

# Yorkhill HA

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Background, Legal and Regulatory



# Our Legal Status

- As a social landlord to 468 homes and the factor to a further 494 business and residential properties, we are a Registered Social Landlord ('RSL') with the Scottish Housing Regulator.
- We are also registered with the Financial Conduct Authority and the Office of the Scottish Charity Regulator
- Committee members will be largely involved with the Association's Governance arrangements, many of which are outlined in the Model Rules drafted by the Scottish Federation of Housing Associations ('SFHA'). Along with the adoption of these Rules, we have internal Standing Orders and Remit documents to clearly define Governance procedures and responsibilities.
- While some key information on Rules and requirements are covered in separate induction documents, this document will cover some additional information that new Committee members should become familiar with.

# Our Core Purpose

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- Providing Affordable, Safe, and Quality Homes

We offer secure, affordable rental homes to individuals, families, and vulnerable groups—helping to meet local housing needs and reduce homelessness.

- Managing and Maintaining Our Homes

We ensure our properties are well-maintained, safe, and meet regulatory standards through regular repairs, upgrades, and long-term asset management.

- Supporting Tenants and Communities

Beyond housing, we provide tenancy support and access to welfare services to help tenants thrive and sustain their tenancies. We operate in the geographically small area of Yorkhill and as such are a well-known and central part of the community here.

# Community Focus

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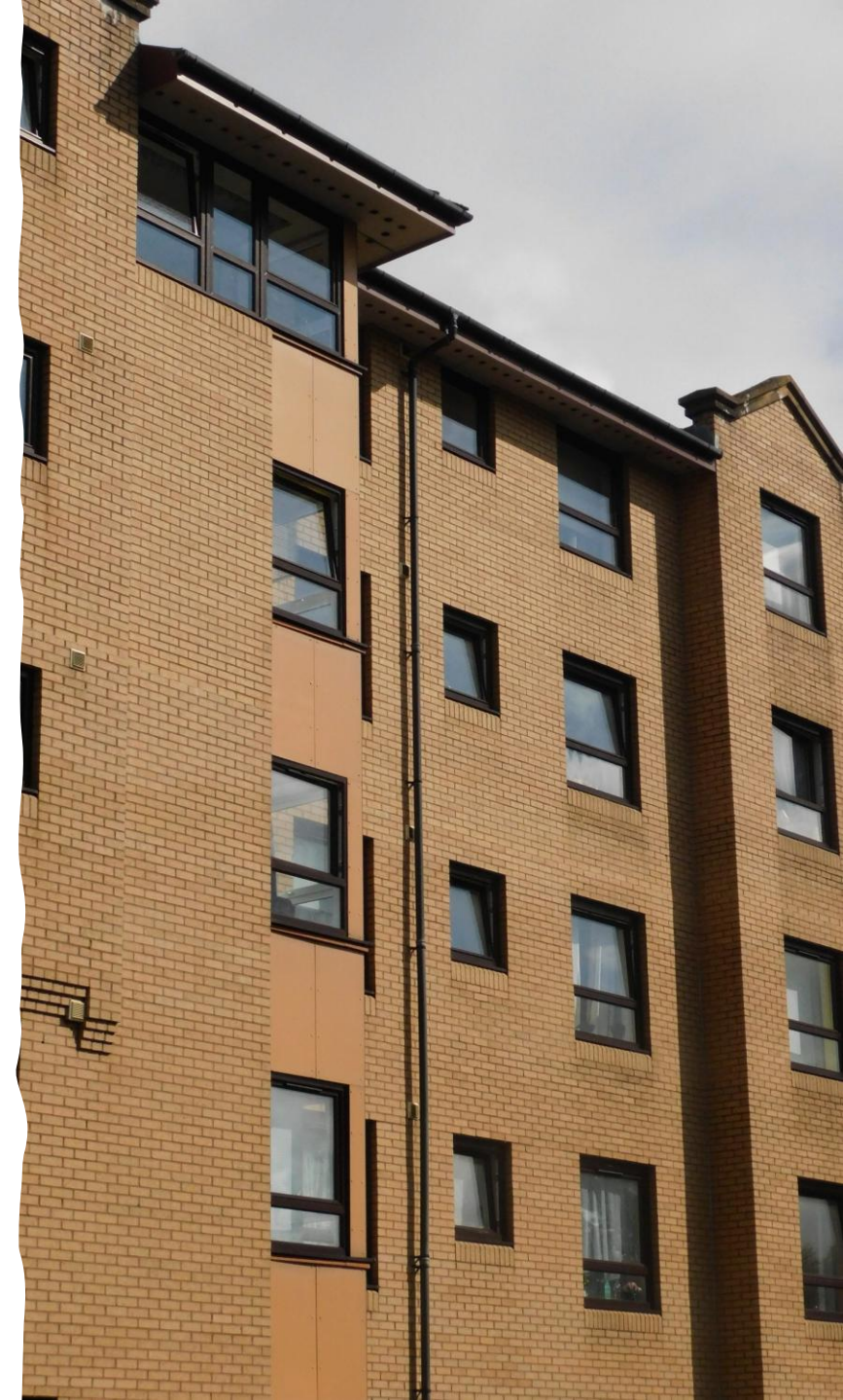
- Community Engagement & Participation  
We actively involve tenants in decision-making through consultations, surveys, tenant groups, and events—ensuring our services reflect local needs.
- Neighbourhood Services  
We help create safe, clean, and connected communities by managing estates, tackling anti-social behaviour, and supporting local improvement projects.
- Partnership Working  
We work closely with local councils, support agencies, and other partners to deliver holistic support and expand opportunities for tenants.




# Stock and Customer Profile

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- At October 2025, the Association owns 468 flats and provides a factoring service to a further 494 homes or commercial units. The majority of our stock consists of pre-1919 sandstone tenements, however there are also a number of inter-war properties plus a purpose-built retirement complex built in 1996.
- The homes themselves meet various needs since they range from 4 bedroom down to studio flats, though larger flats are certainly a minority number.
- Our residents come from a vast range of backgrounds and demographic profiles: old, young, families, single people, those with care or additional needs, vulnerable people and from various ethnicities.
- We work with many tenants facing financial hardship, disability or health challenges - and help ensure they have access to tailored advice and support services.



 Yorkhill Housing Association  
1271 Argyle Street  
Glasgow, G3 8TH



Blantyre Street

Regent Moray Street

Argyle Street

Hastie Street

Old Dumbarton Road

Sauchiehall St.

Lumsden St

Arthur St

Blackie Street

Overnewton Street

Argyle Street

Lymburn Street

Yorkhill Parade

Yorkhill St

Carfrae Street

# Our Areas of Work

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- The Association's purpose is to provide a high-quality social housing service to its tenants, and a high-quality Factoring service to those who own properties within our blocks. To achieve this, there are several fields of work that carry out separate functions, but must all work together:
  - Housing Management
  - Property Services
  - Factoring
  - Finance
  - Governance
- Committee members may or may not have previous knowledge or experience of these fields, however an understanding of their basic functions will help them monitor performance properly, understand information and ensure they can ask the right questions.



# Housing Management

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Housing Applications

Allocations

Rent Accounting, Housing  
Benefit and Arrears  
Recovery

Estate Management

Complaints Handling

Tenancy Issues and  
Sustainment

Antisocial Behaviour

The Association also has a Tenancy Services Assistant who specialises in helping especially vulnerable tenants with various aspects of their tenancy

# Property Services

Day-to-day Repairs

Cyclical and Investment Maintenance

Ensuring Safety of Homes (Gas, Fire, Electrical)

Procurement and Contractor Liaising

Complaints Handling

# Factoring

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- Common Repairs
- Statement and Invoice Processing
- Owners' Sales
- Buildings Insurance and Insurance Claims
- Estate Management
- Complaints Handling



# Finance

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Financial Planning

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Budget Monitoring

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Accounting

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Payroll

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Bookkeeping

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Compliance with Internal Financial Regulations

# Governance

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- Compliance and Accountability
- Committee Servicing and Liaising
- Membership
- Human Resources
- Business Planning
- Policy and Procedures
- Information Management



# Regulatory Returns

- There is certain information YHA must submit to Regulators throughout the year to demonstrate compliance and allow for our performance to be monitored. These returns are drafted for review by Committee before submission.
- There are 5 key returns which the Scottish Housing Regulator requires annually. Non-compliance or poor performance could lead to additional information being requested, however at present there are no concerns about this:
  - Annual Return on the Charter (see separate document) - May
  - Annual Assurance Statement (see separate document) - October
  - Five Year Financial Plans - May
  - Loan Portfolio Returns - June
  - Audited Annual Accounts - September

Accountability is a key aspect of good governance - this is why this information is publicly accessible on both our website, and the SHR's website.



# Annual General Meeting

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- YHA holds its Annual General Meeting every September
- It serves a few essential purposes where failure to do so would constitute a breach of our Rules:
  - Presentation of finalised annual accounts
  - (Re-) appointment of external financial auditors for another year
  - Election of Management Committee for another year
- All members of the Association are invited to attend, and are entitled to vote as required
- 10% of the membership must attend to achieve quorum
- The Chair will provide a general overview of the Association's activities over the past year

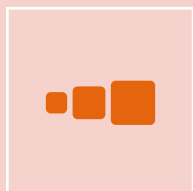


# Challenges – Strategic and Financial



## Affordability & Cost of Living

Rising rents, energy bills, and inflation are squeezing tenants, while associations face pressure to keep rents affordable without sacrificing service quality.



## Development Shortfalls & Housing Supply

Demand continues to outstrip supply, with limited land availability, planning delays, and rising construction costs slowing new housing developments.



## Funding & Financial Sustainability

Reduced public funding and higher borrowing costs make it harder to invest in new homes or upgrade existing stock without jeopardising financial stability. Associations also shoulder costs for tasks that under-funded councils should look after, such as pest control, environmental matters and bulk waste uplifts.

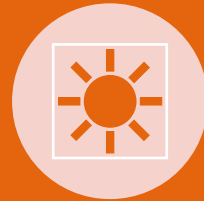
# Challenges – Environmental and Operational

## Green Energy Transition & Retrofit Costs



Meeting net-zero targets requires major investment in energy efficiency upgrades—like insulation, heat pumps, and solar—often without sufficient long-term funding.

## Community Engagement & Tenant Voice



Maintaining meaningful, ongoing engagement with tenants is crucial, but resource-intensive—especially when managing digital exclusion or diverse needs.

## Regulatory and Compliance Demands



More safety issues in the spotlight such as damp and mould, legionella, asbestos, fire/gas/electrical safety and various reporting requirements increase the administrative and cost burden.