



**Towards 2030**

**Group Corporate Plan  
2026-2030**

**March 2026**

# Partick Housing Association Group Corporate Plan 2026-2030

## 1. Introduction

This is Partick Housing Association's Group Corporate Plan, which sets our Corporate Strategy for 2026-2030.

We are recognised for providing quality homes, delivering excellent services and supporting our local communities. We also continue to grow our business and provide more new affordable homes to meet local housing needs.

We are proud of our historic achievements, but our future plans also look to address the opportunities and challenges ahead. These include the changing needs and expectations of our customers; improving our homes and energy efficiency to meet modern standards; addressing a shortage of affordable homes in the West End; and ensuring that our Boards work effectively within a strong governance and risk management framework.

The Scottish Housing Regulator (SHR) regulates us. We comply with and provide assurance in terms of their regulatory framework and ensure that we remain financially viable and resilient. We submit all statutory and regulatory information on time, including that required as part of the Annual Return on the Charter (ARC).

Our people are key to us addressing the opportunities and challenges ahead, so we want them to continue to be valued and engaged, have opportunities to develop and deliver their best for the benefit of our customers and communities that we serve.

### **Our purpose:**

We provide quality, affordable homes and services in the West End of Glasgow.

### **Our vision is:**

Making homes and building communities.

### **Our values are:**

- Customer Focus; Inclusion; Trust; and Innovation.

### **Our aims are:**

- To provide quality, affordable homes and excellent services to our customers;
- To support our communities and improve our environment; and
- To be a respected and proactive organisation, with effective governance and staff.

We build our ambitions for the future on firm foundations. We are prudent and manage risk effectively, while being innovative and looking for opportunities to work smarter and meet changing needs and expectations.

We are a social business, but also use our commercial insight and skills to meet our aims, fulfil the obligations of the Scottish Social Housing Charter and deliver wider objectives.

We can achieve our vision most effectively by working in partnership with others (e.g. contractors, the local authority and other service providers). As well as nurturing existing relationships with a wide range of partners, we forge new alliances and make connections so we can deliver more new homes, promote sustainable communities and support regeneration.

## 2. Who We Are

Partick Housing Association (PHA) was established in 1975. We are a significant community-based property owner and manager in our area and provider of affordable housing. The Association has played a proud and historic role in making Partick and the surrounding areas of the West End the vibrant places that they are today.

We deliver excellent services, customer satisfaction, good quality accommodation and treat people fairly and with respect. We focus on continuous improvement and value for money, responding positively to the changing needs of our customers, the communities that we serve and our operating environment.

We are growing as a business, committed to providing more affordable homes to meet local housing needs across the West End. PHA owns and manages over 1,800 social rented homes. Our subsidiary company, Partick Works Limited (PWL), provides services to some 1,500 factored homeowners, as well as letting an important portfolio of Mid-Market Rent tenancies and commercial properties within the area. Ninety-eight per cent of PHA's tenants live in flats, many within mixed-tenure tenements, located across more than 350 blocks.

The type of stock and mixed ownership within blocks can provide management and maintenance challenges, but this reflects the unique nature and diversity of Partick and the surrounding West End housing market.

Over the years we have grown beyond the traditional boundaries of Partick, where we have had greater opportunities to develop, manage and diversify our property portfolio across the wider West End. We work with a diversity of people, from different backgrounds and with varying housing needs and aspirations. In line with our **Customer Engagement Strategy**, we are committed to engaging with our communities and customers.

We have daily contact with our customers – our staff and partners are visible and available, and our office in Partick is accessible. At least every three years, we commission independent consultants to carry out large scale customer satisfaction surveys and we listen to what our customers tell us. We use a 'you said, we did' methodology to learn from customer feedback and continuously improve what we do. We also seek rolling feedback from samples of recent service users so we regularly track customer experience and how we are performing.

We have a Customer Advisory Panel, use focus groups, organise tenant-led inspections, promote shareholder membership, review complaints and compliments, and have a rolling programme of tenancy visits to every PHA household. All of this provides us with invaluable insight into how we can meet the changing needs and expectations of our customers.

We are proud of our local roots and many past achievements. But we are also driven to pursue future opportunities.

We are involved in wider activities beyond our core landlord role, delivering positive outcomes by working in partnership with a range of other organisations.

We have over 40 members of staff based within our office in Partick, within the communities and close to the customers we serve. In line with our **Human Resources Strategy**, we value our staff’s commitment, professionalism, wellbeing and resilience. We look to develop their skills, experience and input and have effective plans in place for managing retention, recruitment and succession so we have the best people in place across the organisation to meet PHA’s changing and future business needs.

What we do is about much more than bricks and mortar. We provide homes and different tenures at a price that people can afford. To deliver our strategy and achieve our social purpose in a challenging operating environment, we have taken a fresh look in this Group Corporate Plan at who we are and what we do, restating our purpose and values.


We have considered important changes in our operating environment and identified themes around people, assets, new supply and technology, which are referenced throughout this 2026-2030 Plan and covered in associated strategies and policies.

The Partick Housing Association Group comprises two companies.

- **Company 1**

<p><b>Partick Housing Association Limited</b></p> 	<p>Partick Housing Association Limited (PHA) was established in 1975. It is the Group’s parent company and main operating company.</p> <p>It is a registered society under the Co-operative and Community Benefit Societies Act 2014, a recognised Scottish Charity and is registered with the Scottish Housing Regulator (SHR).</p> <p>PHA sets the Group’s overall direction and growth strategy and oversees Group performance. It delivers housing services to residents, as well as reactive repairs and asset management services. It also delivers central support services.</p> <p>PHA’s Board has overall responsibility for our activities. Three committees support it – Audit &amp; Risk Committee; Human Resources Committee; and Investment Committee, as well as our Health &amp; Safety Panel.</p>
---	--

- **Company 2**

<p><b>Partick Works Limited</b></p> 	<p>Partick Works Limited (PWL) was established in 2005. It is the Group’s subsidiary property company and a Company Limited by Shares, with PHA being the sole shareholder. The relationship between PHA and PWL is governed by an Independence Agreement.</p> <p>PWL provides property factoring services to homeowners, leases commercial and private residential premises and is involved in other business initiatives. Part of PWL’s remit is to identify business opportunities that are aligned and complementary to the activities of the Group.</p>
---	--

### 3. Our Values

Our values are important to us and underpin everything that we do.

<b>Customer focus</b>	Listening to our customers and others and targeting what we do to best effect.
<b>Inclusion</b>	Believing we can achieve more through working in partnership with others, providing excellent services and homes.
<b>Trust</b>	Delivering on our promises and being clear about what we can and cannot do.
<b>Innovation</b>	Looking for smarter and innovative ways to deliver positive outcomes and achieving value for money.

We serve a range of stakeholders, keep our promises, are honest and reliable, and work effectively in partnership with others.

We are good at what we do. As a top performing housing association, we listen to feedback from customers to understand how we are getting things right. But we know that we can always do things better or differently and are open to what our customers and key stakeholders are telling us when looking at service improvements.

We want our customers and stakeholders to:

- be confident that we act responsibly and reasonably in addressing the interests of the customers and communities that we serve;
- be assured that we are an organisation that focuses on people and use the commitment, professionalism, knowledge and experience of our staff to deliver services that are fit for purpose and meet their expectations;

- have peace of mind that we are an organisation who they can trust, which is financially sound and well managed, but also innovative and solution-focused;
- understand that we work with others to improve quality of life and wellbeing; and
- trust in our professionalism, quality standards and track record as well as our focus on being effective and efficient in the way we operate, delivering value for money in what we do.

#### **4. The Future**

Since PHA was formed in 1975, we have seen many changes and some challenging times. PHA has retained its focus, continues as a positive force for good in Glasgow's West End and goes from strength to strength.

Business continuity and incremental change are important elements of our strategy, so we have reviewed our previous Group Corporate Plan. Through a facilitated strategy review session, and discussions with Board members and staff, we have considered important changes in our operating environment and identified key themes around people, assets, new supply and technology.

We will build on our positive attitude and track record. Over the life of our Corporate Strategy, we will continue to concentrate on four strategic objectives.

##### **Our strategic objectives are to:**

1. Deliver the right homes, services and environment for our customers.
2. Work in partnership with others to achieve the best outcomes, grow and diversify.
3. Engage with customers and partners to tailor our services and deliver our promises.
4. Deliver innovative ways of working, new opportunities, positive outcomes and value for money.

Our customers have told us that they want us to charge affordable rents and have knowledgeable staff. Their top priorities include:

- delivering an effective repairs service;
- delivering planned improvements;
- keeping closes, back courts and communal areas clean and tidy;
- providing new homes to meet local housing needs;
- working in partnership with others to tackle ant-social behaviour;
- working in partnership with others in the community to deliver services for tenants and residents; and
- providing more information and services digitally and through our website.

Our Team Activity Plans and Key Performance Indicators are developed around each of our strategic objectives, so we monitor and review them routinely to remain on target in delivering our goals. We have regular team meetings and staff members also have Individual Activity Plans, which we track through monthly 1-1 meetings and annual performance development reviews with managers.

## 5. How Will We Achieve This?

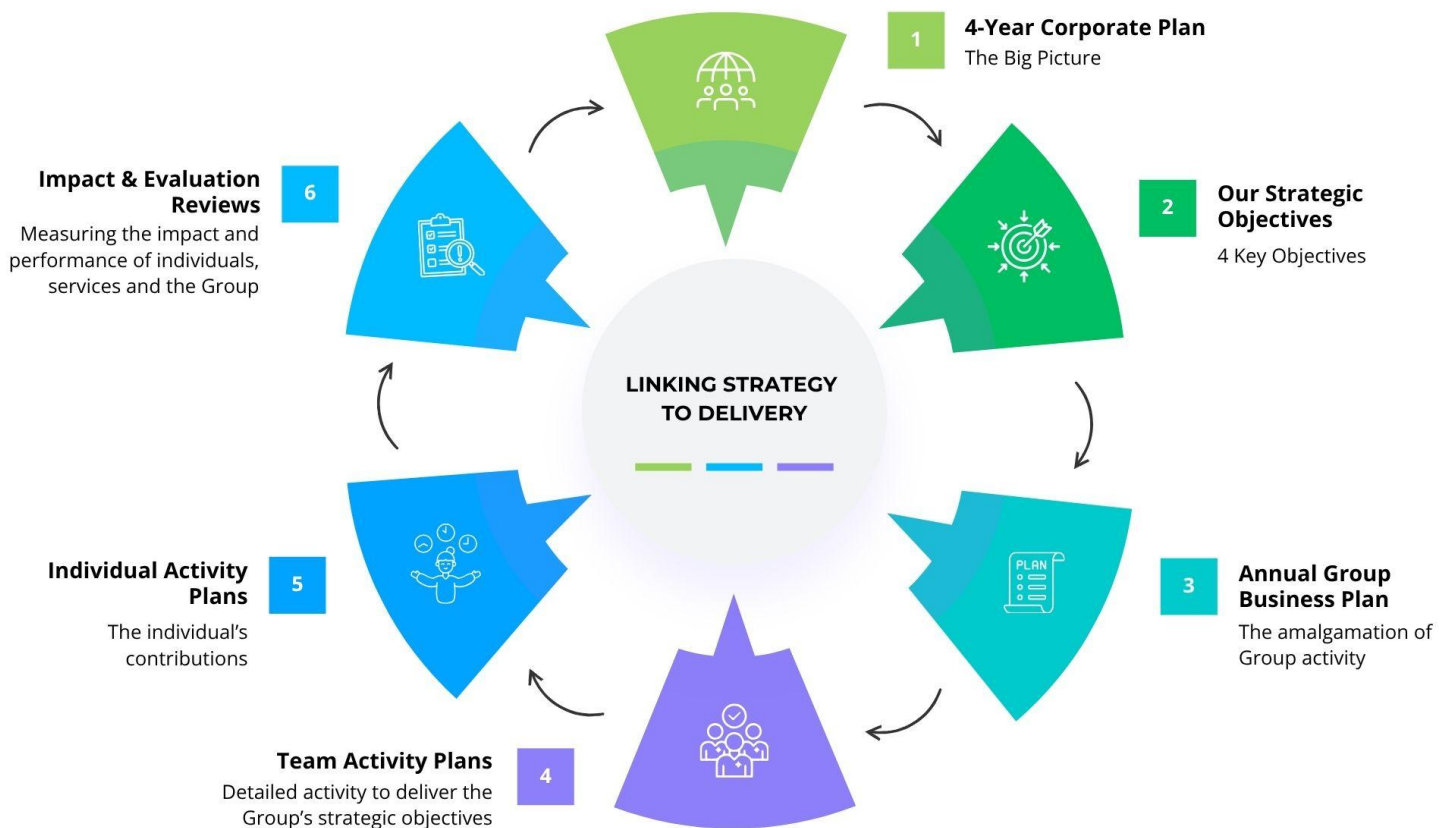
Our Corporate Strategy, set out within this Group Corporate Plan, is the road map that will guide what we will do and how we will measure success over the next four years or so. We have a supporting framework of strategies, policies and plans, which when taken together are regularly reviewed to ensure that the Corporate Strategy is a living document.

**Figure 1: Supporting Framework to Group Corporate Plan 2026-2030**

Group Corporate Strategy 2026-2030		
The 30-Year Financial Business Plan		
Treasury Management Policy	Value For Money Strategy	Asset Management Strategy & Development Strategy
Environmental Policy	Equality Policy	Human Resources Strategy
ICT & Digital Strategy	Communications Policy	Procurement Policy
Risk Management Policy & Health & Safety Policy	Customer Engagement Strategy	Property Factoring Strategy

Our Corporate Strategy, articulates our Values and our Objectives, making a clear connection between the activities and the contribution of individuals (Board, Staff and Partners) and our strategic direction and focus between now and 2030.

**Figure 2: Linking Strategy to Delivery**



## Our strategic objectives and Group Corporate Plan outcomes

Strategic Objective	Group Corporate Plan Outcomes
<b>1. Deliver the right homes, services and environment for our customers</b>	<p><b>Group Corporate Plan Outcome 1</b></p> <ul style="list-style-type: none"> <li>▪ providing quality homes and services that meet the changing needs of our customers.</li> </ul> <p><b>Group Corporate Plan Outcome 2</b></p> <ul style="list-style-type: none"> <li>▪ making Partick and the surrounding area a good place to live by working with others to maintain our backcourts, common areas and environment.</li> </ul>
<b>2. Work in partnership with others to achieve the best outcomes, grow and diversify</b>	<p><b>Group Corporate Plan Outcome 3</b></p> <ul style="list-style-type: none"> <li>▪ promoting tenancy sustainment and housing options available in the area.</li> </ul> <p><b>Group Corporate Plan Outcome 4</b></p> <ul style="list-style-type: none"> <li>▪ signposting our customers to access a range of services and opportunities.</li> </ul>
<b>3. Engage with customers and partners to tailor our services and deliver our promises</b>	<p><b>Group Corporate Plan Outcome 5</b></p> <ul style="list-style-type: none"> <li>▪ targeting how we communicate and delivering services effectively to meet the changing needs of our customers.</li> </ul> <p><b>Group Corporate Plan Outcome 6</b></p> <ul style="list-style-type: none"> <li>▪ empowering people to take responsibility for delivering local initiatives.</li> </ul>
<b>4. Deliver innovative ways of working, new opportunities, positive outcomes and value for money</b>	<p><b>Group Corporate Plan Outcome 7</b></p> <ul style="list-style-type: none"> <li>▪ providing customers with easy and convenient access to our services.</li> </ul> <p><b>Group Corporate Plan Outcome 8</b></p> <ul style="list-style-type: none"> <li>▪ working smarter, embracing technology and exploring opportunities to grow and diversify our business.</li> </ul>

### Corporate Strategy action plan

Our Group Corporate Plan is underpinned by an action plan, through which we monitor and review the implementation and impact of our Corporate Strategy. We track progress in terms of delivering specific outcomes against agreed timescales.

We report progress to the PHA Board annually, identifying where we are achieving our strategic objectives and what work we still need to do, as well as considering any changes in priority or identifying any new areas of business activity. Many of our activities involve customers and partners, so they play an important role in shaping how we deliver.

## 6. Business Planning, Delivering Value and Managing Risk

In developing our Group Corporate Plan, we recognise that what we do and how we do it is shaped by the world around us and specifically those issues in Scotland and UK that affect us directly. We play to our strengths and mitigate our weaknesses and proactively address appropriate market opportunities and threats.

Our **30-year financial Business Plan** is based upon a prudent set of financial assumptions. Our income and expenditure profile shows that we can fund our revenue needs each year, from our own resources. Our aim is to borrow sustainably when required to fund our capital investment needs.

Our rental income is our lifeblood. In terms of tenants' homes, it funds the likes of repairs and maintenance; housing services and estate management; planned renewals such as replacing kitchens, bathrooms, windows and heating systems; and doing external works to keep the fabric of our properties in good condition.

Our rental strategy must generate sufficient funds to cover our business overheads and the servicing of debt finance incurred to support the development and acquisition of new supply housing stock.

At least every three years, we commission independent consultants to carry out rent affordability studies and benchmark our rents and performance against other registered social landlords in our peer group and locality. This gives us assurance that our rents are affordable and provide value for money.

We review our rental assumptions every year in consultation with our tenants and balance our funding requirements with our need to levy charges that are considered affordable and value for money to our customers. We provide customers with information on how our income is spent and consult on their service and investment priorities.

Our business model is robust and we have considered different scenarios, so we can manage possible unplanned changes that could impact upon our financial wellbeing. Prudent assumptions within our Business Plan enable us to be flexible, agile and adapt to meet opportunities and challenges, without impacting adversely upon our core business.

We stress test the impact on our income, spending and cash flow of changes to the key assumptions (for example, variations in interest rates, rent levels, development activity or overruns and losses due to arrears, bad debts or empty homes). We also review our **Treasury Management Policy** and cash management procedures so that they are fit for purpose. We expect to operate comfortably within our key funding covenants throughout the Group Corporate Plan period.

We will continue to implement our **Asset Management Strategy**. Working with robust and updated stock condition data ensures that our future planned maintenance programmes are aligned throughout the 30-year financial Business Plan and means that we can spend steadily on prioritised major works during the period.

In line with our **Health & Safety Policy**, tenant and resident health and safety is a priority for the SHR and for us. We will continue to comply, manage and address Health & Safety matters professionally (e.g. gas safety; electrical safety; water safety; fire safety; asbestos management; lift safety; and damp, mould and condensation).

We will take all reasonable steps so that our housing stock complies with the Scottish Housing Quality Standard (SHQS), the Energy Efficiency Standard for Social Housing (EESH) and Scottish Housing Net Zero Standard (SHNZS). We look to provide safe, warm and comfortable homes that are energy efficient and offer a healthy living environment for our tenants.

At least every three years, we commission independent surveyors to carry out stock condition surveys for a representative sample of properties. This gives assurance that we are investing effectively in maintaining and improving our housing stock. We address stock condition priorities identified through our surveys and review operational data, prioritising what we do with our assets to comply with required standards and reduce carbon emissions, where this is reasonably practicable, in line with prescribed government targets.

Much of our stock comprises pre-1919 sandstone tenement blocks. We will explore the best ways of engaging stakeholders, tackling common repairs, planned works and new housing standards in association with the strategic housing authority and other housing associations with similar stock characteristics.

We acknowledge the government's commitment to promoting net zero buildings and we comply with modern building standards when building new homes. However any plans to progress retrofit works within our legacy housing stock can only progress where this is technically feasible, financially viable, tenants and residents agree, and specific government funding is made available to support such work.

Within the context of the Local Housing Strategy, our **Development Strategy** and our own local knowledge of housing needs, we have the confidence, determination and financial capacity to continue developing and acquiring new homes. This is important in terms of playing our part in responding to the national housing emergency where there is a significant shortage of good quality affordable housing. We will consider appropriate models of investment and potential partnerships to deliver more affordable homes.

In setting our strategic objectives we understand our risk appetite, the risks that we face and how we might control or mitigate them. Everyone within our organisation must understand the importance of effective risk management in our day-to-day decision making.

Innovation and managing change contains an element of risk, but we look to balance risk and reward. We aim to find a balance in encouraging new ideas and managing risks, whilst maintaining effective governance and ensuring financial viability.

We have a clear understanding of our operating environment and risk appetite, as well as firm foundations of strong corporate governance and financial stewardship, with clear and accountable reporting and monitoring systems.

## **7. Finding Out More**

Our Group Corporate Strategy is a 4-year document and is accompanied by our 30-Year Financial Business Plan which is updated annually.

We produce an annual update setting out progress in delivering our Corporate Strategy. Beyond our governance and reporting systems, we report progress and achievements to a wider audience every year through our annual performance report, newsletters and online through our website, as well as our audited annual accounts.

If you would like to receive our Corporate Strategy in an alternative format, then please let us know.

*Partick Housing Association  
10 Mansfield Street, Glasgow G11 5QP*

(T) 0141 357 3773 (E) [info@partickha.org.uk](mailto:info@partickha.org.uk) (W) [www.partickha.org.uk](http://www.partickha.org.uk)

**Registered society under the Co-operative and Community Benefit Societies Act 2014.  
Recognised Scottish Charity No. SC033751**