



ANNUAL REPORT 2024/25

Contents

Comments from the Chair	1
Introduction by Chief Executive	2
2024-25 Highlights	3
Our Performance	5
• The Customer/Landlord Relationship	5
• Customer Satisfaction	7
• Housing Quality & Maintenance	8
• Neighbourhood & Community	9
• Access to Housing & Support	10
• Getting Good Value from Rents & Service Charges	11
List of Board Members & Officers	14

Comments from the Chair

Gary Devlin



It is my privilege to present Hanover Scotland's Annual Report for 2024/25. This year has been one of significant progress, resilience and renewal as we continued to support our tenants, strengthen our services, and plan for the future.

We marked the successful third year of our five-year strategy, embedding a delivery model that ensures projects are managed effectively and with clear benefits for our communities. Our Happy Customer Strategy remains central to this, improving service standards, creating more inclusive communities, and reducing isolation by supporting social activities across our developments.

Our strategic objective to have desirable homes was a central focus. We spent over £8m on our existing homes to ensure they are modern, safe, warm and fit for purpose. This work included new roofs, windows, doors and heating systems.

We replaced a number of lifts and remodelled a large development in Giffnock to tackle unpopular bedsits. Thanks to Scottish Government funding we undertook a large number of adaptations to homes to keep our tenants living independently at home. These achievements directly contribute to the Scottish Social Housing Charter outcomes, particularly in quality of housing, participation, and equalities.

Our focus on being great employer delivered great results. We attained IIP Gold for Wellbeing and saw improvement in our people performance indicators as a result. We signed up to the Chartered Institute of Housing's Professional Commitment and created a new career progression tool for employees and continue to invest in our employees to undertake formal qualifications. We also invested heavily in systems replacement to ensure our teams can work effectively and deliver high quality services.

The economic environment continues to pose challenges, but our financial position remains strong. The Board is confident that Hanover is well-placed to deliver on its commitments, balancing prudent management with bold ambitions.

On behalf of the Board, I extend sincere thanks to our tenants, employees, volunteers, and partners for their continued trust and support.

Gary Devlin
Chair of the Board

Introduction by Chief Executive

Angela Currie



I am pleased to present Hanover Scotland's Annual Report for 2024/25. This year has demonstrated both our resilience and our determination to keep people and communities at the heart of everything we do.

We celebrated many successes this year while delivering against our 3 strategic objectives. Our key priority is the delivery of high quality services that will make our tenants happy. We had a real focus on delivering customer excellence and are seeing the benefits of this work in our satisfaction results.

We won't stop there, as we continue to focus on the redesign of our customer service model to provide more opportunities for our tenants to engage with Hanover.

In particular our older tenants face a range of challenges in today's environment and we helped more people than ever access the benefits they are entitled to through our Welfare Rights Service. We had a particular focus on customer engagement to encourage more tenants in this post Covid era to get involved and have some fun. This work has delivered a demonstrable increase in the levels of activities across our developments and we are benefitting from the regular input of our tenants into our delivery and design of services.

We invested in two of our offices to modernise the work place, encourage people into the office and create an environment that supports collaborative working. In Elgin we moved into a brand new purpose built office complex that has brought many benefits. Our Edinburgh Office is a welcoming space but half the size, with the remainder of the building now being rented out to local charities. In the year ahead our focus turns to our Glasgow Office and bringing that up to the now established Hanover standard.

Financially, our updated five-year Business Plan gives us confidence in our long-term viability, ensuring we can balance prudent management with investment that delivers real value for tenants. This security allows us to continue to build new homes as well as grow and expand our care and support services as Scotland's largest specialist provider and to help to meet the ever growing demand for affordable housing for older people.

Angela Currie
Chief Executive

2024-25 Highlights

Strategy Progress

We successfully completed Year Three of our current 5-year strategy and further embedded our Delivery Plan approach to managing strategic projects. We completed many of our key projects and our project management framework continues to support effective delivery of all projects and service improvements.

Happy Customer Strategy

We have been focusing on work to review our customer service model and operating model, to improve service standards, tenant engagement and satisfaction. This will allow us to adopt new working practices that enable our teams to spend more time with our tenants, to introduce new channels of communication and improve the customer experience.

We are focusing our time on creating more inclusive communities, that reflect tenants' wishes to have more fun activities and to be better connected to their local area. This includes providing developments with a small fund to help stimulate social activities to reduce isolation and loneliness.

People & Engagement Strategy

We have pledged to support the Chartered Institute of Housing's (CIH) commitment to professionalisation and education of our workforce and have a programme of work underway to support this. We have embedded our approach to supporting our employee wellbeing and this was validated through the significant achievement of obtaining IIP Wellbeing Gold and securing an award in Wellbeing from the national HR Network.



Sarah Steel, Scott Page and Shawn Wilson-Moore collecting our Wellbeing Award.

Asset Management Strategy

Ongoing work has been completed to integrate our stock condition data with our capital investment programme. This alignment ensures that we have a clear plan in place to execute the necessary works, thereby maximising our income and achieving the greatest impact.

Work also began last year on reviewing our Design Guide for our new generation of homes and aligning that with our Relet Standard for existing homes. This will support us to balance the priorities of our tenants and the higher standards that will be required both in terms of the revised Housing for Varying Needs Standard and Net Zero Standard, when these are published.

The Design Guide review involved tenant and employee workshops, which provided valuable feedback that is being incorporated into the document. In addition, the document has been reviewed by an occupational therapist and the architects we work with to ensure that it is fit for purpose.

This document will be a key part of our development and retrofit guidance and will ensure we adopt sustainable design principles and targets whilst reducing our environmental impact and associated costs whilst embracing the pathway to net zero by 2045.

Annual Assurance Statement

Each year, we must confirm to the Scottish Housing Regulator that we meet all required standards for governance and regulation. We check our performance through a self-assessment, and we submitted our most recent Annual Assurance Statement in August 2024.

INVESTORS IN PEOPLE®
We invest in wellbeing Gold

2024-25 Highlights (continued)

Sustainability

Hanover continues to make strong progress toward its Net Zero 2040 commitment. In 2024/25, we began calculating our full carbon footprint covering corporate offices and, where feasible, our developments. This will inform our first reporting of Scope 1, 2 and 3 greenhouse gas emissions, based on newly collected baseline data.

We remain focused on delivering the actions set out in our Sustainability Plan. In 2024/25, Hanover delivered tangible community benefits through contractor partnerships, including new gazebos, wildflower gardens, and raised planters—enhancing biodiversity, accessibility, and resident wellbeing across our developments. We are also developing a strategic plan to decarbonise our housing stock, an example of this is the large retrofit project that commenced in 2024/25 at Kelvin Court, Kirkintilloch. The energy efficiency works saw a substantial improvement in the performance of the properties from an EPC D to B. This £2.1 million energy efficiency project involved an upgrade to the roof, solar PV and battery backup, insulation, high heat retention heaters and triple glazing.

Environmental, Social & Governance (ESG) Report

We published our first ESG Report which adopted the Sustainability Reporting Standard (SRS) for Social Housing framework. This report is assisting us to identify risks and pursue opportunities to create positive social and environmental outcomes while ensuring we evaluate our ethical impact and sustainability practices. We are committed to completing an annual ESG Report.

Factoring

After a strategic review of our property factoring services, the Board made the decision to withdraw from the provision of this type of service. During 2024/25, 30 services transferring to a new factor. For strategic reasons Hanover continues to provide property factoring services to four owner occupied developments that have complex tenure types.

Digital Transformation

The Digital and ICT Team plays a crucial role in supporting Hanover and never more so given our reliance on digital technology to deliver services. The primary focus of the ICT team is the delivery of the Digital Plan which was approved by the Board in January 2023 and will result in £2.5m of investment in digital. Part of the plan has been to ensure our teams can work as effectively and efficiently as possible and this has included the continued roll out and upgrading of the connectivity available in our developments.

Living Wage Accreditation

Two years ago, we completed a comprehensive review of our Pay and Conditions. As a result, we'll be introducing a new spot salary model in the upcoming financial year. During the year we were successful in becoming an accredited Living Wage Employer which fulfilled one of the key aims set out at the start of the pay and conditions review.

Sarah Steel (right) receiving our colourful award from Rachel Morrison-McCormick, Living Wage Projects Coordinator (middle) with Cllr Jane Meagher (left).



Our Performance

The Customer/Landlord Relationship

Equalities, Communication and Participation

We are proud to be an inclusive organisation that promotes equality, fairness, and respect. Our Investors in People Gold for Wellbeing award reflects our commitment to supporting both employees and tenants.

Equalities and Communication

- All new tenants are asked to complete an equalities form so we can understand individual needs and provide appropriate support.
- Our Equality Champions help improve staff training and ensure tenants' preferred communication methods are recorded and used.
- We keep tenants informed through:
 - Regular development and regional meetings
 - On-site team updates
 - Digital noticeboards in most sheltered developments (improved for accessibility following tenant feedback)



Janice McDonald, Head of Housing, with one of our Regional Focus Groups

Participation

Tenant participation is central to how we work. Tenants help shape our services through:

- Workshops, surveys, and local engagement sessions
- The Customer Engagement Plan and satisfaction surveys

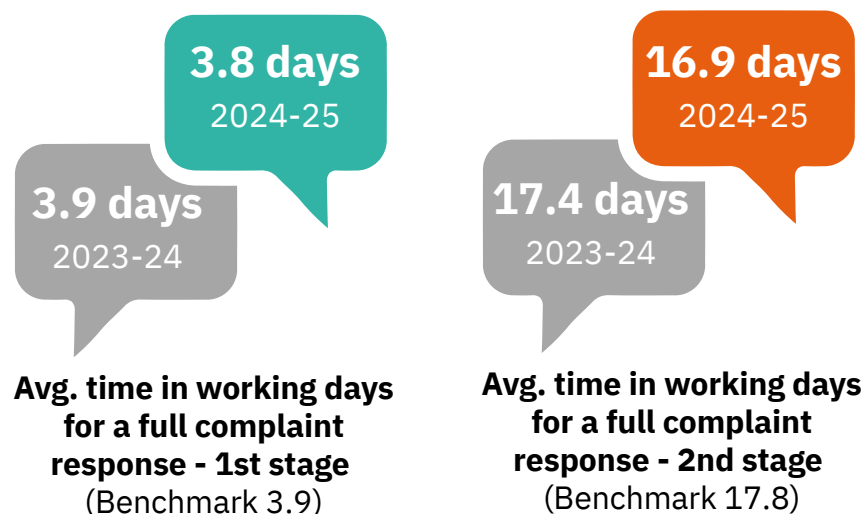
In 2024/25, focus areas included:

- Revitalising communal lounges with new activities and small local budgets
- Co-designing our customer engagement approach to strengthen the tenant voice in decisions
- Reviewing our Design Guide to reflect tenant and employee feedback
- We moved from a centralised scrutiny model to local, flexible engagement, allowing tenants to take part in topics of interest such as customer service, digital screens, and rent setting.
- Six Hanover Forums were held across three regions, attended by over 120 tenants, providing updates and discussion opportunities.
- Our Happy Customer Strategy and local activity funds support social connections and reduce isolation.
- Engagement is also celebrated through events like the Gardening Competition and Spotlight Awards, where tenants help choose the “Best Development” winners.

Our Performance

The Customer/Landlord Relationship

Complaints



Performance Key

-  On or better than target
-  Slightly outwith target
-  Significantly outwith target
-  Not applicable - no target

Common themes arising from complaints are about timescales and unresolved repairs after a visit. We are addressing these with our contractors through regular meetings and also made improvements to the way we manage our repairs phone line.

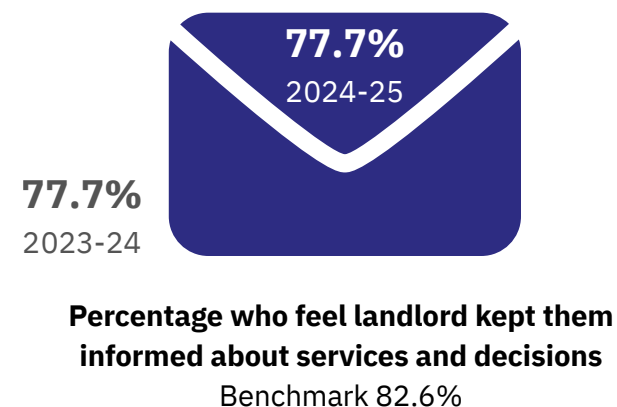
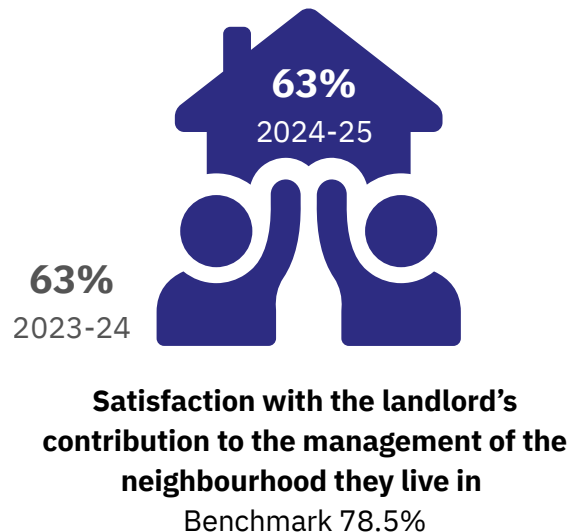
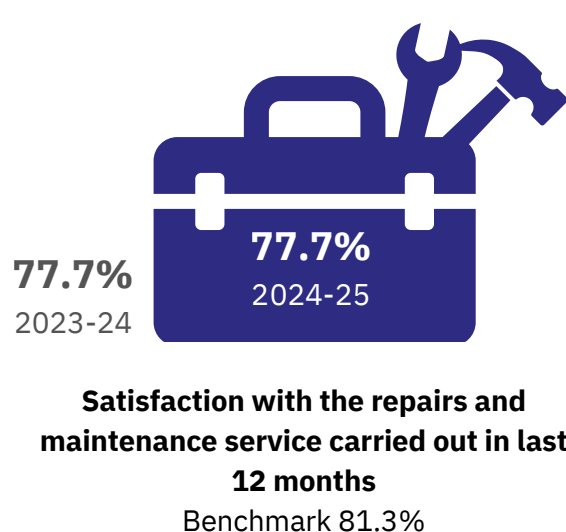
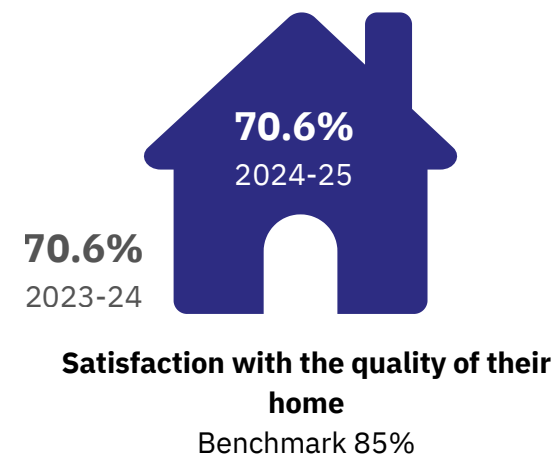
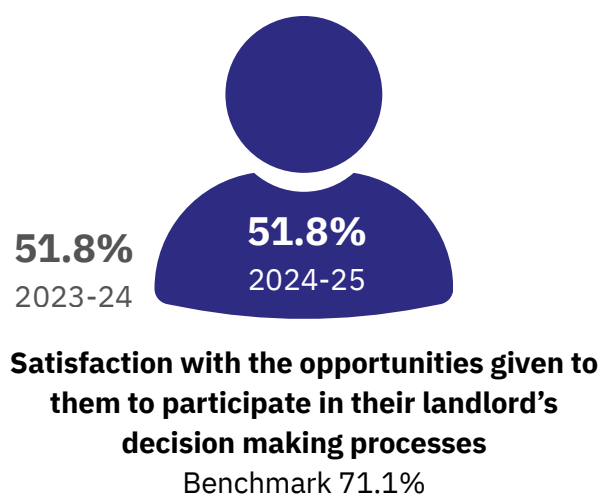
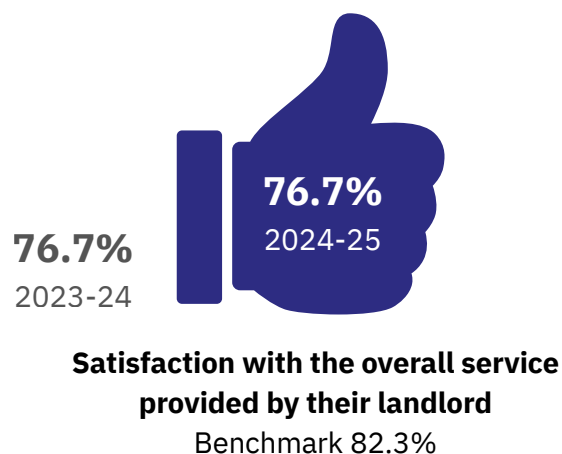
Following customer feedback about our complaints handling process itself, we have updated our definitions of Stage 1 and Stage 2 complaints in our Complaints Handling Leaflet and improved guidance on how we respond to complaints.



Our Performance

Customer Satisfaction

Most of our customer satisfaction figures have remained unchanged as our most recent comprehensive survey was in 2023 (however, some satisfaction data comes from transactional satisfaction surveys, such as repairs). The 2023 survey was carried out during a difficult economic period and higher service charges.. Since then, a new utilities contract has reduced heating costs and various service improvements have been made. A new satisfaction survey is planned later this year to assess current views.



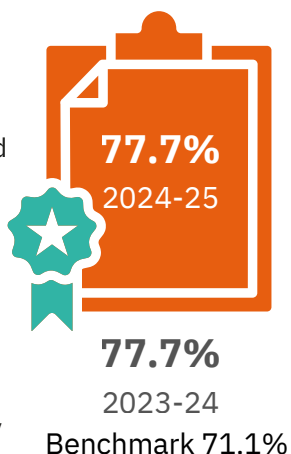
Our Performance

Housing Quality & Maintenance

We invested over £8 million this year to maintain and improve our homes, ensuring they remain modern, safe, and energy efficient. Work included new roofs, windows, doors, and heating systems, alongside a major retrofit project at Kelvin Court that improved energy efficiency ratings from EPC D to B. We continue to closely monitor repairs performance and satisfaction levels, ensuring emergency repairs are completed quickly and that right-first-time rates remain strong.

Scottish Housing Quality Standard (SHQS)

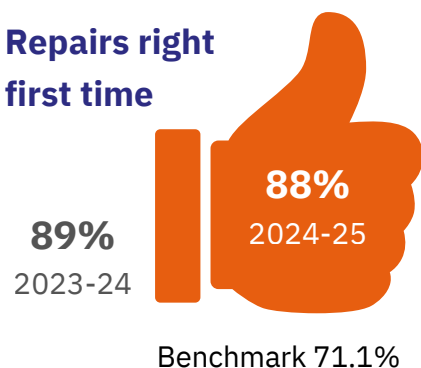
Last year we conducted a targeted element assessment and full review of our SHQS data, which now includes metrics relating to damp and mould. As a result of this more thorough approach, fewer properties were found to meet the Scottish Housing Quality Standard (SHQS). By the end of this year, we plan to bring an additional 45 properties up to SHQS standards.



Time to Complete Repairs

	External benchmark (2024-25)	2023-24	2024-25
Avg. hours to complete emergency repairs	3.8	3.4	3.05
Avg. working days to complete non-emergency repairs	7.3	6.6	8.26

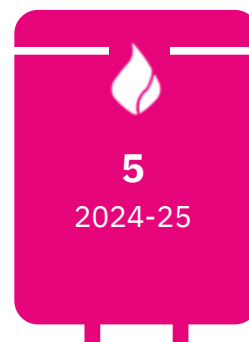
Repairs right first time



Gas Safety

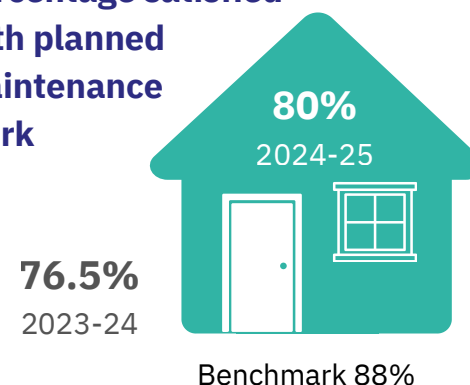
2 gas safety checks were missed due to engineers attending at the wrong address. 3 checks were missed due to access issues - all completed in the month they were due. We have improved our processes and introduced additional checks in order to prevent recurrence of those issues.

1
2023-24



Benchmark 98

Percentage satisfied with planned maintenance work



Our Performance

Neighbourhood & Community



We play an active role in supporting safe, well-maintained, and welcoming neighbourhoods where everyone feels secure and included. Safety is a shared priority across our developments — we work closely with tenants, employees, and partners to maintain high standards of building security, fire safety, and emergency preparedness. Regular safety checks, clear signage, and prompt reporting of repairs all help to ensure peace of mind for residents.

Our volunteering programme continues to make a positive difference by providing befriending and wellbeing support to those who may otherwise feel isolated. This not only strengthens community bonds but also helps employees and volunteers identify and respond quickly to any safety or wellbeing concerns.

Through our partnerships with trusted contractors, we deliver environmental improvements that enhance both safety and enjoyment of shared spaces — including good lighting, accessible pathways, and well-maintained gardens. Initiatives such as the annual gardening competition, creation of wildflower areas, and investment in accessible outdoor spaces all contribute to a healthy, attractive, and sustainable environment.

Together, these activities help create vibrant, connected, and safe communities where tenants feel proud to live, confident in their surroundings, and actively involved in shaping their environment.



Pictured far left: Volunteer helping with the 40th Anniversary celebrations at St Mary's Gardens, Barrhead.



Pictured left: Bloomin' Marvellous Gardening Competition Entry from Evelyn MacRae, Broomlee Court, West Linton (featuring Brodie the Dog)

Our Performance

Access to Housing & Support

Supporting tenants to stay secure and independent is a top priority. Last year:

- 85% of new tenancies were successfully sustained.
- Our Tenant Support Fund and Welfare Rights Service helped residents manage financial pressures and prevent arrears.
- Home adaptations, funded through the Scottish Government, allowed tenants to live independently for longer.
- Partnerships with Veterans Scotland and Housing Options Scotland provided tailored support and specialist advice.

Through these initiatives, Hanover helps tenants remain independent, safe, and confident in their homes.

Hanover Welfare Fund 2024-25		Amount Spent	Tenants supported
	Grocery & household items vouchers	£10,087	77
	Direct cash payments including winter fuel cut-off	£21,949	90
	Changeworks Tenant Energy Service (TES) contract	£5,867	N/A
	Internal transfer to Customers accounts for heating/arrears	£21,444	24
Total spent		£59,346	192

Percentage satisfied with adaptations workmanship

100%
2023-24



Letting & Moving-in Process Satisfaction

95%

Satisfaction with the standard of their home when moving in

96%

Satisfaction with the overall letting process

97%

Satisfaction with the information given before, during and after signing tenancy agreement

98%

Satisfaction with the service received from staff during this process

95%

How likely to recommend the lettings process to other people? (Average)

Our Performance

Getting Good Value from Rents & Service Charges

Our strong financial management ensures that rents remain affordable while allowing continued investment in homes and services.

We consult tenants annually on proposed rent increases, and—based on their feedback—have improved how we engage on rent-setting and widened participation. We also provide clear information on how rent money is spent through our Annual Report and consultation materials.

This demonstrates that we use resources effectively to deliver the best outcomes for tenants and communities.

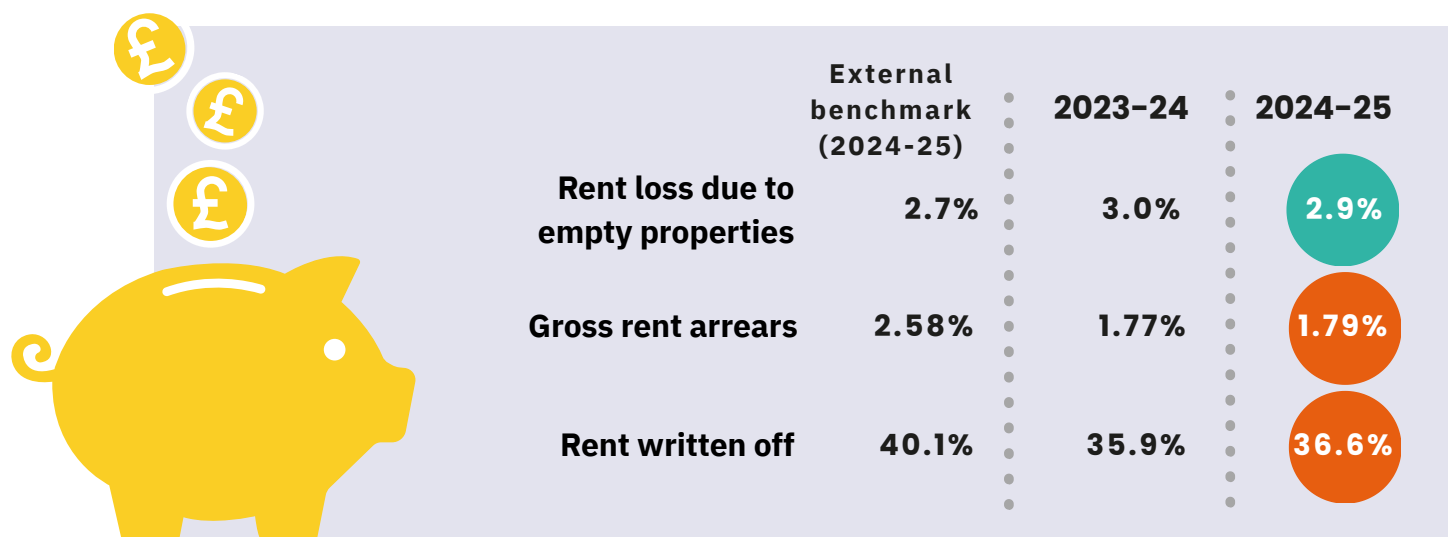
Average Weekly Rent & Service Charge				
Size of home	Numbers owned	Hanover's Rent & Service Charge	Scottish Average	Difference from Scottish Average
Studio flat/bedsit	28	£155.06	£87.12	78.0%
1 bedroom flat	3,437	£146.39	£93.27	57.0%
2 bedroom flat	791	£153.46	£96.00	59.9%
3 bedroom flat	186	£135.29	£104.51	29.5%
4 bedroom flat	33	£141.10	£115.58	22.1%

The SHR calculation for average rent includes service charges. As Hanover provides a lot of services to customers that incur a higher level of service charge, our average rent charge is a bit higher than that of others and is not directly comparable with the Scottish Average.

Our Performance

Getting Good Value from Rents & Service Charges

Rents and Service Charges



Rent Loss Due to Empty Properties

We are making strong progress in improving how quickly our empty homes are re-let. Although rent loss from vacant properties totalled nearly £1.2 million last year, re-let times have been steadily improving since year-end. This positive trend will help increase rental income and further strengthen our overall financial position.

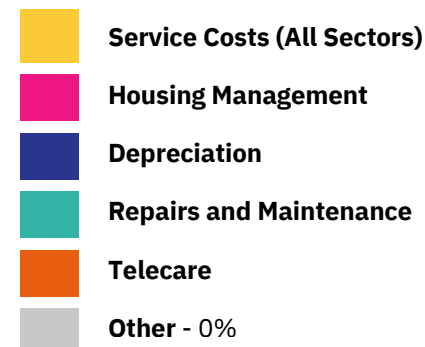
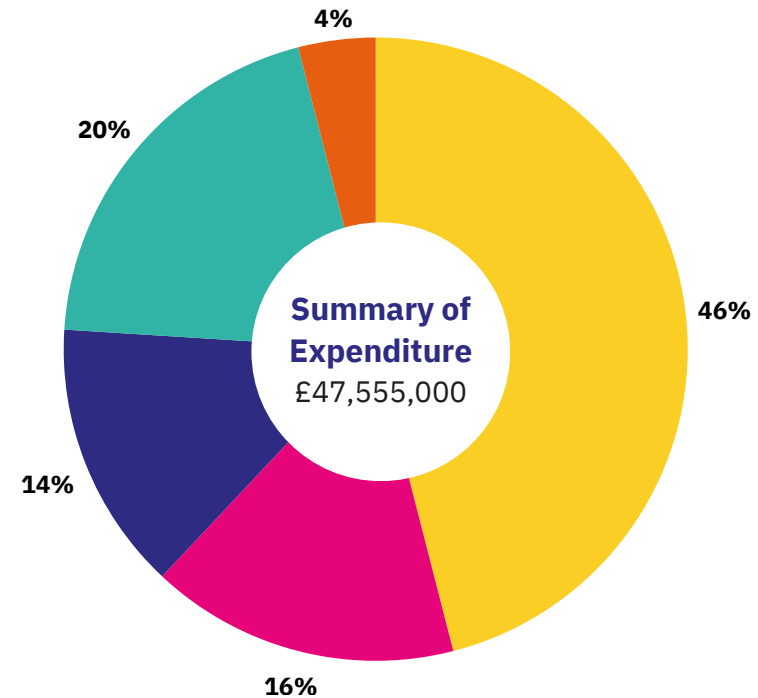
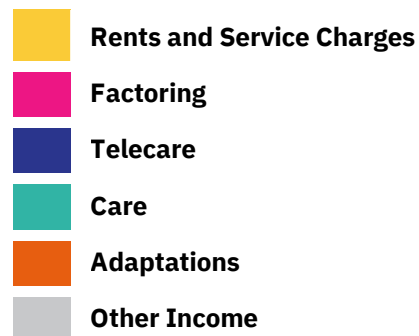
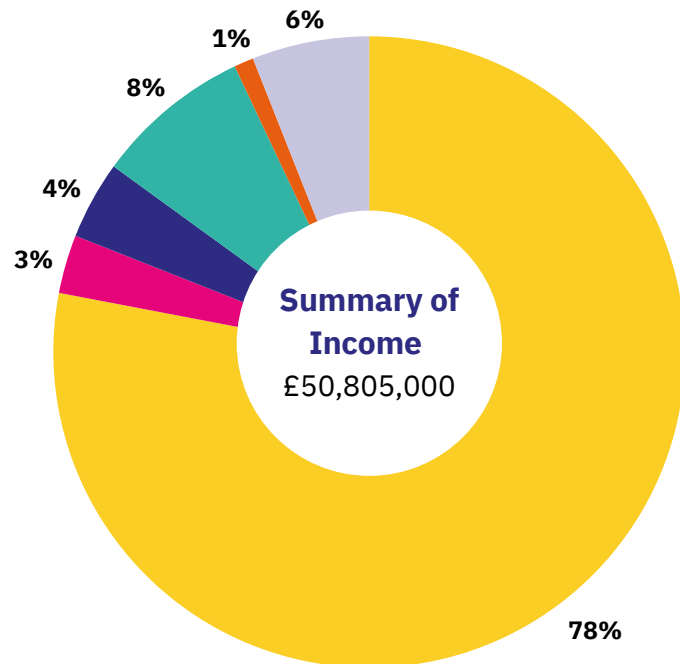
Rent arrears and write offs

Our rent arrears and write-offs were higher than expected in financial terms, with some amounts proving difficult to recover, particularly where tenants had sadly passed away. Last year, total rent arrears amounted to just over £700,000, with almost £80,000 written off.

We are actively improving rent collection by working closely with tenants to maximise income, reduce arrears, and prevent fuel poverty. Our focus remains on providing early support, practical advice, and access to financial assistance to help tenants sustain their tenancies and maintain affordability. Eviction is always considered a last resort; in 2024-25, only two cases reached this stage.

Our Performance

Getting Good Value from Rents & Service Charges



List of Board Members & Officers

Board Members

Ashley Campbell | CIHCM (Vice Chairperson)
Robin Blacklock | BSc, MRICS (co-opted 22 May 2025)
Nicola Cooper | MFA, PG Cert (co-opted 22 May 2025)
Gary Devlin | ACA CPFA (Chairperson)
Adele Erwin | BEng (Hons)
Chris Elliott | BSc (Hons) (co-opted 22 May 2025)
Kathleen McAdams | FCIPD
Fraser Mitchell | MA MSc
Christa Reekie | Mag phil; LLB
Rob Rowe | MA (Hons) C Eng
James Rowney | MCIBS MBA MRICS
Alan Stewart | LLB Hons, DPLP
Margaret Whoriskey | MBE PhD MPhil BA (Hons)
Bryony Willett | CIHCM
Donald Taylor | MBA BSc (Hons) (resigned 5 May 2024)
Andrew Watson | B.Com (Hons) (co-opted 21 August 2025)

More details about our current Board members and officers can be found on our website:

www.hanover.scot/about/our-people/meet-our-board
www.hanover.scot/about/our-people/meet-our-team

Officers

Angela Currie CIHCM
Chief Executive

Wendy Russell BSc (Hons)
Director of Business Support and Transformation

Maurissa Fergusson BSc (Hons) DipArch ARB
Director of Asset Management
(resigned 31 December 2024)

Donna Henderson ACMA
Director of Strategic Finance

Christopher Milburn MBA MBCS
Director of Customer Services
(resigned 5 June 2024)

Esther Wilson CIHCM
Director of Customer Services
(appointed 26 August 2024)

Steven Good CIHCM
Interim Director of Asset Management
(appointed February 2025)



ONLINE

www.hanover.scot

[f facebook.com/hanoverscotland](https://www.facebook.com/hanoverscotland)

PHONE

0800 111 4646

EMAIL

hello@hanover.scot

[t @hanoverscotland](https://twitter.com/hanoverscotland)

Hanover (Scotland) Housing Association Ltd - a Scottish charity no.
SC014738 and Registered Property Factor no. PF000140