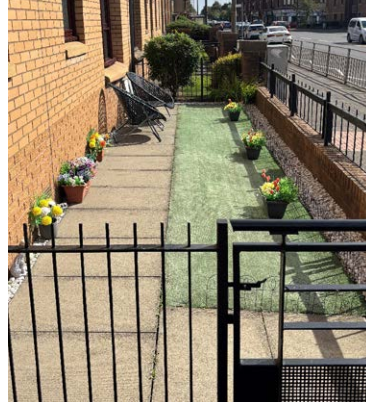




Chairperson's Report

I am pleased to introduce to you this year's report which outlines how we have performed within the year 2024/25.

Sadly in April 2025 Trafalgar's Director Paul McShane passed away after a short illness. Paul devoted over 33 years of his working life to Trafalgar and he is missed by the staff team, the management committee and I'm sure lots of tenants who knew Paul for a long time.

We are still feeling the effects of the cost of living increases due the pandemic, Brexit, and UK wide and international instability as reported last year; this has also impacted on the costs of our repairs and maintenance and service charges.

We have tried to ensure that all of our services are kept to the high standard that our tenants expect and after a good consultation process with our tenants, we agreed to apply a rent

increase of 4.5%. I can assure you that even with this increase, our rents continue to be the lowest in West Dunbartonshire and our tenant satisfaction and performance indicators continue to compare very well to other local 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 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 regularly visit our website



Willie Croft, Chairperson

where we routinely update our news area as well as providing lots of useful information on our services, policies and how to contact us.

Finally, we now have 12 members on our management committee, having recruited 3 new members in August/September this year, 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



...our rents continue to be the lowest in West Dunbartonshire and our tenant satisfaction and performance indicators continue to compare very well to other local landlords.

Homes at a glance



2 Apt

No. Owned 70

£79.70

Weekly Average

West Dunbartonshire
Average (24/25)

£90.81



3 Apt

No. Owned 109

£84.42

Weekly Average

West Dunbartonshire
Average (24/25)

£93.39



4 Apt

No. Owned 94

£94.43

Weekly Average

West Dunbartonshire
Average (24/25)

£99.27



5 Apt

No. Owned 27

£102.66

Weekly Average

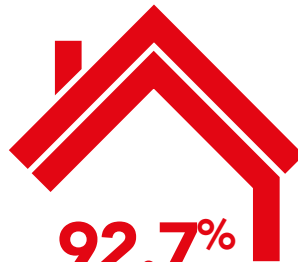
West Dunbartonshire
Average (24/25)

£109.91

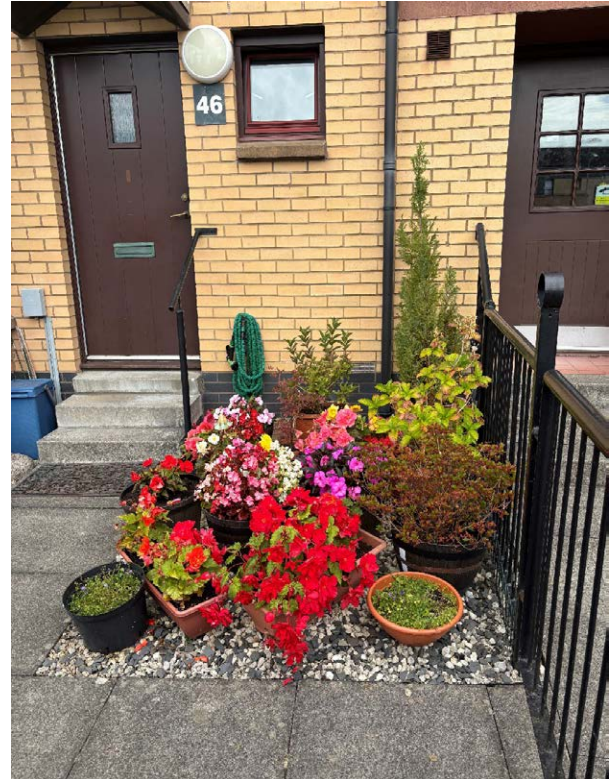
Rent & Value for Money



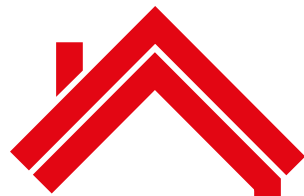
4.5%
Average
rent
increase
across our
stock



92.7%
Tenants who
thought
their rent
represented
good value
for money



Rent & Value for Money



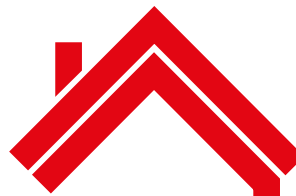
101.1%

Of total rent
due collected
in the previous
year



0.2%

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



15.9

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

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



2.0

Average
hours
taken to
complete an
emergency
repair



3.8

Average
days taken
to complete
a non-
emergency
repair



88.4%

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



100%

**Gas safety
checks
completed on
time**



100%

**Homes meeting
the Energy
Efficiency
Standard for
Social Housing
(EESH)**

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.

More information on EESH can be found here: www.gov.scot/policies/home-energy-andfuel-poverty/energy-efficiency-in-social-housing/

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.

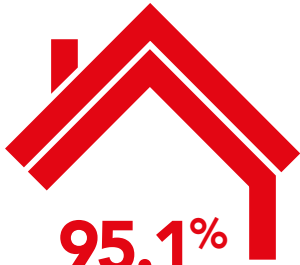


**Tenants satisfied
with the
management
of the
neighbourhood
they live in**



**Anti-social
behaviour cases
resolved**

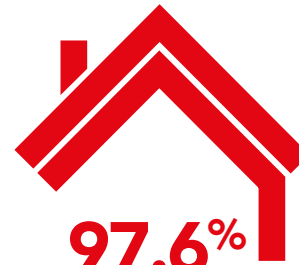
Tenant Satisfaction



**Tenants satisfied
with the overall
service**



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



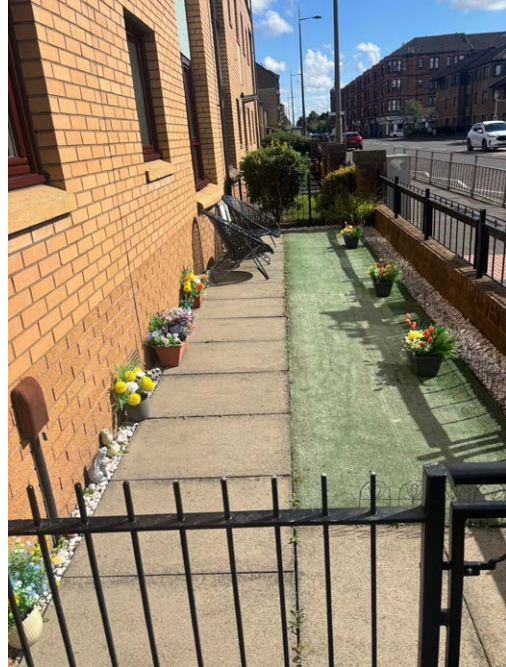
**Tenants felt that
Trafalgar were
good at keeping
them informed
about its services
and outcomes**

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



89.02%

**Tenants were
satisfied with
the quality of
their home**

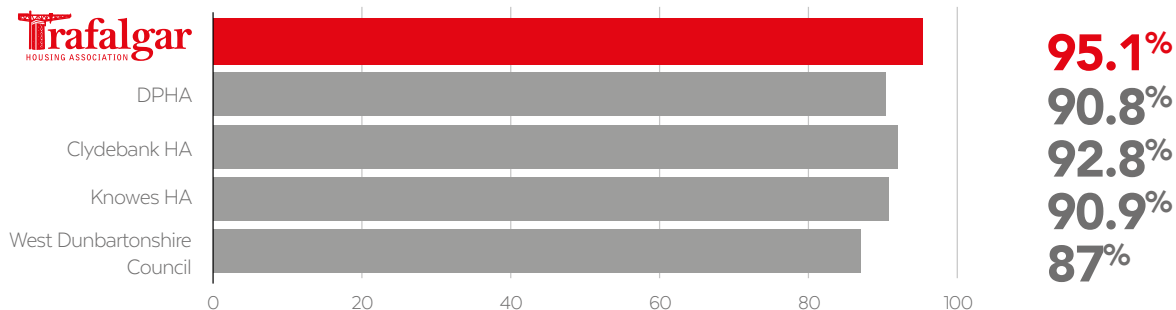


We are disappointed to see a decrease in the number of tenants satisfied with the quality of their home. We will continue to strive to ensure that our tenants are satisfied and happy in their home. Over the coming year we will continue to monitor performance in satisfaction and always strive for improvement.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

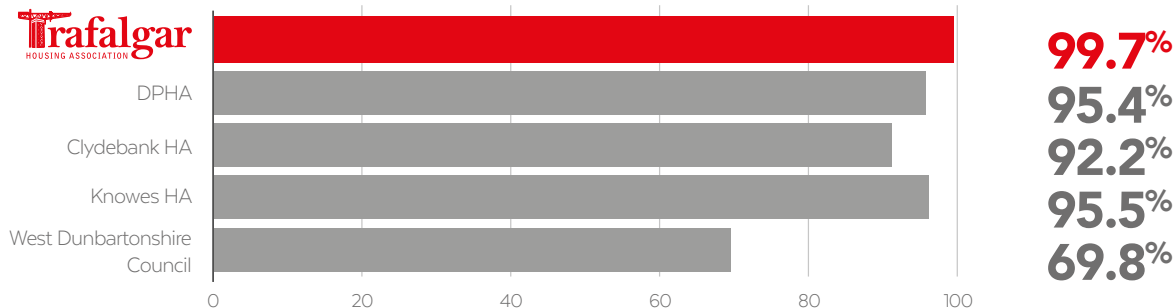
How we compare next to other local landlords*

*source – SHR Comparison Tool October 2025

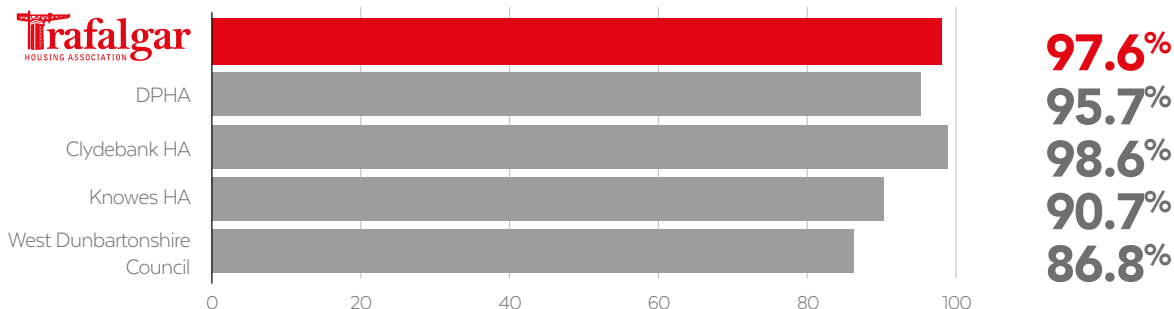
% of tenants satisfied with the overall service



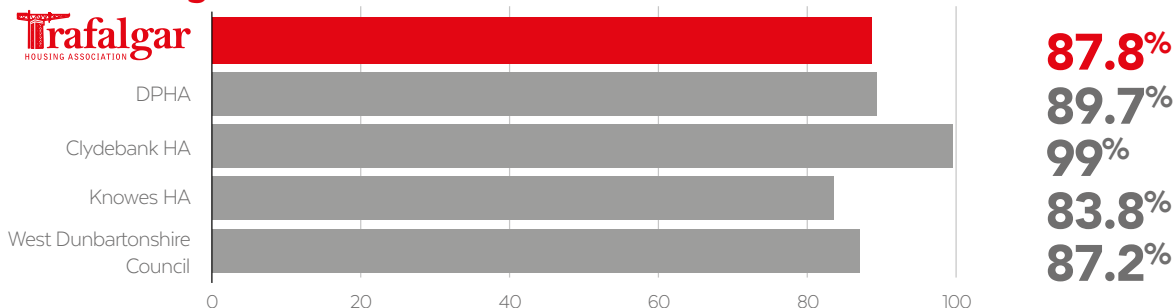
% of homes meeting the Scottish Housing Quality Standard



% 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



Investing in our properties



**Medical
Adaptations
carried out**

with an average of 25
days to complete

There are no planned renewal projects for the coming year; however staff are in the process of visiting every property, during this visit we will be looking at the condition of all components within each property such as the kitchen, bathroom, showers etc. and any that are in need of replacement will either be put into a programme or carried out on an ad-hoc basis depending on the numbers involved. The cyclical painting contract was won by JS McColl and will be starting in 2026 on phase by phase basis over a 6 year cycle.





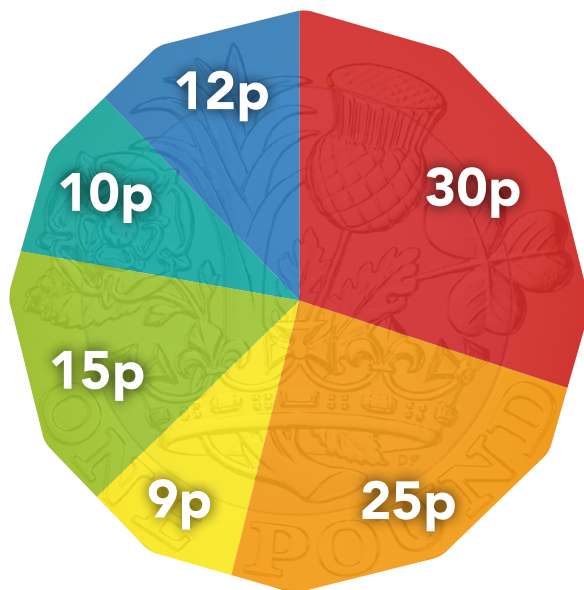
Finance

Trafalgar's Statement of Comprehensive Income displays a surplus of £362,544.

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 £1.87million at the end of the financial year.

Reserves have increased from £4.77 million to £5.13 million in the last financial year.

HOW EVERY £ IS SPENT



Salaries/Staff Costs	30p	Reactive Maintenance repairs	15p
Office costs & Overheads	24p	Housing costs	10p
Planned Maintenance/Improvements	9p	Loan repayments	12p

Management Committee as at October 2025

Our Management Committee has the important responsibility of directing and controlling the affairs of the Association. Our committee is currently made up of 12 members, of whom 5 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
Diane Hendry
Nicola Lyden

Chairperson
Vice Chair
Secretary

Bernadette Swindon, Michael McAllister, Gerry Doherty, Graham Dunlop, Joanne Glassford, James Buist, Paul Tonner, Elaine Wyllie, Lauren Oxley

Staff Members October 2025



**Alison
Leabody** –
Acting Director



**Stephen
Boag** –
Housing
Manager



**Sara
Pattison** –
Corporate
Services
Officer



**Samantha
Dennis** –
Housing Officer



**Joanne
Walsh** –
Maintenance
Assistant



**Gordon
Dickson** –
Maintenance
Inspector



**Graeme
Bruce** –
Financial
Consultant



TRAFALGAR
PARK



Your Feedback and Other Formats

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



Trafalgar Housing
Association
430a Dumbarton Road
Dalmuir, G81 4DX
Clydebank



0141 952 4676



admin@trafalgarha.co.uk



trafalgarha.co.uk

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.