services and outcomes**

2024/25 - 97.6%
2023/24 - 99.4%

If you would like to get more involved with Trafalgar's decision making please contact us on
0141 952 4676 or at admin@trafalgarha.co.uk



91.25%

Tenants were satisfied with the quality of their home

2024/25 - 89.02%

2023/24 - 98.75%

We are pleased to see an increase in the number of tenants satisfied with the quality of their home. We will continue to strive to ensure that our tenants are satisfied and happy in their home. Over the coming year we will continue to monitor performance in satisfaction and always strive for improvement. We will continue to engage with our tenants and use your feedback to make positive changes.

Investing in our properties



10

Medical Adaptations carried out

with an average of 24.8 days to complete

2024/25 - 2 adaptations in average of 25 days

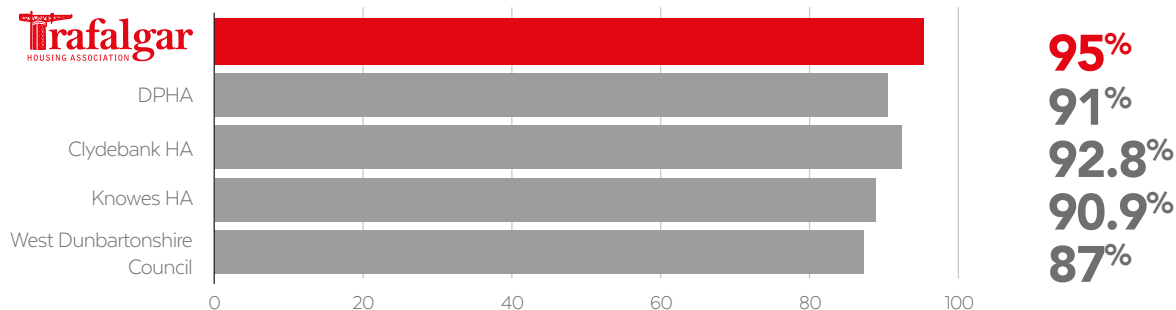
Planned Maintenance

Cyclical painting started in February 2026 with Phase 1 being completed in the financial year. 2026/27 will see 25 bathrooms being replaced in Phases 1 and 2 of the Trafalgar area, and a windows and doors contract being carried out throughout the stock. Work is underway in phase 2 and 3 of the paint contract.

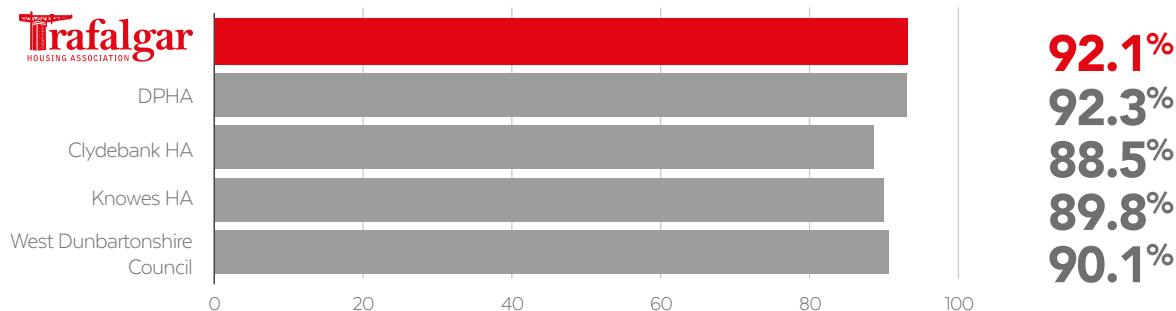
How we compare next to other local landlords*

*source – SHR Comparison Tool October 2026

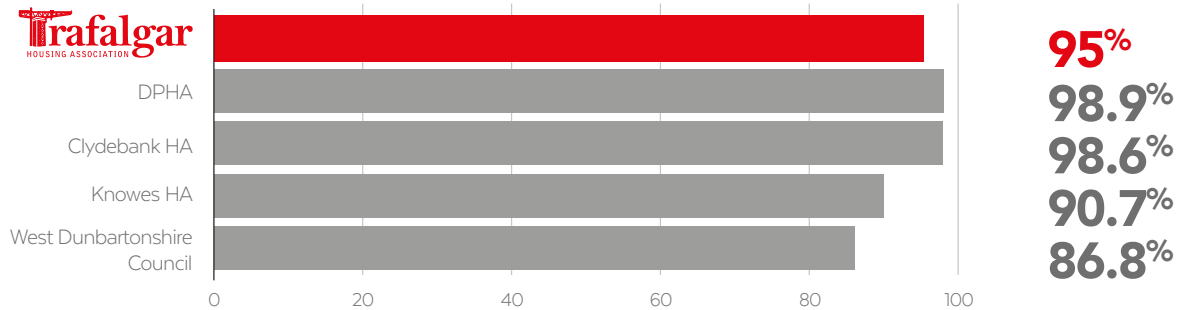
% of tenants satisfied with the overall service



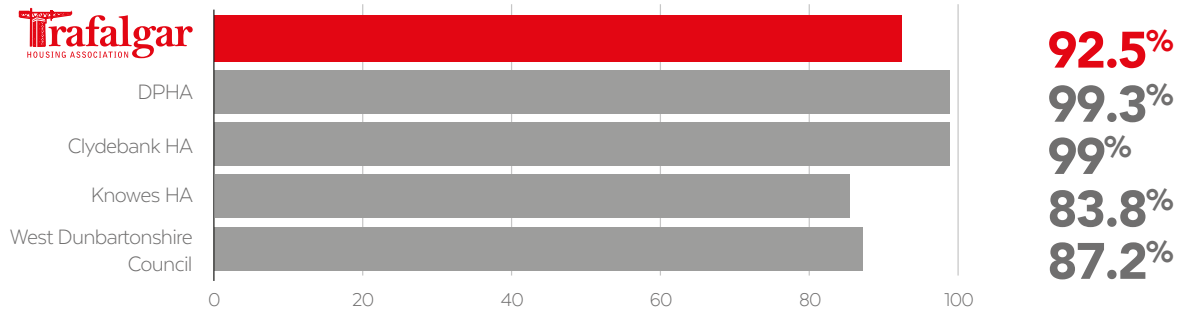
% of tenants satisfied with repairs



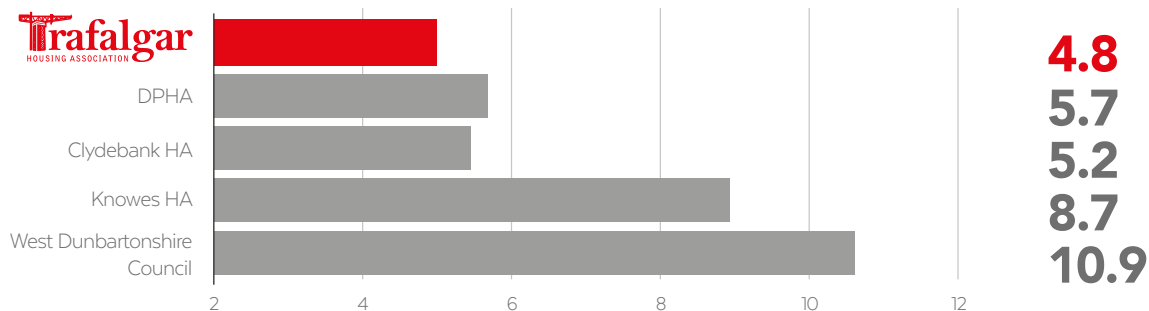
% of tenants who feel that their landlord is good at keeping them informed about services and outcomes



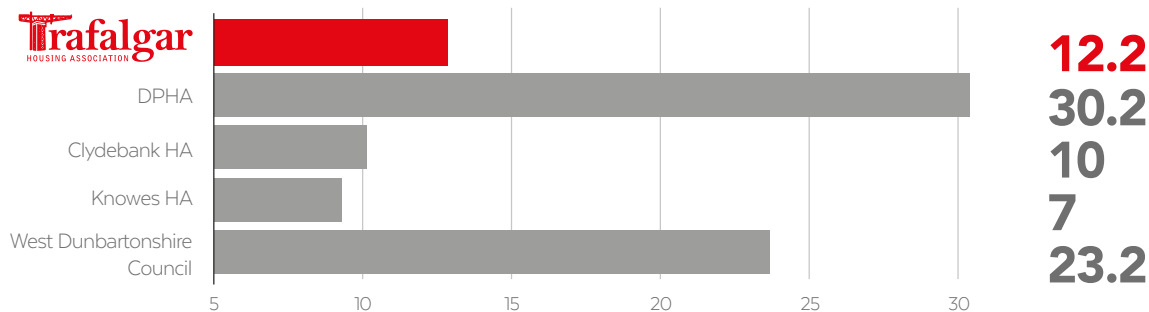
% of tenants satisfied with the opportunities to participate in the landlord's decision making



Average no of days to complete non -emergency repairs



Average length of time in days taken to re-let a property



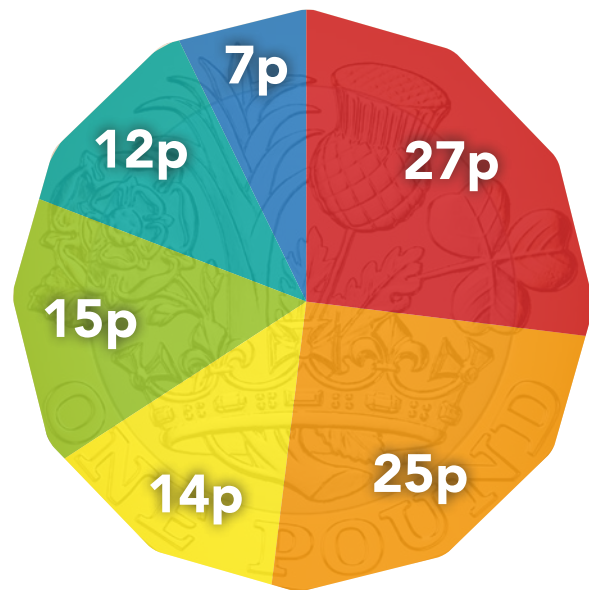
Finance

Trafalgar's Statement of Comprehensive Income displays a surplus of £251,888.

The most important thing for a Housing Association is the level of funds it has to invest in its homes and services for its stakeholders, the Statement of Financial Position shows Trafalgar has funds of £2 million at the end of the financial year.

Reserves have increased from £5.13 million to £5.38 million in the last financial year.

HOW EVERY £ IS SPENT



Salaries/Staff Costs	27p	Reactive Maintenance repairs	15p
Office costs & Overheads	25p	Housing costs	12p
Planned Maintenance/Improvements	14p	Loan repayments	7p

Wider Role

In the past year we have greatly increased our wider role activities, strengthening our positive impact within the local community. As a community-based housing association, supporting and contributing to the community and our tenants remains at the heart of what we do. We are grateful to all of our tenants and contractors who have supported our initiatives.

Trafalgar Together – We launched our Trafalgar Together initiative in December 2025 with the development of our food pantry which is available to all tenants. The initiative also saw us host a coffee morning with free hot rolls, tea/coffee and free prize bingo.



Winterfest – In partnership with our neighbours at Dalmuir Park HA we held our hugely successful Winterfest in December 2025. Over 200 THA and DPHA tenants enjoy a completely free event with a burger van, hot chocolate/coffee, sweets, face painting and Santa's grotto.





Garden Competition – Prizes were again awarded at our AGM for best garden. The winner and runners up all received B&Q vouchers as a token of thanks.

2026/27 – This year has already seen us continue our work with DPHA to host another successful event in Summerfest which took place in August. Through sponsorship of Clydebank Football Club we have access to 3 season tickets for our tenants to use. Plans are also in place for free Tuesday meals available over the winter period to all and another Winterfest in December 2026.

Management Committee as at September 2026

Our Management Committee has the important responsibility of directing and controlling the affairs of the Association. Our committee is currently made up of 11 members, of whom 6 are tenants. They volunteer to freely give up their time and energy to help support the Association and make positive changes for the local community.

In the past year we have recruited new members to our Management Committee and we would love to have more on board. We are keen to retain the strong local control and representation we have had throughout our history, and new committee members will be provided with necessary equipment, comprehensive training and support.

We are actively looking for local residents from Trafalgar Street/Dumbarton Road area and the Terraces/Radnor Park area to join our Management Committee. You will join a fantastic group of members, take part in making important decisions for the Association and play your part to make a positive impact for your community.

If you would like to find out more about joining the Association's Management Committee, please get in touch and email **admin@trafalgarha.co.uk** or call our office on **0141 952 4676**.

Committee Members

Willie Croft
Nicola Lyden
Bernadette Swindon
Michael McAllister

Gerry Doherty
Graham Dunlop
Joanne Glassford
James Buist

Paul Tonner
Lauren Oxley
Robert Porter

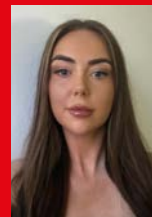
Staff Members September 2026



**Alison
Leabody** –
Director



**Stephen
Boag** –
Housing
Manager



**Samantha
Dennis**
– Housing
Officer



**Sara
Pattison** –
Corporate
Services
Officer



**Joanne
Walsh** –
Maintenance
Assistant



**Gordon
Dickson** –
Maintenance
Inspector



Sharon Frew
– Admin
Assistant



Chloe Clark
– Modern
Apprentice



**Graeme
Bruce** –
Financial
Consultant



Your Feedback and Other Formats

If you would like further information on this year's report
or to provide feedback please contact us.



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Association
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Clydebank



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Trafalgar Housing Association

Please contact us if you would like to receive any of our information by email or in another format such as a different language, large print, Braille or audio.