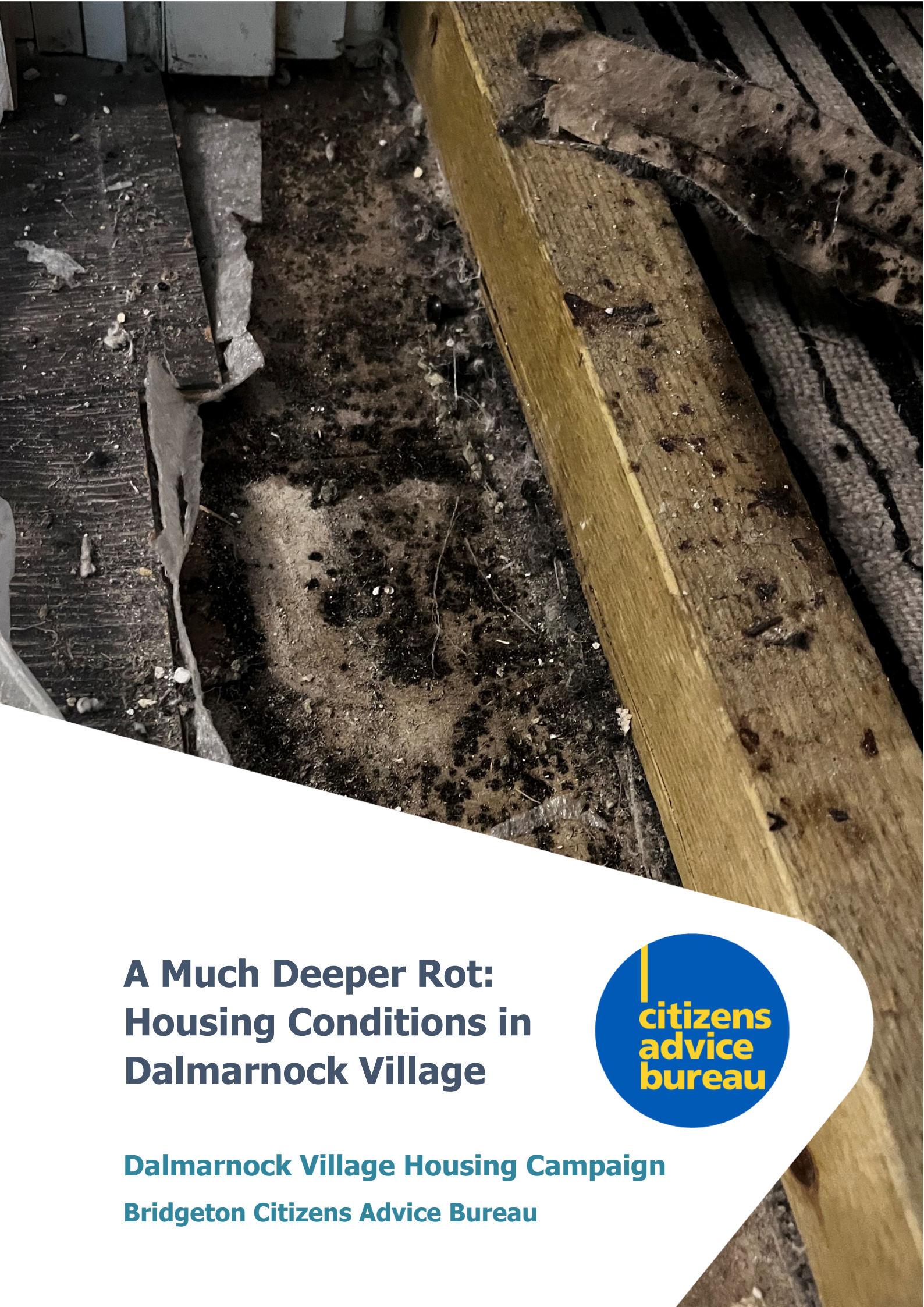


A Much Deeper Rot: Housing Conditions in Dalmarnock Village

citizens advice bureau

Dalmarnock Village Housing Campaign

Bridgeton Citizens Advice Bureau

Executive Summary

Why this Report Matters

- Dalmarnock Village was promoted as the legacy of the 2014 Commonwealth Games. Today, it stands as a legacy of institutional failure and avoidable human suffering.
- This report presents evidence gathered through a resident-driven housing campaign, combining door-to-door surveys and oral history interviews.
- It identifies a profound disconnect between the positive picture presented by housing providers and the reality documented inside residents' homes.

Material Housing Conditions

- Residents described persistent problems including flooding, damp, mould, defective ventilation, rotten windows and doors, and subsidence.
- Defects remained unresolved for years despite repeated reports to housing providers.

Human Impact

- Residents linked ongoing disrepair to worsening physical and mental health.
- Residents described living with constant stress, anxiety and uncertainty while attempting to manage homes that were often unsafe or only partially usable.
- Financial costs were routinely transferred onto residents through damaged possessions, replacement furnishings and self-funded repairs.

Institutional Failure

- The evidence documents repeated failures in diagnosis, repair quality, communication and complaint handling.
- Confidence in housing providers collapsed after years of unsuccessful interventions and broken assurances.

Patterns, Not Exceptions

- The consistency of experiences across the village demonstrates that the problems cannot credibly be understood as isolated incidents.
- Dalmarnock Village reveals systemic weaknesses in how housing conditions are identified, monitored and addressed.

Key Survey Findings

- More than half (50.6%) of respondents reported mould, while 53.9% reported damp.
- 60.7% of respondents reported heightened stress; 48.3% increased anxiety; and 24.7% worsened depression because of their housing conditions.
- 70.8% of respondents reported that their overall wellbeing had declined because of housing problems. Loss of comfort within the home was reported by 56.2% of respondents; 33.7% felt less safe; and 34.8% experienced disrupted sleep.
- 77.8% of Wheatley Homes Glasgow tenants, 50% of Thenue Housing Association tenants, and 46.7% of West of Scotland Housing Association tenants, reported housing issues lasting more than five years.
- More than two thirds of social housing tenants (67.3%) reported having to make repeated calls before maintenance was scheduled.

- Across all social housing tenants, only 21.2% were satisfied with their housing associations' attempts to resolve their housing problems.

A Snapshot of Residents' Experience

> All my ceilings were in. I ended up in the hospital, like my face all drooped... I've got nerve pain in my arm, and it turns out I had Bell's Palsy through stress.[1]

> My first flood… the ground floor was like puddles; water coming out the walls… fast forward to my next one… the full ceiling and the kitchen, the living room… the water was literally gushing, and I mean gushing through the ceilings.[2]

> The kitchen and the disabled bedroom were really cold… absolutely like ice… it's frozen… I've had to buy electric blankets, halogen heaters, everything, just to keep my mother alive.[3]

> I just feel as if I'm going insane. I feel as if I'm actually going insane… They won't come out and do the job properly… you just don't feel as if you're getting anywhere. I feel as if I'm just – like I'm screaming inside.[4]

> They tried to blame my two daughters for issues with the shower (extensive black mould, pipe blockages), they said that it was their body fat blocking the pipes and causing the mould to appear on the walls.[5]

> I'm surprised I've never had a mental breakdown to be honest. But I stopped eating. I stopped sleeping. Ended up with insomnia. I lost four stone in weight… they weren't listening to me.[6]

> I used to go to the gym every day. I had a job. I had a normal life. And now I don't leave my house… I know it sounds crazy, but if I leave my house for any longer than a couple of hours, I need to turn the water off at the mains in case the house floods when I'm not there.[7]

> All our neighbours have got the same. Every one of them… The whole lot. Everyone in my street has got the same problems.[8]

> This was our forever home, we were never moving, we are never moving, we are never selling… I want to fight this… I love this house, I love this community, and we're all fighting the same thing.[9]

A Need for Change

- Immediate action is required to make homes safe and compensate residents.
- Reform of existing repair, complaints and regulatory systems is essential if similar failures are to be prevented elsewhere.
- The evidence exposes a fundamental democratic deficit at the heart of Scotland's social housing system.

[1] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[2] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[3] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[4] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[5] Survey Participant 76 (Wheatley Homes Glasgow Tenant)
[6] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[7] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[8] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[9] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)

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Acknowledgments

This report belongs first and foremost to the residents of Dalmarnock Village. It exists because they chose to speak openly about experiences that were often deeply personal, painful, and, at times, traumatic. Their willingness to share their stories, open their homes, document housing conditions, and place their trust in this campaign made this work possible. We are profoundly grateful to every resident who contributed to the survey, oral history project, photography, community meetings, and wider campaign. Their courage, determination, and refusal to accept poor housing conditions have shaped every page that follows.

We also wish to acknowledge the staff, volunteers, and the Board of Bridgeton Citizens Advice Bureau, whose longstanding commitment to Dalmarnock Village laid the foundations for this campaign. For many years they have supported residents through advice, advocacy, and representation while documenting the recurring housing problems that ultimately gave rise to this research. Their professionalism, persistence, and unwavering commitment to the communities they serve demonstrate the vital role that community-based advice services play not only in supporting individuals, but in exposing and challenging systemic injustice.

We also acknowledge Citizens Advice Scotland for their engagement and advice.

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A Note from the Author

I am going to break with tradition at the outset of this report, because there is one experience from this campaign that sits too heavily over everything that follows to be confined to an acknowledgement or footnote.

One of the residents who participated in this research had endured some of the worst housing conditions encountered during the campaign. When our team visited his home in October 2025, we found a property that had been devastated by flooding following a ceiling collapse. Furniture had been destroyed and much of what remained was damp, rotting, and covered in mould. He told us that he had spent a long time trying to get assistance from his housing association, but felt that they neither cared about what he was living through nor intended to do anything about it.

In the week before the Citizens Advice Bureau closed for Christmas, my colleague Bohdan Starosta and I were finishing the last few housing surveys of the year. After months spent knocking on doors across Dalmarnock Village through some thoroughly miserable weather, it was an unusually bright and pleasant day. As we were leaving the Village, we happened to meet this resident again by chance. He was visibly distressed.

We stopped to speak with him, and he shook my hand while telling us that since we had last spoken nothing had changed. At some point I realised that our initial handshake had never actually ended and that I was still holding his hand. During our conversation he said something that has never left me. He told me that he no longer felt like a human being. Still holding his hand, I promised him that we would not stop until something changed. After making sure he had contacted family members and would not be left alone, we said goodbye and I let go of his hand.

When I returned to work after the Christmas break, I was told that he had killed himself sometime during the holidays.

I do not know all of the circumstances that led to his death, but I do know that I will never be able to honour the promise I made to this man. The best I can do now is ensure that the conditions he was forced to endure are exposed for what they were. The testimonies that follow describe damp, mould, flooding, and disrepair, but these are symptoms of a much deeper rot. This report is not ultimately about damaged buildings. It is about what happens to people when neglect becomes normalised and suffering is allowed to persist for years without remedy.

The most damning testimony I encountered during this campaign did not concern physical disrepair – it was a resident telling me that he no longer felt like a human being.

His housing provider should not be able to read those words without shame.

James Patrick Ferns

Introduction

In Dalmarnock Village, damp and mould are merely the visible symptoms of a much deeper rot. The problems documented throughout this report extend far beyond the physical condition of individual homes and into the systems responsible for constructing, maintaining, and repairing them. This report argues that the conditions described by residents cannot be understood as isolated defects, but rather as evidence of wider patterns of neglect, evasion of accountability, and institutional failure.

Drawing upon survey responses, oral history interviews, photographic evidence, and wider community engagement, this report documents the experiences of residents living across Dalmarnock Village more than a decade after the development was presented as a flagship regeneration project and a lasting legacy of the 2014 Commonwealth Games.

Residents describe recurring floods, defective drainage systems, persistent damp and mould, structural deterioration, failed repairs, and years spent struggling to secure recognition of those problems. The significance of these experiences lies not simply in their severity, but in their consistency. Similar problems emerge across different households, streets, tenures, and housing associations with a regularity that is impossible to dismiss as coincidence. The experiences documented throughout this report span homes managed by Wheatley Homes Glasgow, Thenue Housing Association, and West of Scotland Housing Association, as well as owner-occupied properties. Taken together, residents' accounts reveal patterns of failure that extend far beyond individual properties and point towards systemic problems embedded within the construction, maintenance, repair, and management of housing throughout the Village.

This report is therefore concerned with more than housing conditions alone. It examines the consequences of those conditions for the people forced to live with them. It explores the financial costs imposed upon residents, the effects on physical and mental health, the strain placed upon families and relationships, and the gradual erosion of trust that occurs when serious problems remain unresolved year after year. Above all, it documents the experiences of a community that has spent too long being told that systemic problems are individual ones.

The Making of Dalmarnock Village

For much of its history, Dalmarnock was a working-class community shaped by industrial work. Like many of Glasgow's communities, it experienced the profound economic and social dislocation associated with deindustrialisation during the late twentieth century. By the beginning of the twenty-first century, large parts of the area had become the focus of ambitious regeneration programmes intended to reverse decades of decline and attract new investment.

The awarding of the 2014 Commonwealth Games to Glasgow accelerated these processes dramatically. Dalmarnock became the physical centrepiece of the Games' regeneration strategy and the Athletes' Village was constructed following extensive demolition, land clearance, and redevelopment. These processes have become the subject of significant controversy and wider debates regarding displacement, regeneration, and gentrification in Dalmarnock.

A detailed examination of these issues lies beyond the scope of this report. But they do provide important context for understanding the significance of Dalmarnock Village itself. The Village occupied a distinctive position within the wider regeneration of Glasgow's East End. Constructed as the Athletes' Village for the 2014 Commonwealth Games, the development was subsequently converted for permanent residential use and transferred into a mixed-tenure community comprising social housing and privately owned homes. Its development therefore encompassed several distinct stages, from the original design and construction of the Athletes' Village through its post-Games conversion and transfer into permanent residential use. The housing associations referred to in this report were not responsible for the construction work carried out to convert the Athletes' Village into residential accommodation. Dalmarnock Village was intended to stand as one of the most visible and enduring legacies of the Commonwealth Games. The homes built within the Village were marketed as high-quality housing and presented as evidence that the Games had delivered a transformed future for the area. Crucially, this promise extended beyond private ownership. The development was also intended to demonstrate that regeneration could deliver high-quality social housing and lasting improvements in living standards for residents of Glasgow's East End.

Housing Standards in Scotland

The homes constructed in Dalmarnock Village sit within an established framework of housing standards in Scotland. The Tolerable Standard, set out in the Housing (Scotland) Act 1987, establishes the minimum standard a home must meet. It is a 'condemnatory' standard, meaning that a house falling below it is considered unacceptable for people to live in. Among its requirements, a home must be structurally stable, substantially free from rising or penetrating damp, have satisfactory provision for ventilation and heating, satisfactory thermal insulation, and an effective system for the drainage and disposal of foul and surface water. Social housing is additionally subject to the Scottish Housing Quality Standard (SHQS), which requires homes to meet the Tolerable Standard, be free from serious disrepair, be energy efficient, have modern facilities and services, and be healthy, safe and secure.[10]

A Decade of Deterioration

The reality of life in Dalmarnock Village soon departed from the vision that had been used to sell it. Within only a few years of completion, residents were reporting housing defects, failed repairs, damp, mould, flooding, drainage problems, and structural deterioration. What were initially treated as isolated incidents would, over time, accumulate into something far more difficult to dismiss.

Throughout this period, Bridgeton Citizens Advice Bureau (CAB) worked with residents experiencing housing problems within the Village. Individual cases appeared at first to concern specific defects affecting individual households. Over time, however, recurring themes became impossible to ignore. Residents described remarkably similar problems, often involving the same types of defects, the same difficulties securing effective repairs, and the same frustrations when attempting to obtain accountability from housing providers. As similar complaints continued to emerge across different streets, tenures, and housing associations,

[10] *Housing (Scotland) Act 1987*. (1987). Part IV, ss. 85–87, The Tolerable Standard https://www.legislation.gov.uk/ukpga/1987/26/part/IV/crossheading/the-tolerable-standard

concerns grew that residents were not simply experiencing individual housing problems, but symptoms of a wider deterioration affecting the Village itself.

Dalmarnock Village Housing Campaign

The Dalmarnock Village Housing Campaign was launched by Bridgeton CAB and the Glasgow Social Policy Project in response to growing concerns regarding housing conditions within the Village. While Bridgeton CAB continued to support residents experiencing housing problems on an individual basis, the scale and consistency of the issues being reported made it increasingly clear that a broader investigation was required. Individual casework could help residents navigate immediate problems, but it could not by itself establish the extent of the issues affecting the Village as a whole. The campaign was therefore established to document housing conditions across Dalmarnock Village, investigate whether residents were experiencing wider patterns of neglect and disrepair, and advocate for meaningful change where necessary.

The campaign was developed as a partnership between residents and Bridgeton CAB, combining research, advocacy, and community organising from its outset. A Residents' Coordinating Group helped guide the work of the campaign, shape its priorities, and ensure that residents remained central to decisions affecting its direction. Extensive door-to-door engagement was undertaken throughout the Village, with campaign teams systematically chapping doors, speaking directly with residents, gathering survey responses, and identifying households affected by housing problems. Reflecting on this approach, resident Tesfay Kiros remarked:

> No one is going to come to your house and check [if] there's a problem – you are coming to the ground, you know. You are asking people, the real people, you know.[11]

Where residents required advice or assistance, they were connected with Bridgeton CAB to ensure that immediate support was provided alongside the campaign's longer-term research and advocacy work. Campaign leaflets, posters, and online resources were developed in partnership with residents and distributed throughout the Village, including local businesses and community organisations. A dedicated campaign website acted as both an online information hub and the platform that hosted the survey.[12] Alongside evidence gathering, the campaign facilitated regular residents' meetings, feedback sessions, and coordinating group meetings, as well as a housing rights workshop at Riverbank Primary School and a public meeting at which survey findings were presented and discussed. Many of these discussions took place not in formal settings but in residents' homes, where neighbours gathered to share experiences, discuss common concerns, and identify priorities for action. These meetings frequently grew beyond their initial participants, with residents encouraging neighbours to attend and contribute their own experiences. As the campaign developed, these activities strengthened relationships between residents, supported the recruitment of new volunteers into Bridgeton CAB's social policy work, and helped build a substantial body of evidence regarding housing conditions within the Village.

As part of the research, we also sought to engage directly with the housing associations operating in Dalmarnock Village. We met with Wheatley Homes Glasgow in October 2025,

[11] Interview with Tesfay Kiros (Wheatley Homes Glasgow Tenant) by James Ferns and Isla Wallace (25.02.2026)
[12] https://thetruelegacy.org

alongside a resident who discussed their experiences, and outlined the campaign's emerging findings. Wheatley indicated that they would investigate the issues further and encouraged us, where possible, to refer residents experiencing problems directly to them so that they could intervene. In January 2026, we met with West of Scotland Housing Association, presented case studies illustrating residents' housing experiences and, at their request, identified specific streets for further investigation. They similarly encouraged us to bring individual cases to their attention where possible. Their subsequent investigations identified little to no evidence of the wider issues raised. In August 2026, we met with Thenue Housing Association, discussed the emerging report and provided examples of tenants' experiences; Thenue indicated that they would investigate these issues further.

The findings presented throughout this report emerged from the campaign's research and community engagement. Together, they provide a detailed account of housing conditions within Dalmarnock Village and the experiences of those living there. More importantly, they make it possible to move beyond individual stories and isolated complaints to identify wider patterns of neglect, disrepair, and institutional failure affecting the community as a whole.

Methodology

Bridgeton CAB's longstanding work with residents experiencing housing problems within Dalmarnock Village played an important role in shaping the research methodology. Through casework and ongoing engagement with residents, recurring concerns relating to housing conditions, repairs, and accountability had become increasingly apparent. A central objective of the survey was therefore to establish whether these experiences reflected wider patterns across the Village. The survey was designed to identify common issues and generate quantitative evidence regarding the extent and distribution of housing problems. Quantitative data alone, however, could reveal relatively little about the experience of living with these conditions or the challenges residents faced when attempting to secure recognition and resolution of them. For this reason, the survey formed one component of a broader mixed-methods approach. While the survey was used to identify patterns and trends across the Village, oral history interviews were conducted to explore residents' experiences in greater depth. Together, these methods allowed the project to document both the scale of housing problems and the consequences for those living with them.

Survey

Methodology

Dalmarnock Village comprises approximately 700 households. Of these, 89 households completed the survey, producing a response rate of 12.7 per cent. The sampling strategy was geographically based, with all households treated as eligible for inclusion and selected according to their address rather than any demographic or household characteristics. The survey had a margin of error of 9.7 per cent.

Survey data was gathered primarily through door-to-door canvassing, which accounted for 93 per cent of validated responses, with the remaining responses submitted through the campaign website. Respondents were asked to provide their names and addresses to enable validation checks and ensure that only one response was recorded per household. This also allowed responses to be mapped geographically for internal purposes.

The survey was organised into five sections covering respondent demographics, housing tenure, housing conditions, experiences of repairs and landlord responses, and the wider impact of housing issues on residents' lives. The questionnaire was informed by recurring issues identified through Bridgeton Citizens Advice Bureau casework and preliminary conversations with residents during the early stages of the campaign. The survey combined closed questions to generate quantitative data with open-ended questions that enabled respondents to describe their experiences in their own words.

Door-to-door canvassing created opportunities for residents to share photographic evidence of housing conditions and express interest in participating in oral history interviews. Overall, 26 per cent of respondents submitted photographic evidence documenting housing conditions within their homes, while 57.3 per cent indicated a willingness to participate in an oral history interview.

Demographics

Demographic information was collected for both respondents and members of their households. In most cases, respondents were also the individuals primarily responsible for communicating with housing associations and other institutions regarding repairs and housing conditions. The largest proportion of respondents fell within the 35-44 age group (39.3 per cent), followed by those aged 45-54 (27 per cent). A majority of respondents (51.7 per cent) reported living in households with children.

Most respondents identified as women (78.7 per cent) and as White Scottish (70.8 per cent). A further 14.8 per cent identified as belonging to Black, Asian, or other minority ethnic backgrounds. Levels of disability among respondents were notably high. Almost half (47.2 per cent) reported a long-term disability affecting their daily lives. Of these respondents, 66.7 per cent (31.4 per cent of all respondents) reported a mobility impairment, while 35.7 per cent (16.8 per cent of all respondents) reported mobility impairments affecting movement both within and beyond the home.

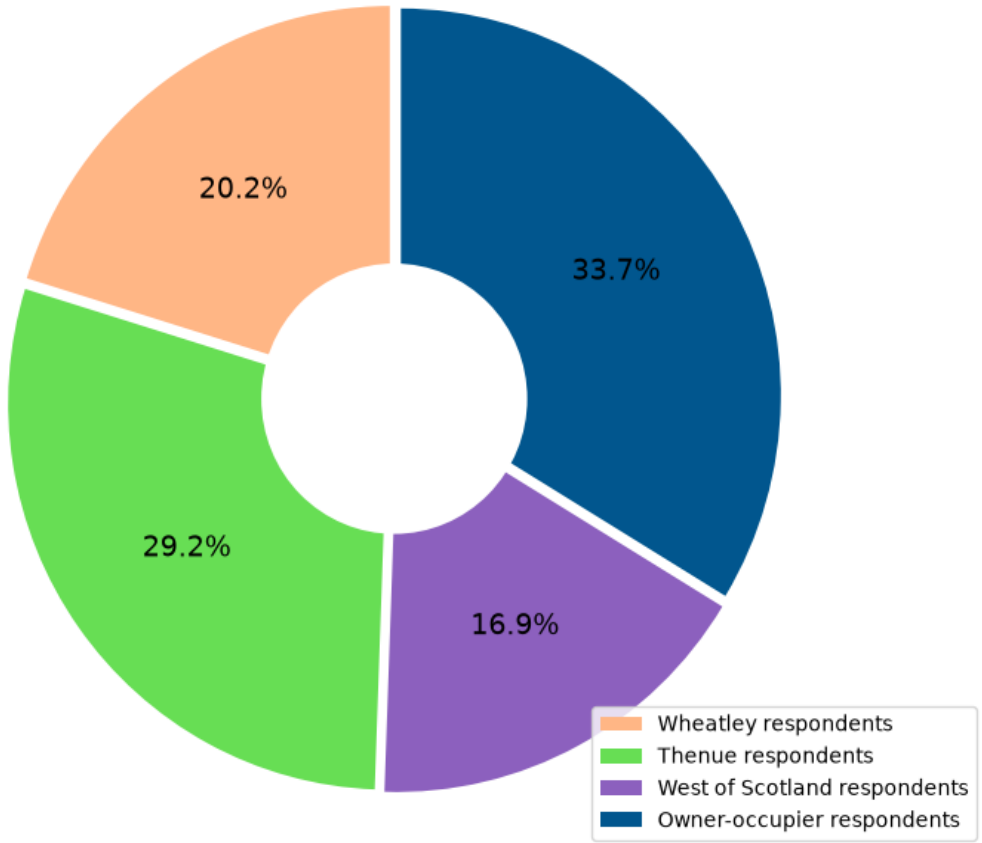


Figure 1: Respondents by Housing Tenure Type.[13]

Dalmarnock Village comprises approximately 700 homes, around 400 of which are operated by housing associations and approximately 300 of which are owner-occupied. Owner-occupiers accounted for 33.7 per cent of respondents, while the remaining 66.3 per cent were social housing tenants. The distribution of housing association tenants broadly reflected the composition of social housing within the Village, with Thenue Housing Association tenants

[13] The spread of respondents roughly reflects the housing composition in Dalmarnock Village, with a slight underrepresentation of owner-occupiers (approximately 40% of housing in the Village area)

accounting for 29.2 per cent of respondents, Wheatley Homes Glasgow tenants 20.2 per cent, and West of Scotland Housing Association tenants 16.9 per cent.

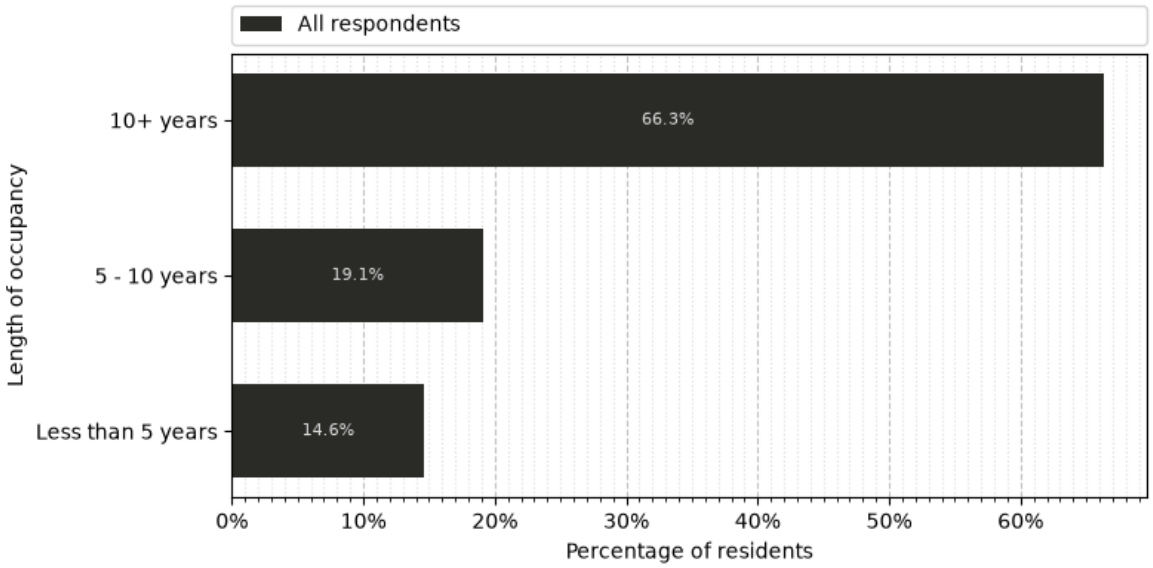


Figure 2: Length of Housing Occupancy.

Two thirds of respondents (66.3 per cent) had lived in the Village since properties were first occupied by residents. By contrast, only 14.6 per cent reported having lived in their homes for less than five years. As a result, a substantial proportion of respondents were able to reflect upon housing conditions across much of the Village's history.

Oral History

Oral History Theory

Oral history was chosen as a central component of the research methodology because of its ability to recover marginalised narratives and illuminate the emotional and experiential dimensions of wider social problems.[14] While housing providers generate extensive documentation through repairs processes and inspection reports, these records often reveal relatively little about what it means to live with housing problems over extended periods of time. Residents' experiences are therefore often mediated through institutional records that prioritise repairs, inspections, and administrative processes over lived experience.

This project adopts a reconstructive approach, utilising oral history as a form of recovery history in order to better understand residents' housing experiences. According to Abrams, oral history as recovery history is defined as:

> The practice of interviewing people to provide evidence about past events which could not be retrieved from conventional historical sources… or to uncover the hidden histories of individuals or groups which had gone unremarked upon in mainstream accounts.[15]

[14] A. Thomson, *Anzac Memories: Living with the Legend* (New York : Oxford University Press, 1994); A. Portelli, *They Say in Harlan County: An Oral History* (Oxford: Oxford University Press, 2012); L. Abrams, *Oral History Theory* (New York: Routledge, 2010)
[15] L. Abrams, *Oral History Theory* (New York: Routledge, 2010) p.5

This approach is particularly relevant in the context of housing because it enables experiences that are only partially captured within institutional records to be recovered and understood from the perspective of residents themselves. Summerfield has drawn attention to the power of dominant discourses in shaping which experiences are prioritised, remembered, or silenced, and states that while oral history cannot 'solve all the problems of cultural silence', it does offer 'legitimation […] to memories of experiences that have not been legendized, or that run counter to public discourse'.[16] The oral history testimony within the report served not only as evidence, but as a method of recovering perspectives that might otherwise have remained obscured.

Oral history was therefore utilised for its ability to challenge hegemonic understandings of housing conditions as well as its capacity to prioritise the lived experience of working-class people and contest their marginalisation. Discussions of poor-quality housing have commonly been framed within narratives that emphasise individual behaviour, personal responsibility, and tenant failure, while obscuring the role of institutional neglect and structural conditions. This report challenges the mythology of working-class irresponsibility, with the testimonies of residents themselves offering a radically different interpretation of both the causes of housing problems and the experience of living with them.

Interview Design and Participants

The oral history interviews followed a semi-structured format. Interviewers worked from a common questionnaire to ensure that key themes were explored consistently across interviews while retaining sufficient flexibility for interviewees to focus on the issues most significant to them. The interviews began with a small number of background questions relating to participants' housing tenure and length of residence within Dalmarnock Village before exploring the history of housing problems in their homes, including when issues first emerged, how they evolved over time, and the ways in which they affected everyday life. Particular attention was given to the physical, emotional, financial, and community impacts of housing conditions, alongside residents' experiences of engaging with housing providers and navigating repair processes. Interviews concluded by inviting participants to reflect upon any additional experiences they considered important and the changes they wished to see. This approach created space for experiences and perspectives to emerge that may not have been captured through more structured methods of data collection.

All interviews were audio recorded and subsequently transcribed. Interviewees were provided with a Participant Information Sheet prior to the interview and completed an Informed Consent Form before participation. Following the interview, interviewees completed a Recording Agreement Form specifying how their interview material could be used and archived. To protect interviewees' anonymity, all residents quoted or referred to in this report have been assigned pseudonyms. The names used throughout the report are therefore not their real names. Interviewees were also given the option of removing identifying information from transcripts up to and including their voice (in which case the audio file was deleted and only the transcript remained). Interview data was stored securely by Bridgeton CAB and Archives and Special Collections at the University of Strathclyde in accordance with interviewees' consent preferences and relevant data protection requirements.

[16] P. Summerfield, 'Culture and Composure: Creating Narratives of the Gendered Self in Oral History Interviews', Cultural and Social History, 1:1 (2004) p.93

Interviewees were recruited through a combination of community outreach, campaign engagement activities, existing relationships with Bridgeton CAB, and snowball sampling. Recruitment took place through community meetings, workshops, social media, door-to-door engagement, and partnerships with local organisations, including Riverbank Primary School. Bridgeton CAB's longstanding presence within the community and existing relationships with residents proved particularly valuable in supporting recruitment and building trust throughout the research process. Interviews were conducted between November 2025 and March 2026. While most interviews involved a single interviewee, two were conducted jointly: one with a mother and daughter and another with a husband and wife. In total, the oral history component involved twelve interviewees across ten interviews. Nine participating households were current residents of Dalmarnock Village, while one interview was conducted with a former resident. The interviews captured experiences across a range of housing tenures and providers, including owner-occupiers and tenants of Wheatley Homes Glasgow, Thenue Housing Association, and West of Scotland Housing Association.

Eleven interviewees had lived in the Village for more than ten years and had been the only occupants of their homes since moving into them, providing an exceptional perspective on the development's condition over time. Women constituted the majority of interviewees, with nine women and three men taking part. This reflects longer-standing historical patterns within housing struggles. Working-class women have often been the people pursuing repairs, managing the consequences of housing failures, and organising collectively when institutions fail to respond. The prominence of women's voices within the interviews therefore reflects not only the composition of interviewees but also the wider social realities of housing activism itself.

Findings I: Material Conditions

The evidence presented in this section establishes the physical reality of housing conditions in Dalmarnock Village. Residents described homes affected by recurring floods, defective plumbing and drainage, persistent damp and mould, structural deterioration, and ventilation systems that frequently failed to perform their most basic function.

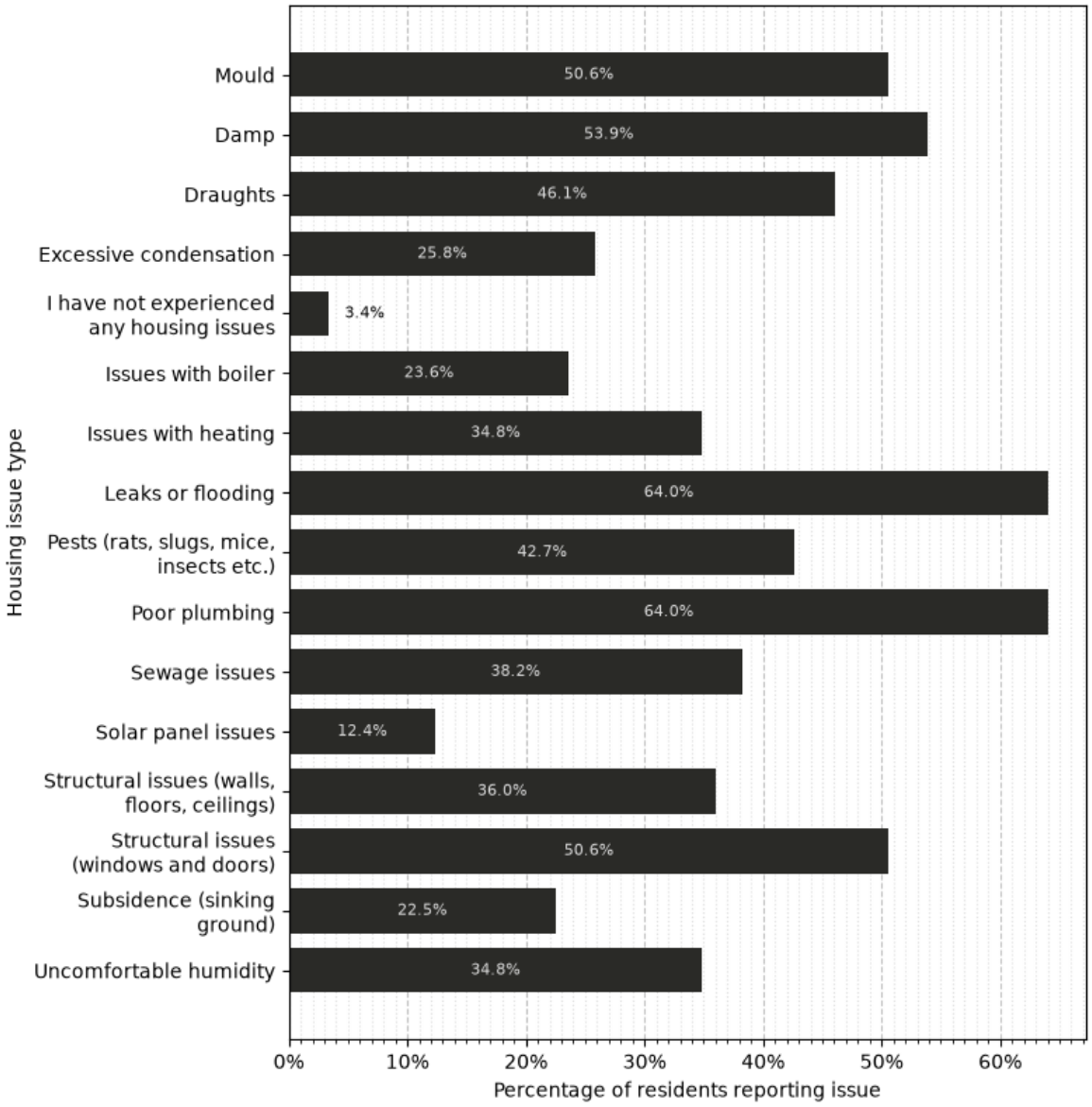


Figure 3: Housing Issues.

- Survey results delivered a stark figure: 96.6 per cent of respondents have dealt with one or more issues during their tenancy or since purchasing their home.

Systemic Plumbing and Drainage Failures

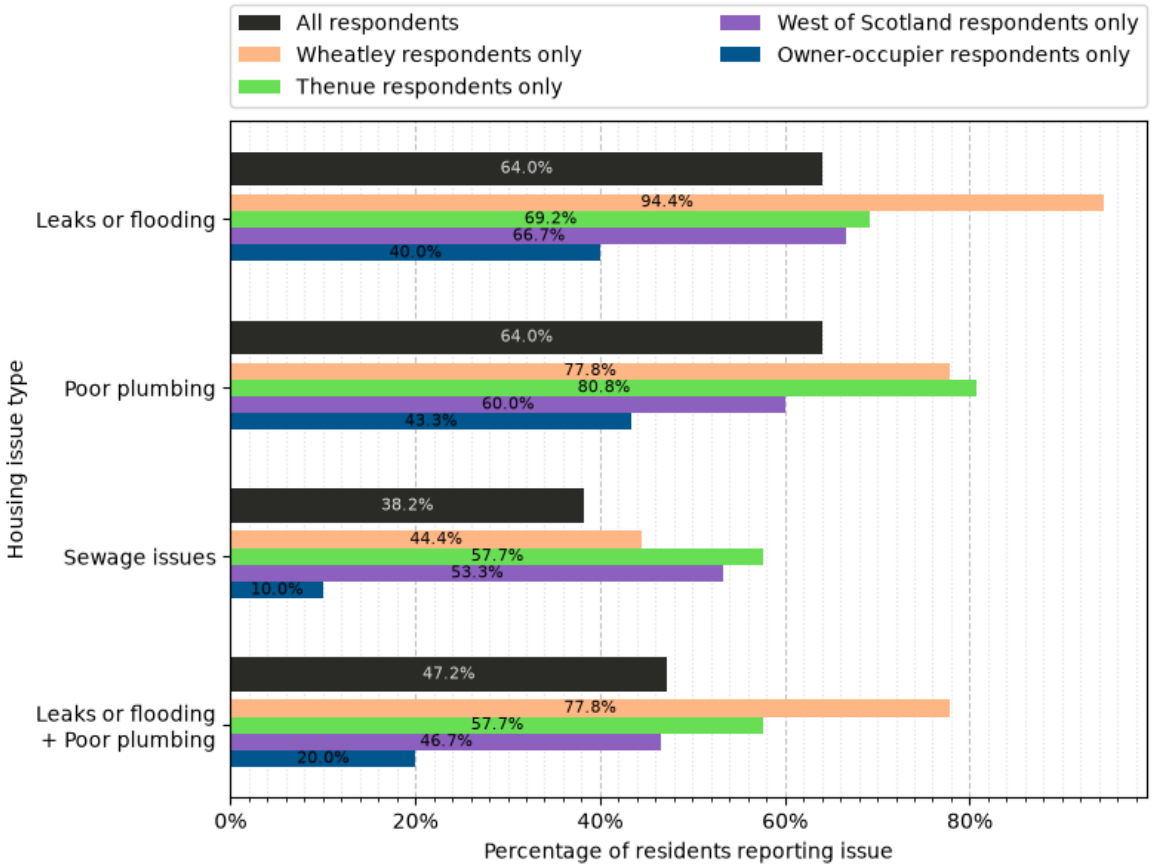


Figure 4: Leaks or Flooding, Poor Plumbing, or Sewage Issues by Housing Association.

- Leaks and Flooding and Poor plumbing were two of the most commonly reported problems within the survey – both being reported by 64 per cent of respondents and a high degree of overlap between the two.
- Sewage issues emerged as a distinct but related category, with 38.2 per cent of respondents reporting problems relating to this.
- Housing association tenants generally reported these problems more frequently than owner-occupiers.

Leaks and Flooding

Plumbing issues and recurring leaks were among the most common and disruptive housing problems reported by residents. Far from representing isolated incidents, these experiences emerged across multiple households and often persisted for years. For example, Tesfay Kiros, a tenant of Wheatley Homes Glasgow, described an ongoing leak which has remained unresolved for 'more than three years'.[17] Taken together, these accounts point towards a recurring pattern of plumbing failure which has had significant consequences for residents' homes and daily lives.

[17] Interview with Tesfay Kiros (Wheatley Homes Glasgow Tenant) by James Ferns and Isla Wallace (25.02.2026)

Eileen Gallagher, another Wheatley Homes Glasgow tenant, described a home repeatedly overwhelmed by floods, leaks, and plumbing failures:

> I have had in the region of about ten floods I would say… there's been loads of leaks, there's been loads of issues with the plumbing itself. The drainage – basically the build quality of the whole house has just been terrible if I am being completely honest.[18]

Eileen's account of a second major flood offers a stark illustration of what it means to live with recurring plumbing failures:

> The second [flood] was probably the one that was the worst if I'm being honest. I'm lying in my bed, it's about half past four in the morning and all I can hear is water, but we've got the VELUX windows on the roof, so I'm going: "Is that the rain?" And obviously it's not the rain. And by the time I got up, the whole floor – the whole floor is soaked. It's ran all the way down to the second floor and it started to come down to the bottom floor… It was just a nightmare.[19]

Recurring flooding emerged as a common feature of residents' experiences. West of Scotland Housing Association tenant, Claire Sullivan, described multiple serious floods within her home:

> My first flood – I had gone to take the kids out to school this morning, and I'd come back and the ground floor was like puddles; water coming out the walls… fast forward to my next one… the full ceiling and the kitchen, the living room, they were coming through… the water was literally gushing, and I mean gushing through the ceilings.[20]

No resident should have to create a chronology of floods in order to distinguish one from another. Yet Claire's matter-of-fact phrase, 'fast forward to my next one', reveals how repeated flooding became normalised for some residents. The normalisation of repeated flooding was often accompanied by a wider cycle of recurring leaks, failed repairs, dampness, and damage. The relentless nature of these failures is clearly illustrated in the testimony of Kirsty Sinclair, a Thenue Housing Association tenant:

> Loads of problems, like constant flooding, mould, dampness. Like I've had two toilets ripped out, I've had a toilet fixed, the washer in the toilet pan, that's come through my ceiling. [The contractor] fixed it and then it's bust again and it's come through my ceilings again. I've had to replace umpteen bits of furniture, carpets, flooring, all of this kind of stuff… they replaced my full shower, my full toilet and now that toilet is leaking again, so now it's my kitchen, flooring, everything is all damaged, all mould, all stained in black mould and dampness. Like I just feel as if my house is just a big ball of dampness to be honest. Everywhere, the windows, the toilets, everything.[21]

In the most serious cases, recurring plumbing failures resulted in structural damage that no resident should be expected to endure within their home. Kirsty described how the same plumbing defect caused the collapse of the same ceiling on two separate occasions within a matter of months:

[18] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[19] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[20] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[21] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

> Twice. Twice for the same issue. The washer and the toilet pan up in the top toilet. Same ceiling, same issue… wasn't that long, I think it was last year it collapsed and it collapsed there in September.[22]

The significance of Kirsty's testimony lies not simply in the severity of the incident, but in its repetition. Similar incidents were reported by other residents during the campaign. Far from representing isolated accidents, these accounts point towards recurring failures which repeatedly caused significant damage within residents' homes. When ceilings collapse, housing disrepair ceases to be a matter of inconvenience or property damage. It becomes a potential threat to life.

Plumbing failures were not confined to social housing tenants alone, and similar issues were reported by owner-occupiers. One owner-occupier survey respondent stated, 'I have had four leaks. One was caused by a pipe that was broken at the time of installation'.[23] Not all owner-occupiers reported the same level of recurring leaks and flooding. Homeowners Elizabeth and Will Rutherford, for example, attributed their relative freedom from these problems to replacing a number of original fixtures and fittings early on:

> [Will Rutherford:] A lot of the plumbing stuff that a lot of people are having problems with. We've not had it because we replaced a lot of it right at the start. [Elizabeth Rutherford:] I think we've taken a lot of the things out that could cause the problem, quite quick… I think after two years everybody started getting this flooding issue. We never got it. We changed the downstairs [toilet]; we changed the middle floor [toilet].[24]

While some owner-occupiers could replace problematic fixtures and fittings themselves, social housing tenants remained dependent upon housing providers and repair contractors to address defects that often persisted despite repeated reports and repair attempts.

Drainage and Sewage

Leaks and flooding formed only part of a wider pattern of plumbing-related problems. Residents also reported widespread drainage failures, including persistent sewage smells, blocked drains, and systems that appeared unable to cope with normal household use. One survey respondent stated bluntly: 'The sewage from bottom bathroom is disgusting'.[25] Looking back, Claire Sullivan identified recurring sewage smells coming from the drains as one of the earliest indications that something was wrong within the home. She described the odour as 'revolting':

> The problems kind of arose quite quickly. Not like physically as you could see them, but more so the smells. It started off with the drains, which were a problem right away, as soon as we moved in… the stench would get really, really bad… it would make you physically sick… it was revolting.[26]

Thenue Housing Association tenant, Helen Taylor, shared similar concerns, remarking, 'I don't think the drains were ever right', before describing persistent foul smells and recurring drainage problems experienced by both her household and her neighbours:

[22] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[23] Survey Participant 55 (Owner-Occupier)
[24] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[25] Survey Participant 23 (Thenue Housing Association Tenant)
[26] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

> The drains have been absolutely pathetic – they've been smelling constantly. The bottom shower room… when you open the shower door the smell is coming up through the shower, and it is absolutely rank. If it's wet outside it seems to be worse. So as far as I'm aware, the pipes are all blocking – they're all backing up or something… All our neighbours have got the same. Every one of them.[27]

Problems were not limited to smells and blockages. Several residents also reported toilets that struggled to function properly. One survey respondent stated:

> Toilets have terrible flush system, very weak… None of the toilets flush well and it takes 3 or 4 attempts to get a small piece of toilet paper to flush away. Many neighbours complain of the same toilet issues and sewage smell issues.[28]

Similar concerns were reported by owner-occupiers. Elizabeth and Will Rutherford described how they discovered that the wrong system had been installed in their downstairs toilet:

> [Elizabeth Rutherford:] We complained about the cistern in the bottom bathroom because you couldn't flush toilet paper and I was like, "well it's not functional"… so they came out and they said, "oh you've got the wrong"- [Will Rutherford:] "the wrong system for the wrong bowl".[29]

Perhaps most significantly, multiple residents sought advice from independent plumbers who identified fundamental flaws within the Village's drainage systems. Although these assessments were obtained independently of one another, they point towards strikingly similar concerns regarding the design and installation of drainage infrastructure within the Village. One survey participant commented:

> A plumber who visited my gran's house in Bridgeton told them [that for] the houses in the Village, the underground pipes/drainage linked to bathrooms and sewage were not built correctly, the pipes go up and over which causes plumbing problems and smells. The pipes were apparently put like this for quickness and cheaper costs when building the houses in a rush for the Commonwealth Games and the plumber said it's a massive job and costly to try and rectify this now so it is left as it is, but the positioning of the pipes and sewage will forever cause blockages.[30]

Wheatley Homes Glasgow tenant, Maria Rossi, reported receiving a similar assessment from an independent plumber, who attributed her problems to drainage systems that were allegedly installed 'back to front':

> [I hired] an independent plumber… he told me the drains are back to front, but [Wheatley] won't admit it. They just won't admit it. It's a drainage problem… my own [plumber]… he said, "the pipes are back to front. The drainage is back to front. Some of the houses have too many toilets, so the drainage can't cope".[31]

Taken together, these testimonies raise serious questions about both the quality of construction and the effectiveness of subsequent repairs. Residents describe recurring problems which extend far beyond ordinary household maintenance and which, in many cases, have persisted for years. These are not the experiences of one household, one street, or one

[27] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[28] Survey Participant 15 (Thenue Housing Association Tenant)
[29] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[30] Survey Participant 15 (Thenue Housing Association Tenant)
[31] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

tenure. They are experiences repeated across the Village. The cumulative weight of this evidence points towards systemic failures rather than isolated defects. No resident should have to live with repeated floods, collapsing ceilings, sewage smells, defective drainage systems, or leaks that remain unresolved for years. Yet for many residents of Dalmarnock Village, these experiences have become an accepted part of daily life.

Persistent Damp and Mould

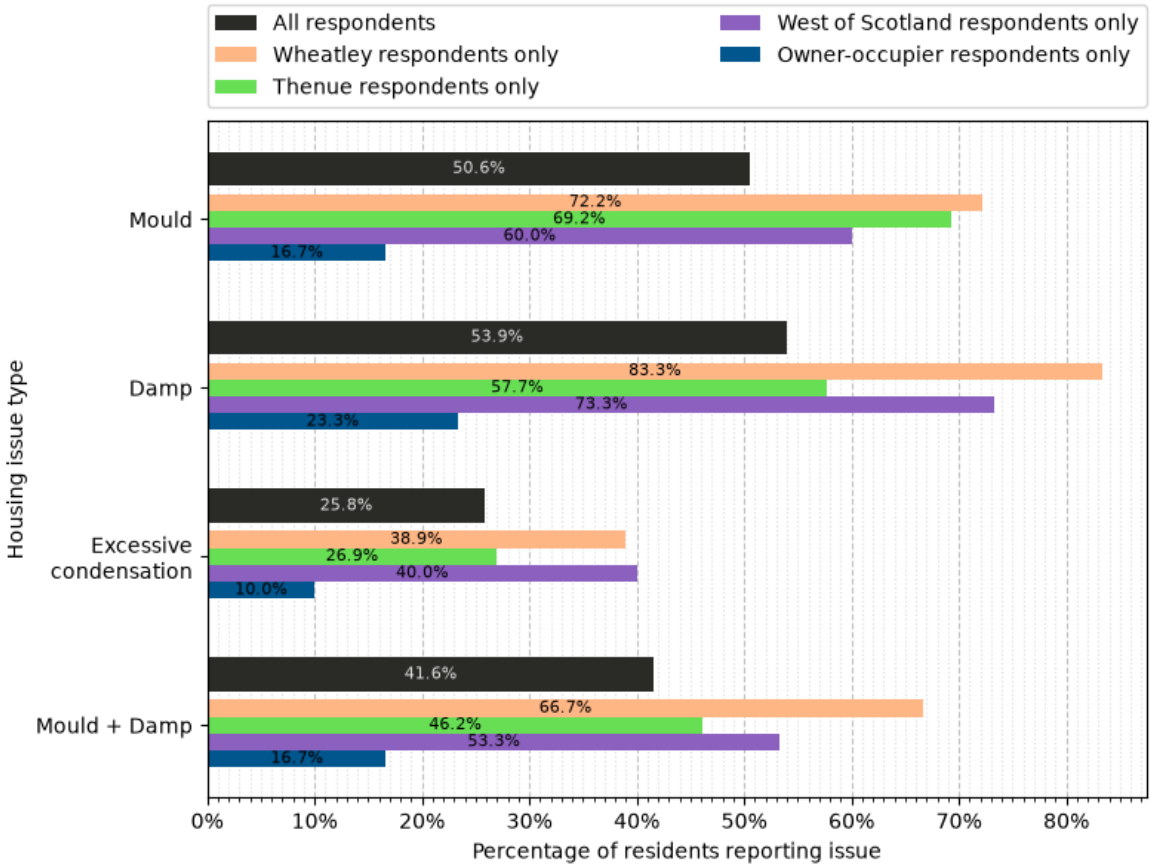


Figure 5: Mould, Damp, or Excessive Condensation by Housing Association.

- Mould was reported by 50.6 per cent of respondents, while 53.9 per cent reported damp. As with the previous section, there was a high degree of correlation between these two responses per respondent.
- By contrast, excessive condensation was reported by only 25.8 per cent of respondents. This suggests that damp and mould within the Village are only partially related to condensation, and are instead a result of other underlying issues.

The leaks, floods, and plumbing failures described throughout the previous section carried consequences that extended far beyond the initial escape of water. Damp and mould emerged as some of the most widespread and persistent housing problems reported by residents. Across multiple households, residents described mould spreading through bedrooms, bathrooms, floors, furniture, and personal possessions, often persisting for years despite repeated complaints and repair attempts. Taken together, these accounts point towards a pattern of housing conditions that no resident should be expected to tolerate.

Eileen Gallagher's testimony illustrates how mould had become intertwined with everyday life within the home. She recalled:

> It was on bedding. It was on the floor… it was on a multitude of things. I had mould coming up through the flooring. I had mould on shoes. I had mould on bedding that was in the cupboard. I had mould on pictures… There's been loads and loads of things that have just been ruined by it and can't be replaced.[32]

The scale and overwhelming nature of the damp and mould described by Kirsty Sinclair is difficult to overstate:

> Tiles started popping off the walls because it was that damp in the background. There was mould everywhere, all over the ceilings, round the shower tray, everything. Like it was just disgusting and to have to try and live in that. Like your floorboards are mouldy. Like wetness constantly. Like you're just constantly trying to clean, because you feel dirty with having to live in it and it's not good for your health, it's not good for my child's health.[33]

Kirsty later described her home as a 'dampness trap', a phrase which suggests that dampness had ceased to be an isolated problem and instead become a constant, inescapable feature of everyday living conditions.

Similar themes emerge in Maria Rossi's testimony, which illustrates the far-reaching consequences of prolonged damp and mould within the home:

> Living with [damp and mould] was horrendous, because I was always trying to clean it, always hanging the wee dehumidifier bags about… it was not nice at all, do you know what I mean? Especially when you've got grandkids coming in and out, and the smell's horrendous… my floor was rotting away, my drawers were rotting away. The mould was that bad, my radiator caved my wall in, and they said that was "condensation"… I had mushrooms growing. My neighbour had slugs in hers. And my other neighbour had mushrooms in hers too. And rats too… I don't even want to live there anymore.[34]

Maria's testimony demonstrates how prolonged damp and mould can fundamentally alter living conditions within the home. Rotting floors, damaged furniture, and mushrooms growing indoors are not the hallmarks of minor housing defects. They are indicative of conditions that have deteriorated to an unacceptable standard.

The consequences of persistent dampness were also visible in the physical condition of homes. Residents reported warped flooring, swollen doors, and corrosion affecting fixtures and fittings throughout their properties:

> The floor has all started to warp quite badly, so there's water coming from somewhere.[35]

> The doors are starting to like – you couldn't open and shut the doors because the floors had swollen so much.[36]

[32] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[33] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[34] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[35] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[36] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

> Some of my doors in my house [are] swollen up… just swollen out at the tops and stuff like that. All the handles are broken, every tap in my house is corroded. The silverness is corroded off it. And obviously I blame the dampness on that.[37]

While less dramatic than flooding or visible mould growth, these accounts illustrate the cumulative impact of persistent dampness on the condition of homes. Warped floors, swollen doors, and corroded fixtures point towards moisture becoming embedded within the fabric of the building and gradually degrading everyday living conditions.

The evidence presented here raises serious questions regarding the condition of homes throughout the Village. Residents describe damp and mould spreading through multiple areas of the home, damaging possessions, degrading living conditions, and persisting for years. These are not the experiences of one household, one street, or one housing provider. The cumulative weight of this evidence points towards housing conditions that extend far beyond ordinary wear and tear. No resident should have to live with mould on their bedding, rot within their home, or dampness so pervasive that their property becomes, in their own words, a 'dampness trap'.

Structural Deterioration and Build Quality

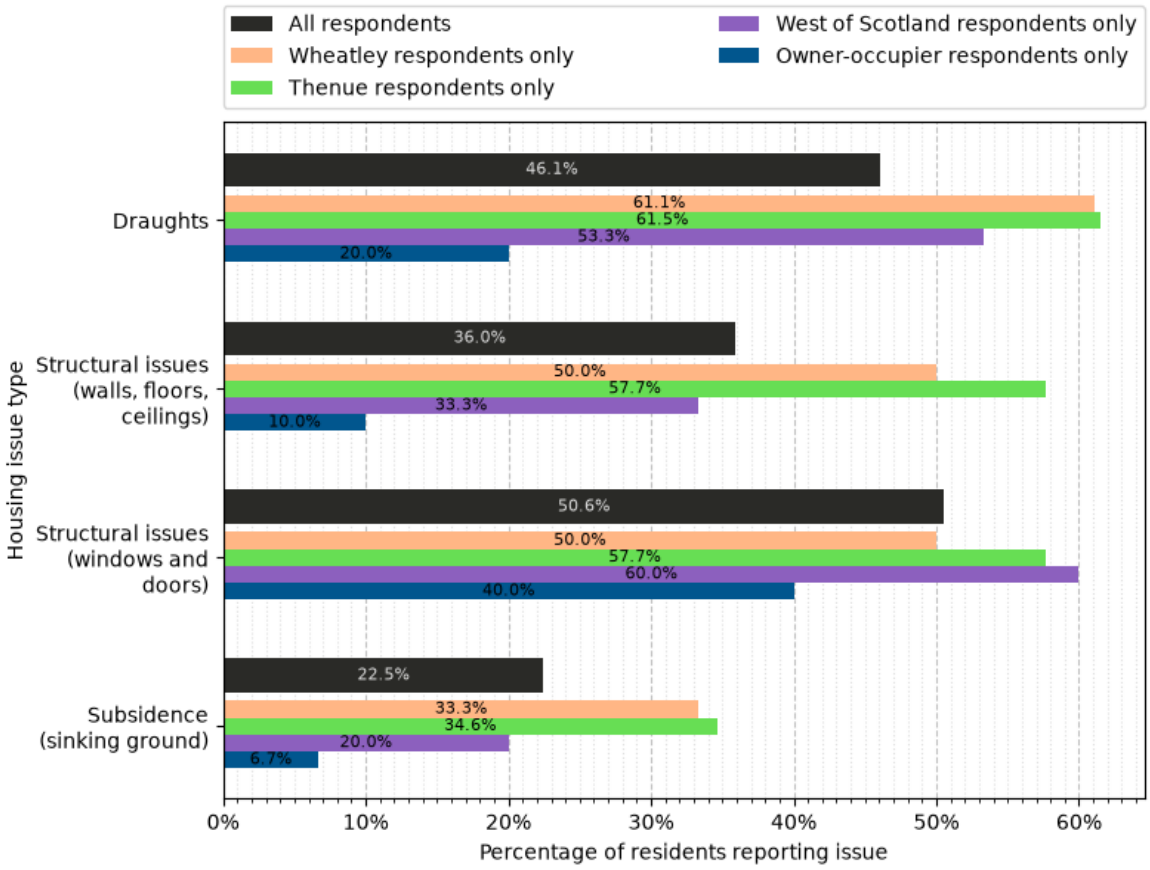


Figure 6: Subsidence, Structural Issues, or Draughts by Housing Association.

[37] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

- Structural problems affecting windows and doors were among the most commonly reported housing problems, affecting 50.6 per cent of respondents.
- Issues with windows and doors was closely associated with reports of draughts, which affected 46.1 per cent of respondents, and pest infestations, reported by 42.7 per cent. These problems were unsurprisingly all highly correlated.
- Structural issues with walls, ceilings, and floors (reported by 36 per cent of respondents) were correlated. While some of these problems may be attributable to subsidence, residents also linked structural damage to flooding and water ingress.
- Almost a quarter of respondents (22.5 per cent) reported subsidence. This figure raises serious concerns regarding the long-term structural stability of the development.

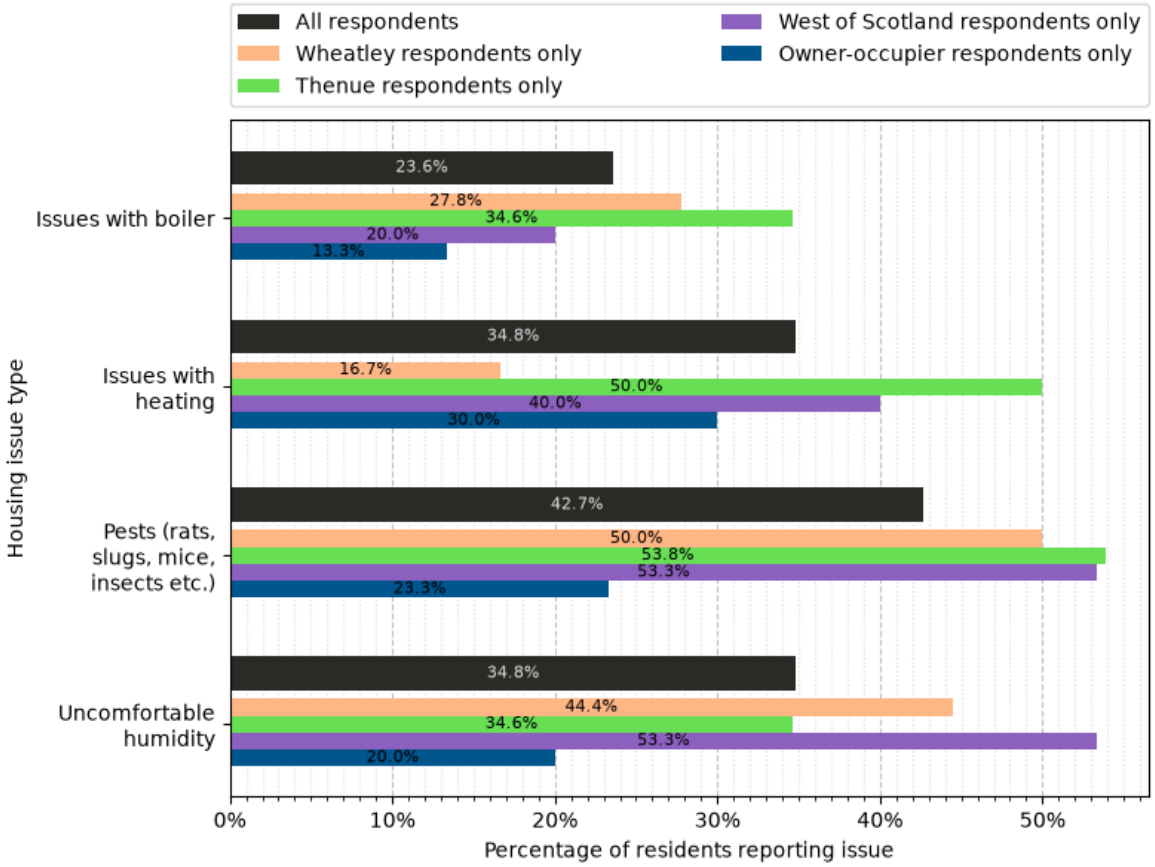


Figure 7: Issues with Boiler, Heating, Pests, or Humidity by Housing Association.

- Problems with heating and uncomfortable humidity were both reported by 34.8 per cent of respondents. Residents frequently described these issues as codependent, given that excessive humidity creates a need to ventilate properties, resulting in heat loss and exposing or exacerbating specific problems with heating systems.

Flooring Deterioration

Beneath the surface of residents homes lay further evidence of defective construction and prolonged deterioration. Thenue Housing Association tenant, James Stewart, recalled discovering multiple unsealed holes beneath the flooring of his home after repeatedly noticing his father's wheelchair becoming caught in the carpet:

> I found six or seven holes in the floor. We had a carpet when we first moved in, and my dad's wheelchair kept getting caught in it all the time… I eventually lifted the carpets up and there were six or seven holes that were left in the floor. I believe it's for access for the radiators, to piping, but they were never sealed up, no underlay, nothing. And my dad nearly toppled over in his wheelchair a few times.[38]

The significance of James' testimony extends beyond the holes themselves. His account highlights the potential risks posed when construction defects remain unidentified or unresolved. Similar concerns were raised elsewhere. Wheatley Homes Glasgow tenant, Charlotte Wilson, described falling through a hole in the floor which she was later told was an access point:

> I fell through a hole right here. I had two [walking] sticks, and I banged my head and [fell] down up to my arms… I phoned them out and they said: "It was an access hole", and my husband says: "You don't build an access hole like that with a bit of wood holding it up".[39]

Maria Rossi reported discovering similar holes beneath her flooring, which she was told resulted from mistakes made during the installation of radiators:

> You've got big holes in your floor when you take the flooring up, and I asked them why that was, and they said it was, "because they made a mistake trying to put the radiators in".[40]

The holes described by residents were not always the result of apparent construction defects. Residents also described how prolonged water ingress caused flooring to deteriorate, rot, and in some cases turn to 'mush', leaving significant holes within the home. Claire Sullivan recalled:

> [The utility cupboard] floor had turned to mush and it completely disappeared, so there was now this big hole.[41]

Similarly, James Stewart described the collapse of flooring within a bathroom, stating:

> The floor in the toilet has collapsed. Now, that's the disabled bathroom – that's collapsed, while my mother was in the shower.[42]

Floors should not collapse, they should not turn to 'mush', nor should they contain hidden unsealed holes capable of causing injury. Yet residents described all three. Whether linked to apparent construction defects or prolonged water ingress, these accounts point towards housing conditions that raise serious concerns regarding both safety and construction quality.

Windows and Doors

Problems relating to windows and doors emerged as another major concern throughout the Village. Residents described widespread rot, decay, and deterioration affecting wooden window frames, doors, and external surrounds. These problems were reported by both social housing tenants and owner-occupiers, although for owner-occupiers they often carried

[38] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[39] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[40] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[41] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[42] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)

significant financial consequences, with some residents facing the prospect of replacing windows and doors throughout their homes.

The extent of the deterioration described by homeowner Susan Robertson is particularly striking. She explained:

> My problems are all related to windows and doors. The wooden surrounds on the windows are all rotting away and left with large holes in the wooden external structure, to the point where I've had to take emergency measures and apply roof flashing to try and prevent water ingress… I have to replace the windows and doors in the entire house and I've been getting quotes for that.[43]

When seeking quotations for replacement works, Susan also discussed the condition of the timber with a number of contractors:

> I showed the photos to some of the experts I've been getting quotes from to see what they thought was going on, and they said – and this has come from a number of different people – that it looked as though [the] wood had just been applied without being treated, and then it had just been painted over.[44]

Similar concerns were raised by Elizabeth and Will Rutherford, who also described serious deterioration affecting windows and doors throughout their property:

> [Elizabeth Rutherford:] After five years, we started noticing on all the downstairs windows and doors, that the cracking was starting to happen. [Will Rutherford:] Dry rot. Every single window has got dry rot on it somewhere, which as a standard, shouldn't happen.[45]

Comparable problems were reported by social housing tenants. James Stewart stated:

> If you look out the window there you can see those, like all the wood's rotten… we've had ours painted, to protect the wood, but I've had to paint it all myself as well, multiple times, just to stop it from all rotting away… They just don't come out and fix anything.[46]

The experiences described above were echoed across numerous interviews and survey responses:

> The frames are rotting on the outside.[47]
>
> A few years ago… we noticed issues with decaying window frames.[48]
>
> I've had to change [the front door] locks twice and the frame is rotten.[49]
>
> My windows are absolutely rotting. There's not even a window ledge on it, it's just completely rotten away.[50]

[43] Interview with Susan Robertson (Owner-Occupier) by Isla Wallace and Bohdan Starosta (26.03.2026)
[44] Interview with Susan Robertson (Owner-Occupier) by Isla Wallace and Bohdan Starosta (26.03.2026)
[45] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[46] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[47] (Claire Wilson) Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[48] Survey Participant 61 (Owner-Occupier)
[49] Survey Participant 103 (Owner-Occupier)
[50] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

> All my windows are rotting, I have been told they all need replacing. Recently spent £3k for short term fixes to prevent leaks.[51]
>
> All my wooden window frames are rotten away, there is no programme planned currently by my landlord to replace the windows that have been in the property since they were built in 2013/2014.[52]
>
> Key issue for me is significant damage to wooden external windows, large holes have formed and I've had to carry out emergency repairs with roofing flashing tape to try and minimise further damage. I am discussing replacement of all windows/doors.[53]

The cumulative weight of this evidence is difficult to ignore. Residents repeatedly described windows and doors rotting, cracking, and deteriorating to the point where extensive repairs or wholesale replacement became necessary. These concerns were raised by both owner-occupiers and social housing tenants, meaning that the problem extends beyond isolated defects affecting individual properties. For some, this has translated into significant financial costs; for others, it has meant living with deterioration that continues to worsen over time. The apparent scale of the deterioration in the evidence outlined above raises serious questions regarding the quality, durability, and long-term condition of windows and doors throughout parts of the Village.

Ground Stability and Subsidence

Concerns regarding subsidence were raised by a number of residents, particularly those living with long-term drainage problems. Several residents reported sinking ground and subsidence affecting their gardens:

> They've told me the back garden's sinking because of the drainage, so they knew about this and they refused to fix it.[54]
>
> The back garden is actually all sinking. It's always damp and you can't do anything with it because it's... it's always mucky… its right at the window, see its actually dipping – aye, its dipping badly… [my neighbours] gardens are the same. Theirs is all subsiding as well.[55]
>
> I have had major issues with subsidence with the back garden. I reported it to Wheatley Homes over four years ago but there has been no resolution.[56]

Concerns regarding subsidence were not confined to individual gardens. Claire Wilson, a tenant of Wheatley Homes Glasgow, described similar problems affecting nearby buildings, including Riverside House Care Home, and raised wider questions about the preparation of the site before construction:

> I mean that care home's sinking, it's actually sinking into the ground because the foundations under the ground... My neighbour up there, he pulled out all his grass up and there's just chairs, all chairs and all tables and all that from

[51] Survey Participant 18 (Owner-Occupier)
[52] Survey Participant 34 (West of Scotland Housing Association Tenant)
[53] Survey Participant 100 (Owner-Occupier)
[54] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[55] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[56] Survey Participant 72 (Wheatley Homes Glasgow)

> all the old houses that used to be here. They've just threw rubble underneath the ground and build houses on that.[57]

Concerns regarding subsidence were not limited to outdoor spaces. Several residents reported cracks appearing within their homes, raising concerns about potential movement within the structure of the buildings themselves:

> Also, there's cracks… cracks that are constantly appearing up the sides of the walls, all the time… they're constantly showing up.[58]

> I have noticed movements in the walls as well as damp, mould and studs emerging from my walls. Causing a bad housing experience for myself. I've also noticed large cracks in my kitchen walls, which may be subsidence.[59]

While these accounts do not establish the precise cause of the problems described, they reveal a pattern of concerns extending beyond individual gardens or properties. Residents reported sinking ground, recurring cracks, and signs of apparent movement both inside and outside the home, raising wider questions regarding ground stability across the Village.

Insulation and Heat Retention

Concerns regarding draughts, heat retention, and insulation were reported by both owner-occupiers and social housing tenants. Residents described cold air entering homes through warped doors, damaged windows, and other defects. As Susan Robertson explained:

> Well, there's drafts. The doors are warped so there's now drafts coming in around some of the doors, and windows. So, it is definitely colder… I'm sure that hasn't been particularly healthy over the winter.[60]

Claire Wilson similarly described cold air entering her home through damaged windows:

> That full length window at the front… it's got a few holes in it which is causing a draft to come through and obviously the frame's rotting on the outside.[61]

For James Stewart, concerns regarding draughts and heat loss extended far beyond discomfort. Describing persistent cold affecting both his kitchen and his mother's disabled bedroom, he recalled:

> When we first moved in, we realised both the kitchen and the disabled bedroom were really cold… absolutely like ice… frozen. There's a pipe that runs through my mother's wardrobe, there's a draft coming from that right now, I have to keep the wardrobe sealed all the time because it's cold – it's the exact same pipe as in the kitchen, draft there as well, and both the kitchen and the bedroom are frozen all the time. I've had to buy electric blankets, halogen heaters, everything, just to keep my mother alive pretty much.[62]

After repeatedly raising concerns regarding the cold affecting his home, an investigation eventually confirmed his suspicions:

[57] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[58] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[59] Survey Participant 81 (Thenue Housing Association Tenant)
[60] Interview with Susan Robertson (Owner-Occupier) by Isla Wallace and Bohdan Starosta (26.03.2026)
[61] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[62] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)

> Eventually… they came out… they lifted the windowsills in my mother's room and the kitchen, and there was no insulation – at all – and the air that was coming through it was like a gale force wind.[63]

Residents should not be forced to endure freezing rooms, persistent draughts, and homes that cannot retain heat during winter. James Stewart's testimony demonstrates how failures in insulation and heat retention can make parts of a home effectively unusable, particularly for residents with additional care needs. His account also raises serious questions about how such defects could remain unresolved despite repeated complaints.

Heat and Humidity

While concerns regarding cold homes were more frequently reported, some residents described the opposite problem of their homes becoming 'unbearably hot'.[64] Survey responses highlighted overheating and excessive humidity during summer months:

> Excessive heat... Uncomfortable. Something needs to be done with the excessive heat in the summer, you could grow tomatoes in the living room.[65]

> It is unfair that the design of the house is causing so much issues when it comes to the summer months it is unbearably hot. I have had to buy loads of fans to cool the house down and the house can regularly sit at 28 degrees and above even with fans on fully.[66]

While the evidence presented above has largely focused on heat loss and inadequate insulation, these accounts demonstrate that temperature regulation problems can also manifest in the opposite direction. Ultimately, the issue extends beyond whether homes are too cold or too hot. Residents' testimonies suggest that some properties are failing to provide the stable and comfortable living environment that homes should be expected to offer.

[63] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[64] Survey Participant 37 (Owner-Occupier)
[65] Survey Participant 33 (West of Scotland Housing Association Tenant)
[66] Survey Participant 37 (Owner-Occupier)

Defective Ventilation Systems

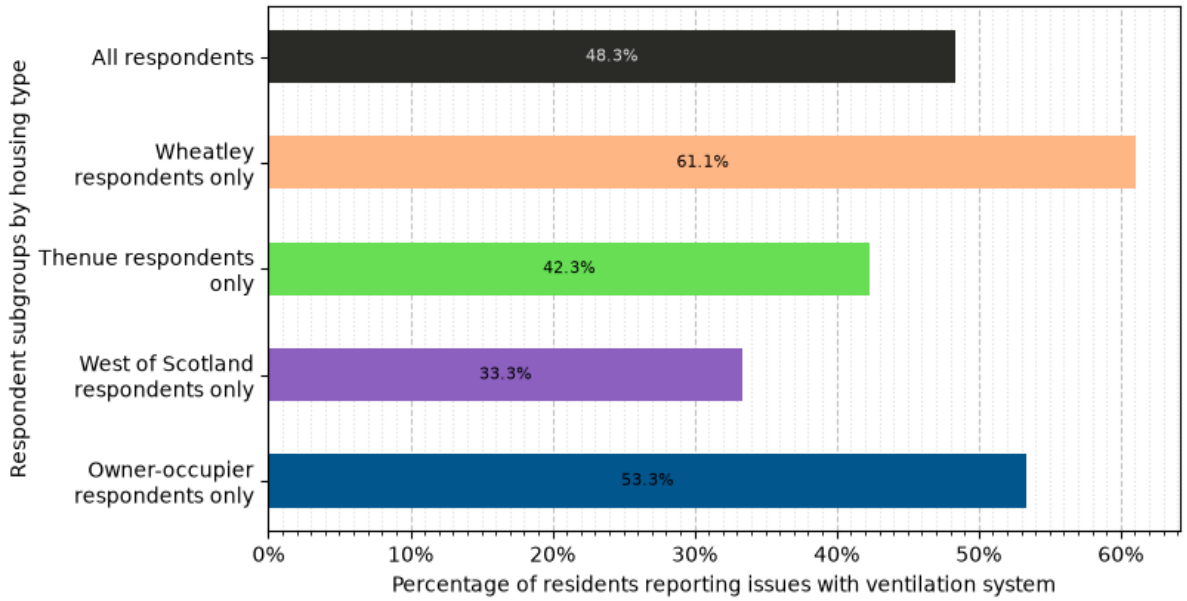


Figure 8: Issues with Ventilation by Tenure Type.

- Almost half of survey respondents (48.3 per cent) reported experiencing problems with their ventilation system at some point.

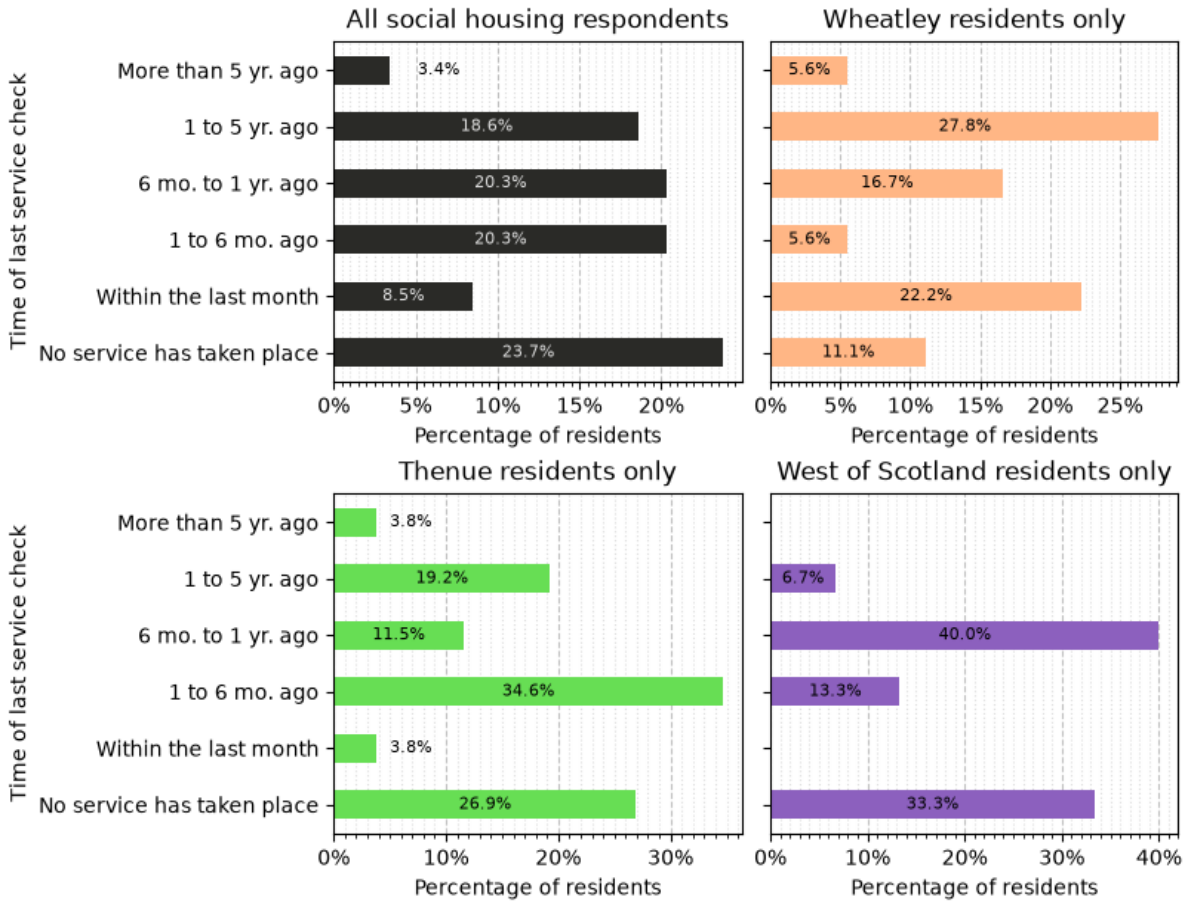


Figure 9: Last Ventilation Service by Housing Association.

- Among social housing tenants, 49.1 per cent reported a ventilation service within the last year prior to completing the survey, while 22 per cent reported that a ventilation service had taken place more than one year ago (from the date of completing the survey).
- Notably, 23.7 per cent of social housing tenants reported that no ventilation servicing had taken place at all.
- There was a noticeable increase in reported servicing activity among social housing tenants during the period in which the survey was conducted. It is possible that this increase was prompted by the attention generated by the campaign.
- The survey also found that 22.5 per cent of respondents had incurred costs associated with the maintenance or repair of their ventilation systems. Of these respondents, 65 per cent were owner-occupiers, while 35 per cent were housing association tenants.

Mould and Contamination

Ventilation systems are intended to improve indoor air quality and help prevent problems such as damp and mould. Yet many residents described systems that appeared dirty, mouldy, clogged, or potentially circulating dust and contaminants throughout the home. In numerous accounts, systems intended to protect residents from dampness and poor air quality were instead associated with the very problems they were designed to prevent. The nature of these concerns is illustrated by the testimony of Will Rutherford, who described black deposits accumulating around the vents:

> [The air vents] were disgusting and it is like a black soot, but if you actually had to test it, I'm guessing you'll get spores off it.[67]

For Eileen Gallagher, the issue was not simply contamination within the ventilation system itself, but the possibility that it was distributing mould throughout her home:

> There's a good possibility that the filter system, because it hadn't been changed that long and they had left it, that it's been basically distributing mould throughout the rest of the house… so you're basically just breathing in mould and there's nothing you can do about it… they've told me basically that a lot of the filters weren't cleaned or fixed properly.[68]

The concerns described by Will Rutherford and Eileen Gallagher point towards a wider pattern. Across interviews and survey responses, residents repeatedly reported black dust, mould, leaking vents, and fears that ventilation systems were circulating contaminants throughout their homes. Rather than improving indoor air quality, many residents came to view the systems as a source of contamination and anxiety:

> Black ring blew around vent.[69]
>
> Black dust blowing around vents.[70]
>
> Possible black mould circulating through vents.[71]

[67] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[68] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[69] Survey Participant 50 (Thenue Housing Association Tenant)
[70] Survey Participant 47 (Thenue Housing Association Tenant)
[71] Survey Participant 54 (Wheatley Homes Glasgow Tenant)

> The ventilation system has leaked a yellow liquid.[72]
>
> Very noisy, clogged with flies, and malfunctioning. After the first year we switched it off and have never used it again.[73]
>
> Our ventilation system is also covered with a layer of mould, but I can't get the housing association to deal with it.[74]
>
> Black mould is all over the vents which is extremely concerning. I'm worried that the issues about with mould and damp will affect my asthma and COPD.[75]
>
> The vents are blowing black dust everywhere. They are possibly mouldy due to flooding & potentially spreading mould when ventilation system is on. They are not fit for purpose.[76]

Residents should be able to trust that systems installed to improve indoor air quality are working in their interests. Instead, many described ventilation systems as a source of contamination, anxiety, and concern. While the precise nature of the material described cannot be established through resident testimony alone, the consistency of these accounts raises important questions regarding the condition, maintenance, and operation of ventilation systems throughout parts of the Village.

Servicing and Maintenance

Residents frequently questioned whether ventilation systems were being adequately cleaned and maintained. Several described systems that appeared heavily clogged with dirt and debris despite receiving periodic servicing visits. Claire Wilson explained:

> They're pure clogged up to the back. They've got years' worth of dirt in them, that they've never came out and cleaned… they service the vents every so often… they don't take them out and clean inside them or anything like that, or blast it through to make sure it's all clean. They don't do any of that. They just come up the stairs, put new filters in the loft and then leave.[77]

Other residents questioned how frequently ventilation systems were being serviced. Maria Rossi stated:

> I don't use mine to be honest, and I'll tell you why I don't use it: because it does cause mould… [the filters are] black, it's absolutely black, and that's damp and mould… [They've came to clean them] once in ten years. Once in ten years… I've never refused them or anything… it's just, green, black – like mushrooms growing out it… but they don't come out and do it every year at all… I've not used mine in nearly, what, four years? There's no mould in mine. Go and look at my daughter's and my neighbours and it's a different story.[78]

Maria Rossi's account suggests a level of neglect difficult to reconcile with the purpose of a system intended to improve air quality and reduce dampness within the home.

[72] Survey Participant 72 (Wheatley Homes Glasgow)
[73] Survey Participant 10 (Owner-Occupier)
[74] Survey Participant 82 (Thenue Housing Association Tenant)
[75] Survey Participant 69 (West of Scotland Housing Association Tenant)
[76] Survey Participant 90 (Wheatley Homes Glasgow Tenant)
[77] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[78] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

Residents' concerns extended beyond the condition of the systems themselves. Several interviewees also described difficulties obtaining servicing visits and repairs, with appointments allegedly missed and maintenance issues left unresolved for extended periods. Eileen Gallagher recalled:

> [It was serviced] recently, but before that: never. The ventilation experts are the people that are supposed to be contracted to come out and fix all this, and I had one letter through the door one day to tell me it was August the 18th… and I waited in all day – nobody came, and then I got a wee leaflet through the door saying contact us, and I contacted them again and they said, "we'll get somebody back out". Never heard from anybody.[79]

Similar experiences were reported elsewhere:

> The vents have never been cleaned and are filthy.[80]
>
> Repairs need to replace the ventilation system when I moved in but after two years nothing has been done.[81]
>
> When the ventilation service company comes to perform repairs, they don't let me choose the time. I have anxiety and a disability, I need to prepare properly for the visit. My daughter needs to help me, and I can't even give her proper notice.[82]

Residents should not be left living with ventilation systems clogged with years of accumulated dirt and debris, nor should they have to wait years for maintenance issues to be addressed. Yet this is precisely what many residents described. The evidence presented here suggests that concerns regarding ventilation systems were often compounded by concerns regarding the adequacy of their upkeep and maintenance.

Installation and Functionality

Concerns regarding ventilation systems were not limited to maintenance and cleanliness. Residents repeatedly questioned whether the systems had been properly installed, or commissioned. In several cases, the defects described were so fundamental that they called into question whether the systems were capable of performing their intended purpose at all. Eileen Gallagher was informed by repair crews that some ventilation systems had been installed backwards:

> They've done some of them backwards… it's not been installed properly.[83]

A ventilation system installed 'backwards' is not a routine maintenance problem; it is a fundamental failure in installation. Concerns regarding the effectiveness of the systems themselves were raised elsewhere. Kirsty Sinclair recalled being told by maintenance staff that the ventilation systems were 'useless anyway' – an extraordinary admission in and of itself. Her testimony is marked by a repeated question: if the systems were known to be ineffective, why had they not been repaired, replaced, or removed?

[79] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[80] Survey Participant 59 (Thenue Housing Association Tenant)
[81] Survey Participant 82 (Thenue Housing Association Tenant)
[82] Survey Participant 77 (Wheatley Homes Glasgow Tenant)
[83] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

> A person from [a contractor] and the maintenance manager came out… and the builders [said], "They're useless anyway". That was his words to me. So what are they in the houses for? Why are we running the electricity with those things if they are useless?... That was the [contractor] workers. That was what he says to me… he said they're not worth having anyway… why is there a ventilation system in your house that doesn't work properly or doesn't work to their satisfaction as far as they're concerned? Why are they in the house? Why have they not changed them? Why? [84]

Some of the most extraordinary accounts came from residents who questioned whether parts of their ventilation systems were capable of functioning at all. One survey respondent stated:

> It doesn't exist, the extractor in the kitchen is for show.[85]

While another reported:

> The extractor wasn't connected to the ventilation system![86]

If accurate, these accounts point towards a level of incompetence that extends far beyond routine defects or maintenance failures. A ventilation system that exists only for appearance, or an extractor fan that is not connected to the ventilation system it is supposed to serve, cannot perform the function for which it was installed. Other residents reported similar fundamental issues with their ventilation:

> My housing association repair team told me that the vent system was installed 'backwards'.[87]

> It's poor, does not do the job properly.[88]

> Vents stopped working completely and I had to make a stage two complaint.[89]

> I went in one day because I used to hoover out the filters… I switched it off… switched it back on, nothing. My brother came and tested it, who is an electrician and he went: "There's power going to it". He says: "I've looked at a unit. It's around about four grand, to replace the unit". And I'm going: "I am not replacing a four grand air system".[90]

> Nuaire fans not available anymore, need a whole new unit when the fans go. It was out of action for one year as no one could be found to attend for it.[91]

> It wasn't commissioned properly and I have never received a certificate or proof it's ever been commissioned properly. System also failed within first two years. The system has also been installed on an internal wall completely against manufacturer recommendations. This causes extra noise/vibration from the unit.[92]

The evidence presented here extends far beyond routine maintenance problems or isolated equipment failures. Residents repeatedly questioned whether ventilation systems had ever

[84] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[85] Survey Participant 51 (Owner-Occupier)
[86] Survey Participant 101 (Owner-Occupier)
[87] Survey Participant 81 (Thenue Housing Association Tenant)
[88] Survey Participant 97 (Owner-Occupier)
[89] Survey Participant 76 (Wheatley Homes Glasgow Tenant)
[90] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[91] Survey Participant 55 (Owner-Occupier)
[92] Survey Participant 60 (Owner-Occupier)

functioned as intended in the first place. Reports of systems installed backwards, equipment described as 'useless anyway', and concerns regarding commissioning and reliability suggest problems that originate not simply in maintenance, but in the installation and design of the systems themselves. Ventilation systems are intended to remove moisture, improve air quality, and help prevent damp and mould. Yet many residents were left questioning whether the systems installed within their homes were capable of performing these functions at all. The problems described raise fundamental questions regarding installation, quality control, and oversight.

Findings II: Human Consequences

The findings presented in this section move beyond housing defects themselves to examine what it meant to live with them. The evidence that follows demonstrates that prolonged housing failure was not simply a matter of defective buildings, but rather sustained harm to the people living within them.[93] Residents described the consequences of these conditions extending into almost every aspect of everyday life. The sections that follow examine how homes that should have provided comfort, security, and refuge instead became sources of sustained psychological harm, declining health, and the constant disruption of everyday life.

Housing Conditions as Psychological Harm

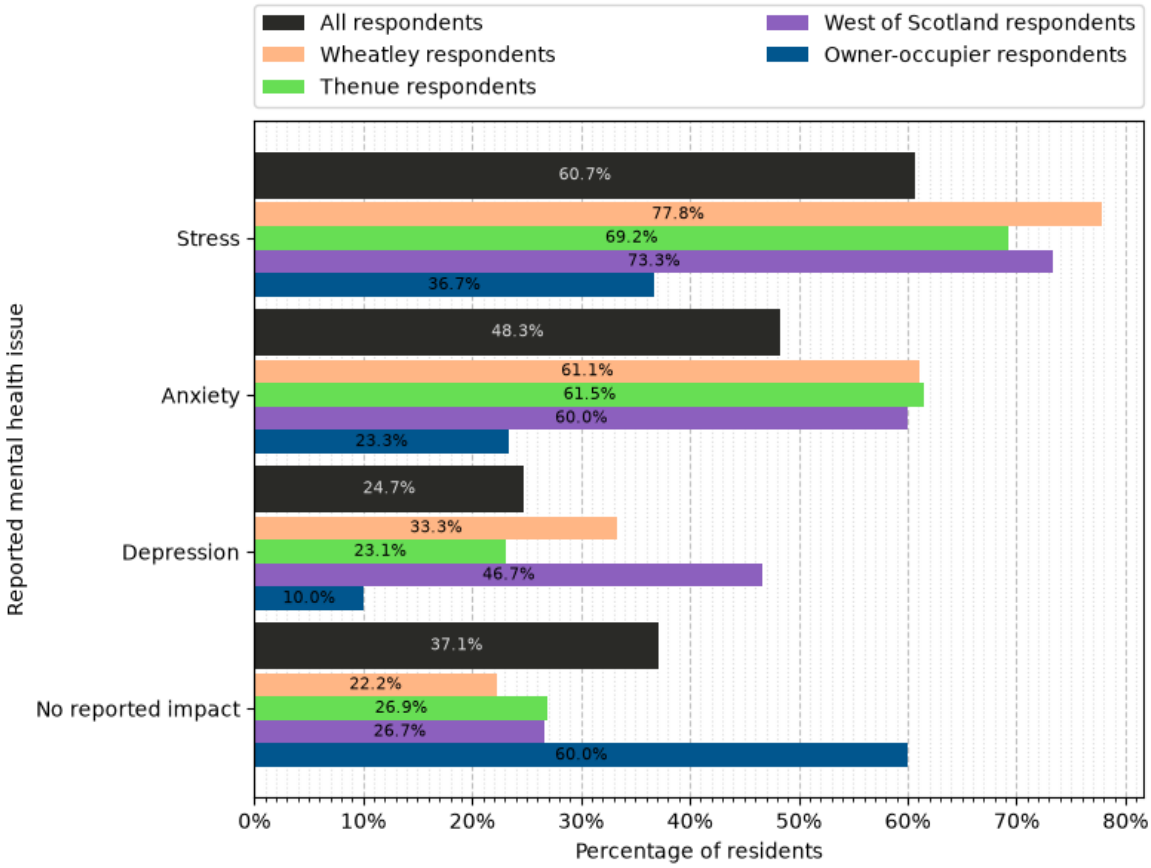


Figure 10: Impact on Mental Health by Housing Association.

- The impact of housing problems upon mental health was substantial. Almost two thirds of respondents (62.9 per cent) reported a deterioration in their mental health as a result of housing problems.
- Heightened stress was reported by 60.7 per cent of respondents, while 48.3 per cent reported increased anxiety and 24.7 per cent reported experiencing worsened depression. Notably, 24.7 per cent of respondents reported a worsening of all three conditions simultaneously.

[93] Bridgeton CAB has not verified any medical information referred to by residents.

Psychological and Physical Distress

The effects of poor housing conditions extended well beyond the fabric of residents' homes, becoming a source of chronic stress, anxiety, fear, frustration, and emotional exhaustion that formed part of residents' everyday lives. The evidence presented here demonstrates that poor housing conditions themselves constitute a form of psychological harm. These were not isolated reactions to unconnected incidents. Rather, they were the cumulative consequences of living for years with unresolved housing problems, recurring failures, and the constant uncertainty of not knowing what would go wrong next.

Kirsty Sinclair explained that the stress associated with her housing conditions had contributed to her beginning antidepressant medication:

> The stress. Obviously, I care for my dad as well two days a week. So I don't need the added stress as well as working, caring for my dad, and obviously all this… I'm now on anti-depressants… it's just constant stress.[94]

Eileen Gallagher's testimony illustrates how prolonged housing problems rob people of their sense of normality. Reflecting on years of flooding and disrepair, she described both the life she had lost, and the constant fear created by never knowing when the next flood might occur:

> I used to go to the gym every day. I had a job. I had a normal life. And now I don't leave my house. And I know that sounds dramatic, but I don't really leave my house, I can't breathe. I can't walk very far. I can't do the normal things that I should be able to do with my kids… I can't do these things because – it's just limited everything. To be honest with you, the mental impact, and I know it sounds crazy, but if I leave my house for any longer than a couple of hours, I need to turn the water off at the mains in case the house floods when I'm not there, because you don't know what you're coming back to… there's loads and loads of stuff that's happened and every time you hear water, you just panic because you think that the house is flooding. You shouldn't have to live like that.[95]

Repeated attempts to secure repairs left Charlotte Wilson feeling abandoned. Unable to obtain meaningful action from her housing provider, she described feeling as though she was 'going insane'; that she was 'screaming inside':

> My mental health, I just feel as if I'm going insane. I feel as if I'm actually going insane. Because I can't get a hold of my housing officer. They won't come out and do the job properly… you just don't feel as if you're getting anywhere. I feel as if I'm just – like I'm screaming inside. I'm trying to hold it together for my family.[96]

The distress caused by poor housing conditions was compounded by a belief that those responsible for addressing the problems simply did not care. Claire Sullivan expressed this bluntly:

[94] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[95] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[96] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)

> The housing, they say they've got a duty of care, but they don't – they don't have that valid approach like when it comes to people's lives. How it actually affects them mentally.[97]

Maria Rossi provided one of the starkest descriptions of psychological harm encountered during the research. Left 'one step away from insanity', she saw little evidence that those responsible cared about anything beyond collecting rent:

> As long as they're getting rent from that property, they couldn't care about the repairs that get carried out. Or anybody's mental health. Or what they're suffering. Or their family members… it gets you. I was one step away from insanity and that's the truth… it takes its toll.[98]

Elsewhere in the interview, Maria explained that the conditions within her home had not only caused significant distress, but had exacerbated an existing diagnosis of Obsessive Compulsive Disorder (OCD), making her symptoms 'ten times worse':

> It was depressing. Let me put it that way. Very depressing… it got me to the stage where my child didn't even want to be round me. Neither did my grandchild, because I was constantly on my hands and knees scrubbing. Because I've got OCD as well. Medically diagnosed with it… I'm trying to tell [Wheatley]... they didn't budge… it made it ten times worse… that has been my anxiety's anxiety. I was constantly walking about cleaning everything... It's just not nice when you've got OCD.[99]

Poor housing conditions took a physical toll as well as a psychological one. Residents described insomnia, significant weight loss, prescribed medication, hospitalisation, and other physical symptoms. The stress of living with prolonged housing problems was not simply felt – it was carried by the body. After returning home to find another flood had brought her ceilings down, Kirsty Sinclair was hospitalised with stress-related Bell's Palsy:

> You're just constantly stressed… I was flooded about more than a month ago there, that was the washer that they fixed on the top toilet had went again... [and when I] got home from my dad's, all my ceilings were in. I ended up in the hospital, like my face all drooped, my arm... I've got nerve pain in my arm, and it turns out I had Bell's Palsy through stress.[100]

Every storm became a source of anxiety that the rotted windows of her home would collapse for Elizabeth Rutherford. The repetition in her testimony is particularly telling – she could not sleep:

> It's been the last, I would say six months, that I'm getting really – I can't sleep because every time there's a wind… I'm like this will be the storm that takes everything out. This will be the storm where windows fall out… I stress out when I talk about this house… I never slept last night… I'm terrified, [if the window] comes down, does somersaults and ends up in the path or on the road… I can't sleep.[101]

[97] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[98] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[99] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[100] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[101] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)

The stress associated with prolonged housing problems left a profound physical mark on Maria Rossi. She described insomnia, significant weight loss, prescribed medication, and a gradual deterioration in her health:

> The stress and anxiety… I'm surprised I've never had a mental breakdown to be honest. But I stopped eating. I stopped sleeping. Ended up with insomnia. I lost four stone in weight… they weren't listening to me. You don't get the stress and anxiety this is causing the person, the tenant.[102]

The testimonies presented here should give pause to anyone seeking to minimise the consequences of poor housing conditions. No resident should be driven to antidepressants, left feeling abandoned, or pushed to the point of describing themselves as 'going insane' or 'one step away from insanity' because of the condition of their home. These are not the experiences of people involved in routine repair disputes. They are accounts of profound psychological distress. If residents are being driven to describe their lives in such terms, then something has gone seriously wrong.

Caregiver Stress and Protective Anxiety

For many residents, the psychological burden of poor housing conditions extended beyond concerns for their own wellbeing. They feared that the people they cared about most would be harmed by the conditions they were living in. These accounts reveal a form of protective anxiety rooted in the responsibility of keeping loved ones safe.

Eileen Gallagher recalled the distress of seeing the safety and security she wanted for her children placed at risk by ongoing housing problems:

> To be completely honest, the impact that it has had… I couldn't begin to describe it… When you feel as if you're constantly trying to do better for your kids, [to] better their life and give them a house that's basically a safe place that they can come to, and that's under threat? It's, it's, it's not fair – it's not – it's no fair at all.[103]

Elsewhere in the interview, Eileen described the dread that repeated flooding had instilled in her eldest son:

> I've already got two autistic people in the house and my son who's eighteen, and we've all got our own issues. It just shouldn't be happening… My oldest has been impacted quite badly by it. A lot of his stuff has been ruined... he's so paranoid every time you go anywhere that he thinks that the house is going to flood.[104]

Claire Sullivan similarly described the stress of living with housing problems whilst caring for children with additional needs. She felt that the impact upon vulnerable children was met with indifference:

> We are still struggling to this day given that we have four children in this home with autism and different things. They don't take into consideration… how

[102] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[103] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[104] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

> these situations impact the children, especially ones that do have a disability. It just goes above their head. And nobody cares.[105]

Kirsty Sinclair described the fear of inadvertently putting her father's health at risk. As a carer for her father, who has Chronic Obstructive Pulmonary Disease (COPD) and emphysema, she worried that each visit might carry harmful conditions from her home into his. At the same time, she felt unable to welcome him into her own home because she believed it was no longer safe for him:

> My dad's got COPD… I'm going down sometimes, like, down to that terrified. "Am I carrying anything? Am I taking any [mould], like into him?" Like when he can't afford to have anything like that… I wouldn't even dare take my dad near my house… he's got emphysema and COPD, so my dad can never come and visit me because I wouldn't take the risk.[106]

The fear that housing conditions could harm loved ones was also evident in Claire Wilson's testimony. Already coping with severe postnatal depression, she described the overwhelming fear of raising a toddler in a home she did not believe was safe:

> I am constantly worried about my children, and then with all this happening and all in the house, it doesn't help matters... I mean and I've got severe postnatal depression and I, I've no, I've not been offered help for it yet, and I'm not – I try so hard just to, just to support them and try and stop them from getting unwell and things like that. I try and do things… but it, it does, it does worry, it does worry me, I, I, I feel stressed out daily knowing that I've got draughts coming through my windows and mould in my bathroom... knowing that this house isn't adequate for my children, because it's not adequate.[107]

No resident should be left fearing that the condition of their home could harm their child, parent, or other loved one. When housing conditions become a source of fear for the safety and wellbeing of loved ones, one of the most fundamental purposes of a home has been lost.

Dislocation and Alienation in the Home

When housing problems persist for years, the consequences can extend beyond physical conditions and psychological distress. The home itself can become alienating. Rather than places of comfort, safety, and belonging, homes became associated with stress, dread, and avoidance. Kirsty Sinclair's testimony encapsulates this sense of dislocation. Reflecting on years of unresolved housing problems, she described reaching a point where home no longer felt like a place of comfort or refuge, but somewhere she did not want to return to:

> You're scared to go home because you don't know if something else is burst when you get in… it deteriorates your mental health so much when you know every day you're going home from work to a mouldy house, you know? You're going to need to go in and try scrub with more bleach to take the horrible smell away… You don't want to go home sometimes – because like, "going home to this tip again" – because, and it's nothing to do with not being clean... it's just

[105] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[106] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[107] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)

> constant damp, mould, whatever… All I want is a house… just a home that I'm comfortable in and can live in and I'm happy to go home to.[108]

Kirsty's testimony reveals a profound rupture in the relationship between resident and home. Her repeated references to being 'scared to go home' and returning each day to 'a mouldy house' illustrate a deep sense of dislocation. In this sense, her account describes a form of alienation within the home itself: she had not lost her house, but she had lost the sense of safety and belonging that gives a house meaning as a home. Perhaps the most striking aspect of Kirsty's testimony is the simplicity of what she ultimately wanted. After years of housing problems, her aspiration was not ambitious or extraordinary. She simply wanted a home she was 'happy to go home to'.

The gulf between the idea of home, and residents' lived experience, was also evident in Claire Sullivan's testimony:

> It's depressing when you're having to go home to your life – I mean – that is your home. And yeah, these houses look great from the outside. But they're absolutely disgusting on the inside.[109]

Alienation from the home was also evident in the loss of pride and attachment residents once felt towards their homes. As housing problems persisted, many residents gradually lost the desire to invest time, care, and emotional energy in the places they lived. Elizabeth Rutherford described a profound loss of attachment to a home she had once been proud of:

> I'm a bit house proud. Everything's getting tired because I've lost my sense of faith in this house. I don't want to paint. I don't want to get new flooring. I don't want to do anything. Because I've got a forty grand bill hanging over my head… my whole house is tired because I'm fucking worrying about issues that other people have gave me… I'm 54, this is the first time I've ever lost interest in any house I've ever stayed in.[110]

Elsewhere in the interview, Elizabeth contrasted her excitement when first purchasing the house with the feelings it now evoked:

> My house was the thing. I couldn't believe we bought this house. I couldn't believe that where we sit, where our view is, how close it was to the school, how close it was to the train station... We were so excited about this. And now I'd cheerfully put a bomb to it and try and build something else, because it's just shocking, it's shocking how wrong everything is.[111]

A similar sense of disillusionment was evident in Maria Rossi's testimony. Recalling her first impressions of the property, she described the excitement residents felt when they moved in, before years of unresolved problems gradually eroded that attachment:

> I was one of the first ones to move in… you thought you'd won a Rolex… when you first moved in, they were amazing. They really were amazing. It's just after a couple of years… that's when the problems started to occur. And they've still not fixed them.[112]

[108] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[109] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[110] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[111] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[112] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

As that attachment diminished, residents increasingly questioned the value of investing time and effort in their homes. Maria Rossi, Charlotte Wilson, and Kirsty Sinclair each described reaching a point where decorating and maintaining the home no longer felt worthwhile:

> When you're decorating and it just falls apart round about you. So, you get to the stage you say to yourself: "What's the point?".[113]

> I don't even want to do anything to this house. I want to decorate, but I don't.[114]

> I've just wallpapered as well, and all the wallpaper is just falling off the wall.[115]

For some residents, this process culminated in a complete loss of attachment to the home itself. As Maria Rossi bluntly put it:

> I don't even want to live there anymore.[116]

A home is more than a physical structure. It is a place to which people become attached, invest care and effort, and expect to find comfort and security. The testimonies presented here reveal what happens when that relationship is broken. The progression from pride, to disillusionment, to withdrawal, and ultimately to rejection illustrates how prolonged housing problems can erode the very meaning of home.

[113] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[114] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[115] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[116] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

Erosion of Comfort, Security and Dignity

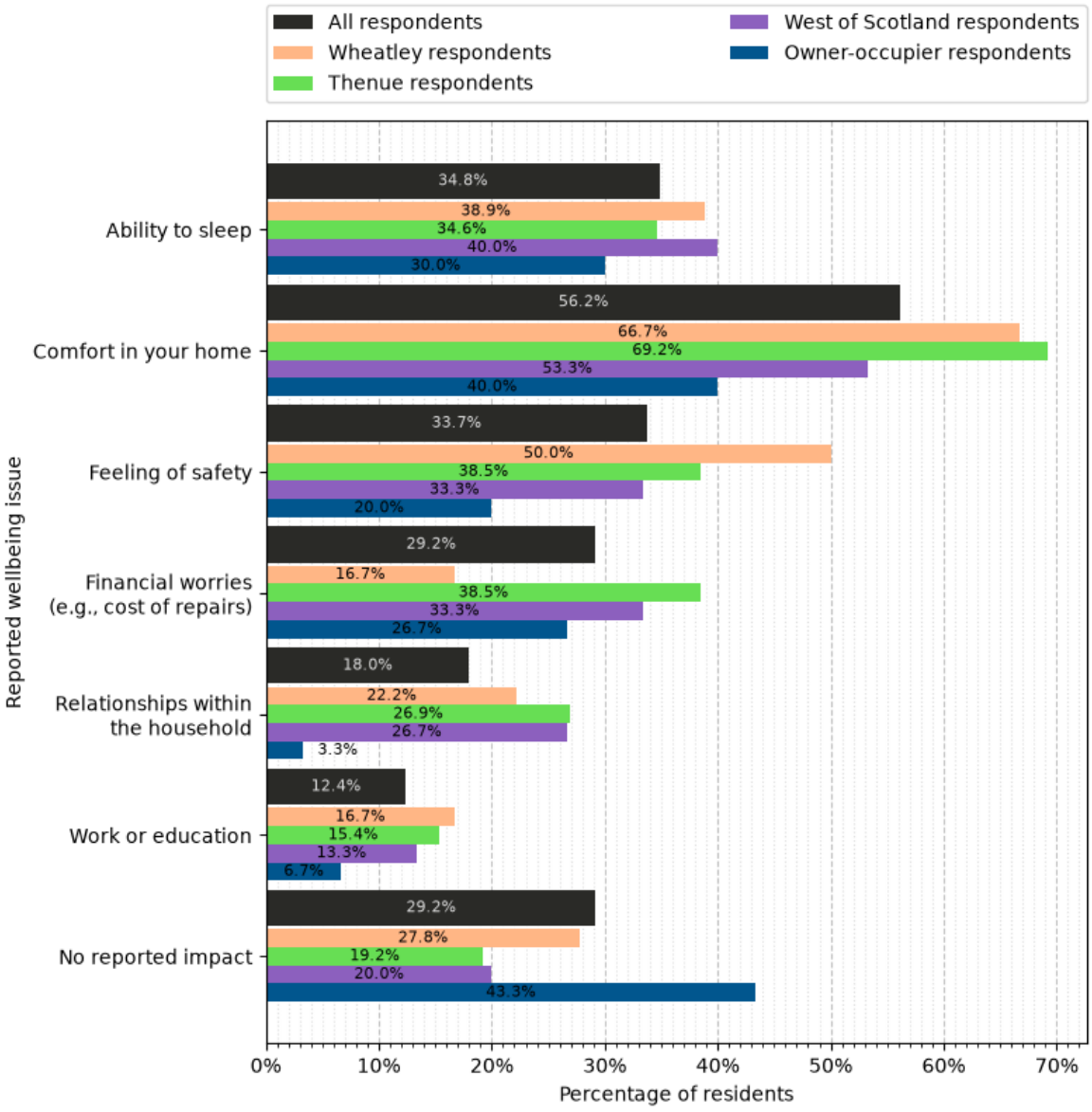


Figure 11: Impact on Wellbeing by Housing Association.[117]

- The survey identified a significant impact upon wellbeing, with respondents reporting a 70.8 per cent decline.
- More than a third of respondents (34.8 per cent) reported that housing problems had negatively affected their ability to sleep, while 12.4 per cent reported disruptions to work or education.
- Loss of comfort within the home was reported by 56.2 per cent of respondents. Among this group, 60 per cent reported mould, 72 per cent reported damp, and 74 per cent reported plumbing problems. These findings suggest a strong relationship between deteriorating housing conditions and residents' ability to feel comfortable within their own homes.

[117] Wellbeing was defined as impacts upon: feeling of safety; work or education; relationships within the household; financial worries; comfort in own home; and ability to sleep.

- A diminished sense of safety was reported by 33.7 per cent of respondents. Within this group, two thirds (66.7 per cent) reported structural problems affecting windows and doors, while more than half (56.7 per cent) reported structural problems affecting walls, floors, or ceilings. Concerns regarding safety were not limited to structural defects. 70 per cent of respondents within this cohort also reported mould, alongside leaks and flooding that frequently resulted in dampness and, in some cases, fears regarding the condition of the property itself.
- 18 per cent of respondents reported a deterioration in relationships within the household as a consequence of housing problems. Among this group, 75 per cent reported mould, 93.8 per cent poor plumbing, and 87.5 per cent leaks and flooding. These figures highlight the strain that persistent and unresolved housing problems can place upon family life, particularly where residents face longstanding difficulties securing effective repairs.

Comfort and Dignity

Comfort is one of the most basic expectations people have of home. Yet residents described living conditions that undermined their ability to feel settled, relaxed, and at ease within their own homes. In many cases, the effects extended beyond the physical fabric of the property and into the personal spaces, possessions, and routines through which people create a sense of home. Eileen Gallagher described discovering mould growing behind a framed picture in her son's bedroom, illustrating how housing problems could intrude into the most personal aspects of domestic life:

> One day, I went into my son's room… and I was wiping one of the pictures and I saw mould spores coming out of the picture. So when I lifted the picture off the wall, there was a massive patch of mould on the wall.[118]

Claire Sullivan reflected on the destruction of the possessions and personal touches through which people create comfort and belonging:

> This is heartbreaking that this is actually happening to people's homes… it's the things that people put into their homes to make it a home, now destroyed.[119]

Maria Rossi contrasted her current circumstances with what she felt a home should provide. At a stage in life when she wanted peace, stability, and comfort, she instead found herself living under constant uncertainty and vigilance:

> Honestly, I want to move out, because it's just – it's a whole lot of stress you don't need in life. I'm fifty, I don't need that. My life's coming to where I just want to be able to sit in my nice, warm, cosy house… when you hear a noise, you're [not] like "Oh my god, what's that?".[120]

Kirsty Sinclair expressed a similarly modest aspiration. After years of housing problems, all she wanted was a home in which she felt comfortable and happy to return:

[118] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[119] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[120] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

> All I want is a house… just a home that I'm comfortable in and can live in and I'm happy to go home to.[121]

For many residents, however, comfort was undermined not only by stress and uncertainty, but by the everyday sensory realities of the homes in which they lived. The odour of dampness, drains, and raw sewage became a routine part of everyday life for some households. Helen Taylor spoke of living with the smell of raw sewage entering her home through the drainage system:

> The smell is coming up through the shower, and it is absolutely rank.[122]

At times, she described it as physically overwhelming:

> Because if you go to use that toilet first thing in the morning, you actually feel sick… it's that bad some mornings.[123]

Claire Sullivan similarly described the smell within her home as 'revolting'.[124] Reflecting on the aftermath of repeated flooding and dampness, she explained how persistent odours had become so normalised that they were no longer immediately noticeable:

> During the most recent flood… we could smell obviously how bad the dampness and everything was. But we really didn't actually smell it to the extent until we had gone on a holiday and actually come back, and smelled how bad it actually was. I mean, because you start to get immune to it.[125]

Living under these conditions for years fundamentally reshaped Claire's sense of what was normal. Only after leaving the Village did she appreciate the extent to which she had adapted to the smell:

> Another thing as well, like we've both noticed, our smells have come back! And I mean I'm not joking when I say this – it's like you could actually now smell things to the point you questioned yourself: "Was I walking out the door stinky?"… all of a sudden we can now smell different things that we couldn't previously.[126]

Residents also reported the presence of rats, mice, insects, and other pests within their homes. Beyond the distress they caused, infestations disrupted residents' sense of comfort, security, and control within the home. Maria Rossi recalled repeated problems with pests entering her home, including ants, beetles, and insects emerging through the property's drainage system:

> I had beetles coming in my house, I had ants… infested with ants… big things coming out of my sink. Don't know if it was woodworm or damp or whatever it was. But I had these big things coming out of my sink… I had ants just covering, like, my full worktops, my living room.[127]

Infestations were particularly distressing where they occurred despite residents' efforts to maintain clean and well-kept homes. One survey participant reflected:

[121] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[122] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[123] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[124] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[125] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[126] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[127] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

> A lot of insects, [they were on] the wall[s], the edges of the floor, the bed, inspectors came in eventually, and it was found that the insects came in because of the leaks and dampness related to the toilet... [I] felt that this was disgusting, because I keep a clean house.[128]

Persistent infestations also remained unresolved despite repeated complaints:

> There's a persistent mice infestation, and nothing has been done about it.[129]

The consequences extended beyond discomfort and disgust. Claire Wilson spoke of living in an area she believed to be heavily affected by rats, and the anxiety this created for her family:

> This street is infested with rats – infested with rats! The only reason we don't get them in this household is because we have two dogs… a rat actually came [into a neighbour's] house and ate her budgie… I mean what if that happens to your children, they come in, they bite your children, it, it, it's a big fear for me.[130]

In some cases, the cumulative impact of these problems fundamentally altered residents' experience of the home. As one survey participant put it:

> I've not been able to enjoy my tenancy due to rats and other issues in my house.[131]

A home should be a place where people can relax, feel at ease, and enjoy everyday life. The experiences described above illustrate what happens when those ordinary comforts are gradually stripped away. Yet for some residents, the consequences extended beyond discomfort alone. Housing failures intruded into some of the most private aspects of daily life and, in some cases, the responses offered by housing providers required residents to compromise basic expectations of privacy and dignity. Several residents reported being advised to leave bathroom doors open whilst showering in order to compensate for defective ventilation and persistent condensation problems. Eileen Gallagher explained why she regarded this advice as wholly inappropriate within a family home:

> They've told us to leave the shower bathroom doors open while people are showering, and I'm not being funny – you can't do that in a house full of people, you just can't. You need privacy. That's not a normal thing to do… especially with teenage boys and a wee lassie in the house, it's not appropriate. Aye, they've asked us to do really weird things that I've never heard of anybody being asked to do before.[132]

Claire Sullivan recalled being given similar instructions as a means of managing persistent condensation and ventilation problems:

> I was told to keep the ground floor toilet door opened to let the air in. To air it, because inside the toilet the vent up on the ceiling was broken, there wasn't a window in the toilet neither for anything to go out… when you were having a shower and you've got all that condensation, it's not evaporating.[133]

[128] Survey Participant 86 (Wheatley Homes Glasgow Tenant)
[129] Survey Participant 91 (Wheatley Homes Glasgow Tenant)
[130] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[131] Survey Participant 54 (Wheatley Homes Glasgow Tenant)
[132] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[133] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

For some residents, these intrusions were not limited to inappropriate advice, but fundamentally altered the most intimate aspects of everyday life. Because his housing association failed to properly repair a collapsed bathroom floor, James Stewart was left with no choice but to assist his disabled mother whilst she showered, despite his concern for her privacy and dignity:

> She can barely move – she's got a Zimmer frame – and it's very, very dangerous for her to get in and out the shower. And you can imagine, I don't want to stand – I'm a boy, I don't want to stand there with my mother in the shower – but I have to do it to make sure she's safe.[134]

The ability to wash, dress, and attend to personal needs in private is among the most basic expectations of human dignity. The accounts presented here demonstrate how housing failures, and the response of housing associations to those failures, undermined that dignity by forcing residents to sacrifice privacy in order to live safely within their own homes. In doing so, they illustrate how the erosion of comfort within the home can ultimately extend into some of the most private and fundamental aspects of everyday life.

Social Withdrawal

Feelings of shame and embarrassment emerged repeatedly throughout residents' testimonies. As housing conditions deteriorated, some residents became reluctant to invite friends and family into their homes, whilst others described withdrawing from social activities and contact with others. Claire Sullivan summed up the experience succinctly, describing it as 'an embarrassing way of living'.[135] Reflecting on the revolting smell of drains and sewage that permeated her home, she explained how embarrassment became so severe that she stopped inviting people into her home altogether:

> When you would use the toilet, you would smell the drains… it was embarrassing because, if you had family or if you had friends over… even if you shut the bathroom door. The smell was – it was revolting, it's the only way I could explain it. It would make you sick… I stopped. I stopped. I didn't bring anybody into my house. The only person that was allowed to come was my mum… I mean I'm not even exaggerating when I say this, it was so embarrassing.[136]

Claire's experience was not unique. Other residents similarly reflected on the embarrassment of welcoming visitors into homes permeated by the smell of sewage:

> That's embarrassing. Totally embarrassing… because it's smelling.[137]

> Many neighbours complain of the same toilet issues and sewage smell issues to the point sometimes you can't sit downstairs in living room as it smells so bad, and it's embarrassing if you have guests and your house smells like sewage![138]

[134] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[135] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[136] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[137] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[138] Survey Participant 15 (Thenue Housing Association Tenant)

Housing conditions could also become a source of shame for other members of the household. Kirsty Sinclair described how her children no longer wanted to bring friends or partners into a home marred by dampness, mould, and disrepair:

> My two sons still lived in the house at that time. The two of them's now moved out because they don't want to be staying in that, bringing their friends home, their girlfriends home, whatever… [my daughter] doesn't want to bring her friends in the house either, so it's a wee bit impacting her mental health and her social life because she doesn't want to bring somebody in whenever my floors cut up and it's all black mould… she's embarrassed, she's embarrassed when obviously that's sitting there like that.[139]

Elsewhere in the interview, Kirsty reflected on the broader impact that this had upon both her own life and that of her daughter:

> It does upset you... and it's nothing to do with not being clean… it's just constant damp, mould, whatever, you're constantly going about with bleach... that's just what you're constantly doing trying to, because it's embarrassing when people come in and you're like "oh I've got another leak there", do you know what I mean?... It's having a big impact, like on my life, on my daily life, on my child's life.[140]

Even residents who had spent considerable sums replacing defective fixtures and fittings described similar experiences. Reflecting on the only toilet in her home that had not been replaced since the original build, Elizabeth Rutherford stated:

> People think we live in absolute luxury and it's, it's, it's horrendous what you need to make people do when they come in the house. "Can you go to the toilet we put in because that one doesn't work?"[141]

For some residents, the emotional toll of housing problems began to affect relationships with those closest to them. Maria Rossi reflected on how constant stress and anxiety strained her relationship with her children and grandchildren:

> [I was] constantly on edge… it was chaos. My kids were always around about me, and they did not want to be… because I was unbearable… I was always on edge, and I just wasn't nice to be around, like, with my grandkids… the stress and anxiety.[142]

In the most severe cases, residents described withdrawing from social life altogether. Eileen Gallagher's earlier reflection also captures the extent to which prolonged housing problems transformed her relationship with everyday life:

> I used to go to the gym every day. I had a job. I had a normal life. And now I don't leave my house.[143]

The testimonies presented here reveal the social cost of poor housing conditions. Residents described feeling unable to invite friends into their homes, embarrassed when visitors crossed the threshold, and ashamed of conditions that were beyond their control. Homes that should have been places of warmth, hospitality, and family life instead became places to hide, avoid,

[139] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[140] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[141] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[142] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[143] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

and apologise for. In this way, housing problems did not merely damage the home itself; they eroded the social relationships and human connections that give a home much of its meaning.

Safety

Safety is one of the most fundamental purposes of housing. No resident should fear that their home could injure them, harm their children, or place the lives of loved ones at risk. Nevertheless, a recurring theme throughout residents' testimonies was the belief that their homes posed a threat to their safety and wellbeing. Eileen Gallagher described the psychological burden of living in a home she did not regard as safe:

> You're not safe in your own house. This is the issue, you're actually not safe here. You don't know what's going to happen. I've heard of people whose roofs have collapsed... see when you've already got mental health issues, and you've got that kind of worry on top of these things… you automatically think that's going to happen to you, so you don't – you don't live normally. You've no quality of life because you're worried more about what's going on in the house. And, it just – it feels constant. It's never ending.[144]

Concerns for the safety of children emerged repeatedly throughout residents' testimonies. Reflecting on the potential consequences of an unresolved leak within his home, Tesfay Kiros explained:

> I have kids, you know. And if something happens… that's very bad, you know… I have five kids, so it's a worry. I don't know… maybe it's going [to get] bigger and someday something bad [will] happen… I have kids, you know. Maybe some places it might gush out some day.[145]

Safety concerns were not confined to social tenants. Elizabeth Rutherford described an overriding fear that a rotting window could fall from her property and strike a child or passer-by below:

> I'm stressed out my box right now because the worst window is in our bedroom, and it's above the two cars that normally sit there, and it's a pathway. So now when that comes out, is it just going to be two cars that get hit? Is it going to be nothing that gets hit because we're at work? Or is it going to be a child? And I'm getting to the point where I'm actually going to have to fix this so it's not killing anybody…[146]

Other residents described unsafe conditions within the home itself, including damaged flooring that created significant trip hazards:

> They just ripped a bit of floor up… I nearly lost my ankle, that was how dodgy they put the floor down. When my daughters were chasing me around my kitchen, I stood on one bit of floor because of the big gap, my ankle went down the other bit, and I just pulled it out in time or my ankle would have been caught. My granddaughter nearly broke her ankle with slipping on the floor. I

[144] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[145] Interview with Tesfay Kiros (Wheatley Homes Glasgow Tenant) by James Ferns and Isla Wallace (25.02.2026)
[146] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)

> was left like that for nineteen months, with no flooring, no nothing… just a big damp floor. And they kept saying "Oh, we don't know".[147]
>
> I've struggled to get a response and I don't feel safe walking around on my floor, I've tripped on my floor a few times due to mould causing my flooring to be removed and I've been left waiting on my housing association to fix it.[148]

For some residents, these concerns culminated in a broader sense that their family's safety was under constant threat:

> I feel as if my and my family's safety is in constant danger.[149]

For some households, concerns about housing safety were inseparable from concerns about the survival of vulnerable relatives. James Stewart described the conditions within his disabled mother's bedroom:

> The kitchen and the disabled bedroom were really cold… absolutely like ice… it's frozen… I've had to buy electric blankets, halogen heaters, everything, just to keep my mother alive pretty much.[150]

Elsewhere in the interview, James reflected on how the severe cold within his home left his father's bedroom uninhabitable. Unable to sleep in his bedroom, his father – a wheelchair user and double amputee – slept on a couch instead. James went on to describe the tragic sequence of events that followed:

> Because of the house – my dad wouldn't sleep in that room, so he would sleep on this couch. And because of that, he fell off the couch… my dad was an amputee. He lost his feet first, through diabetes, then it was up to both his knees… he was sitting in here with his legs, or what was left of his legs, on the wheelchair – and one day he went to get up and he broke his femur… which led to him getting put in hospital, which led to him [being] put under anaesthesia… he came out of anaesthesia and had a heart attack and died… Because he fell off this couch – because that room was too cold – my dad died… he just couldn't sleep; it was too cold. And my dad was a big man so I couldn't carry him up the stairs.[151]

Safety is not an optional feature of housing. It is its most fundamental obligation. The testimonies presented here describe residents who feared injury, feared for their children, feared for vulnerable relatives, and, in the most tragic case, connected the death of a loved one to conditions within the home itself. This should never happen. No resident should be left questioning whether their home is safe. No family should lose a loved one in circumstances they believe arose because a home failed to provide basic protection from harm. Such conditions are not merely regrettable; they are unacceptable.

Living within Constant Chaos

Chaos permeates many of the testimonies gathered during this research. Housing problems were not described as isolated events but as an unending succession of defects, failures, and

[147] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[148] Survey Participant 62 (West of Scotland Housing Association Tenant)
[149] Survey Participant 40 (West of Scotland Housing Association Tenant)
[150] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[151] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)

fresh crises. A sense of constant and all-encompassing disruption pervades many residents' accounts, with everyday life increasingly consumed by the endless cycle of cleaning, repairing, replacing, and reporting. Eileen Gallagher's testimony captures the overwhelming sense of chaos that housing problems can create – or, as she states, 'it's just pure panic every five minutes'.[152] Reflecting on the cumulative impact of repeated flooding and water damage, she described a home consumed by an unending cycle of deterioration, cleaning, and damage limitation; a situation that, 'feels constant… never ending':

> [The] whole floor [in the living room] is actually damaged… out on the hall, it's pretty bad. The kitchen's really bad. The back door's bad. The carpet upstairs – this was a new carpet again, that was laid after the last flood – and that carpet's all damaged because there's still water coming out the shower. It's all starting to go discoloured and it's mouldy looking. And I'm bleaching it, and I'm bleaching it, and I'm bleaching it – because there's not really anything else I can do at this point, because I can't afford to replace it.[153]

A similar sense of disorder and upheaval permeates Maria Rossi's testimony. Rather than recounting a single housing problem, she described an exhausting succession of disrepair:

> My walls were falling in… it was uninhabitable… they come out, they said it was this, it was that, it was the other... it was because I was drying washing in my house… They come out and ripped my bottom toilet out three times, to the extent I've not got a shower in my bottom toilet at all… it's the anxiety it caused me. I had no flooring. I had to have my grandkids in that. It was just the mould, the damp, and they didn't replace it all, they just replaced wee bits here and there. Then they came out and said they were giving me a new kitchen… now that's all falling off the wall… my kitchen ceiling's caving in, my door's walls are caving in.[154]

Elsewhere in the interview, Maria distilled the experience into a simple phrase:

> [I was] constantly on edge… it was chaos… the stress and anxiety.[155]

Kirsty Sinclair similarly described housing problems as a relentless cycle from which there appeared to be no escape. Years of flooding, dampness, mould, cleaning, repairs, and damaged possessions created a sense of being trapped within conditions that continually reproduced themselves:

> Loads of problems, like constant flooding, mould, dampness… mould everywhere, all over the ceilings… like wetness constantly. Like you're just constantly trying to clean, because you feel dirty with having to live in it… it's [since] 2018 and it's not like it's a year or two or a couple of months that this has been happening. It's just constant and then every time you look up, there's more damp somewhere else, do you know what I mean? We're living in that… I'm now on anti-depressants… it's just constant stress, constantly doing your house up, money worries trying to replace all the furniture that gets damaged, all the flooring that gets damaged. So you're constantly chasing your own tail.[156]

[152] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[153] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[154] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[155] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[156] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

Elsewhere in the interview, Kirsty reached for a metaphor that captured the futility of this endless cycle of labour and deterioration. Comparing her home to the Forth Rail Bridge – a byword for never-ending maintenance, where work is often said to resume almost as soon as it is completed – she explained:

> I would like them to fix my house properly. So you can live in it like a home. Like it's the Forth Rail Bridge right now, every time I finish decorating I need to start again because something else bursts, and that's just the way I feel.[157]

Kirsty's comparison recalls the work of Cathy McCormack, a pioneering Easterhouse housing activist whose campaigning work during the 1980s drew national attention to the effects of dampness, mould, and housing disrepair in Glasgow. Reflecting on her own experiences, McCormack famously wrote:

> It was as if I'd been decorating the Forth Bridge to keep the fungus at bay. Now I couldn't afford to be paintbrush Annie anymore and we had to live with the fungus staring back at us.[158]

The parallels with Kirsty's testimony are striking. Despite being separated by four decades, both accounts describe the same exhausting cycle of labour without resolution. Both McCormack and Sinclair, working-class Glaswegian women, recount repeatedly cleaning, decorating, repairing, and maintaining homes affected by persistent defects. In both testimonies, the image of the Forth Bridge captures the futility of this process: no matter how much effort is invested, the work is never finished because the defects continually return.

The image of the Forth Bridge endures because it captures something fundamental about the experiences described here. The problem was never simply the existence of defects, but their persistence. Effort was expended, money was spent, repairs were attempted, yet the work was never finished because the underlying problems remained. In this sense, the chaos described throughout this section was not a temporary disruption but a way of life imposed by housing conditions that residents could neither resolve nor escape.

[157] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[158] C. McCormack, *The Wee Yellow Butterfly* (Glendaruel: Argyll Publishing, 2009) p.46

Housing Conditions and Declining Health

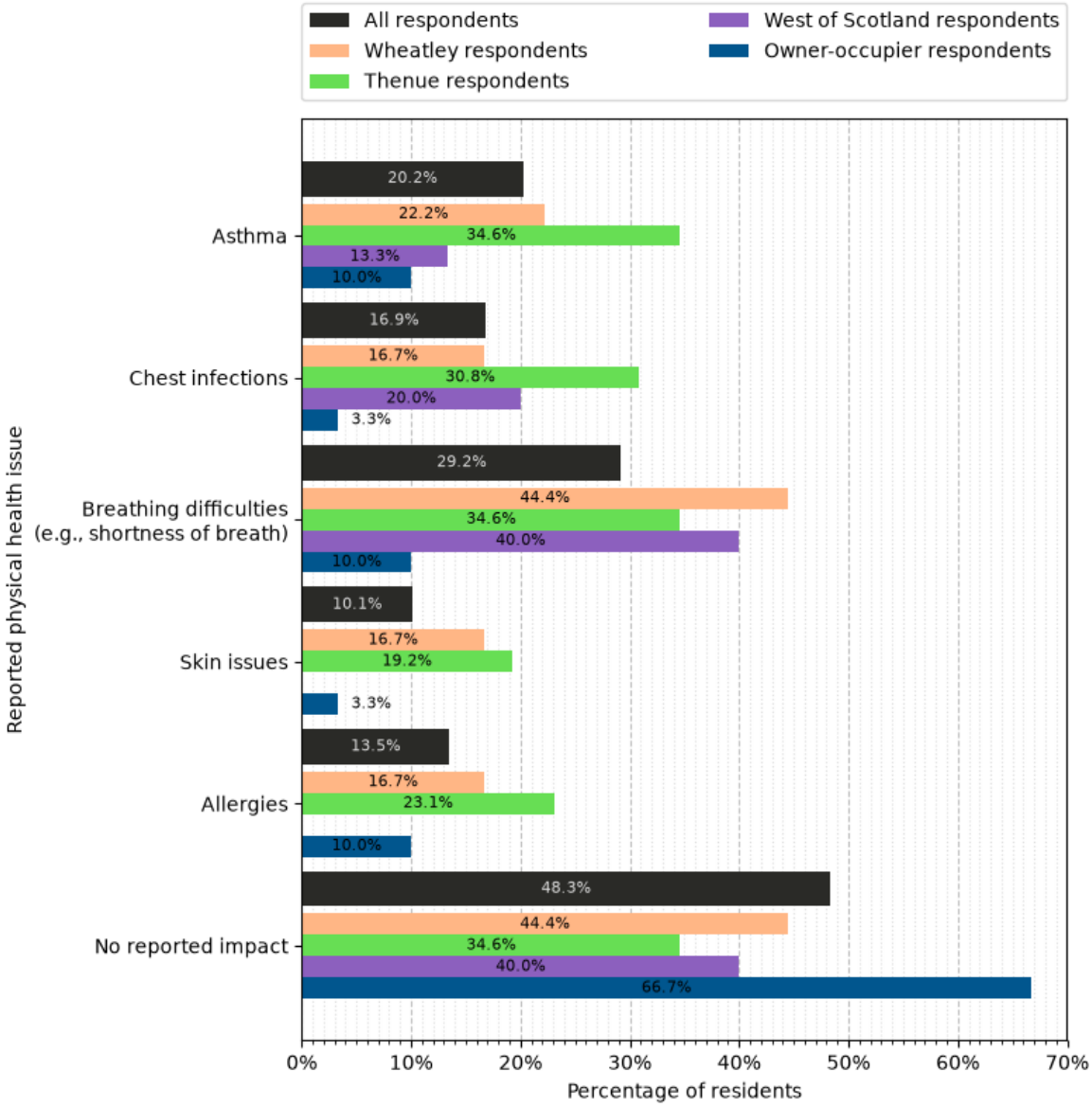


Figure 12: Specific Health Impacts by Housing Association.

- More than half of survey respondents (51.7 per cent) reported that housing conditions had negatively affected the physical health of at least one member of their household.
- Among households containing at least one person with a disability, this figure rose to 61.9 per cent. This disparity is perhaps unsurprising given that disabled residents may spend more time within the home and are therefore likely to experience greater exposure to housing conditions and environmental hazards.
- Breathing difficulties were the most reported health issue, affecting 29.2 per cent of respondents, followed by asthma (20.2 per cent) and chest infections (16.9 per cent).
- One concerning finding relates to the fact that 15.7 per cent of respondents reported discussing housing-related issues with their GP; seeking medical advice is a significant step and typically reflects concerns that extend beyond everyday discomfort.

Adult Health

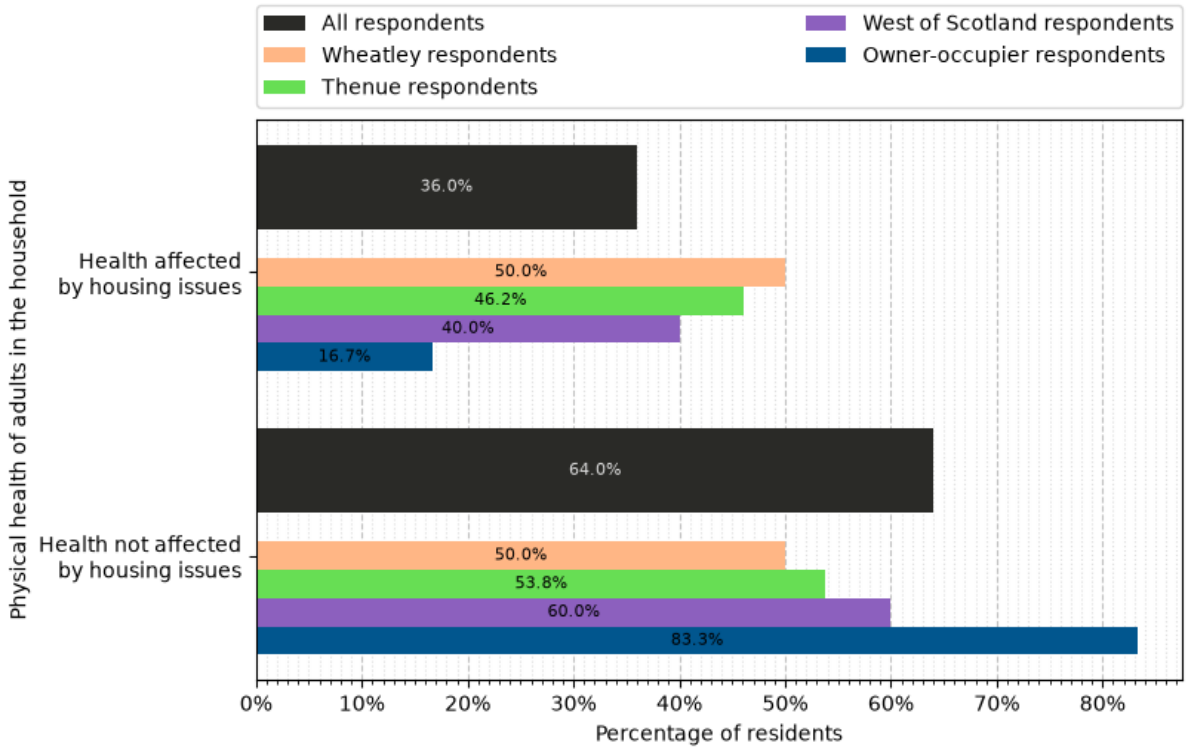


Figure 13: Adult Health Impacts by Housing Association.

- More than a third (36 per cent) of survey respondents believed that housing conditions had negatively affected the health of adults within their household.

Physical health was a prominent concern across both interviews and survey responses. Dampness, mould, defective ventilation systems, and prolonged exposure to disrepair were repeatedly linked to deteriorating health, respiratory problems, and serious medical conditions. Whilst this research does not seek to establish clinical causation, it is clear that many residents believed their homes were harming their health and the health of those around them. Eileen Gallagher expressed concern that a defective ventilation system may have been distributing mould throughout her home:

> There's a good possibility that the filter system, because it hadn't been changed that long and they had left it, that it's been basically distributing mould throughout the rest of the house.[159]

Elsewhere in the interview, she directly linked housing conditions to deteriorating health within her household:

> I've ended up not well. My kids have ended up not well. My daughter's been basically unwell from 2021. There's been recurring issues and I've got medical reports to say this. I've got a form of lung disease, I can't breathe properly, it's, it's been horrendous if I'm being honest, I couldn't even begin to tell you the extent of the amount of things that's happened because there's been that

[159] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

> many incidents. And it's taking me reading the subject access requests to realise how many things have actually happened that they have ignored.[160]

Maria Rossi similarly expressed concern about the impact of persistent dampness and mould upon respiratory health. Reflecting on her partner's COPD and subsequent lung cancer diagnosis, she drew a connection between these conditions and the dampness within her home:

> [My partner] was diagnosed with lung cancer, stage 1 lung cancer… But he's got… COPD… emphysema… and I've still got mould and damp… it definitely had an impact… I think it was all building up and he couldn't breathe, so he went to his doctor and that was when he was diagnosed with COPD.[161]

Whilst this research cannot determine the role, if any, that housing conditions played in these diagnoses, Maria's account nevertheless highlights a troubling reality: persistent dampness and mould remained unresolved within a household containing a resident living with COPD, emphysema, and lung cancer. Regardless of causation, few would regard a home affected by dampness and mould as an appropriate environment to manage such serious respiratory issues.

Not all residents' health concerns centred upon respiratory illness. Kirsty Sinclair reflected on a series of health problems and repeated periods of hospitalisation that she believed may have been linked to the conditions within her home:

> I've been in hospital a few times really, really sick and… they can't ever get to the bottom why it is.[162]

Elsewhere in the interview, and as discussed previously in relation to the psychological impacts of housing conditions, Kirsty described a diagnosis of Bell's Palsy that medical professionals attributed to severe stress:

> I ended up in the hospital, like my face all drooped, my arm... I've got nerve pain in my arm, and it turns out I had Bell's Palsy through stress.[163]

Concerns about housing-related health impacts were sufficiently serious that numerous survey participants reported discussing them with medical professionals. Residents described seeking advice from GPs regarding mould, dampness, ventilation systems, respiratory illness, and broader health concerns:

> Doctor advised that I must address the issue with the housing association because mould is a silent killer[164]

> I spoke to my GP about if the issues with the mould in the faulty ventilation system could have made my COPD and severe asthma worse. They said it could have been a contributing factor.[165]

> Received a support letter from [my] doctor regarding mould to send to Thenue.[166]

[160] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[161] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[162] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[163] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[164] Survey Participant 21 (Thenue Housing Association Tenant)
[165] Survey Participant 81 (Thenue Housing Association Tenant)
[166] Survey Participant 48 (Thenue Housing Association Tenant)

Survey participants also reported a range of ongoing health concerns that they associated with poor housing conditions:

> I have experienced breathing problems, skin problems, health worries.[167]
>
> I'm worried that the issues about with mould and damp will affect my asthma and COPD.[168]
>
> I experienced pneumonia, I have been blamed and my partner has been blamed. I feel as if my and my family's safety is in constant danger.[169]
>
> We're worried about the impact of all this on our physical health too, my partner has developed asthma and shadows on his lungs.[170]

The accounts presented here raise serious concerns about housing conditions that residents repeatedly associated with declining health and worsening medical conditions. Even where mould, dampness, and defective ventilation cannot be shown to have caused particular illnesses, few would regard them as acceptable conditions in which to manage chronic disease, recover from illness, or maintain good health.

Children's Health

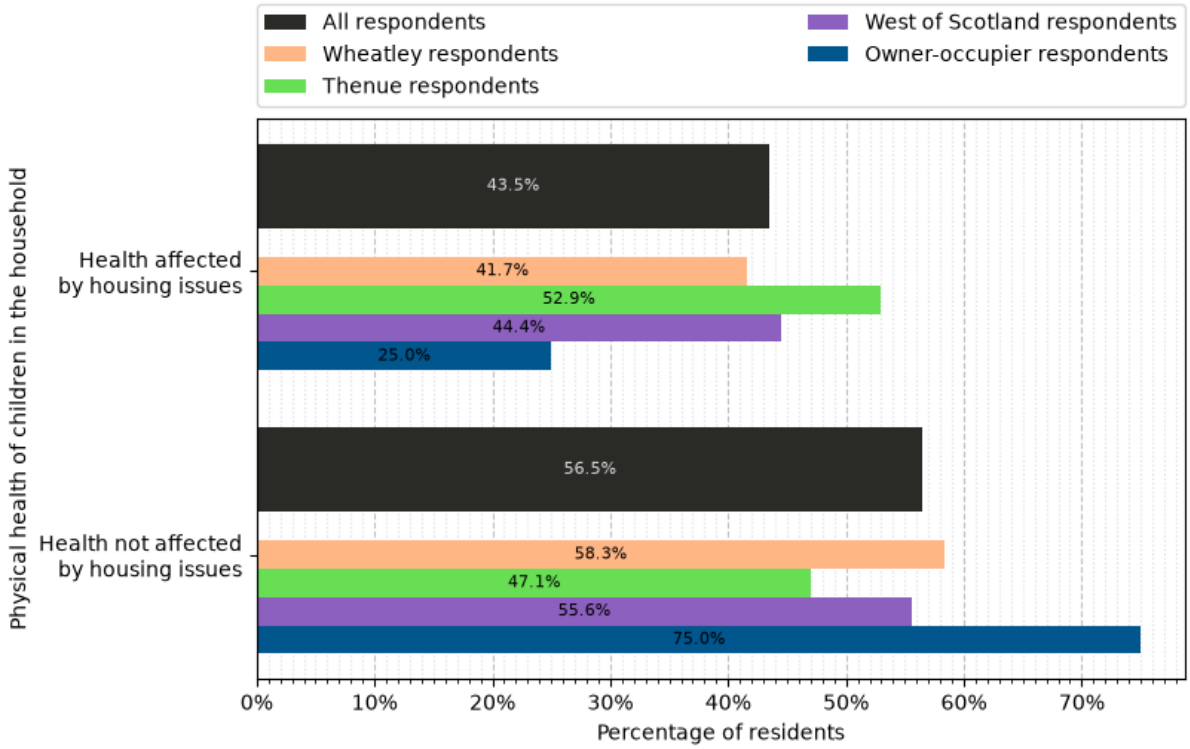


Figure 14: Children Health Impacts by Housing Association.

- Just over half of respondents (52 per cent) lived with children, of whom 43.5 per cent believed that their children's health had also been affected by housing conditions.

Parents described living with the fear that housing conditions were harming their children. The accounts presented here are not simply accounts of housing disrepair, but of parents

[167] Survey Participant 90 (Wheatley Homes Glasgow Tenant)
[168] Survey Participant 69 (West of Scotland Housing Association Tenant)
[169] Survey Participant 40 (West of Scotland Housing Association Tenant)
[170] Survey Participant 26 (Wheatley Homes Glasgow Tenant)

watching children become unwell and worrying that the homes in which they live may be responsible.

Eileen Gallagher described ongoing health problems affecting her children. Explaining that her daughter had been 'basically unwell from 2021', and that doctors had suggested housing conditions may have been contributing to her ill health, she reflected:

> My wee girl's been not well, my oldest son's been not well – their chests are terrible. My wee lassie has been in and out of hospital from when she's been wee and they couldn't explain what was going on… she had scarlet fever apparently nearly every week. In my mind, that's came from the house because there was no other reason for her to be that unwell. And even the doctors, the GPs have said the same thing to me basically. They've said: "We think it might be what's going on in the house that's causing it".[171]

Claire Sullivan similarly linked persistent housing problems to recurring illness among her children. Reflecting on her son's breathing difficulties and repeated hospital admissions, she described a period during which illness became a constant feature of family life:

> One of my children was premature, who was born almost two months early and born with breathing machines and different things… [after he came home to the Village he] was now struggling with breathing, lots of chestiness. I mean he was one of the ones that was really, really, really struggling, and it was impacting obviously our everyday life… we're a working family so we were having to take time off… I was having to leave my work to come home and obviously be with my son, take my son to hospitals, take them to doctors, and each and every time I was told that it was bronchiolitis. One of the times I was in the hospital and I think I had obviously broke down crying. Because it was constant. It was almost every week where the kids were unwell – genuinely unwell... I had recorded their breathing because I almost felt like the housing didn't believe me. It was as if you were doing everything to prove this is what your kids are living in… when I was in the hospital, I did explain to the hospital our situation with dampness, floods and different things, and [the doctor] says, "obviously without seeing it, but it could be one of the big factors". Because it's not normal for a child to have that many trips to the hospital, doctors, for bronchiolitis. Since we've moved [away from the Village], I kid you not, I think we've maybe been to the doctors once.[172]

Particularly striking is Claire's description of what happened after the family moved away from the Village. Reflecting on the dramatic improvement in her son's health that followed, she explained:

> My wee boy at the time was lying on the couch. I mean he was lethargic, he had no energy whatsoever… [now] my wee boy – I've off the top of my head not been to hospital this year… put it this way, if I had been to any doctors, it's never been for bronchiolitis. It's not been for a chest infection… they're absolutely fine. Whereas when we were back in there, it was like – the breathing. It was definitely the breathing… his body could never take it.[173]

[171] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[172] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[173] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

The anxiety evident in Claire Sullivan's testimony was shared elsewhere in the research. Claire Wilson similarly described the fear of caring for a vulnerable child whilst housing problems remained unresolved. Reflecting on a young child with a heart condition living in a bedroom affected by severe draughts and defective windows, she explained:

> So, she sleeps in the same bedroom as me… that full length window at the front… it's got a few holes in it which is causing a draught to come through, and obviously the frame's rotting on the outside. As well, the other window's got a small draught coming through it as well, and I did explain to [the housing association] that obviously, she does have a condition, that she can't really get severely unwell… it is kind of concerning that they've still not contacted us about it. I mean that was months ago they came out and looked at the windows, and they've still not came out to say this is what's happening… Every night she was coming into my bed… she felt freezing, like frozen to the touch. And it was just kind of concerning me more than anything else and now she's kind of ended up with a viral infection.
>
> Her skin's very dry, it's all cracked, it bleeds sometimes… They don't know [what's causing it]… I'm still to see a dermatologist about it… she was absolutely fine when she was born and since obviously living here, it's got worse… basically what they said to me… it could be because the dry air, and then I'm thinking to myself where's the dry air coming from? The draughts in the windows is my only option.[174]

Concerns about children's health were also reflected in survey responses, several of which described discussions with medical professionals regarding the impact of housing conditions:

> My child had difficulty breathing and was in and out of hospital for eight months. I don't know if this was because of my house.[175]
>
> Concerned about the health of grandchildren. My lower bathrooms are unusable because of extreme mould. Asthma of grandchildren inflamed. Worried about health of family.[176]
>
> The mould and damp has affected me and my family's health, our GP has helped us ask the housing association for decanting, but it still took eighteen months to do so. We're back now, but I didn't want to move back on account of [mine] and my kids' health being affected.[177]

The accounts presented here raise serious questions about the housing conditions that many parents regarded as harmful to their children's health. Even where housing conditions cannot be shown to have caused particular illnesses, few would regard persistent dampness, mould, defective ventilation, or severe draughts as acceptable environments in which children should be expected to live and grow.

[174] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[175] Survey Participant 28 (West of Scotland Housing Association Tenant)
[176] Survey Participant 21 (Thenue Housing Association Tenant)
[177] Survey Participant 76 (Wheatley Homes Glasgow Tenant)

Findings III: Transfer of Costs onto Residents

This section examines the financial consequences of prolonged housing problem. The evidence presented here shows how uncertainty over repair bills, damaged possessions, rising household costs, and the prospect of further losses resulted in acute financial stress and anxiety across tenures. These pressures were then compounded as residents increasingly found themselves expected to absorb the expense, labour, and responsibility of addressing defects they had neither created nor controlled. Taken together, the accounts that follow reveal how unresolved housing problems generated both immediate financial insecurity and a wider transfer of costs onto residents.

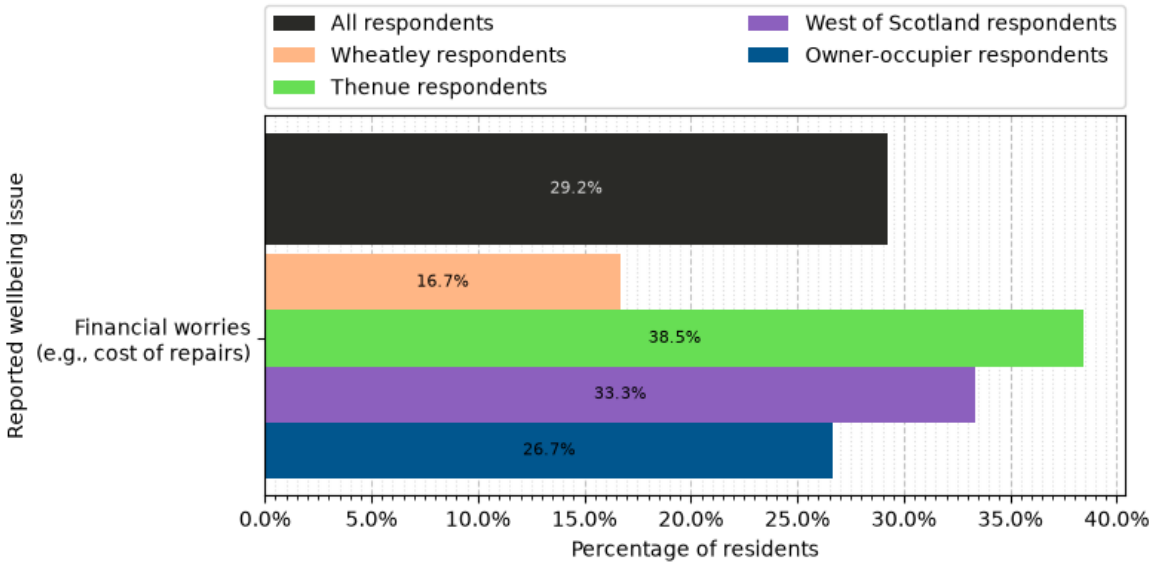


Figure 15: Impact on Financial Worries by Housing Association.

- Almost a third of survey respondents (29.2 per cent) reported experiencing financial worries as a result of their housing conditions.

Financial Stress and Anxiety

Housing problems created a persistent sense of financial insecurity. Residents described living with large and often unpredictable costs that they felt powerless to avoid. The stress arose not simply from cost alone, but from the uncertainty surrounding what further expenditure might yet be required and how it would be paid for.

Unlike tenants, owner-occupiers were personally responsible for meeting the cost of major repairs, placing them at risk of substantial and unexpected financial costs. Susan Robertson faced the prospect of replacing severely deteriorated windows and doors throughout her home. Reflecting on the quotes she had received, she described the significant financial anxiety this had created:

> It's incredibly stressful, and replacing all the doors and windows in the property is also going to be really expensive… all of these uncontrollable things that are going on around me, it's incredibly stressful… I'm going to be using up a huge bulk of savings… simply to make my house properly watertight and airtight

> again… The quotes that I'm getting for the windows, it's almost £40,000… That's a lot of money to find… and then the awareness that when they start actually working, if they find anything else, I've got a major problem. It's incredibly stressful.[178]

Similar concerns were expressed by Elizabeth Rutherford, who repeatedly returned to what she described as 'a forty grand bill hanging over my head'.[179] Reflecting on the financial burden and anxiety this created, she explained:

> I still need to pay my mortgage every month, I still need to pay my bills every month. Forty grand to me is not touchable. Forty grand to me is half my mortgage right now.
>
> I can weep. I honestly could. See the more this conversation goes on, I can't take this anymore. It's just too fucking stressful. I'm going to have to find forty grand in the next fucking six months and it's not going to be pleasant. It's not, again it's not, I mean we're joking about it, but it's not, I can't fucking sleep.[180]

Whilst owner-occupiers worried about substantial repair bills, tenants often described the financial consequences of repeatedly replacing possessions damaged by unresolved housing problems. For Kirsty Sinclair, flooding and water damage had resulted in carpets and flooring being replaced multiple times, with the costs ultimately falling on her. Reflecting on the financial burden this created, she explained:

> It's cost me an absolute fortune and now I'm at the stage that I've maxed out all the credit I can possibly get. So I can't afford to keep replacing, keep replacing, because it's now affecting obviously me and getting me into debt.[181]

Elsewhere in the interview, Kirsty described how the repeated replacement of damaged flooring had pushed her into debt, creating what she described as a 'vicious circle':

> It's just constant stress, constantly doing your house up, money worries trying to replace all the furniture that gets damaged, all the flooring that gets damaged. So you're constantly chasing your own tail because you're getting maybe loans – like I'm on UC – so like, you're getting loans to cover whatever or pay up weekly on carpets and then they're getting damaged and that's three carpets and three floorings I've replaced… So then I'm paying that back, which is leaving me short every month… So it's just a vicious circle.[182]

These financial pressures were experienced against the backdrop of the cost-of-living crisis. At a time when many households were already struggling to pay for essentials, residents found themselves confronted with additional costs arising from housing problems they had not created. The anger evident in many accounts stemmed not simply from the expense itself, but from the belief that they were being forced to bear costs that should never have fallen upon them in the first place. Both Kirsty Sinclair and Claire Sullivan situated their experiences within this broader financial reality:

[178] Interview with Susan Robertson (Owner-Occupier) by Isla Wallace and Bohdan Starosta (26.03.2026)
[179] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[180] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[181] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[182] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

> It's all expenses that you just really can't afford. Especially these days, like with the cost of living and everything else, you know what I mean? It's just… It's deflating.[183]

> We're then put in financial difficulty because, you know, we're in a cost-of-living crisis as it is. We're not only trying make ends meet, whether that be with food, bills. But now you've got financial added pressures with what's going on with the housing, and you've got to ask yourself: is the housing actually aware of this?[184]

For some residents, these pressures were compounded by rising energy bills – heat escaping through defective windows and poorly sealed homes comes at a financial cost. Reflecting on her own experience, Susan Robertson explained:

> I've had to boost up the heating, my heating bill was a lot more this year than it was even like a year ago… I've been in a fortunate position that I can do that, but it's not a long-term fix and it shouldn't have to happen.[185]

The financial burden did not end with repair bills, damaged possessions, or higher energy costs. Residents also described spending money simply to cope with the consequences of housing problems on a day-to-day basis. Money was spent attempting to manage dampness, mould, odours, cold, and other conditions that residents believed should never have required such expenditure in the first place. As Helen Taylor explained:

> I constantly bleach, disinfectant, air fresheners – you name it… it's cost me a fortune because nothing seems to take the smell away.[186]

For some residents, these costs accumulated over months and even years. Reflecting on a compensation offer she regarded as more an insult than a solution, Maria Rossi explained that it would not even cover the money she had spent attempting to manage the effects of dampness and mould within her home:

> I'm not asking for hundreds of pounds in compensation, do you know what I mean? But just to be compensated on things I've lost and the stress and anxiety. And they just say, "Here, there you go, there's £500". That doesn't even cover for my cleaning supplies that I've had to spend in the last fifteen months... I've had to throw out everything… my OCD wouldn't let me keep them in the house. If I find something with damp and mould on it, that's it: it's ripped up and it's out. There and then, it's straight out the door.[187]

Elsewhere, residents described spending money not simply to manage housing defects, but to protect family members from their consequences. Having previously described his fears about the impact of cold conditions upon his elderly mother's health, James Stewart reflected on the cost of trying to keep her warm:

> I've had to get electric blankets for her chair there, I've got one for her bed, halogen heaters, and you know yourself - the price of electricity, all this stuff

[183] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[184] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[185] Interview with Susan Robertson (Owner-Occupier) by Isla Wallace and Bohdan Starosta (26.03.2026)
[186] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[187] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

> just adds up… we got told when we moved here our electricity prices would be halved from what they were, and I think they're more now.[188]

The accounts presented here reveal that the financial consequences of housing problems extended far beyond isolated repair bills or one-off expenses. Residents described living with uncertainty, debt, and the constant fear of further costs yet to come. What emerged is a picture of households forced to absorb financial burdens arising from housing problems they neither created nor controlled. The anxiety described throughout this section was rooted not simply in the money itself, but in the knowledge that the next bill, the next replacement, or the next expense could be just around the corner.

Residents Filling the Gap

Transfer of Responsibility

Faced with repeated delays, inadequate repairs, and unresolved defects, many residents found themselves carrying out work that they believed should have been undertaken by their housing provider. Residents described sealing windows, treating mould, undertaking repairs, and purchasing materials after losing confidence that reported problems would be addressed. What emerges is not simply a picture of residents maintaining their homes, but of residents stepping in where housing providers had failed.

After a year of being passed between organisations and receiving a repair that resulted in even more water entering the property, Eileen Gallagher ultimately opted to resolve the problem herself:

> When we first moved in… the window was letting in water. It damaged wardrobes, carpets, furniture… [the] housing association basically told me to contact [the builders] because there hadn't been a proper handover done yet. [The builders] ignored us for the best part of a year. Ended up with Wheatley Homes coming out and they said that they couldn't find an issue. They drilled holes in the window to drain it, which made no sense because it ended up letting more water in… so I just ended up taking a couple of tubes of sealant and sealed the windows to stop anything from going in.[189]

Eileen's testimony also illustrates how responsibility for dealing with mould was effectively transferred onto residents. Having concluded that Wheatley Homes Glasgow were not going to address the problem, she described taking it upon herself to manage mould within the property, despite only having access to its visible symptoms:

> The mould… I've tried to be as proactive as possible because I know [Wheatley] aren't going to fix it. So, my idea was treat what I can see, get it out the way, and hopefully it doesn't damage anybody's health. Obviously, I'm only treating what I see, so I don't have access to everything else underneath.[190]

[188] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[189] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[190] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

Repeated experiences of delay, ineffective repairs, and unresolved defects led some residents to stop seeking assistance altogether and instead assume responsibility for problems that they believed should have been addressed by their housing provider:

> I've got to the stage now I don't even like phoning them, I'm doing the repairs myself.[191]

> Cupboard doors in the kitchen keep falling off. My husband usually fixes them cause he's a joiner. But there's only so much you can do, you know what I mean?[192]

> I need my middle toilet fixed and I don't want to phone them. I'll wait until I get paid on Monday and I'll buy the full valve for my toilet myself to fix it. Because I don't even want to let them to fix it.[193]

> Bathroom's needed resealed multiple times, but they do not do any significant repairs that will fix the core issue. There have been leaks into other rooms that's bringing in lots of dampness that I have to treat with bleach by myself.[194]

These accounts point to something more troubling than residents simply undertaking repairs themselves. They suggest a collapse in confidence that reported problems would be resolved at all.

The consequences extended beyond isolated repairs. Residents also described using their own time, skills, and money to prevent defects from worsening, protect their homes from further damage, and address problems that they believed should have been resolved by their housing provider. James Stewart explained how he treated his own windows:

> If you look out the window there you can see those, like all the wood's rotten… we've had ours painted, to protect the wood, but I've had to paint it all myself as well, multiple times, just to stop it from all rotting away… They just don't come out and fix anything.[195]

The transfer of responsibility was reflected in survey responses. One tenant described moving into a property that they regarded as 'unliveable', and being left to fund the necessary repairs themselves:

> When we moved in the house was unliveable, we had to repair it on our own purse with no help from Wheatley.[196]

What emerges from these accounts is a striking loss of faith in formal repair processes. Residents described abandoning requests for assistance and instead carrying out repairs themselves, often purchasing materials and replacement parts at their own expense. The significance of these accounts lies not in the repairs themselves, but in what they reveal: the labour, responsibility, and cost of maintaining homes were increasingly transferred onto residents after repairs were delayed, mishandled, or failed to materialise altogether. When tenants conclude that sealing windows, treating mould, purchasing parts, and carrying out

[191] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[192] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026) [Charlotte Wilson]
[193] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[194] Survey Participant 78 (Wheatley Homes Glasgow Tenant)
[195] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[196] Survey Participant 91 (Wheatley Homes Glasgow Tenant)

repairs themselves is more effective than seeking assistance through official channels, confidence in the repair system has collapsed.

Priced Out of Repairs

Housing providers benefit from a system that shifts the consequences of housing failures onto residents. Flooring is damaged by flooding, residents pay to replace it, flooding occurs again, and residents are expected to pay once more. Over time, many become unable or unwilling to continue absorbing these losses. Yet when residents refuse to lift flooring they cannot afford to replace, decline works that would leave them financially worse off, or disengage from repair processes they no longer trust, these outcomes can be recorded as some variant of 'customer choice'. What follows raises serious questions about the fairness of such processes and the extent to which residents are being presented with meaningful choices at all.

After repeated water damage and months of inaction, Maria Rossi delayed installing replacement flooring because she expected it would simply be destroyed again. Reflecting on the position she had been placed in, she explained:

> It was just like bare floor. And I've got grandkids about… I had to go buy big rugs… I had the floor in to put down, but I wasn't putting it down because it'd just get ruined… I ended up having to put it down, because they just weren't coming out to do nothing. Fourteen months of me reporting it to them… I had to put something down in the living room. So, I put my amazing floor down and then that got ruined.[197]

Eileen Gallagher described repeated pipe failures that caused extensive damage throughout her home, destroying flooring, furniture, mattresses, and other possessions. Explaining the scale of the losses involved, she stated:

> Each time, when they burst, it caused massive damage – you're talking about at least £5,000 each time worth of damage. Everything had to be replaced… everything, everything, carpets, laminate. I've had to replace beds… there's been big patches of water coming right through the ceiling – went through mattresses, beds… there's been loads and loads of damage. It's being ignored.[198]

Elsewhere in the interview, Eileen explained that many of the damaged items could not be replaced at all. Despite losses running into thousands of pounds, she stated that the only compensation ever offered by Wheatley Homes Glasgow was a £50 voucher towards the cost of running dehumidifiers:

> There's been loads and loads of things that have just been ruined by it and can't be replaced. And not once has Wheatley ever compensated us, [except] a £50 voucher once to run dehumidifiers.[199]

In instances where replacement was eventually offered, residents often described being left worse off. After repeated damage to flooring caused by unresolved housing problems, Kirsty

[197] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[198] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[199] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

Sinclair explained that any replacement provided would not reflect what had actually been lost:

> I had a bit of back and forth last week because [they're] like "I'm not here for compensation, I'm just here for repairs". I've said, "you've got to understand how frustrated I am living in this". Like that's another mattress, another set of drawers, another carpet, my flooring. And don't get me wrong, I've argued with them this time to the point they've said they'll replace the kitchen floor. But what kitchen floor will I be getting? It'll not be the one that I paid £500 to put down.[200]

Eileen Gallagher described being told that flooring would need to be lifted to investigate water damage beneath her property, whilst simultaneously being informed that any replacement flooring would be her responsibility. She explained how circumstances such as these could later be recorded as 'customer choice':

> When they came out to check the bottom bathroom and possibly talk about removing the shower, they said to me that the water had been going under the subfloor in the bathroom and they thought it had spread out to the rest of the house... they said to me, "When are you lifting your floor?" And I said: "Well I'm not lifting my floor, it's not long down. If you replace it, you can lift it". And he said: "No, we don't do that… we don't replace anything"… I've had that for years and they've, they've kind of always done that to us. But they've never tried to replace anything that they've damaged or took away or lifted, it's always been at a cost to me… A lot of it gets put down to being the choice of the customer… So nine times out of ten, there's no point in phoning them because they're not really interested anyway… they don't want to replace anything, they don't want to fix anything, and they don't want to put anything back the way it was. You are very much left in a worse situation nine times out of ten than you previously were.[201]

Eileen's testimony exposes a fundamental problem with concepts such as 'customer choice' within housing repairs. A resident who cannot afford to replace flooring that has already been damaged through no fault of their own is not being presented with a meaningful choice. Yet decisions taken under these circumstances can nevertheless be recorded as 'customer choice', obscuring the financial pressures and repeated losses that shaped them. Elsewhere in the interview, Eileen again challenged the principle underpinning this approach:

> It's taken me a long time to replace a lot of things… and it's bit by bit I'm doing it. But I can't afford to take full floors up, full carpets up and replace every single bit… I can't afford to do this all at the one time, whereas it should be Wheatley's responsibility – any housing association's responsibility. If something happens in the house and it's not your fault, they should be replacing it. I don't feel as if that's an unreasonable request to ask any of them to do. But because nine times out of ten, it's their shoddy handywork that causes it.[202]

[200] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[201] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[202] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

Claire Sullivan similarly described the dread of being told that flooring would need to be removed yet again, knowing that the financial consequences would ultimately fall upon her household:

> They said, "Oh, we need to take up the flooring in this property". And my first question was like, "Oh my god, not again. I don't have this money to fix these things".[203]

When she sought compensation for damaged belongings, she explained that no payment was forthcoming:

> They were totally refusing me any payout whatsoever. Now I mean, I lost my flooring, my rug, all my toilet things, towels.[204]

One of the clearest illustrations of this process came from a survey respondent who had already paid several times to replace flooring damaged by flooding. Having lost confidence that the underlying problem would ever be resolved, they described becoming unwilling to invest further money in flooring that they feared would simply be ruined again:

> My bathroom has flooded three times which ruined my flooring which I paid for each time. I'm now scared to refloor my bathroom because I feel another flood is just a matter of time and West of Scotland Housing Association will not fix the root of the problem.[205]

Meaningful choice becomes difficult to identify within a system that repeatedly leaves residents worse off. A resident who cannot afford to replace flooring is not making a free choice. Nor is a resident who refuses to replace flooring because they expect it to be ruined again, or rejects an inferior replacement that leaves them financially worse off. What emerges instead is a system in which the financial consequences of housing failures are repeatedly transferred onto residents. Faced with repeated losses, inadequate compensation, and unresolved defects, many residents eventually reached the point where they could no longer continue absorbing the costs of problems they had not created. Under such circumstances, disengagement from repairs and complaints processes becomes a predictable outcome. Yet when residents withdraw in this way, the repeated losses, financial pressures, and unresolved defects that drove that decision risk disappearing from the record altogether, leaving what appears on paper to be a matter of choice rather than the predictable consequence of repeated housing failure.

Limits of Contents Insurance

Housing associations frequently directed residents towards contents insurance when they sought compensation for damaged possessions, but there was a fundamental flaw in this approach. Multiple residents were expected to rely upon insurance that they could not afford, could not obtain, or believed had been denied through processes shaped by the actions of their housing provider. Rather than providing a route to compensation, contents insurance often became another mechanism through which responsibility for housing-related losses could be displaced.

[203] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[204] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[205] Survey Participant 85 (West of Scotland Housing Association Tenant)

After being told that damaged possessions would need to be replaced through contents insurance rather than by Wheatley Homes Glasgow, Eileen Gallagher found herself effectively uninsurable because of the very housing problems that had caused the damage:

> When I had tried to ask them to replace some stuff after previous floods, they told me that it was only covered by contents insurance, home contents insurance, and I had to get that. But when I tried to get home contents insurance, they wouldn't insure me! I've tried this as recently as two months ago, again to get home contents insurance and when I tried to get it, I had a message on my phone, saying, "We can't offer you it at this point in time, somebody will be in contact with you to see if we can give you home contents insurance through Wheatley". And when they called me, they said "So what happened?", and you've got to list everything within five years that has happened to your house, and when I listed all the stuff that had happened, they said, "You probably shouldn't have told us that, because we didn't pay for it". And I said, "But youse would have found out anyway because I had to report all the issues to the housing", and they said: "Aye, but now you've just made yourself basically uninsurable". So, I'm kind of left with no insurance and no way to replace anything either, because I can't afford to keep replacing all the things… you're told if you get caught lying, it's null and void [then] they're telling me on the phone I shouldn't have said anything because I replaced the stuff myself… I'm telling you because you already know this, you've already got it on record, so what do you want me to do?[206]

Eileen's testimony exposes a profound contradiction. She was told that contents insurance was the appropriate route for recovering losses arising from repeated flooding and damage. Yet when she attempted to obtain insurance, the history of flooding and damage within the property became a barrier to obtaining cover. The housing failures that caused the losses had also undermined her ability to insure against them.

Kirsty Sinclair questioned why residents should be expected to claim on insurance for losses arising from repairs that had not been completed properly in the first place:

> And the housing obviously. They don't want to replace anything, they just tell you to claim your insurance, which – why should we keep having to do that for problems that their workers are fixing and then they're still not fixed properly?[207]

Elsewhere in the interview, Kirsty explained that contents insurance was simply unaffordable at the time the damage occurred:

> I've not got insurance to be honest obviously, it's just a thing that I couldn't afford. Like I split up with my partner a few years ago, I was just trying to get back to my feet. So, I didn't have any insurance to even claim.[208]

The assumption that residents could rely upon insurance bears little resemblance to the realities described here. Insurance cannot function as a safety net for households who cannot afford to purchase it in the first place. But the problem was not confined to access to insurance

[206] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[207] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[208] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

alone. One survey respondent stated that their claim had been rejected because of poor maintenance and the landlord's failure to deal properly with repairs:

> Due to poor maintenance and negligence of landlord to properly deal with repairs, my contents insurance claim was rejected.[209]

Claire Sullivan's testimony provides a more detailed account of how residents could find themselves blamed within compensation and insurance processes following housing failures. After flooding within her home, dehumidifiers were provided to assist with drying. Claire, who worked permanent night shifts, explained that housing staff arrived unannounced during her sleeping hours and found the dehumidifiers switched off. Although she explained that they had been turned off for safety reasons while she slept, and later provided evidence of her working pattern, she believed this incident was subsequently used against her when her claim was considered:

> They provided dehumidifiers to the property… I work a Friday, a Saturday, and a Sunday… I was night shift. I get off work five o'clock in the morning. By the time I get home, [and] by the time I go to sleep, you're looking about 7am… The door's getting banged, and I've then went to the front door: it's two guys from housing… They're then like, "We need to come in and have a look at the humidifiers"… And he's like, "Why are they off?" I said, "Oh, I'm in my bed. I'm nightshift"… I tried to explain this to him… They basically then put in a later report, and tried to accuse me that the floors weren't drying up quickly enough because I was actually causing them not to, because I didn't have them on that time they came… I had to go log into my worksheet, to my work, which I sent them proof of. They totally ignored it, and I'm positive… when it had gone to the insurance team, this was used on one of the reasons why I wasn't given any money back for the insurance… they wrote to the insurance they use, and they gave them a breakdown of all – basically everything in it you could imagine was negative about me. Basically, almost like they were pointing the finger… I couldn't keep it on. It's like you go to bed, you go to turn the lights out, or you take a plug out, or you turn the plug off for safety reasons. That was my reasoning for doing that. I wouldn't have it on… I wouldn't have a dehumidifier on while I was in my bed in case something were to happen, a fire were to erupt, and I couldn't protect my children.[210]

Claire's testimony describes a process in which scrutiny became focused upon the actions of the resident rather than the flood that had caused the damage in the first place. After explaining why the dehumidifiers had been switched off and providing evidence of her working pattern, Claire believed this information was ignored and later used against her when compensation was considered. The central issue was flooding within the property. Yet responsibility for the consequences of that flooding came to rest upon the resident herself. Rather than receiving compensation for losses arising from housing failures, Claire described being placed in the position of having to justify her behaviour and prove that she was not responsible for the damage.

The accounts presented in this section challenge the assumption that contents insurance provides an adequate remedy for losses arising from housing failures. Insurance cannot compensate residents if it is unaffordable, unavailable, or ineffective. Nor can it absolve housing providers of responsibility for losses arising from unresolved defects. What emerges

[209] Survey Participant 34 (West of Scotland Housing Association Tenant)
[210] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

instead is a system in which residents can be directed elsewhere for compensation while remaining burdened by the consequences of housing failures.

Full Rent, Limited Use

Paying More for Less

Housing providers continued to charge full rent for homes that residents could not fully use. Bathrooms, showers, and toilets were repeatedly rendered unusable by leaks, flooding, mould, and unresolved repairs. In some cases, facilities remained out of use for months or even years. Residents were therefore not simply living with housing problems; they were paying for parts of their homes that had effectively been taken out of service.

Claire Sullivan described how persistent leaks reduced a four-bathroom home to one in which only half of those facilities could be used:

> The other toilet kept leaking and my ceiling nearly came through, so we now don't use those toilets either. So, we only had access to two of the toilets even though we had four toilets within the household, because they weren't getting fixed.[211]

The loss of facilities was often long-term rather than temporary. Eileen Gallagher explained that one bathroom in her home was effectively removed from use for almost two years:

> My younger son's bathroom was the first to flood in the house and his sink was the first to burst. They told me not to use that bathroom, couldn't be used at all. So that bathroom was not usable for the best part of two years.[212]

Nor was this an isolated problem. Residents repeatedly described bathrooms and toilets that could no longer be used:

> [For] nearly two months, my top [bathroom's] been turned off of water… we can't use it and the shower's still growing mould.[213]
>
> My lower bathrooms are unusable because of extreme mould.[214]
>
> Unable to use downstairs toilet due to mould.[215]
>
> The bottom floor bathroom is unusable with a very strong damp smell, there's also a persistent mice infestation, and nothing has been done about it. One of us has a heart condition and we can't use that bathroom.[216]

In many cases, repair works themselves resulted in facilities being removed without the underlying problem ever being resolved. Maria Rossi explained:

> They come out and ripped my bottom toilet out three times, to the extent I've not got a shower in my bottom toilet at all. It was just a toilet pan and a wee sink – that still doesn't work right.[217]

[211] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[212] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[213] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[214] Survey Participant 21 (Thenue Housing Association Tenant)
[215] Survey Participant 47 (Thenue Housing Association Tenant)
[216] Survey Participant 91 (Wheatley Homes Glasgow Tenant)
[217] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

Claire Sullivan described a similar experience. After repeated attempts to repair a leaking shower, her family eventually abandoned it altogether:

> The full entire shower… the only part that was left in was the base. And then they would fix everything round it, but it would never be fixed because give or take a couple of weeks it would then be broke again. So, we just took it upon ourselves to not use that shower.[218]

The impact extended beyond facilities that had already been lost. Tesfay Kiros described being advised to restrict how his children used the bath because of concerns about ongoing water ingress:

> One of [the repairs team], he said "maybe [the issues are] because of the bath"… so every time when [my kids] bathe I should tell them, "Oh be careful guys, water is there don't splash up there". They are kids, you know… the roof may collapse… I told them don't fill the bath… [but] they want to fill it, especially my small son. So, I say to them, "no, don't do this".[219]

What emerges is a picture of homes becoming progressively less usable whilst rents remained unchanged. Bathrooms, showers, and toilets were lost, restricted, or abandoned altogether. Residents adapted, avoided rooms, altered routines, and learned to live around defects that should have been repaired. Eileen Gallagher captured the unfairness of this situation in a single sentence:

> You're two bathrooms down when you're paying for four.[220]

That statement captures a wider problem identified throughout this research. Residents continued to pay full rent despite losing access to essential parts of their homes for months and, in some cases, years at a time. Housing costs remained unchanged even as the usability of the home steadily diminished.

One-Way Obligation

Residents repeatedly described a growing disconnect between the rent they were paying and the homes they were receiving in return. Juxtaposed to this, housing providers continued to collect rent in full irrespective of extensive and long-lasting disrepair. For many residents, the issue was not simply poor housing conditions. It was the expectation that they should continue paying for a standard of housing that they were no longer receiving.

Claire Sullivan identified what many residents regarded as a fundamental unfairness:

> You are both working, you're paying for a property. And you know, you're expected to take care of this property, yet the people that are giving you this property aren't even interested in taking care of this property to a high standard. But you are expected to pay the high levels of rent. You know? You are expected to pay service charges. You're expected to be blamed.[221]

[218] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[219] Interview with Tesfay Kiros (Wheatley Homes Glasgow Tenant) by James Ferns and Isla Wallace (25.02.2026)
[220] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[221] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

Once rent is understood as payment for a safe, functional, and properly maintained home, many residents struggled to understand how increasing rent could be justified alongside persistent housing failures. Eileen Gallagher expressed that frustration directly:

> They're raising the rent. So how can they justify raising the rent when they don't want to do the repairs properly?[222]

Few quotations better capture the disparity between rent and housing quality than Kirsty Sinclair's description of her home:

> £500 odd pound a month to live in basically a pig sty.[223]

Maria Rossi's testimony reveals the depth of frustration and cynicism that prolonged housing problems produce. After years of living within a state of disorder, she no longer viewed repairs as a genuine concern of her housing provider. What remained was her perception that rent would always be collected, whilst residents themselves were left to live with the consequences:

> As long as they're getting rent from that property, they couldn't care about the repairs that get carried out… You just want a nice house when you're putting money into it.[224]

Maria's testimony reflects a profound breakdown of trust. Yet the expectations that preceded that breakdown were remarkably modest. Residents were not demanding exceptional standards. They were asking for homes that were comfortable, functional, and pleasant to live in. As Kirsty Sinclair put it:

> All I want is a house… you're paying rent, so you should have a house that's nice to stay in… just a home that I'm comfortable in and can live in and I'm happy to go home to.[225]

The anger evident throughout these testimonies was often rooted in a simple reality: residents continued to pay hundreds of pounds each month for homes they believed had been allowed to deteriorate around them. Rent remained non-negotiable even where parts of the home had become unusable, possessions had been damaged, and repairs remained unresolved. Many residents came to believe that whilst they were expected to fulfil every obligation placed upon them as tenants, housing providers were not being held to the same standard.

[222] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[223] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[224] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[225] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

Findings IV: Institutional Failure

This section turns from the consequences of poor housing conditions to the institutions responsible for preventing and resolving them. The evidence presented here raises fundamental questions about the competence, accountability, and culture of organisations entrusted with people's homes. Rather than revealing isolated lapses in judgement or individual mistakes, the accounts that follow describe repeated institutional failures that allowed known problems to persist, undermined residents' confidence, and fundamentally eroded trust in the very organisations responsible for providing safe and secure housing.

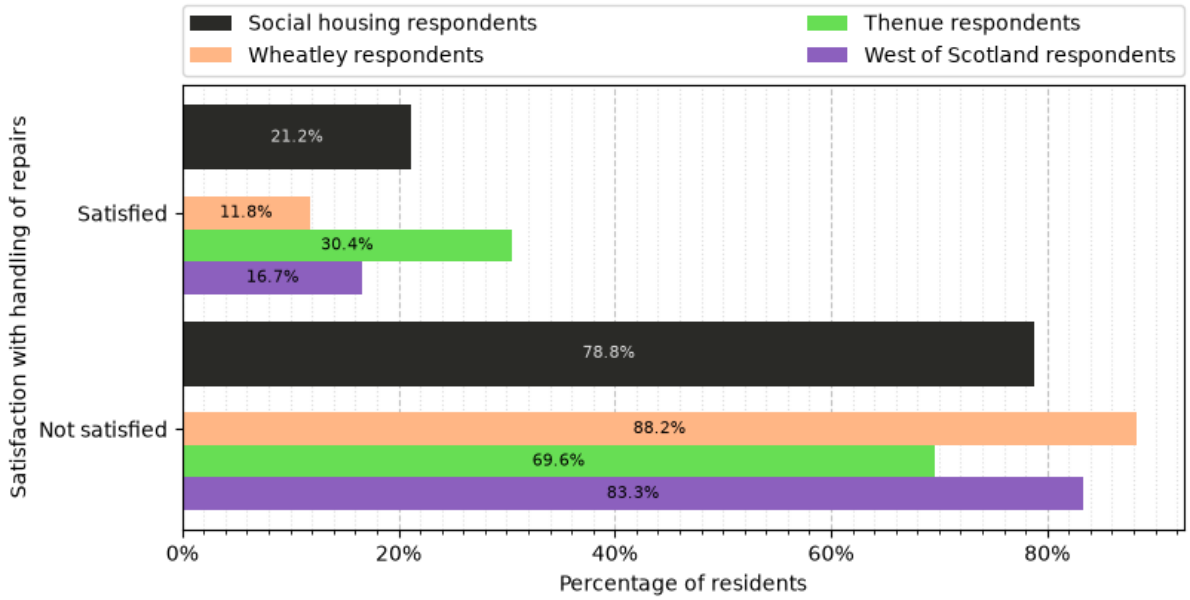


Figure 16: Satisfaction with Housing Association Response to Reported Issues.

- Levels of satisfaction with housing providers were correspondingly low. Across all housing associations, only 21.2 per cent of respondents reported being satisfied with the outcome of their attempts to resolve housing problems.
- Thenue Housing Association tenants reported the highest level of satisfaction at 30.4 per cent, followed by West of Scotland Housing Association tenants at 16.7 per cent and Wheatley Homes Glasgow tenants at just 11.8 per cent.

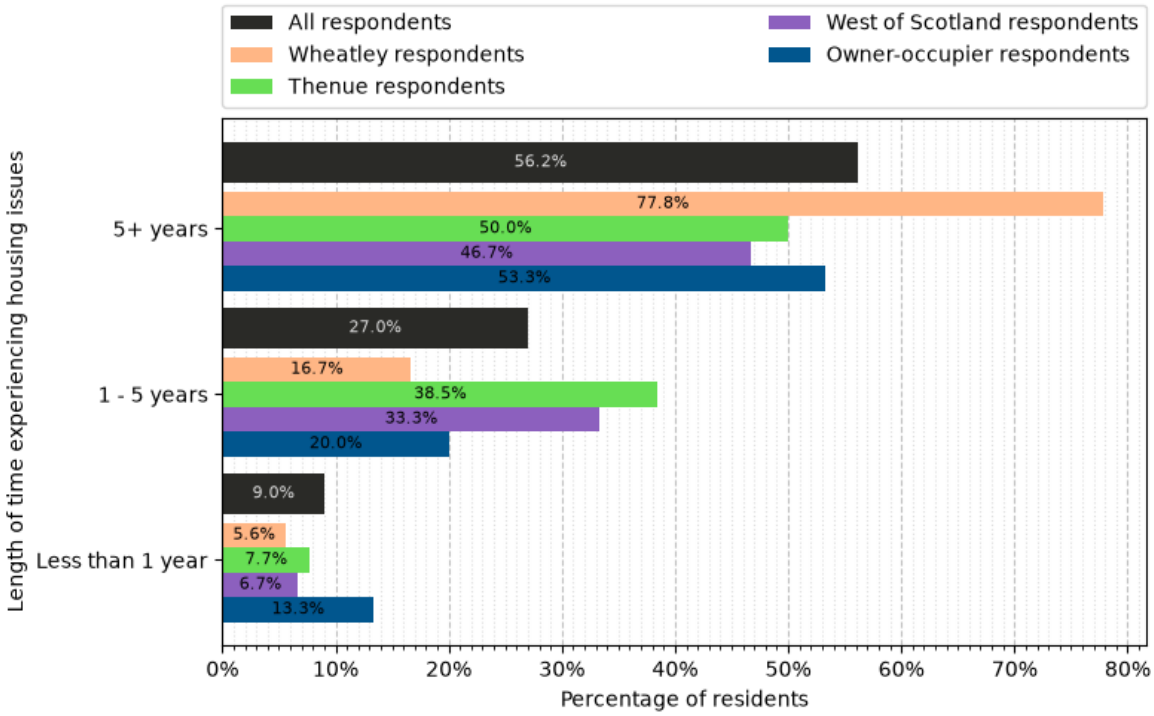


Figure 17: Length of Time Experiencing Housing Issues by Tenure.

- The overwhelming majority of social housing tenants had reported housing problems to their landlord (94.4 per cent of Wheatley Homes Glasgow tenants; 88.5 per cent of Thenue Housing Association tenants; and 80 per cent of West of Scotland Housing Association tenants).
- Despite this, many social housing tenants reported living with housing problems for extraordinary lengths of time. This figure was notably higher among Wheatley Homes Glasgow respondents, with 77.8% reporting housing issues lasting more than five years (50 per cent of Thenue Housing Association tenants, and 46.7 per cent of West of Scotland Housing Association tenants, also reported dealing with housing problems for five years or more).

Incompetent and Unresolved Repairs

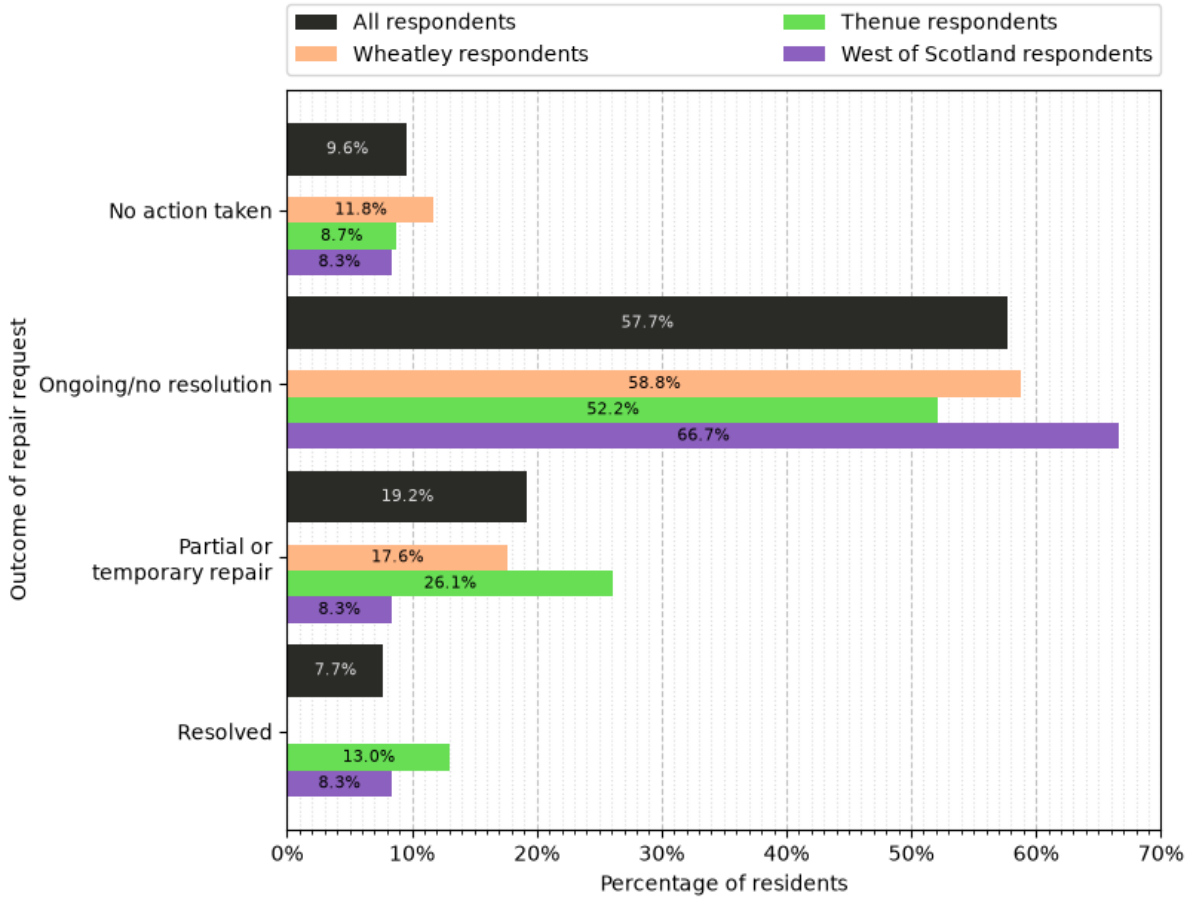


Figure 18: Resolution of Issue by Housing Association[226].

- Survey responses point towards an overwhelming lack of resolution once housing problems had been reported.
- Among tenants who had contacted their housing provider, 19.2 per cent reported that their housing problems received a partial or temporary repair (17.6 per cent of Wheatley Homes Glasgow tenants, 26.1 per cent of Thenue Housing Association tenants, and 8.3 per cent of West of Scotland Housing Association tenants).
- Among tenants who had contacted their housing provider, 57.7 per cent reported that their housing problems were ongoing or had no resolution (58.8 per cent of Wheatley Homes Glasgow tenants, 52.2 per cent of Thenue Housing Association tenants, and 66.7 per cent of West of Scotland Housing Association tenants).
- A further 9.6 per cent of tenants reported that no action had been taken in response to the problems they had raised.
- Across the entire cohort, only 7.7 per cent reported that their housing issue had been resolved. Even within this small group, the issues most commonly reported as resolved related to plumbing defects. Only one respondent reported a mould-related problem that they believed had been resolved quickly.

[226] 'Partial or temporary repair' refers to issues that tenants do not consider resolved, but which Housing Associations regard as having been addressed. 'Ongoing / no resolution' refers to repair work that has not yet been completed.

Failure as Standard Practice

The evidence presented here raises serious questions about the competence of housing providers' repair processes. Years of failed repairs, recurring defects, and botched workmanship wrecked residents' confidence in the repair process altogether. The testimonies that follow describe more than delay or poor communication. What emerges is a picture of a repair system that often appeared to be operating through trial and error. Residents were repeatedly assured that problems had been fixed. Yet leaks returned, ceilings collapsed again, replacement installations failed, and homes remained in disrepair.

After years of recurring failure, residents had little reason to believe that repairs would hold up any better than the ceilings they were supposed to fix. Kirsty Sinclair's experience captures a pattern that appeared throughout the testimonies: the same defects returning after they had supposedly been repaired. Reflecting on the collapse of the same ceiling on two separate occasions within a matter of months, she explained:

> Twice. Twice for the same issue. The washer and the toilet pan up in the top toilet. Same ceiling, same issue… wasn't that long, I think it was last year it collapsed and it collapsed there in September.[227]

For Kirsty, the problem was not that repairs were absent. It was that they appeared incapable of delivering a lasting solution:

> They come out, patch it up as best they can and leave you until it bursts again and then again… and then it's just a repeat. They'll patch it up, do the same.[228]

Others described the same cycle. Claire Sullivan explained that even the complete removal and replacement of a shower failed to resolve a longstanding leak:

> They would fix everything round it, but it would never be fixed because give or take a couple of weeks it would then be broke again.[229]

Elsewhere, James Stewart described how a replacement shower installed after the collapse of flooring in a disabled bathroom began leaking almost immediately:

> That took me about a month of fighting as well, just to get them to come out for that… it wasn't fitted properly in the first place… they've replaced it [now], saying it's top of the range and all that stuff. The first shower my mother went to have after that, it's leaking again… I can switch it on right now, and you'll see the water's just going to come right on the floor… she can barely move – she's got a Zimmer frame – and it's very, very dangerous for her to get in and out the shower.[230]

Repeatedly, repairs appeared to function less as solutions and more as temporary interruptions before the same problem inevitably returned. At other points, the accounts move beyond failed repairs and into the realm of the absurd. Eileen Gallagher described a bathroom that remained unusable after repair teams repeatedly lost replacement sinks:

> My younger son's bathroom was the first to flood in the house and his sink was the first to burst… They lost two sinks – how you lose a sink is beyond me. But they lost two of them and every time somebody came out, they kept telling me

[227] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[228] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[229] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[230] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)

> they need to send somebody else out, somebody else needs to come out, somebody else needs to come out. And eventually – they never replaced the sinks; they taped it up with plumber tape and they kind of hoped for the best. Nothing's happened because that bathroom's not been usable, and my son doesn't get full use of that bathroom.[231]

Claire Sullivan described reporting a floor that had effectively disintegrated beneath her feet, only for the eventual repair to consist of a sheet of cheap plywood screwed over the hole:

> [In the utility cupboard] the floor had turned to mush and it completely disappeared, so there was now this big hole… they were aware of the hole, they didn't do anything about it until I had contacted the CEO again and I was like, "Listen, we're falling through this hole"… eventually they had come out to fix the flooring, they sent out three big works vans. And I mean these were huge, big vans. And I think there must have been about three or four workmen coming just to put a board of wood over it… they screwed four holes into it and left.[232]

Experiences of this kind eventually destroyed confidence in the repair process altogether. After almost five years of recurring defects, Maria Rossi reached a stark conclusion:

> I mean, I had my bottom toilet ripped out so there was nothing in it. Just pipes sticking up the wall right down to nothing. They come out and they said they repaired it. Literally three weeks later? Same thing. I let them back in to rip it out again! Over the period of a week... "fixed it" they said. Literally two months later? The same thing. Then my kitchen, they fixed it. Literally a month later? They had to come back out… nearly five years. It's got to the stage now I won't even let them in… they know what's wrong, they just don't know how to fix it.[233]

Maria no longer wanted promises that problems had been resolved. She wanted honesty:

> If you can't fix it, then tell me that. Do you know what I mean? Just tell me that you can't fix it, that's fine, we'll try and see what can do from that. But don't stand there and lie to me and say you know what the problem is when they don't know what the problem is… I think that's why they're just fobbing tenants like that – because they don't know how to fix it.[234]

Her testimony also raises a wider question about oversight. After years of repair work carried out within her home, she could not recall a single occasion where completed work appeared to be independently checked:

> I'm not saying they're not qualified, but it was a lot of like apprentices. And nobody came and checked the work at the start of it, halfway through it, and then at the end of it to make sure it was done to a decent standard.[235]

The same concerns surfaced elsewhere:

[231] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[232] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[233] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[234] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[235] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

> No accountability from housing association… poor service when it comes to repairs… people sent out by Wheatley don't know to resolve the issue.[236]

> The full experience I have had with West of Scotland's outside agencies doing work is nothing but a disgrace, I ended up in rental arrears having to move out my home to stay with family during it being fixed, my ceiling in my kitchen is still the same still.[237]

The failures documented throughout this section cannot be reduced to the actions of individual workers or contractors. Frontline operatives carried out the repairs residents encountered, and in many cases the work described was plainly incompetent. Yet the recurrence of the same failures across different homes, repair teams, and housing providers points towards deeper organisational problems: inadequate diagnosis, poor transfer of information, fragmented responsibility, insufficient supervision, weak quality control, and repair systems that appeared to measure whether a job had been completed rather than whether the underlying defect had been resolved. Individual failures therefore matter not as isolated exceptions, but as evidence of repair systems that repeatedly permitted, reproduced, and failed to correct them. Under such circumstances, the loss of confidence described throughout these accounts should not be viewed as surprising. The more difficult question is why residents should have been expected to retain confidence in the repair process at all.

Turning Up Clueless

Perhaps the clearest illustration of the dysfunction residents encountered was the frequency with which repair crews arrived at properties without even a basic understanding of the issue they had been sent to resolve. Helen Taylor's assessment was blunt:

> When they're sending anybody out, they don't know what they're doing.[238]

Eileen Gallagher recalled a contractor arriving at her home apparently unsure of what he was supposed to do. Concerned by his demeanour, she asked him directly:

> The boy that come out, and – no harm, but – he was a wee boy, and he just kind of looked lost when he walked in the house, and I said, "Do you even know what you are doing?" And he said "No". And I was like "Right".[239]

Kirsty Sinclair described a similarly chaotic experience. Her floor had become saturated with water to the point that she feared it would collapse. After waiting for a dehumidifier, two separate workers arrived at her property. Neither appeared to know why they had been sent:

> So my floor's soaking through right to the point it's going collapse. I've not had a dehumidifier. So they phoned me the other day, and somebody will be there between 12.30pm and 2.30pm, that's fine. Gets there, the guy doesn't know what he's in the house for… then my front door goes and it's another worker. He doesn't know what he's in my house for. And I'm like, "Where's the dehumidifier?" "We've not got one, we're bringing it on the day".[240]

[236] Survey Participant 86 (Wheatley Homes Glasgow Tenant)
[237] Survey Participant 12 (West of Scotland Housing Association Tenant)
[238] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[239] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[240] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

Maria Rossi suggested that these experiences were not exceptional. Rather, they reflected a wider breakdown in communication between housing providers, contractors, and residents:

> They don't know how to fix it… the repair people. But they need to know what they're dealing with and they've told me… when they turn up for work in the morning, they get handed a sheet… but it's sometimes not what the tenants maybe said, and they just come out and you go, "Alright, what you out for?" And they go, "Oh, I don't know, you tell me". The housing officer, she always says, "Right, I'll go back and tell them". So, when you're expecting them to come out, "Right, what are you here to do?" "Oh, I don't know"… "Were you not told that?" "No".[241]

Residents were often expected to explain problems to the very people who had been sent to fix them. Rather than arriving informed and prepared, workers frequently appeared reliant on residents themselves to explain the defect, the repair history, and the purpose of the visit. A repair service cannot function effectively when residents know more about the job than the workers carrying it out. These testimonies raise serious questions not only about communication and coordination, but about the competence of a repair system that repeatedly dispatched workers to residents' homes without the knowledge required to do the job.

Ignoring the Cause

Housing providers seemed unwilling or unable to identify the root cause of housing defects. Instead, residents described a succession of superficial interventions that dealt with what was visible whilst leaving the underlying problem unresolved. The result was a repair process in which symptoms were repeatedly treated whilst causes were left untouched.

Maria Rossi's testimony strikes at the heart of the issue. After years of failed repairs, she no longer believed that housing providers were attempting to identify the source of the defects they were supposedly repairing. In her assessment, the problem was not a lack of visits, contractors, or repair orders; the problem was 'they're not investigating it'.[242] And without investigation, there could be no meaningful solution:

> They don't fix the problems. Personally, I think they make it worse because they don't investigate. I don't know how many times I had all these home repair teams out… like the top of the top… [and] I never got anywhere…. I never got anywhere, never got anything I was promised… Why should I let you back in? Because you have not fixed the problem. Because this is the third time you've come out to fix our problem.[243]

Eileen Gallagher's testimony supports Maria's assessment. In her experience, repairs rarely addressed the underlying cause. Instead, workers dealt with whatever was immediately visible and left the root of the problem unresolved:

> The issue that I've had with this is every single time you report something, they basically put a plaster on a bigger problem. And it never ends up being what it's supposed to be, it never tends to be fixed properly. You tend to find that nine times out of ten, what they're doing is surface level stuff. So, anything underneath you're left to deal with on your own and it causes issues down the

[241] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[242] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[243] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

> road with other things. To be honest with you the response has been shocking, it's been terrible.[244]

Eileen Gallagher's description of 'putting a plaster on a bigger problem' is vividly illustrated by Kirsty Sinclair's experience. Faced with a leak, workers did not trace its source or repair the defect. Instead, they sealed it behind tiles:

> The Thenue Housing workers had came out and they had sealed the leak in, so it was behind the tiles. So, obviously, they must have thought they were fixing it. They sealed it in and to the point that the tiles started popping off the walls because it was that damp in the background.[245]

It is difficult to understand the rationale behind a repair that appears to have trapped a leak behind a wall rather than address its cause. Leaks, of course, possess object permanence; hiding them from view does not make them disappear.

The logic underpinning Kirsty's experience surfaced elsewhere. Rather than identifying why defects persisted, workers repeatedly returned to apply another temporary measure and leave the underlying problem untouched. James Stewart described an almost farcical cycle of repairs around his kitchen sink:

> They've taken the kitchen sink out like three times now… and there's several holes – which, the first guy that came out [he] just filled underneath my sink with expanding foam which was coming out of everywhere for about a week – and, they've been out several times, and they just keep filling it, expanding foam, expanding foam. They're not actually dealing with the problem.[246]

Tesfay Kiros had been living with the same leak for 'more than three years'. During that period, repair teams attended the property multiple times and carried out various works. Yet the leak remained unresolved. The persistence of a defect over such an extended period is difficult to reconcile with the claim that meaningful repairs were taking place. As Tesfay explained:

> They come to the toilet, and they have done something but it's not sorting it out… I know that they are not fixing it… two or three times they came. They came to fix it, but it's not fixed… the people who come, I don't know whether they are not identifying the problem, or they are fixing something else. For example, the last time he came he changed the bath, but it's not sorting it out… they're not fixing the real problem… the only problem is, if they fix it, it's not fixed.[247]

Criticism from residents was often remarkably straightforward. As Kirsty Sinclair put it:

> They know it's an issue. They should be fixing the issue.[248]

One survey respondent distilled the problem to its essence. Repairs were repeated, interventions were carried out, yet the underlying defect remained untouched:

> Bathroom's needed resealed multiple times, but they do not do any significant repairs that will fix the core issue.[249]

[244] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[245] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[246] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[247] Interview with Tesfay Kiros (Wheatley Homes Glasgow Tenant) by James Ferns and Isla Wallace (25.02.2026)
[248] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[249] Survey Participant 78 (Wheatley Homes Glasgow Tenant)

The issue identified throughout these testimonies was not simply that repairs failed, but that the cause of defects often appeared secondary to the management of their symptoms. Leaks were sealed rather than traced. Defects were patched or covered whilst the underlying problem remained untouched. Under such circumstances, recurring failures should not be viewed as unexpected, rather, they were the predictable outcome of a repair process that repeatedly mistook the symptom for the cause.

Concealment as Treatment

The treatment of mould provides some of the strongest examples of the incompetent repairs residents encountered. Workers repeatedly applied superficial fixes to problems that clearly required something more substantial. Mould was painted over, sealed behind wet wall panels, and treated in ways that residents themselves understood would never address the source of the issue. Charlotte Wilson described an apparently endless cycle in which mould was repeatedly 'sprayed with something', but always returned:

> My bathroom gets mould in it, and they come out and they spray it with something… then it just comes back again. It's just swings and roundabouts.[250]

Maria Rossi described much the same pattern after nearly eight years of damp and mould complaints. In her view, the cycle persisted because the underlying dampness had never been properly addressed:

> They've still not fixed the problem nearly, what, eight years later? Do you know what I mean? They've just replaced a bit of floor, they're not interested in the mould and the damp… If you don't treat a damp problem, it's going to come back. If you put paint on it, it's still going to come back. [251]

Neither resident expressed surprise that the mould returned. Both understood that unless the dampness causing it was addressed, the outcome would remain the same. Eileen Gallagher repeatedly challenged the methods used to address damp and mould in her home. When workers proposed treating mould with oil-based paint, she immediately questioned the rationale:

> I told them I wasn't happy because there were wet patches everywhere and they told me they would paint it. But they're talking about using an oil-based paint. But an oil-based paint only covers it, it doesn't actually treat the mould itself and then eventually you started to see mould spores coming through.[252]

Eileen Gallagher described another encounter that left her questioning the competence of repair experts. After discovering a substantial patch of mould behind a picture frame in her son's bedroom, she contacted the supervisor of the external contractor dealing with the issue, expecting practical assistance. Instead, she received a recommendation that she immediately recognised as fundamentally flawed:

> One day, I went into my son's room… and I was wiping one of the pictures and I saw mould spores coming out of the picture. So when I lifted the picture off the wall, there was a massive patch of mould on the wall. So that day, I phoned [the contractor], because I was given the number for the supervisor of it, and he told me to bleach it. He said: "What to do is just bleach it. Let me know if

[250] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[251] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[252] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

> it comes back". And I said: "You're telling me to bleach mould, you're not supposed to bleach mould". And he said: "No, we just tell you to bleach it and let us know if it keeps happening". So obviously, I know the process: you don't bleach mould. So I cleaned it and then I treated it myself and thankfully it's not come back.[253]

Like Eileen Gallagher, Claire Wilson recognised the shortcomings of the repairs being carried out in her home. Faced with extensive mould in her bathroom, workers responded by covering it with wet wall:

> [Mould] was all round the silicone and up the back of the silicone… parts of it was on the tiles. They came out and they put wet wall on top of it, they didn't even wash it, or clean it, or disinfect it, or anything like that. They just stuck it right back on top of it, put big squirts of silicone on, and just shoved it on, and then that was it, that's the job done… I would probably say, two to three weeks after, it started kind of coming through.[254]

It is difficult to understand how this was ever supposed to solve the problem. The mould remained. The dampness causing it remained. The only thing that changed was that both were now hidden behind a new surface. Shockingly, Maria Rossi described the same experience:

> All that stuff was still mouldy… I've got pictures of that still being mouldy and then they put wet wall on top of that… and I'm like, "but you've not treated it. It's going to come back".[255]

These accounts describe a startling level of incompetence. Two residents recalled workers covering mould with wet wall while leaving the underlying problem untouched. Both immediately recognised that the repair would fail. They understood, before the work had even been completed, that covering mould is not the same thing as treating it

Among the clearest explanations for why residents lost faith in the repair process is the response Claire Wilson received when she raised concerns about the work being carried out:

> [They] spray disinfectant on it and then put new silicone on it, or scrape the old silicone off, and put new silicone on… I asked them if they could take the tiles off and they says, "oh that would take us longer, we can't do that". And then I said, "you can't put it on top of mouldy tiles, because it's just going to end up all mouldy", and he went: "we're just here to do a job".[256]

The indifference described in this exchange is astounding. Claire identified the flaw in the repair before it had even been completed. Rather than disputing her concerns, the workers reportedly explained that dealing with the problem properly would take 'longer' and that they were 'just here to do a job'. The obvious question is what that job was exactly? It does not appear to be treating mould effectively. Claire's account describes a repair process that appears more concerned with completing tasks than solving problems. It is difficult to imagine a clearer expression of a repair process that had become indifferent to its own failures.

The failures described here were not the result of unforeseeable circumstances or technical difficulty. Residents repeatedly identified flaws in the repairs being carried out and warned

[253] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[254] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[255] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[256] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)

they would fail. The accounts presented in this section suggest not only incompetence, but a repair culture marked by an alarming degree of indifference towards the outcomes residents were forced to live with. Yet the existence of incompetent workmanship alone cannot explain these accounts. The more fundamental failure is that work residents immediately recognised as inadequate was nevertheless commissioned, completed, accepted, and, in many cases, repeated. A repair system in which such obvious failures can repeatedly pass through diagnosis, supervision, quality assurance, and management without correction is itself profoundly incompetent. Such systemic complacency has no place in any repair service entrusted with maintaining people's homes.

Damage Disguised as Repair

Residents did not merely describe repairs that failed. They described repairs that made things worse. Again and again, residents recounted the same experience: defects were reported, contractors arrived, work was undertaken, and households were left facing fresh damage, new defects, and additional disruption. Problems that should have been resolved instead multiplied. In some cases, the repair itself became the source of the next complaint. This was not a story of isolated mistakes. It was a story of residents losing faith in a repair system that repeatedly appeared incapable of carrying out even basic work without creating further problems.

Eileen Gallagher described reporting water ingress from a window. Their solution, she recalled, was to drill holes into the frame:

> When we first moved in… the window was letting in water. It damaged wardrobes, carpets, furniture… They drilled holes in the window to drain it, which made no sense because it ended up letting more water in.[257]

Helen Taylor had been reporting drainage and sewage problems for 'ten years'. [258] That such issues could remain unresolved after a decade is remarkable in itself. Yet Helen also described how works to improve a toilet flush system allegedly resulted in flooding:

> They've taken the wall away and put the cistern higher, saying that the higher the flush, the better… So, they dismantled all that wall, everything else, and you're left to deal with everything that's getting left – they're no really interested. Then the guy that put the cistern in, whatever he done… something wasn't right anyway, so the next thing was, when they opened the back wall again, the place was flooded – the thing had been leaking from how it was put in.[259]

The same pattern emerged in survey responses. One resident described how a contractor attending a routine toilet repair knocked off a waste pipe, causing sewage and wastewater to flood through the property:

> [A] plumber who came to fix a simple toilet pan issue knock[ed] off my waste pipe and the waste then flood[ed] my bathroom and hall downstairs.[260]

These are not accounts of repairs failing to solve complex structural defects. They are accounts of repair work causing avoidable damage. In some cases, the consequences extended beyond

[257] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[258] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[259] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[260] Survey Participant 34 (West of Scotland Housing Association Tenant)

the original repair itself, leaving residents responsible for rectifying the damage contractors left behind. Kirsty Sinclair explained:

> I've obviously done the two kid's bedrooms last Christmas. My boy obviously just moved out there in September, but his bedroom paints ruined again because they've plastered the ceiling, they've not cared what they're doing. So that'll all need repainted.[261]

Elsewhere, a request to repair failing kitchen units produced what appeared to be little more than an exercise in improvisation:

> My doors and all that were falling off in my kitchen. Last year, I phoned them out and asked them to replace it and what they done was put the hinges on the other side, turned the doors upside down, put them up to the point all the paintwork and everything was coming off.[262]

Charlotte Wilson described a replacement back door that introduced draughts and was never properly completed:

> They came out and fitted a new back door... if you put your hand down the bottom, you can feel the draft coming in. They put screws in it; there should be no screws. You're not supposed to see any screws in that door at all. But screws are in it in the inside and screws are in it in the outside… they never put any draft excluders or anything on it… just put the frame in and that was it… they said somebody would be back out, [but] nothing.[263]

Maria Rossi similarly recalled a repair to her front door that left her with what she regarded as an obvious fire safety risk:

> They had tried to replace the doors and locks on my door, they couldn't. They put two big bits of wood to hold my door shut. Now if I had a fire, there was no way of me getting out… that's against safety regulations to do that.[264]

The common thread running through these accounts is not simply poor workmanship – it is the absence of care. Eileen Gallagher summarised the experience bluntly:

> They don't want to replace anything, they don't want to fix anything, and they don't want to put anything back the way it was. You are very much left in a worse situation nine times out of ten than you previously were.[265]

The inevitable consequence was a collapse in trust, as outlined by Maria Rossi's loss of confidence in the repair process altogether:

> I told them I wasn't willing to let them in anymore… until they came with the solution and I wanted to see the solution. Until that they weren't getting in, because they were making it worse.
>
> They just leave them in a worse state than what they walked in to be honest.[266]

What residents experienced was a repair system that too often compounded the very problems it was supposed to solve. Residents were left with damaged homes, unfinished

[261] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[262] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[263] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[264] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[265] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[266] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

works, and new defects created through repair interventions. The issue was not simply that repairs failed. It was that the repair process itself became part of the problem. The accounts indicate that the priority was closing jobs rather than resolving defects. Instead of solving housing problems, the repair process frequently reproduced them.

Ignored and Dismissed

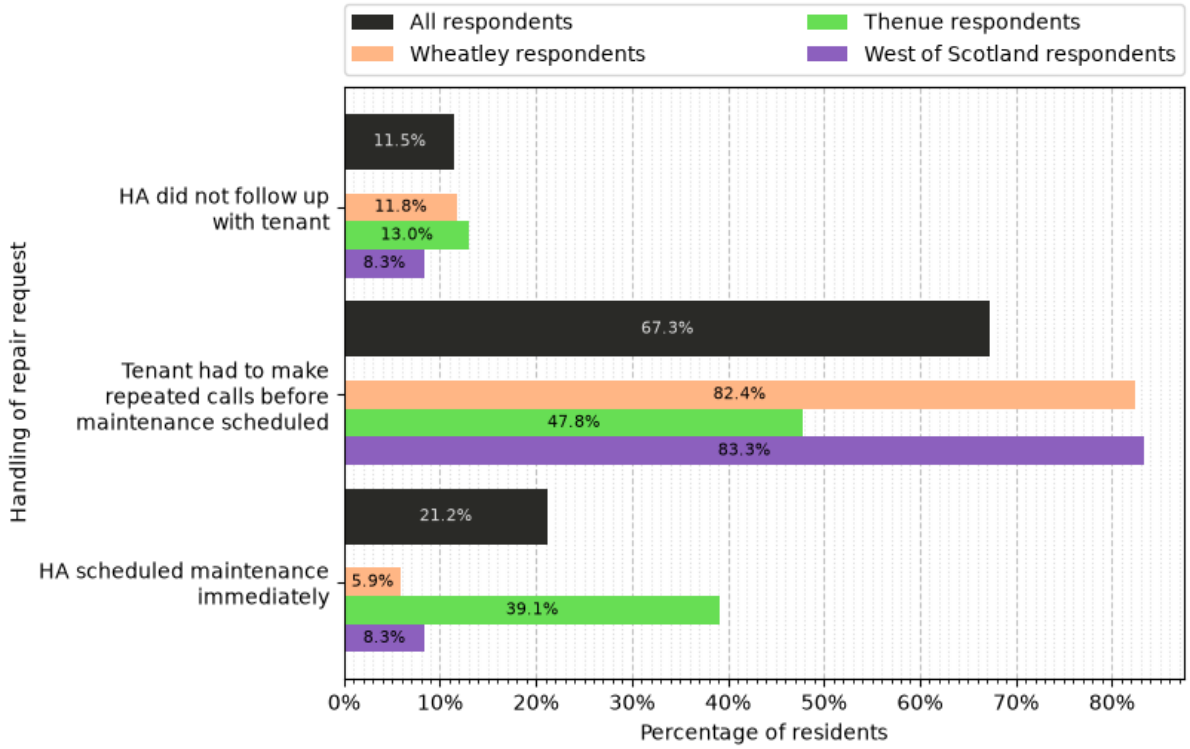


Figure 19: Actions Undertaken by Housing Association following Repair Requests.

- Only 21.2 per cent of social housing tenants reported that maintenance work was scheduled immediately after raising an issue.
- More than two thirds (67.3 per cent) reported having to make repeated calls before maintenance was scheduled.
- A further 11.5 per cent reported that no maintenance work had been scheduled at all despite their requests.

A Pattern of Disregard

Residents frequently felt ignored and dismissed as communication often broke down, complaints lingered unresolved, and repeated attempts to secure engagement produced little meaningful response. Maria Rossi described a system in which reporting problems was an ordeal in its own right:

> You get passed from Peter to Paul to John, and then you just get all these wee people outside your house who don't even know what they're doing… you get told that a housing officer will phone you back. Never phones you back. You keep phoning them, or you text them and ask them if there's any update… you get no response… they don't get back to you when they should get back to you

> and tell you what's going on. So, then you phone back up… I'm sick, I'm sick of phoning.[267]

For many residents, obtaining even basic communication required relentless persistence. The burden of pursuing updates often fell entirely on residents themselves, trapping them in an exhausting cycle of unanswered calls and continual follow-up:

> I kept phoning them and phoning them and phoning them… it's just constant.[268]

> I've tried to phone them up, I tried to phone. You don't get anywhere, they don't answer you.[269]

> It's been a nightmare. I've phoned the contact centre repeatedly about loads of things and I've ended up putting in complaints because nobody contacts you back; nobody will even respond to you… Every time you try and get any decent response off them, they ignore you. They just ignore it, and they leave you for months.[270]

The expectation that residents should have to advocate continually for themselves was a recurring source of frustration:

> The housing association will not come out to do repairs unless you keep calling them up and advocating for yourself near endlessly.[271]

> I've had to fight with them… everybody's got to fight for it.[272]

> People were getting told one thing, and then I was maybe getting told another thing… it all comes down to what an individual will accept. What you as a person will accept, and how much you would push for information.[273]

James Stewart described a process that appeared more effective at reallocating responsibility than resolving defects. Rather than identifying who would address the problem, he found himself repeatedly passed between Thenue Housing Association and [their contractor], each insisting that responsibility lay elsewhere:

> I go through the public line and then I'll constantly have to phone back because they never get back to you. And then, you're in an argument – well, you're getting sent between Thenue and [the contractor]. [The contractor] are saying it's Thenue's problem and Thenue are saying it's [the contractor's] problem, and then you're stuck there and it's about a month and a half until you get anything done. So, it's just, it's constant with them. I've got to the stage now I don't even like phoning them, I'm doing the repairs myself.[274]

For some residents, the issue was not simply that complaints went unanswered, it was that warnings were disregarded. Following an initial flood, Eileen Gallagher repeatedly requested preventative action, but her housing provider chose not to act; it took a second flood before the problem began to receive any meaningful attention:

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[267] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[268] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[269] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[270] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[271] Survey Participant 91 (Wheatley Homes Glasgow Tenant)
[272] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)
[273] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[274] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)

> A couple of times we've had the floods… I asked and I asked repeatedly after the first flood: "could you replace all the mesh integration systems with copper pipes to ensure this doesn't happen". They refused to do it, and it was only after the second flood that they started doing things, so they were trying to cover their own back.[275]

Particularly striking was the consistency with which Wheatley Homes Glasgow tenants described housing officers who were notable primarily by their absence. Residents repeatedly described attempting to contact their housing officer only to be met with silence. Calls went unanswered, promised responses failed to materialise, and months or even years could pass without meaningful engagement:

> [I] tried to get a hold of my housing officer… She's never got back to me. Two years now, nearly two years I've not seen her.[276]

> Got told that a housing officer will phone you back. Never phones you back. You keep phoning them, or you text them and ask them if there's any update… you get no response.[277]

> I struggle to get a hold of my Wheatley housing officer about repairs.[278]

> Not been able to get a response from the housing officer, been waiting for two years for her to take us seriously.[279]

> Struggle to get in touch with the housing officer, no contact since last year, feeling left out and abandoned.[280]

Eileen Gallagher's assessment was damning. In her experience, the issue was not simply a lack of response but the repeated failure to act upon serious concerns that had already been raised:

> [My housing officer] tells you she's going to do something, and then she says she never said that… She ignores major issues. She came out to tenancy visits, and she took a list that size away of repairs that were still to be done, and I never heard from her again. And I never had anybody turn up. To be honest with you, it's been a nightmare.[281]

The consistency of these accounts amongst Wheatley Homes Glasgow tenants suggests something more serious than poor communication. Residents repeatedly described being left without meaningful support, whilst serious housing problems remained unresolved. A housing officer is supposed to provide residents with a clear route towards support and resolution. But for many Wheatley Homes Glasgow tenants, that route appeared effectively closed, leaving residents to navigate serious housing problems largely on their own.

The experiences of owner-occupiers reveal remarkably similar patterns of delay, dismissal, and disputed responsibility as those reported by social housing tenants. Elizabeth and Will Rutherford described more than a decade spent pursuing action from [the builders]– 'this is historic… this has been from 2015' – navigating repeated delays and continual attempts to

[275] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[276] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[277] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[278] Survey Participant 75 (Wheatley Homes Glasgow Tenant)
[279] Survey Participant 63 (Wheatley Homes Glasgow Tenant)
[280] Survey Participant 35 (Wheatley Homes Glasgow Tenant)
[281] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

avoid responsibility for defects within their home.[282] Elizabeth felt that their complaints were not only being dismissed, but that they themselves had been written off as 'serial complainers':

> Constant badgering, phone calls, more phone calls. Emails fell on deaf ears. It didn't matter where you sent [them]… they never got back to you. They just didn't, they: "Oh we'll get back to you with an answer". And it went to the bottom of the pile. As I say, I think they classed us as serial complainers. We weren't, we just wanted stuff fixed.[283]

Elizabeth and Will felt repeatedly redirected between [the builders] and the National House-Building Council, with neither organisation willing to provide a clear route to resolution. The consequence was not merely frustration. Valuable time continued to pass whilst the defects remained unresolved and warranty protections steadily expired:

> Because it's under their warranty and they said: "No, no, no, no, you go back because you're before the ten years. You go back to them". So we went back to them… "No, no, no, it's definitely not"… I said… who do I speak to about the windows? Who do I make a claim for about the windows? Somebody has to come and see these windows because some of them need replaced". After three years arguing, you're now telling [me] that they are out of warranty? So I now need to go and speak to these people who said: "No, no, when you're under ten years warranty, and it's the build, it's the person who put the house together. It's not our job". At that point, I was for smashing every window.[284]

This experience left Elizabeth with a profound sense of betrayal:

> Nobody wanted to listen; nobody wanted to take responsibility.[285]
>
> Everything they said was a lie: From selling us the house, to the upkeep of the house.[286]

The years spent being redirected between organisations had not simply delayed resolution, but had fundamentally weakened their position with regards to warranty protections. Both had come to believe that the process itself functioned as a mechanism for delaying action and avoiding responsibility:

> [Elizabeth Rutherford:] [The builders]… were just trying to waste time and that's exactly what they did. [Will Rutherford:] That seems to be their MO. See if they can push you and hold you long enough, you'll hit a certain time of you can't do anything anymore. That seems to be the MO with them.[287]

Survey responses from owner-occupiers echoed these concerns:

> A few years ago, when we noticed issues with decaying window frames... The outcome was we were never registered by [the builders]! I therefore have been at a loss as to how we deal with these issues as there has been no cover for our new build property for its initial ten years. As a home owner with a mortgage the factors and housing agencies won't deal with our concerns.[288]

[282] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[283] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[284] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[285] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[286] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[287] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[288] Survey Participant 61 (Owner-Occupier)

Another described being instructed to commission investigations at their own expense before later being told the advice had never been given:

> NHBC refused to deal with concerns of noisy flooring. I was eventually advised by one of their staff to get an independent joiner in to open up one of the floor panels and do some checks and most importantly get photos to show the structure at my expense! NHBC then denied this happened.[289]

Owner-occupiers differed from social housing tenants in their legal and contractual context, but the underlying pattern was strikingly familiar. Responsibility was disputed, redirected, and delayed. Problems remained unresolved whilst organisations debated whose responsibility they were. For many residents, the central struggle was not simply securing repairs. It was persuading someone to accept responsibility for the defects in the first place.

No Consideration Given

Housing providers did not merely delay repairs. They frequently transferred the practical consequences of those delays onto residents themselves. Appointments were missed, cancelled, or rearranged with little apparent regard for residents' working lives, caring responsibilities, or personal commitments. Kirsty Sinclair described repeatedly taking time off work for a repair appointment that never materialised. A straightforward repair instead became four separate days of wasted leave:

> So the ceilings were fixed, then my toilet pan down in the bottom toilet started running water constantly, see just constantly running, the flapper or something had went. It's a simple fix, well so everybody's told me. That appointment was cancelled four times… Just didn't turn up. So four times off work. Four times, whatever. They were too busy, basically… I'm taking days off working and they're not turning up.[290]

Similarly, Claire Sullivan reflected on the reality of repeatedly sacrificing valuable annual leave to accommodate repairs:

> You're working, so your days off are a luxury. But your days off are now used up waiting on West of Scotland coming out. So, you're getting no free time. This was another thing West of Scotland never took into consideration.[291]

The frustration was not confined to missed appointments. One survey respondent suggested that inconvenience had become an ordinary feature of the repair process:

> Ongoing issues with mould and damp in the house with very little help from housing, even if they come to repair something it's never on good terms, always at inconvenient times.[292]

Eileen Gallagher described waiting at home all day for a scheduled appointment with ventilation contractors. The appointment never took place and subsequent promises of follow-up led nowhere:

> I had one letter through the door one day to tell me it was August the 18th… and I waited in all day – nobody came, and then I got a wee leaflet through

[289] Survey Participant 60 (Owner-Occupier)
[290] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[291] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[292] Survey Participant 65 (West of Scotland Housing Association Tenant)

> the door saying contact us, and I contacted them again and they said, "we'll get somebody back out". Never heard from anybody.[293]

These accounts raise uncomfortable questions about whose time was regarded as valuable. Residents were expected to be available, flexible, and accommodating. Housing providers, by contrast, appeared under no equivalent obligation to honour the commitments they had made.

Abandonment

For some residents, being ignored was not simply frustrating. It produced something far more corrosive: the belief that there was little point continuing to ask for help at all. Charlotte Wilson described the futility of repeatedly trying to engage with housing providers:

> You just feel like you're wasting your time talking to somebody. You just feel like you're not getting heard.[294]

The consequences of this extended far beyond individual repairs. Claire Sullivan described the longer-term damage caused when residents lose faith that their housing providers will act in their interests:

> It was affecting everybody emotionally, physically. I mean, the impact is massive and going forward you just don't have that trust with your housing any longer, because that trust is completely broken.[295]

For Eileen Gallagher, the repeated failure to resolve longstanding defects had led to a bleak conclusion. She no longer believed that housing providers intended to properly address the problems facing residents. Instead, she felt both residents and their homes had been abandoned to gradual decline, as though neither represented a sufficient reason for meaningful intervention:

> I think that they don't want to spend the money so they're not going to get it done properly, if I'm being completely honest. We're never going to get it fully resolved, and this is just kind of the way you're left to live until the house falls down and they have to move you.[296]

Maria Rossi's testimony reveals what happens when every institution that claims to offer accountability fails to deliver it. She pursued complaints, escalated concerns, involved her MP, and took her case through formal procedures. Yet each route that promised resolution appeared to lead back to the same place. After years spent searching for someone willing to take responsibility, Maria reached a point where she could no longer continue to fight:

> I thought I could – [but] I can't deal with it – I tried everything. I took it to my MP. I took it to stage one, stage two ombudsman. And that's when I just didn't have the fight anymore. I just totally gave up. Totally gave up.[297]

The significance of this testimony lies in Maria's description of where this process ultimately left her. After exhausting every route available to her, she was no closer to securing justice than when she began:

[293] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[294] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[295] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[296] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[297] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

> I don't even want to live there anymore… that's just because… you don't get anywhere with them. I've tried taking it down that route. I don't have the money to pay a lawyer to take them to civil court, and I think they know that. they know that… And then you end up lost. I mean, I'm lost.[298]

Even after pursuing formal complaints procedures, Maria was left with the impression that the system had failed her as thoroughly as the housing provider itself. The question she was left asking was not why her housing problems remained unresolved, but why her account appeared to carry less weight than that of the organisation she was challenging:

> Took it to the ombudsman and he said everything's done by law. Everything was carried out by law. How can you say that? They could all come and see it. They're only worried about what the housing's telling them, not what I'm telling them. So why are they taking the housing's word against my word?[299]

Claire Wilson's testimony captures the underlying grievance running through many of these accounts with remarkable clarity. She describes the experience of being listened to without being heard, acknowledged without being believed, and understood without anyone being willing to act:

> [I] don't trust them at all. I mean anything you're saying to them, they're no taking it into consideration. They're going: "Right ok, we're listening, but we're not actually listening. We're hearing what you're saying, but we're not hearing what you're saying. We understand, but we don't want to get involved".[300]

These testimonies describe more than dissatisfaction with housing providers. They describe residents who came to believe that persistence was pointless, complaints were futile, and meaningful intervention would never arrive.

Hostility, Intimidation, and Disrespect

A Culture of Contempt

Running throughout residents' testimonies was a profound sense that they were being treated with contempt by the very organisations responsible for helping them. Housing providers are expected not only to maintain homes but to treat residents with a basic degree of dignity and respect. Many residents felt that this standard had broken down entirely. For some residents, hostility was encountered at the very moment they sought help.

After flooding left her floor underwater, Kirsty Sinclair described a response notable not for its urgency or concern, but for its apparent lack of empathy:

> Last time when I phoned up and the lassie had a horrible, horrible attitude: "Nobody will be out to your house today". And I said: "Well, somebody will need to because my floor's swimming". So it got to the point that she was refusing basically to send anybody out… And eventually I got an emergency, but the emergency just told me to just stop using the shower.[301]

[298] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[299] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[300] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[301] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

Severe housing defects were not always met with seriousness. Claire Sullivan recalled a worker responding to dangerously rotted floor with a flippant remark about her weight that suggested the issue was more amusing than alarming:

> And one of the times, one of the workers that had come out, and he made a comment about my weight at the time, and he said, "Yeah, because you're so thin, you'll fall through it". Which I didn't take funny. You know? I'm just like, "Do you know what? Get it fixed!".[302]

A recurring theme within residents' testimonies was the feeling that the real source of irritation was not the defect itself, but the fact that they had reported it. Eileen Gallagher described an interaction with a contractor which is notable for its complete inversion of responsibility:

> I've had some of the [external contractor] guys… one guy comes in and says to me one day: "I hate coming to this house because there's always something".[303]

Remarks of this nature were not experienced as isolated incidents. The longer problems persisted, the more residents felt that frustration was directed not at the defects themselves, but at the people continuing to report them. James Stewart described feeling that repeated complaints had fundamentally altered how he was viewed by his housing provider:

> To be honest, I think they've got my number as written down as "it's him, don't answer it" or something.[304]

Claire Sullivan similarly felt that her continued attempts to secure repairs had generated growing frustration from housing staff:

> I found, me personally, they had an attitude with you. You know? Just for complaining. "Another flood?" And it's as if now it must be you that's causing the leaks.[305]

Claire believed that this growing frustration had tangible consequences. She described what she regarded as a noticeable withdrawal of support:

> Previously with the housing… they were quite good at maybe Christmas time, where they would maybe give you Irn Bru carnival tickets, or they would give you new panto tickets, and they would do things to basically help you. And what I had found since the flood is the communication was shortened, and I find myself having to now phone up. Beg for these tickets. Beg for help. Whereas before it was basically given.[306]

The word 'beg' appears twice in this testimony, and its use makes it difficult to imagine a more damning depiction of a relationship between a resident and their housing provider. Running through these accounts is a clear sense that repeated requests for help carried consequences of their own. Continued attempts to secure repairs were met with irritation rather than understanding. And the longer problems persisted, the more some residents felt that their housing provider had come to see them – not the defects they were reporting – as the real problem.

[302] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[303] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[304] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[305] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[306] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

Running throughout these testimonies is a broader concern about how housing providers respond to residents seeking help. Maria Rossi's testimony raises uncomfortable questions about how much concern housing providers showed for the people living with the consequences of their failures. After years of unresolved housing problems, she simply wanted some indication that somebody cared enough to do something about them:

> It's like there's nobody there to kind of help you go through it. I'm not saying it's down to them to be like your counsellor. But they can just say, "Aye, it's this, don't worry".[307]

The concerns expressed by Maria were reflected elsewhere. One survey respondent, who had spoken to their GP about the impact their housing conditions were having on their mental health, described an inspection visit which left them with the impression that the West of Scotland Housing Association inspector had little interest in investigating the issues being reported:

> I felt the housing inspector on the behalf of West of Scotland did not want to be here. Was supposed to walk around doing checks but spent all his time in the kitchen. When I offered to show him the issues, he just spent most of the time on the phone.[308]

Housing inspectors occupy a critical position within the repair process. They are responsible for identifying defects and communicating conditions on the ground to those responsible for making decisions. If this part of the process fails – if inspectors inadequately investigate issues – then the entire system loses it connection to reality.

The consequences of this disconnect were often cruel. One resident, for instance, described weeks of living with a persistent smell throughout their home after a rat died beneath the floorboards near a heating source. Although the smell was overwhelming, they were reportedly advised by their housing association to simply wait for the carcass to decompose:

> A rat died under my floorboards, at first I didn't recognise the smell but a gas technician discovered what it was. I asked the housing association to get under the floorboards and remove the carcass, but was told instead that it's not possible, and that I should just wait until it decomposes. I had to hang air fresheners all over my house to mask the smell.[309]

During the collection of this survey, the resident informed our team that the air fresheners used to mask the smell have since become associated with the experience itself. Her son now associates those scents with the period during which the decomposing rat remained beneath the floorboards and becomes distressed whenever he encounters them; long after the smell itself disappeared, the experience continued to linger within the household.

Experiences such as these shaped residents' perceptions of how housing providers regarded both their concerns and their wellbeing. Eileen Gallagher believed they reflected a wider culture of disrespect:

> There's just so many things that people have told me that their housing officers have said to them and done… unless they've got it on camera nobody would believe it. Nobody would believe it because they're a law to themselves… I've

[307] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[308] Survey Participant 74 (West of Scotland Housing Association Tenant)
[309] Survey Participant 82 (Thenue Housing Association Tenant)

> had loads of people tell me stuff. I had one lassie who had a house, that had a big, massive subsidence crack right in it. She had a guy come out and laugh and say: "Oh you're fucked, this whole house is fucked". And she's got two weans in the house, one's severely disabled. So what is she supposed to do?... You can't ever open your mouth and say: "Well this isn't right". But you should be able to.[310]

Residents depend upon housing providers to address serious defects within their homes, yet many felt unable to challenge behaviour they regarded as inappropriate or degrading because doing so risked antagonising the very people responsible for resolving their problems. The result was a relationship in which some residents felt compelled to accept conduct that would have been unacceptable in almost any other context.

Fear Among New Scots

Particularly troubling were allegations that some New Scots felt unable to raise concerns about housing conditions because of fears that vulnerabilities associated with language, immigration, or housing insecurity could be used against them. Tesfay Kiros, a long-term resident and community leader, described what he regarded as a widespread fear of speaking openly about housing problems:

> Especially those people who settled here, they are afraid to say things.[311]

Tesfay's concerns were echoed by a settled Polish resident, who believed that their housing provider had taken advantage of language barriers in an attempt to shift responsibility onto themselves:

> The housing had [tried] to put blame on us and due to language barriers they have taken advantage of us and tried to use it against us.[312]

The allegation here is not one of poor communication. It is that a housing provider attempted to exploit a vulnerability and use it to deflect responsibility. Similar concerns were raised by Eileen Gallagher. As a long-term resident, she described New Scots approaching neighbours for assistance because they felt unable to engage directly with housing providers themselves. More troubling still, she described hearing repeated fears that speaking out could carry consequences:

> Because of language barriers, they're coming to the people that can contact the housing officers... they're coming to you and telling you stuff, because I've had people come to me and tell me that they're scared to say anything because the housing [association] will not give them another house if they need to move. You shouldn't be living in fear in your own house that you can't complain about something.[313]

Housing providers occupy a position of considerable power within residents' lives. Residents should not have to weigh the risk of retaliation before deciding whether to report a defect or challenge poor treatment. Yet the testimonies presented here describe residents who felt

[310] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[311] Interview with Tesfay Kiros (Wheatley Homes Glasgow Tenant) by James Ferns and Isla Wallace (25.02.2026)
[312] Survey Participant 59 (Thenue Housing Association Tenant)
[313] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

unable to raise concerns freely and who believed that vulnerabilities associated with language and immigration could be used against them.

Gendered Dismissal

Several residents believed that the dismissiveness they encountered was gendered. In a repair system typically dominated by male inspectors, contractors, and workers, some women felt they had to overcome an additional barrier before their concerns would be taken seriously. Maria Rossi believed that some repair workers approached women with a presumption of ignorance:

> They're not listening to the tenants… they just look at you. Especially if it's a man and you're a woman. They look at you as if, "how do you know that?"[314]

Maria's observations were echoed by Eileen Gallagher, who recalled challenging a repair worker's assessment of a defective subfloor, only to be met with the response: 'How would you know that?'.[315] The irony is that Eileen possessed relevant qualifications and, according to her account, the floor ultimately required exactly the intervention she had recommended. Reflecting more broadly on her interactions with repair workers, Eileen described a level of hostility and disrespect that she believed was inseparable from the fact that she was a woman. These experiences eventually left her unwilling to be alone in her own home when some workers attended, and increasingly reliant upon her father, whom she believed was afforded a level of respect routinely denied to her:

> I've had them come in and out the house, and because I've had arguments with them, they'll just kind of ignore you and you can hear them talking about you and stuff. It's men. You expect that from men like that… It's been kind of horrible. It's been horrible. And it got to the point a couple of years ago where I wouldn't answer the door unless somebody else was in the house… I had to have somebody here… I started to become quite anxious about it, and I didn't want to be in the house with them myself. So I had to have like, family members and stuff here, and nine times out of ten, I was phoning my dad, telling my dad to come down. Because they treat him differently from the way that they treat [me]. But aye, I've had loads of that, but you expect that I suppose, don't you? It's part and parcel.[316]

Eileen's comments – 'part and parcel'; 'you expect that I suppose' – suggest that being dismissed and disrespected by male workers was a routine part of her interaction with the repair process. In many respects, these accounts reflect longer-standing historical patterns. Housing struggles have often been carried by working-class women, who are frequently the people pursuing repairs, managing the consequences of housing failures, caring for affected family members, and organising collectively when institutions fail.

Abuse of Power

Some residents described incidents in which housing providers allegedly responded to complaints and public criticism with threats of eviction, intimidation, and aggressive behaviour.

[314] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[315] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[316] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

The following testimony contains one of the most disturbing allegations documented during this research. After years of unresolved housing problems, Maria Rossi informed Wheatley Homes Glasgow that she was considering taking her concerns to social media and the press. She alleges that, rather than engaging with the issues she had raised, representatives of her housing provider warned her that speaking out could jeopardise her tenancy:

> I did say to them, "Look, see if you don't deal with this, I'm going to take it to social media and I'm going to get the media involved. I'm going to take it to the *Daily Record*". And that's when they said, they stood in my kitchen and said to me, "You could be jeopardising your tenancy if you do that"… they said, "It's not in your tenancy agreement"… I can't remember his name, the other two… there were two other wee men, they stood in my kitchen. Three of them. And I had all the evidence laid out and he's like, "That's not what I'm here for"… My partner heard that, and my two adult children heard that… like he came in with a wee coat on, a wee checkered coat… then they were kind of looking at each other, and I'm like, "Well, that's what you're here for, you're here to come to a solution". "No, we are here to come to a solution to see why you want to take us to court". And that's when they said if I take it to social media, my tenancy could be in jeopardy.[317]

Maria later reflected on the effect that this alleged warning had on her willingness to pursue the issue further:

> I owed rent arrears… I was kind of a bit scared to take it further, to be honest, in case they did evict me for the rent arrears or whatever.[318]

This is precisely why allegations of this nature are so serious. Housing providers are not ordinary organisations: they are landlords. For tenants already worried about arrears or housing security, warnings of this kind make silence feel safer than speaking out. What makes this testimony even more troubling is that it was mirrored by other residents. Eileen Gallagher recounted:

> I've heard people say they are going to get warnings and evictions if they post anything to social media and what have you… I was told by one neighbour that she posted something on social media and they were going to give her a warning, and they told her that she would get evicted if she continued to talk about it.[319]

The allegations made here go far beyond poor communication or inappropriate behaviour. They concern residents who claim they were warned that speaking publicly about housing conditions could place their tenancy at risk. No tenant should be forced to choose between protecting their home and protecting their tenancy.

While some residents described fears that vulnerabilities could be exploited, others described more direct forms of intimidation. For years, James Stewart sought action over severe cold affecting the bedroom first of his disabled father and then later his elderly mother. These were not minor defects or matters of comfort. James described rooms so cold that he was forced to purchase electric blankets and halogen heaters simply to keep his mother 'alive'.[320] Faced

[317] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[318] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[319] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[320] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)

with these conditions, James spent years trying to secure action from Thenue Housing Association. He alleges that persistence was met not with concern, but with open hostility:

> When we first moved in, we realised both the kitchen and the disabled bedroom were really cold. And at the time, it was my dad who was in that room… [he] lost his legs due to diabetes. And I spent two years fighting with Thenue Housing to get them to come out just to examine the windows. And then one day, after two months – two months I was up phoning them every day, and then… [a senior staff member from Thenue] was screaming down the phone to me that these are A+ houses or A20 houses. I can't remember the terms he used. But he was trying to intimidate me and trying to threaten me over the phone… he came on and got very aggressive towards me. He was screaming at the top of his voice… this is like quarter past nine in the morning and I'm trying to reason with him and he's just – "no, these are" – it was either A+ or A20 houses he kept shouting at me. And he was screaming at the top of his voice down the phone, which I thought was very unprofessional.[321]

Thenue Housing Association did not merely dismiss James's concerns. According to his testimony, they repeatedly insisted that the problem did not exist:

> So I ended up having to go down there about a week later, and I got the boss of the repairs department to come out – he came out with a blueprint for the house, and showing me how this house had insulation and all that.[322]

Yet when the windowsills were eventually lifted, the self-assured certainty that had accompanied years of denial collided with a very different reality:

> Eventually after – I would call it me harassing, that's the way they would see it, because they kept putting the phone down on me – eventually I got to a point where they came out… they lifted the windowsills in my mother's room and the kitchen, and there was no insulation – at all – and the air that was coming through it was like a gale force wind. And that one's [points to living room window] the exact same, but that's not been lifted yet. I can't get them to come out for that, they're just refusing, because they're saying that in here's warm enough so they're not doing that.[323]

This testimony suggests a staggering level of self-assured arrogance on the part of Thenue Housing Association. A tenant spent years attempting to protect vulnerable family members from freezing conditions, only to allege that they had been screamed at and intimidated by a senior figure within the housing association. The audacity of such conduct is extraordinary. Yet what elevates this testimony beyond mere hostility is the allegation that Thenue Housing Association chose to resort to threats and intimidation while being utterly ignorant of the reality of the situation. After years of certainty, the defect James Stewart had been reporting was found to exist. This was not a resident making baseless complaints. It was a resident reporting a genuine defect and being treated as though he were the problem. That fact alone is a damning indictment of the conduct described here.

[321] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[322] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[323] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)

Class Prejudice

Running through many testimonies was a belief that housing providers had become fundamentally detached from the people living with the consequences of their failure. Residents repeatedly contrasted the temporary inconvenience experienced by housing association staff and contractors with the reality of being left to live with conditions that those same staff could leave behind when their shift was over.

Maria Rossi captured this sense of detachment with particular clarity. Reflecting on years of unresolved housing problems, she described what she saw as the gulf between those making decisions and those forced to live with the consequences:

> I'm trying to tell [Wheatley]… [but] they didn't budge. They still go home to their big houses, do you know what I mean? While you were left.[324]

This is about more than physical distance. Maria is describing a relationship in which those with power could disengage from the consequences of their decisions in a way residents could not. Kirsty Sinclair reached a similar conclusion. For her, the lack of urgency shown by housing providers was inseparable from the fact that those responsible for addressing the problems never had to live with them:

> No, I don't think they care to be honest, they don't care. They don't care because they're not living in it. It's not them that's going home to that every night. It's not them that's going out working.[325]

Eileen Gallagher's testimony reveals a more troubling side of this detachment. Recalling an encounter with housing staff who spoke about visiting the Village as though it were a burden, she drew a sharp distinction between staff who could leave and residents could not:

> I've had housing officers stand out front and tell me, "I hate coming down here, there's just that much stuff". That's great, but we're still living in it. You can go home at the end of the night, do you know what I mean? It's just your job. We have to live here.[326]

A housing officer complaining about having to attend residents' homes and assist them to resolve widespread disrepair reveals a grotesque inversion of responsibility.

This detachment was sharpened further by what residents experienced as class prejudice. Eileen Gallagher described an attitude towards social housing tenants that was not merely dismissive, but openly condescending:

> They look down their nose at you, because it's a council house and they don't understand your circumstances… it's very much, "Oh it's a council house". And I've had a couple walk in here and say, "I wasn't expecting this house to be this nice". And you're like, "What were you expecting it to be? What do you think we're all living in absolute squalor?".[327]

Claire Sullivan similarly felt that some housing staff arrived with preconceived ideas about working-class residents before any conversation had even taken place:

[324] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[325] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[326] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[327] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

> Every person that came out almost had this wee idea or an image of what you were like. Their minds were made up anyway. So, it didn't matter what I said, and then accusations were just flying about, you know? I just felt as if I couldn't trust them any longer.[328]

Claire's testimony shows how quickly class assumptions can destroy trust. For Kirsty Sinclair, that process had already reached its conclusion. Reflecting on the condition of the homes, she arrived at a devastating assessment of how working-class residents had been treated:

> They've not fixed the houses properly at all for tenants moving in. It was all a rush, rush, rush for the athletes and then who cares because we'll just put these families in here and they'll live, whatever – a dog doesn't live like that.[329]

There is a profound sense of abandonment running through this testimony. Kirsty is not merely accusing housing providers of neglecting repairs or failing to maintain homes. She is describing a belief that working-class families were treated as an afterthought from the very beginning; that once the spectacle of the Commonwealth Games had passed, the people expected to live in these homes simply ceased to matter. Her final remark – 'a dog doesn't live like that' – cuts to the heart of that grievance. It is an accusation that residents were expected to endure conditions that fell beneath the most basic standards of human dignity.

Victim Blaming and Denial

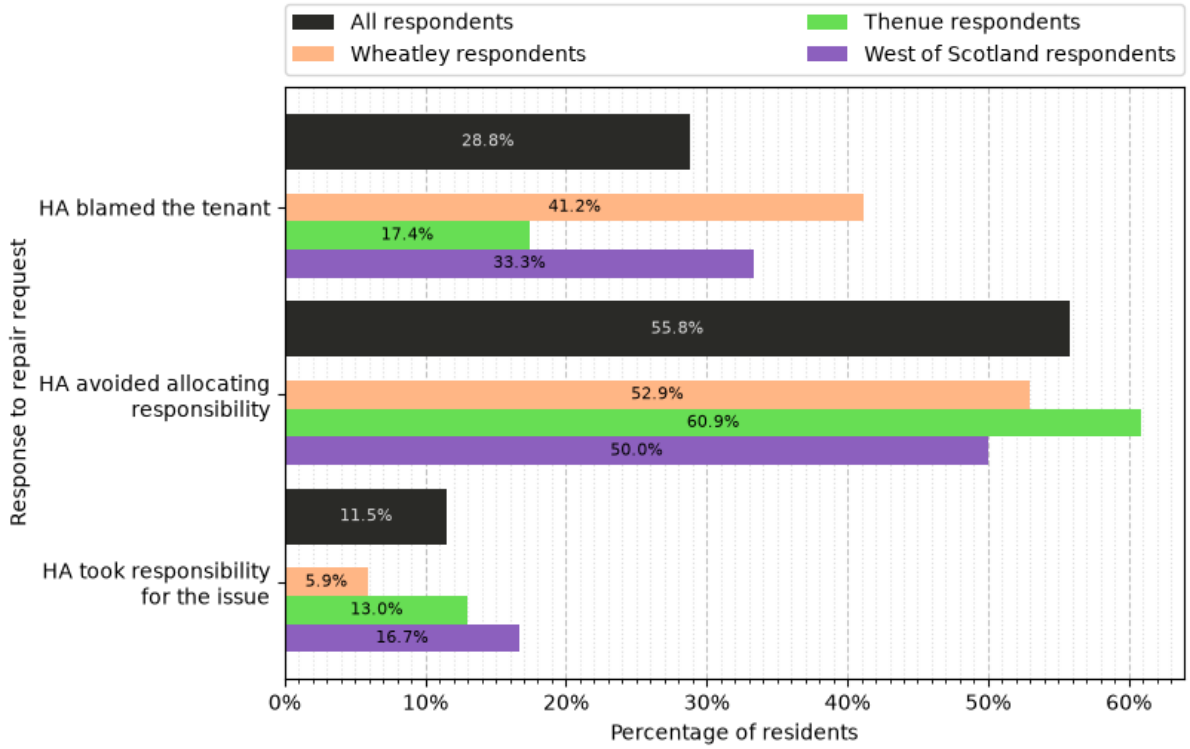


Figure 20: Allocation of Responsibility for the Reported Issues by Housing Association.

- Almost a third (28.8 per cent) of social housing tenants reported that their housing association had blamed them for the housing problems they were experiencing.

[328] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[329] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)

- By comparison, only 11.5 per cent reported that their housing association had accepted responsibility for the issues raised, while 55.8 per cent reported that responsibility had never been clearly assigned.
- This was particularly common among Wheatley Homes Glasgow tenants, 41.2 per cent of whom reported being blamed for housing problems, compared to 33.3 per cent of West of Scotland Housing Association tenants and 17.4 per cent of Thenue Housing Association tenants.

Victim blaming is the process by which institutions seek to displace accountability onto the very people they have failed. What emerges from the testimonies below is not a series of isolated incidents, but a recurring pattern in which responsibility moves away from defective homes and onto the people forced to live in them.

James Stewart captures this pattern in its simplest form:

> Every time you phone up its, "oh are you sure it's not you that's doing this, or you that's doing that". Every single time.[330]

'Every single time' presents victim blaming not as a mistake, nor a failure in communication, but as the default response residents came to expect when they asked for help. Eileen Gallagher described a familiar script being deployed for damp and mould. The focus was not the condition of the property, but the conduct of the resident: wipe the walls, wipe the shower, open the windows, move items from the radiators. If the problems persisted, the implication was obvious – the tenant must be doing something wrong.

> You've got to wipe your walls down after you cook, apparently. I've never heard of that in my life. Every time you go into the shower, you've got to wipe the shower down... There's been a multitude of things that they've told us… "you're doing something wrong to cause all this to happen", when it's not the case at all… There's been no evidence to prove that it's anybody's fault, bar the people that built the houses, and obviously the housing associations that have ignored it. There's been a lot of blame placed on us. It's "wipe your walls down", "don't have anything on your radiators", "make sure you're opening your windows".[331]

This is the language of institutional evasion dressed up as lifestyle advice that allows responsibility to migrate steadily away from the condition of the property and towards the conduct of the tenant. In Eileen's case, insinuation eventually gives way to accusation:

> The first flood we had it took them a year to replace a sink; which never got replaced anyway. It took them another year to get the bathroom working; but the bathroom is not working because it's still leaking water. It's taken a lot of arguing, a lot of fighting, a lot of phone calls… You're constantly told that there's nothing wrong. I've had housing officers sit here and tell me, "You must be causing it somehow". How? Explain it to me, because I don't live differently from you. So, explain it to me – what am I doing?[332]

'You must be causing it somehow' is victim blaming stripped to its essentials. No evidence, explanation or attempt to establish causation was provided. The resident was simply made responsible because the alternative would be to accept that responsibility lay elsewhere.

[330] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[331] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[332] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

The same logic appears throughout Maria Rossi's testimony. Rather than investigating the causes of damp and mould, responsibility was again redirected towards the resident:

> They said it was this, it was that, it was the other... it was because I was drying washing in my house… you want to kind of investigate a wee bit yourself, but you can't just in case you go and do something and they try to blame you for doing that and they don't fix it. So, you're kind of like – held over a barrel kind of thing.[333]

Her phrasing – 'held over a barrel' – captures the power imbalance at the centre of this relationship. Victim blaming does not merely redirect responsibility; it creates a situation in which residents risk being blamed regardless of what they do. Maria later recalled being told that the pervasive damp and mould in her home were caused by her clothes horse:

> I had a clothes horse – like everybody has in their households. Had a clothes horse in my kitchen. My window was open, and that's what the [repair] specialist [said]… he said, "that's because I was drying clothes in my house". And I'm like, "What?" I said, "Everybody does that".[334]

Drying clothes indoors is an ordinary feature of everyday life. To present a clothes horse as the explanation for pervasive housing defects is not a serious attempt to understand the problem.

Claire Sullivan's testimony is striking for how quickly suspicion can be directed towards the resident. After reporting serious problems with her downstairs bathroom, she described being accused almost immediately of causing the problem:

> I had moved into the Village I think roughly in 2015… the problems kind of arose quite quickly… you would contact the people, they would come out, and they would start accusing you almost immediately of maybe putting things down the drains, baby wipes, different things.[335]

The same pattern intensified after Claire returned from a typical school run and found her home in a state of chaos, with water coming through the walls and flooding the ground floor. Although housing staff were unable to establish what had caused the flood, suspicion very easily settled upon Claire herself:

> I had gone to take the kids out to school this morning, and I'd come back and the ground floor was like puddles; water coming out the walls… I'd phoned the emergency housing line for the workers… they had come out and they couldn't exactly determine what they thought was the cause of it at the time… but then that quickly changed and almost immediately [they] pointed the fingers at me and said, "I must have known about this because of the extent of the damage at the time" and basically said to me, "You've known about it, but you've just not reported it". That has been thrown in my face quite a few times, not just with the first one, but also the second one. Almost kind of blaming me.[336]

The accusations did not end there. The same pattern resurfaced after yet another flood, but this time the focus of suspicion extended beyond Claire and onto her daughter:

[333] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[334] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[335] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[336] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

> Fast forward to my next [flood]… I contacted the housing and explained the situation… the full ceiling and the kitchen, the living room, they were coming through… the water was literally gushing, and I mean gushing through the ceilings… they were like, "Oh, your daughter must have left the shower on".[337]

For all the uncertainty surrounding recurring leaks, mould, and flooding, the question commanding the greatest intrigue was whether Claire's daughter was closing the shower door properly:

> I had quite bad mould upstairs in the shower, because it kept flooding and stuff upstairs. That was the one that was coming through my ceilings, and they were saying my daughter must be leaving the shower door opened… they basically accused us of taking a seal off, the bottom seal.[338]

It is generally safe to assume that residents do not spend their time dismantling shower fittings and engineering floods within their own homes. Yet according to Claire's testimony, such explanations appear to have been treated more seriously than the recurring defects she had reported.

Victim blaming often relies upon explanations that collapse under even the most basic scrutiny. Throughout this research, residents described being presented with theories so implausible that they would be difficult to take seriously were the consequences not so significant. Maria Rossi recalled being told that damp developing around the pipework beneath her kitchen sink was not the result of any defect, but because cupboard doors were being closed:

> My pipes under my sink kept… going all damp, like green… [the repair specialist said], "that's because of the cupboard doors [are being] shut".[339]

Most residents would reasonably assume that cupboard doors can be closed without serious consequence, but according to Maria's account, the matter was not so straightforward. Other residents encountered similarly implausible theories. Subsidence is ordinarily associated with drainage failures, ground conditions, or construction defects. According to one survey respondent, however, the investigation appears to have ventured into less conventional territory:

> I have had major issues with subsidence with the back garden. I reported it to Wheatley Homes over four years ago but there has been no resolution. They tried to blame on me letting my two dachshunds in the garden.[340]

Our report is not in a position to comment on the alleged geological capabilities of dachshunds. But it is sufficient to note that four years after the issue was reported, the subsidence remained unresolved.

There is a serious point beneath this absurdity. Victim blaming does not depend upon convincing explanations; it depends upon explanations that move scrutiny away from the institution and onto the resident. Sometimes, however, even that is not enough, and victim blaming takes an even uglier form and slips into gaslighting, with residents' describing their experience of reality being denied, dismissed, or rewritten altogether. Eileen Gallagher recalled an inspector attending her home and informing her that there were no issues with the

[337] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[338] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[339] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[340] Survey Participant 72 (Wheatley Homes Glasgow)

property. When Eileen disagreed, she was told that the problem might exist only in her imagination:

> I had one inspector come out because of the floods… and the guy came in and said: "Oh this is all fine, there's no issues". I said: "No, it's fine because I've treated everything myself. But there's obviously a deeper issue because the stuff keeps coming through – the mould spores keep coming through, the dampness keeps showing, I can smell it". And he says: "Maybe you're imagining it". And then he proceeded to ask me if I do "homers"… Are you kidding? You're here to fix my house and you're asking me to fix yours?[341]

'Maybe you're imagining it' is not a repair strategy. It is a refusal to take a resident's lived experience seriously. Claire Sullivan recalled an encounter that could be described as gaslighting after raising concerns that damp and mould within her home could be affecting her son's breathing. According to Claire, two repair workers acknowledged that this was entirely possible. When she relayed that conversation to a senior member of staff at West of Scotland Housing Association, the discussion allegedly took a very different turn:

> Nine times out of ten I would always be in the house by myself with the children, and my partner would be at work because that's the way our work schedule would be… what had happened was two of the staff members had come out to the house… my son wasn't well… and I had basically [said], "Listen to my wee boy"… these guys sounded different and compassionate, and I thought, "Right ok, so listen, listen. My wee boy, the way he's breathing"… and the guy had turned around, and he says, "Oh yeah, [the mould and damp] could definitely be the cause of it"… I had gone back to [a senior staff member within the housing association] and I was like, "Your staff are agreeing with me"… the [senior staff member] wasn't happy about it. He had then gone back to the staff. Supposedly they denied it, made me look out to be as if I was lying, and I ended up with a warning against my name… I got a formal warning.[342]

There is something deeply contemptible in the sequence of events described here. According to Claire, a conversation that appeared to validate concerns about her son's health was subsequently turned against her, with the effect of portraying her as dishonest and undermining her own account of reality.

Survey responses reinforce the pattern of blame established throughout interview testimony – residents across different housing associations described the same tendency to redirect responsibility away from defects and onto those living with them:

> Had to replace flooring due to flooding twice. The sewage from bottom bathroom is disgusting. The floorboards were full of black mould. The repair men said I put wipes down [the toilet] and I never.[343]

> Issues going on for multiple years, big impact on both finances and mental health, housing association manager tried to blame us for the faults, meanwhile we still didn't get our house fixed.[344]

[341] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[342] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[343] Survey Participant 23 (Thenue Housing Association Tenant)
[344] Survey Participant 26 (Wheatley Homes Glasgow Tenant)

> When I moved in here there was a problem with the bathroom, the workers tried to blame me for the problem, but the issues only kept getting worse… I'm still waiting for the bathroom to get fixed.[345]

> Accountability is the main issue… also for them to address the fact they always blame the tenants for the issues when it isn't any fault of our own.[346]

Victim blaming appears in these oral testimonies and survey responses not as an isolated incident but as a recurring feature of residents' interactions with their housing providers. The consequences become even more concerning when health is involved:

> I experienced pneumonia, I have been blamed and my partner has been blamed. I feel as if my and my family's safety is in constant danger.[347]

> Getting support from a social worker, tried to deal with pick up of broken furniture from collapse. Called up housing association on tenant's behalf. Been waiting for too many months. Constantly put blame on tenant. Suffered severe mental health issues.[348]

The most grotesque allegation documented during this research comes from Survey Participant 76, a mother whose family was already living with damp and mould serious enough to raise concerns about her children's health. The situation had become sufficiently severe that their GP supported requests for decanting. Within this context, one might reasonably expect concern for the welfare of the children involved; according to the resident, what followed was nothing short of obscene:

> They tried to blame my two daughters for issues with the shower (extensive black mould, pipe blockages), they said that it was their body fat blocking the pipes and causing the mould to appear on the walls. We tried to get a complaint in about the housing officer as she ignored us, the same housing officer responded and said "they won't be taking it any further".[349]

This allegation is victim blaming at its most deranged. Body fat does not cause mould to appear on walls; the claim is scientifically absurd. Yet the absurdity is not the most troubling aspect of this testimony. What makes the allegation so odious is the willingness to place responsibility for serious damp and mould onto children whose health was potentially already being affected by those conditions.

Victim blaming does not simply distort the truth. It protects institutions from accountability. If defects can be attributed to tenants' behaviour, then defective homes cease to be institutional failures and become personal failings. Across these testimonies, victim blaming begins to resemble a kind of institutional catechism. The individual allegations differ, but responsibility is repeatedly redirected away from housing providers and onto the people forced to live with the consequences of their failures.

[345] Survey Participant 77 (Wheatley Homes Glasgow Tenant)
[346] Survey Participant 90 (Wheatley Homes Glasgow Tenant)
[347] Survey Participant 40 (West of Scotland Housing Association Tenant)
[348] Survey Participant 66 (West of Scotland Housing Association Tenant)
[349] Survey Participant 76 (Wheatley Homes Glasgow Tenant)

Re-Traumatisation of Domestic Abuse Survivors

There are few institutional failures more serious than behaviour that re-traumatises domestic abuse survivors. When domestic abuse is disclosed to a housing provider one would expect it to change the terms of every decision that follows. It should alter how risk is assessed, how residents are treated, and how decisions are made. The testimonies examined in this section concern situations in which disclosures of past abuse and ongoing fears for personal safety appear to have carried far less weight than they deserved, and in which housing conditions and institutional responses reignited past trauma.

Eileen Gallagher

For Eileen Gallagher, recurring flooding did not simply represent another housing problem. It revived memories of a previous period of domestic abuse that had also unfolded within a flooded property. The effects were severe enough that Eileen's Community Psychiatric Nurse stated that the experience had triggered Complex Post-Traumatic Stress Disorder:

> I was in a house prior to this, and I was going through a domestic abuse situation… and my house had a flood of water… it just kind of brought back loads of stuff if I'm being honest, and I've been to see a psychiatrist and I've got a CPN [Community Psychiatric Nurse] and the CPN said basically it's triggered CPTSD [Complex Post-Traumatic Stress Disorder] from all the stuff that's happened.[350]

Even allegations that recurring flooding had triggered Complex Post-Traumatic Stress Disorder appear to have done little to interrupt the familiar pattern of dismissal and victim blaming described elsewhere in this report. According to Eileen, responsibility continued to be directed towards the tenant rather than the conditions that had caused the harm:

> Dismissive, very dismissive. They can't do that for you and not do it for everybody else, kind of attitude. And their attitude is, if I'm being completely honest, you're getting blamed for things. They're telling me: "oh, but you need to not have anything on your radiators; you need to not do this"… it's never their fault. It's never the house. It's always, "what are you doing to cause this"… They're fully aware of the situation that we were in when we moved here. So, at least I had expected them to make the house safe, but that's never happened.[351]

There is a profound moral failure described here. Eileen's expectation was not an unreasonable one. Having escaped domestic abuse, she expected the home she was offered to be safe. Instead, she describes housing conditions that revived past trauma and an organisation that continued to search for faults in the resident rather than confront the consequences of its own failures. Some allegations in this report concern poor repairs. This allegation concerns something far more serious. When a survivor of domestic abuse tells a housing provider that conditions within their home have triggered Complex Post-Traumatic Stress Disorder and the response remains one of dismissal, deflection, and blame, the issue has ceased to be one of housing management. It has become a profound failure of care.

[350] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[351] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)

Claire Wilson

Claire Wilson no longer felt safe in her own home. Pregnant and living with the aftermath of domestic abuse, she wanted to leave an area where her former partner continued to threaten her family. The circumstances she described demanded empathy and support; according to her testimony, it was met with indifference:

> We did want to move away from here and that was only because I'd been in a very abusive relationship and the boy was actually coming to this house and causing havoc for my family… it did kind of scare me – I was only a young girl. I had just fell pregnant with her. I was like no, I want to move out of here and [the housing officer] was like, "there's nowhere you can go, there's nowhere we can send you, there's nothing we can do for you"… I was about to have a baby, and I'd just been in this horrible relationship, and the fact that [my housing officer] stood in front of me and said to me, "There's nothing we can do for you", was like somebody slapping me in the face. I was just like, "hold on a minute, I've just been through serious trauma, I'm just about to bring a new baby into this world", and you're saying to me, "It's alright for you to stay there, it's alright for him to come to your door". "Oh, all you need to do is phone up and get a restraining order". What?! That's not going to stop somebody from coming to your house.[352]

Claire's testimony leaves little room for misunderstanding. 'I've just been through serious trauma' and 'I'm just about to bring a new baby into this world' are statements that demand immediate care, support, and protection; the phrase 'somebody slapping me in the face' captures the emotional force of Claire's reaction to what she experienced as a profound absence of all three. Although the immediate threat was removed following her former partner's imprisonment, his continued connection to the Village meant that her sense of safety was never fully restored:

> Since he's got a new girlfriend, it's kind of died down a lot and now that he's in prison. But it is a big concern, whether he is going to come back, because his new girlfriend has now moved round about here… I don't feel comfortable and it's like, still to this day… when I'm walking about these streets with my children, I'm like looking over my shoulder, just to make sure that he's not anywhere near me or that there's nobody following me.[353]

Claire described the ongoing effects of domestic abuse, a persistent fear for her own safety, and the prospect of raising her children in an environment where she no longer felt secure. Yet according to her account, these disclosures were met with a level of indifference that is difficult to reconcile with even the most basic duty of care that should be expected in such circumstances:

> I sat in front of my housing officer and explained to her that I've just been through a traumatic relationship, and I had to go through court and things like that for it. And she stood here and was like, "There's nothing I can do for you really". It just kind of made me feel like, "is there anybody out there that's willing to help me?" Am I going to need to take my children to Woman's Aid to

[352] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[353] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)

> get away from this? And then it's like I'm going to need to leave my family dealing with the trauma and the stress of him still coming to the door.[354]

Claire's simple question – 'is there anybody out there that's willing to help me?' – should be impossible to read without a sense of profound unease. Few institutional failures are more morally indefensible than leaving a survivor of domestic abuse unsupported.

Claire Sullivan

Claire Sullivan's testimony concerns a situation in which warnings about personal safety appear to have been treated with remarkable disregard. According to Claire, she explained that she could not be decanted to another property within the Village while her home underwent repairs because doing so would place herself and her children at risk. She described being pushed into disclosing deeply personal experiences of domestic abuse because every other attempt to protect herself and her family had failed. Even then, her testimony suggests that she faced a prolonged struggle to make her housing provider comprehend the seriousness of her concerns:

> I was also going through another trauma… it was quite private… I didn't want the housing to know about it. But I almost felt pushed, I had no reason, [but] I had to tell them what was going on because they pushed me into a corner… Almost like, if I didn't accept this decant, then they were going to – they were threatening me with courts basically to get me out… "please do not put me in the Village. Please."… they were like: "no, no, you have to take this property"… I spoke to them on many occasions, I had phoned them, I had went obviously to the level of going to the school, getting the letter, getting supports put in place, so that the housing would listen. They didn't listen to any of them… they were still willing to put us down there. They were still forcing us to go.[355]

Following a lengthy struggle, and with support from organisations including her children's school, Claire was eventually placed in temporary accommodation outside of the Village. The immediate dispute over location may have been resolved, but according to Claire's testimony, the hardship that followed merely replaced one form of trauma with another:

> They put me in the hotel with four children. At that time, I was surviving on benefits. Two of my children have disabilities. One had mobility issues, which he still has. The other one had, obviously, mental disabilities – like ADHD, learning disabilities. They put us in a hotel. We didn't drive and the school was quite a distance… there were no buses neither… so I was now using my own money – because at the time they also hadn't provided any money for living expenses. They didn't give me any money for travel. They gave me nothing basically. To the point I was using money to get taxis there and back for my children… taking my children to school, having to get a taxi to go back to a hotel, to then get another taxi to go back to the school at pick up time, to then get a taxi to go back… That only lasted I think until the middle of the first week. Then my money ran out. And I was genuinely embarrassed. I was like, "What are we going to do?"… I remember we were living out the McDonald's. The first night I think we'd eaten out, not realising how pricey the restaurant was… I had a baby at the time as well… I was solely relying on making bottles, so I didn't have any of those facilities. My son has ADHD, he required to have a

[354] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[355] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

> room of his own… that was taken away from us… we were stuck. We had no way… midway through the week, I was absolutely heartbroken. I went down to the housing. I'll never forget it. We walked from the hotel after school. I think it was maybe about four o'clock or whatever, we walked from the hotel to West of Scotland. I think we just made it before closing. Went in, and begged them for money. And they handed me fifty pounds. There was a Pizza Hut behind it, and I remember the kids were so hungry. We'd gone to Pizza Hut. We spent the entire money. There was no money left now to get home. We had to walk. That was the position that this housing then put me in. I was constantly fighting back and forth while my children were at school. Begging them, "this place that you put us in just was not a good fit for us". They were just explaining they, "didn't have any decants at that time"… they weren't even helping me. I was just left with a wee baby. I think my daughter at the time must have just been twelve or thirteen months… it was stressful.[356]

The most shocking aspect of this testimony is not the hotel itself, but the level of abandonment that accompanied it. The image of a mother walking to a housing office to beg for money, because she and her family had been left in circumstances so precarious she could not afford food, is difficult to reconcile with any meaningful conception of care or support. The hardship described above was not confined to the hotel placement. According to Claire, the accommodation that followed brought a new set of difficulties for both her and her children:

> Then they put us in a two bedroom decant property... and even that… we weren't provided a cot… [we only had] a set of bunkbeds, a single bed, and another bedroom with a double bed, which had to be given to my son. So, I was now put in a single bed with the baby and my other two children. So, there were four of us in that bedroom. And my son was in the other bedroom… everything that was going on, you know this was having an impact on all of us. I mean, things were breaking down at the time in school. The kids were all up and down. I mean it was massive… I was back and forth with the housing… they were basically stringing me along.[357]

After almost a decade of recurring floods, ceiling collapses, and prolonged battles to have her circumstances taken seriously, Claire eventually left the Village behind. Claire's final reflection cuts to the heart of her testimony. Despite repeatedly explaining herself and fighting to be heard, she was left with the impression that every setback, disagreement, and complication had ultimately been placed back onto her:

> Even though I said to them at the very beginning, "You know I can't take this location for certain reasons". They were using this against me. But everything was basically "my fault" during that whole process. Even right up until I was given this house.[358]

Claire's testimony describes the cumulative effect of moving from one crisis to the next without any meaningful sense of resolution. At every stage of her account, vulnerability appears to have been met not with understanding but with indifference. Few responsibilities should weigh more heavily upon a housing provider than protecting the safety and wellbeing of a survivor of domestic abuse and her children.

[356] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[357] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[358] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)

Patterns, Not Exceptions

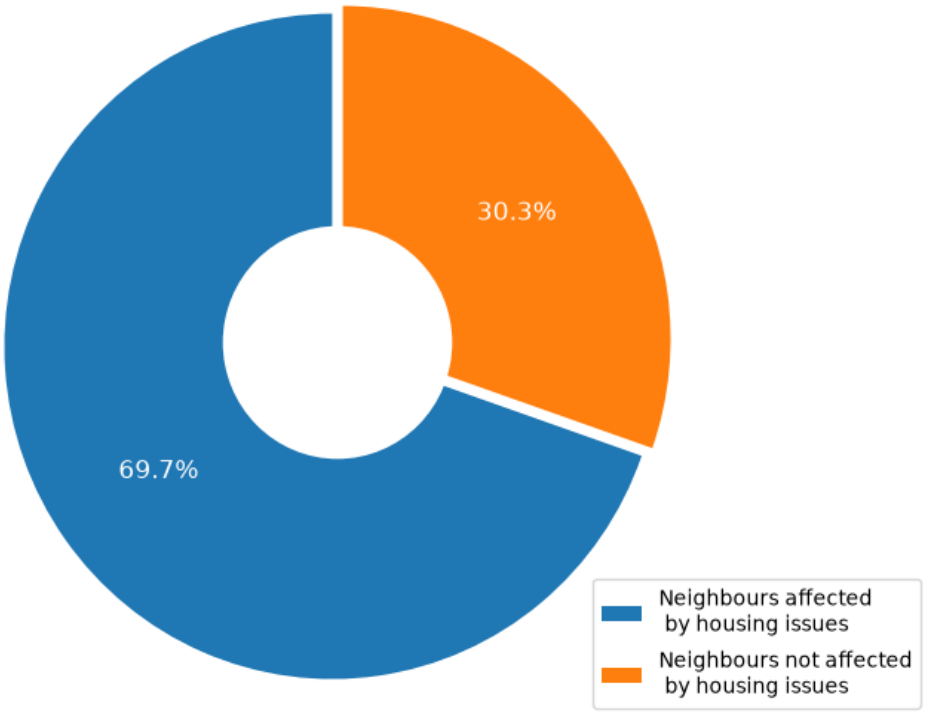


Figure 21: Similar Housing Issues Among Respondents Neighbours.

- 69.7% of respondents reported that their neighbours faced similar housing issues.

Shared Experiences

There comes a point at which repetition of the same failures throughout the same community can no longer be dismissed as a series of unrelated incidents. That point was reached long ago in Dalmarnock Village. The conditions documented throughout this report were not isolated cases, unfortunate exceptions, or individual misfortunes. They were the product of institutions that repeatedly failed residents and undermined the basic expectation that homes should be competently built, maintained, and repaired.

One of the most striking features of the oral testimony is the extent to which residents themselves recognised that the problems they were experiencing were not confined to their own homes. Residents continually situated their experiences within a wider pattern of housing problems affecting neighbours, friends, and entire streets. Far from describing isolated defects, residents repeatedly spoke of widespread failures that appeared throughout the Village. Helen Taylor was unequivocal when discussing the drainage problems affecting her street:

> All our neighbours have got the same. Every one of them… The whole lot. Everyone in my street has got the same problems.[359]

Reflecting on housing conditions more generally, James Stewart stated:

[359] Interview with Helen Taylor (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (03.02.2026)

> Everyone I talk to here is always saying there's problems with the houses, everyone. It's not like one or two.[360]

Residents did not simply assert that problems were widespread, they supported these observations with examples drawn from the experiences of neighbours and friends. James described how similar issues appeared repeatedly among nearby households:

> Next door… had mould, mushrooms and everything growing up his walls… My [other] neighbour as well… that's a disabled house as well, and they're having the exact same issues I'm having here as well - all frozen all the time, holes under the sink, the lot, everything… I think my neighbour over there, it's another disabled house – it's pretty much all disabled houses are having issues – and my neighbour next door, his ceiling has collapsed, twice.[361]

Eileen Gallagher's testimony points towards an even wider pattern. Reflecting upon conversations with other residents, she described repeated reports of flooding, sewage problems, and ventilation failures across the Village:

> Nearly all of them, if I'm being honest... they've all had floods, some of them have had sewage coming up through their toilets… I know one that had sewage coming through her washing machine, and it flooded the whole bottom floor of her house… I had somebody else that I spoke to whose ventilation system… went on fire when they were in the house, again because the filters weren't changed.[362]

Comparable observations emerged elsewhere. Claire Wilson described neighbours experiencing severe rot, mould, and structural deterioration:

> There's a neighbour up there that's had [a contractor] in her house multiple times and she's got rot, mould, everything, behind her bathroom walls and they're not doing anything about it… a lady at the very top, her washing machine… fell right through her floor. It was that bad, the floor was all rotting and stuff like that.[363]

Charlotte Wilson similarly pointed towards serious plumbing failures affecting nearby households:

> The lassie that stays there, she had [raw sewage] all coming up through her toilet and it went all the way up.[364]

The same theme emerged when residents reflected upon the apparent futility of repeatedly reporting defects. Discussing recurring mould and repairs, Charlotte remarked:

> It's just swings and roundabouts. That's what we feel, we feel [that although] everybody complains in this street, [it] just doesn't get nothing done.[365]

Residents also recognised the impact these problems were having on one another. Elizabeth and Will Rutherford described how housing issues had become a visible source of stress within the wider community:

[360] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[361] Interview with James Stewart (Thenue Housing Association Tenant) by James Ferns and Isla Wallace (02.03.2026)
[362] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[363] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[364] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)
[365] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)

> [Will Rutherford:] You can see the stress in other people as well. You can see what they're going through. [Elizabeth Rutherford:] One of our friends who lived at the bottom of the Village – his kitchen had fell apart so bad, that he replaced his kitchen in a timeframe that he couldn't financially sustain. So he had to sell… thankfully he's come out of it ok and it's been fine, but again that was about two years of him having insomnia and worrying… had to sell, at a time which was really crucial for his youngest at school and again, he's out the equation now, he won't go back, he won't. I think he's got trauma from it. He doesn't want to talk, he just does not want to talk about it. It's like: "I'm done, I'm in my new house, I'm fine, the boys are fine, we're ok".[366]

Taken together, these testimonies expose the scale of the failure described throughout this report. These conditions were not confined to a small number of households, nor can they credibly be explained as a series of unrelated incidents. Residents repeatedly identified the same failures appearing in neighbouring properties, throughout their streets, and across the wider Village. What they describe is not coincidence; it is a pattern. The question is no longer whether these problems were widespread, but how such widespread failures were permitted to persist for so long.

Systemic Failure and Collective Realisation

The sheer scale and commonality of the problems documented throughout Dalmarnock Village shatters the credibility of one of the most common explanations offered to residents. Flooding, mould, structural deterioration, ventilation failures, sewage problems, and defective repairs cannot simultaneously be the fault of dozens of different households. The evidence instead points towards failures embedded within the construction, maintenance, and management of housing across the Village. The extent of those failures is simply too great to be dismissed as coincidence:

> I'm not a builder, but to be honest with you, no ten-year-old house should be failing like this. It shouldn't be failing this quickly or this badly. There's been so many issues and so many people have the same issues that they can't just blame people for it. It's obviously coming from something else.[367]

> [Will Rutherford:] When you look at every one of our neighbours: solar panel issues, window issues, dampness issues. You kind of go, there's something happening here. [Elizabeth Rutherford:] It's in every house.[368]

Responsibility also cannot be confined to a single housing association. Wheatley Homes Glasgow, Thenue Housing Association, and West of Scotland Housing Association each feature prominently in accounts of defective housing, inadequate repairs, and dismissive treatment of residents. The failures documented throughout this report cross organisational boundaries:

> I mean it's not just our housing [association] that's slacking in this area – all the housings are slacking.[369]

> Everybody thinks it's Wheatley Homes, it's not. West of Scotland are the same and so is Thenue. It's not just one, it's them all. And I think there has to be

[366] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[367] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[368] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[369] Interview with Charlotte Wilson and Claire Wilson (Wheatley Homes Glasgow Tenant) by Bohdan Starosta and Alan Sproull (03.02.2026)

> some sort of investigation into why they're not carrying the repairs out to a decent standard.[370]

The consistency documented throughout this report extended beyond the housing conditions themselves. Regardless of tenure, residents repeatedly describe institutions finding ways to avoid meaningful accountability. The mechanisms differed, but the outcome was often the same. For owner-occupiers, accountability was buried beneath years of delay; for tenants, it was buried beneath years of blame, as Will Rutherford explains:

> [For us] it was not the blame game… it's different… so housing associations, it seems to be a different thing. Whereas with us, it was like, "as long as we can keep them kind of on the hook, until the end, we'll be good". That's what it seemed like.[371]

One of the most effective ways to obscure a systemic problem is to present it as a collection of individual ones. Residents were often left to navigate failures alone, initially without any clear understanding of how many others were experiencing the same conditions. Claire Sullivan described what happened when those boundaries began to break down:

> Your story kind of gets louder in the Village, because you start kind of talking to your neighbours about all the stress that you're enduring. Before you know it, your neighbours are also enduring these things and you're like, "Hold on a minute, so you're going through what I'm going through?" And then they're telling other people, so before you know it, the issue's getting bigger and you're like, "Is this something that West of Scotland is aware of? And maybe they're trying to hush it up, and actually this isn't our problem?"… when I had gone to the papers, people started messaging me through Facebook and that's when my eyes opened and I knew I wasn't alone. And I knew that, hold on a minute: these floods are actually happening all within the house, with the same issue… Any time I did bring this to West of Scotland they would never go into detail with any of it… they just wouldn't, you know, acknowledge anything… they wouldn't give anything away if it was true or not true. I got nothing. They just made it out as if, "no, no, this is a complete isolated case and we're only dealing with yours".[372]

The individualisation of systemic failures only works for as long as residents remain isolated from one another. Locked into an institutional habit of treating systemic failures as individual cases, West of Scotland Housing Association was reluctant to acknowledge the wider pattern Claire was describing. But once Claire learned she was not alone, the authority of that response began to evaporate.

The breakdown of isolation did more than expose the scale of the problems affecting Dalmarnock Village. It also brought residents together around a shared determination to have those problems acknowledged and addressed. Maria Rossi recalled neighbours supporting one another through problems that many had come to recognise as shared:

> It's lucky we've got good supportive neighbours… that's suffered the same kind of thing… The bit that we're in is absolutely amazing… I love the bit of [the Village] that we're in.[373]

[370] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[371] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)
[372] Interview with Claire Sullivan (West of Scotland Housing Association Tenant) by James Ferns and Frances Galt (30.01.2026)
[373] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

That sense of solidarity has increasingly been accompanied by a desire for collective action. Maria spoke not only about the need to come forward, but about the need to come forward together:

> There's hundreds of people, and I don't know why they won't come forward, because it is their right to repair. It is their right to live in a mould free, damp free home that is habitable… There's hundreds of them in that Village. Hundreds of people suffering the same problem… A lot of people now need to come forward.
>
> Something needs to be done… there's so many people that are suffering problems who just will not come forward, and that's what I want to do: I want to get people to speak up and come forward.[374]

Once residents realised they were confronting the same failures, the conversation could no longer end with diagnosis alone. Attention increasingly turned towards what should happen next:

> There's a load of us now going like, "right, where do we go from here?"[375]

The same relationships that enabled residents to recognise these problems collectively also help to explain why so many remain committed to the Village itself. Across the interviews, residents distinguished between dissatisfaction with their housing conditions and their attachment to the communities they had built around them:

> I don't want to move. I want to stay here, I have very nice neighbours, it's a nice place.[376]
>
> I don't want to leave this house because we've built a community round about us.[377]

Elizabeth Rutherford's testimony draws together the themes that run through the preceding accounts – the desire for a decent home, attachment to community, and a determination to fight for both:

> This was our forever home, we were never moving, we are never moving, we are never selling… I want to fight this… and I don't want somebody else to find that fucking home and then have to walk away from it because they're fucking broke by a house; not by somebody dying, not by things life throws at you… I love this house, I love this community, and we're all fighting the same thing.[378]

Elizabeth's final observation – 'we're all fighting the same thing' – captures a reality that emerges repeatedly throughout this report. Although often isolated by their housing providers, residents were not confronted by a succession of individual problems, but rather a set of institutional failures reproduced across an entire community. Patterns of neglect and disrepair appeared with such relentless consistency, scale, and persistence – across so many households and tenure types – that they were unmistakably systemic in nature. Once residents realised they were all fighting the same thing, the fiction of isolated failure became impossible to sustain.

[374] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)
[375] Interview with Kirsty Sinclair (Thenue Housing Association Tenant) by James Ferns and Frances Galt (27.11.2025)
[376] Interview with Susan Robertson (Owner-Occupier) by Isla Wallace and Bohdan Starosta (26.03.2026)
[377] Interview with Eileen Gallagher (Wheatley Homes Glasgow Tenant) by James Ferns and Bohdan Starosta (10.03.2026)
[378] Interview with Elizabeth and Will Rutherford (Owner-Occupiers) by James Ferns and Gary Wong (11.03.2026)

Conclusion

The evidence presented throughout this report leaves little room for ambiguity. Dalmarnock Village is not suffering from an unfortunate collection of housing defects. It is living through the consequences of prolonged institutional failure. Homes have been allowed to deteriorate while the organisations entrusted with their care repeatedly failed to respond with the urgency, competence, or honesty that residents were entitled to expect.

The physical condition of homes alone should have prompted decisive intervention years ago. Persistent flooding, damp, mould, defective ventilation, structural deterioration, and recurring repair failures have left residents living in conditions that no one should be expected to tolerate. These were not short-lived defects. They became part of everyday life. Homes designed to provide safety instead became sources of anxiety, ill-health, financial hardship, and insecurity.

The consequences reached far beyond bricks and mortar. People described the gradual destruction of their comfort, dignity, and sense of home. Families reorganised their lives around broken bathrooms, unusable rooms, mould spreading across children's bedrooms, and the constant anxiety that another issue was only days away. Residents paid full rent for homes they could not fully use, absorbed costs that should never have fallen upon them, and carried burdens that rightly belonged to their housing providers.

Perhaps most disturbing of all was the institutional response. Residents were met with incompetence, delay, indifference, hostility, intimidation, and victim blaming. Repairs repeatedly failed. Complaints disappeared into bureaucratic dead ends. Those who persisted often found themselves treated as problems to be managed rather than people whose homes required repair. Some were made to question their own experiences. Others were left feeling powerless, humiliated, or frightened to continue speaking out. No organisation committed to social housing should recognise itself in these pages without profound shame.

By the end of this report, one conclusion becomes impossible to escape. These were never isolated failures. The same patterns appeared across different streets, different housing associations, different tenures, and different households with remarkable consistency. Residents who had often spent years believing they were alone gradually discovered that their neighbours were living through the same experiences. The significance of that realisation cannot be overstated. Once those stories were brought together, the claim that these were simply individual cases ceased to be credible.

The failure extends beyond repairs themselves. It also exposes a profound failure of accountability. Throughout this campaign there remained a striking disconnect between the confidence with which housing providers presented their own understanding of conditions and the reality documented inside residents' homes. That disconnect cannot simply be dismissed as a difference of opinion. It raises fundamental questions about how housing conditions are currently monitored, whose evidence is treated as authoritative, and whether existing systems are capable of recognising widespread failure even when residents have been living with it for years.

This report also represents something far larger than an investigation into housing conditions. It records a history that would otherwise have remained unheard. For more than a decade Dalmarnock Village has largely existed in the public imagination as a symbol of regeneration

and the lasting legacy of the Commonwealth Games. Residents have lived with a very different legacy. By placing their experiences at the centre of this report, they have reclaimed the authority to describe their own community in their own words. They have refused to allow promotional narratives to become the only history that survives. Future accounts of Dalmarnock Village can no longer celebrate regeneration without also confronting the suffering that accompanied it.

The opportunity to shape this report was equally important. Residents did not simply provide evidence. They helped determine the questions asked, the issues investigated, the interpretation of the findings, and the direction of the recommendations that follow. Too often communities are treated as passive sources of information while others decide what should happen next.

Justice now requires more than acknowledgement. It requires homes to be made safe, residents to be properly compensated where appropriate, and housing providers to be held publicly accountable for the failures documented throughout these pages. It requires reforms that ensure no community is forced to endure another decade of neglect before being believed.

Yet immediate justice alone will not be enough.

The conditions documented in Dalmarnock Village did not emerge simply because repairs failed. They emerged because residents possessed remarkably little democratic power over the institutions that governed their homes. Decisions affecting every aspect of daily life were concentrated within organisations that remained insulated from the people expected to live with the consequences.

That democratic deficit lies at the heart of this report. A housing system that leaves communities with so little meaningful control over the homes they fund, occupy, and depend upon creates the conditions in which neglect becomes normalised and accountability steadily weakens. If social housing is genuinely to serve the public, then the people who live within it must become more than service users or consultees. They must become participants in its governance.

The recommendations that follow begin with the urgent actions required to deliver justice for Dalmarnock Village. They then move beyond immediate remedies to argue for something more fundamental: the democratic transformation of social housing itself.

Recommendations

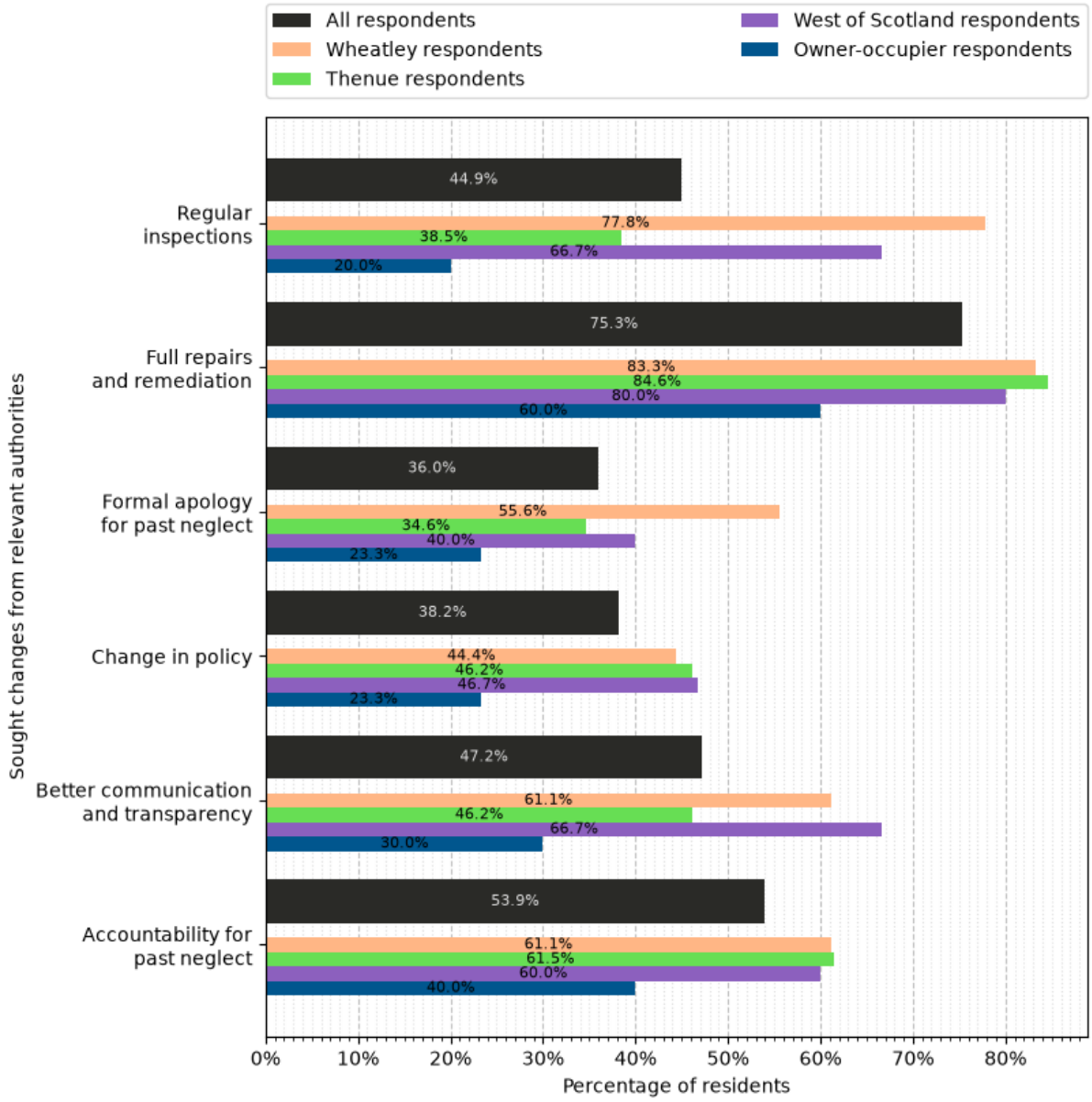


Figure 22: Solutions to Housing Issues by Tenure.[379]

- Residents were asked which actions they wished to see taken in response to the housing problems they had experienced.
- Support was strongest for full repairs and remediation (75.3 per cent), followed by accountability for past neglect (53.9 per cent), better communication and transparency (47.2 per cent), and regular inspections (44.9 per cent).
- The message was straightforward: fix the problems, accept responsibility for longstanding failures, communicate openly with residents, and ensure that defects do not recur.

[379] The 'not applicable' category is for respondents who do not believe any change is necessary, either because they were happy with the response or they have resolved the issue themselves.

Throughout the oral history interviews, residents described many different experiences of housing failure. Yet the aspiration they expressed was remarkably consistent. Maria Rossi perhaps summarised it best:

> For everybody to get a habitable home that's mould free, damp free, and that's not a bomb when trying to heat it.[380]

The recommendations that follow respond to the evidence presented throughout this report and seek to ensure that no community is left to experience the conditions documented in Dalmarnock Village. They combine immediate proposals to deliver justice for residents in Dalmarnock Village with wider reforms to build a more accountable, democratic, and resident-centred housing system across Scotland.

Immediate Justice for Dalmarnock Village

The evidence presented throughout this report demonstrates that many residents have already borne unacceptable financial, physical, and emotional costs as a consequence of prolonged housing failure. Justice therefore requires more than acknowledgement. It requires immediate action to remedy unsafe housing conditions, provide restitution for avoidable harm, and reimburse residents for the financial burdens imposed by institutional failure.

1. Establish an Independent Dalmarnock Village Remediation Programme

The Scottish Government should establish an independent Dalmarnock Village Remediation Programme to identify, investigate, and permanently remedy housing defects across Dalmarnock Village.

The initiative should be supported by appropriate funding, independent governance arrangements, and statutory powers to ensure that all relevant organisations fully cooperate. Housing providers, developers, contractors, Glasgow City Council, and all other relevant organisations should be placed under a statutory duty to cooperate fully. This should include providing unrestricted access to repair histories, maintenance records, technical reports, procurement information, contractors, relevant communal areas, and senior decision-makers, and facilitating access to individual properties where residents have voluntarily chosen to participate in the programme.

The Remediation Programme should include:

- Independent stock condition surveys for every household (social housing tenants, private tenants, and owner-occupiers) wishing to participate, including intrusive investigations where necessary and with residents' consent. Any areas disturbed during investigations must be fully reinstated at no cost to residents;
- A dedicated and fully funded programme of remedial works, with publicly available plans, clear timescales, milestones and named responsibilities;
- Emergency intervention for households experiencing structural or environmental conditions that present an immediate risk to health or safety;

[380] Interview with Maria Rossi (Wheatley Homes Glasgow Tenant) by James Ferns and Frances Galt (26.02.2026)

The Remediation Programme should be overseen by a Community Remediation Committee comprising residents from across the Village and reflecting its different housing tenures, communities, and lived experiences, including both social housing tenants and owner-occupiers. The Committee should be constituted through an open, transparent, and representative process trusted by the local community, with access to independent technical, legal, and community support where required. It should not serve as a consultative body, but should exercise genuine democratic authority over the oversight and strategic direction of the Remediation Programme. The Community Remediation Committee should establish appropriate mechanisms to enable residents who do not wish to be publicly identified to participate confidentially in its work and to submit evidence, concerns, and proposals without fear of retaliation.

The Community Remediation Committee should have the power to:

- Scrutinise all survey findings and proposed remedial works;
- Approve and revise the framework used to prioritise repairs and remediation;
- Require housing providers, contractors, developers, public bodies, and other relevant organisations to attend public meetings and explain delays, failures, or disputed decisions;
- Commission independent technical advice or engineering inspections where residents dispute survey findings or completed works;
- Monitor delivery through regular public meetings and progress reviews;
- Publish independent assessments of the programme's performance together with recommendations for further action.

Where communication or engagement between the Community Remediation Committee and any relevant organisation breaks down, the Scottish Government should be required to convene formal resolution meetings to restore effective working arrangements and ensure the continued delivery of the Remediation Programme.

2. Restitution for Residents

Justice requires more than repairing buildings. It requires repairing the harm those failures inflicted upon the people forced to live with them. Housing providers should provide comprehensive restitution to residents who experienced prolonged disrepair as a consequence of institutional failures.

Restitution should extend beyond damaged belongings and include compensation for:

- Years spent living with defective housing;
- Loss of use of rooms and facilities;
- Avoidable financial costs;
- Repeated failed repairs;
- Deterioration in physical and mental health, and wellbeing;
- Unnecessary distress caused by institutional failures.

As part of the Dalmarnock Village Remediation Programme, every participating household should receive an independent assessment of the harm experienced and any entitlement to restitution. Entitlement to restitution should be determined through an independent assessment process applying transparent and publicly available criteria. Housing providers,

developers, contractors, or other organisations found to bear responsibility should be required to implement restitution awards within a specified statutory timescale.

The Community Remediation Committee should oversee the operation of the restitution process and monitor the implementation of awards, but should not determine individual awards.

3. Rent Rebates for Unusable Homes and Rooms

Charging full rent for a partially unusable home transfers the costs of institutional failure onto the households forced to live with it.

Housing association tenants should receive proportionate rent rebates where parts of their home were unusable due to unresolved disrepair, flooding, mould, failed plumbing, structural defects, or other serious housing failures.

The Dalmarnock Village Remediation Programme should independently assess entitlement to rent rebates as part of its investigation of each participating household. Where periods of partial or complete loss of use are established, housing providers should be required to repay the appropriate proportion of rent within a specified statutory timescale.

The Community Remediation Committee should oversee the operation of the rent rebate scheme, monitor compliance by housing providers, and publish regular reports on its implementation, but should not determine individual entitlements.

Building a More Accountable Housing System

The failures documented throughout this report exposed weaknesses within Scotland's wider system of housing regulation, repairs, accountability, and tenant protection. While the recommendations that follow do not seek to replace that system, they would significantly strengthen it by improving accountability, empowering residents, and ensuring that persistent housing failures are identified and addressed far earlier than they are today.

The purpose of these reforms is not simply to improve the administration of housing services, but to establish a housing system in which every person can expect a home that is safe, warm, dry, secure, affordable, and maintained to a consistently high standard, with effective rights and democratic accountability where those standards are not met.

1. Independent Evidence for Housing Regulation

The relationship between landlord and tenant is characterised by a significant imbalance of power. Residents may reasonably fear that openly criticising the organisation responsible for managing their home could affect future interactions, complaint handling, or their wider relationship with their landlord. The use of external survey companies does not, in itself, guarantee independence where housing providers remain responsible for commissioning assessments of their own performance.

The Scottish Government should establish an independent national system for measuring tenant experience across Scotland's social housing sector. The disconnect between reported performance and residents' lived experiences raises serious questions about the reliability of landlord-generated satisfaction measures and aggregate performance indicators as a basis for regulatory scrutiny. Independent regulation requires independent, transparent, and sufficiently detailed evidence capable of identifying persistent housing failures and institutional patterns over time, enabling the Scottish Housing Regulator to investigate systemic failures and take effective regulatory action where necessary.

This should include:

- Independent commissioning and administration of tenant experience and satisfaction surveys;
- Standardised survey methodologies applied consistently across all social landlords;
- Direct reporting of survey findings to the Scottish Housing Regulator;
- Publication of full survey results, methodology, response rates, and anonymised datasets;
- Independent analysis of trends in tenant experience over time;
- Statutory protection to ensure that participation is confidential and cannot affect tenants' relationship with their housing provider.

2. National Standard for Recording Housing Repairs

Scotland should establish a national standard for recording housing repairs that distinguishes between completed repairs and unresolved recurring defects. A repair should not be regarded as complete simply because work has been undertaken. Where the same defect, or a closely related defect, recurs repeatedly, housing providers should record it as an ongoing housing failure rather than a series of separate completed repairs.

The national standard should require:

- Standardised recording of repair histories across all social housing providers;
- Clear procedures for identifying recurring defects, reviewing previous repair attempts and escalating them for further investigation;
- Public reporting of recurring repair failures as part of housing performance information.

3. Residents' Right to Property Repair Histories

Residents should have a statutory right to access the complete repair and defect history of the home in which they live. Information about the condition and repair history of a property should belong not only to the housing provider, but also to the people whose lives are directly affected by it.

Housing providers should therefore maintain and make available a comprehensive property record, including:

- Previous repair requests and completed works;
- Outstanding and unresolved defects;
- Technical surveys, inspections, and investigation reports;
- Records of intrusive investigations;
- Planned and completed remedial works;
- Relevant information concerning recurring defects affecting the property.

The repair and defect record should also be securely accessible to authorised repair contractors, surveyors, and other relevant professionals, enabling them to review previous repairs, technical investigations, recurring defects, and remedial works before attending a property.

Residents should be able to access this information without unnecessary delay or administrative barriers, including when moving into a property, requesting repairs, pursuing complaints, or bringing legal proceedings.

4. Financial Protection during Repairs

Residents should never be required to incur avoidable financial loss in order to access repairs or cooperate with investigations into housing defects.

Housing providers should ensure that repair processes do not leave residents financially worse off as a condition of remedial works. Where repairs require flooring, furnishings, decorations, or other property to be removed, damaged, or replaced, housing providers should bear the reasonable costs arising from those works.

A resident's decision to postpone, decline, or disengage from proposed repairs should not be recorded as 'customer choice' or refusal where that decision results from the financial consequences of repeated repair failures or the absence of adequate protection against further loss. In such circumstances, housing providers should instead record that participation has been prevented by the absence of appropriate arrangements for the protection, like-for-like reinstatement, or replacement of residents' property, and should resolve those issues before recording repairs as refused or declined.

5. Collective Insurance for Social Housing Tenants

Social housing providers should ensure that all tenants are protected against financial losses arising from housing defects, major repair failures, flooding, or other failures for which the provider bears responsibility. This protection should not depend upon tenants purchasing optional insurance products or navigating complex claims processes. Housing providers should instead establish collective arrangements that ensure residents are compensated promptly where institutional failures cause damage to personal belongings or unavoidable financial loss.

6. National Standard for Repair Appointments

Residents should be entitled to a professional, reliable, and accountable repairs service.

Repair systems should respect residents' time as well as their homes. Residents should not be expected to continually use annual leave, lose income, or remain at home for prolonged periods because of poor coordination between housing providers and contractors.

National service standards should therefore require:

- Clearly defined appointment windows with a specified maximum duration;
- Prompt notification of delays or cancellations;
- Automatic compensation where appointments are missed without reasonable notice;
- Improved communication between housing providers and contractors;
- Repair instructions that accurately reflect the complexity and nature of reported defects.

These standards should reflect established best practice across other regulated sectors, including energy and utilities, where defined appointment windows, service standards, and automatic compensation for missed appointments are already well established.

7. Public Funding Should Require Public Accountability

Public funds should not continue to be paid to housing providers persistently failing to meet their legal obligations.

The Scottish Government should review arrangements whereby Housing Benefit and the housing element of Universal Credit are paid directly to social landlords, with the aim of ensuring that tenants whose housing costs are met through public funds enjoy equally effective means of holding landlords accountable for prolonged or serious housing failures.

Where independent investigation establishes persistent and unresolved breaches of landlords' statutory repairing obligations, mechanisms should exist to allow the temporary withholding, redirection, or escrow of public housing payments until appropriate remedial action has been taken, accompanied by appropriate safeguards to protect tenants from financial detriment.

8. Addressing the Imbalance of Power in Housing Complaints and Disputes

Residents should not be disadvantaged in enforcing their housing rights simply because they lack the financial resources, legal representation, technical expertise, or institutional resources available to housing providers. Access to justice and effective redress should not depend upon a resident's ability to obtain expert evidence, navigate complex complaints procedures, or bear the financial costs of challenging a housing provider.

The Scottish Government should review the housing complaints and redress system, including Stage 1 and Stage 2 complaints procedures and the Scottish Public Services Ombudsman, to ensure residents can secure effective, timely and enforceable remedies without facing disproportionate procedural, evidential or financial barriers. This should include establishing a statutory duty for housing providers to proactively inform residents of their housing rights and available routes to redress.

To address these inequalities, the Scottish Government should ensure that the housing complaints and redress system provides for:

- Complaints procedures that are proportionate, accessible and designed to investigate and resolve housing failures rather than create unnecessary procedural or administrative barriers to residents seeking redress;
- Greater access for residents to publicly funded independent technical assessments, expert reports and professional advice where specialist evidence is required to establish the cause, extent or consequences of housing defects;
- Mechanisms to ensure that residents are not required to bear unreasonable financial costs in obtaining independent expert evidence where this is necessary to challenge the findings or technical evidence relied upon by a housing provider;
- Appropriate resourcing for independent advice organisations to provide housing advice, advocacy and representation, recognising that improvements in access to justice are likely to increase demand for independent support;
- A requirement that allegations attributing housing defects to resident behaviour be supported by clear and independent technical evidence, with the burden resting upon housing providers to establish that resident behaviour is responsible where the cause of a defect is disputed;
- Recognition of residents' lived experience as an important form of evidence alongside technical assessments when investigating housing disputes and institutional failures;
- Clear, accessible guidance and practical support for residents throughout complaints and redress processes, including information about their legal rights, available routes to redress and the evidence that may be required;
- A requirement for housing providers to supply clear information about the Tolerable Standard, repair rights and responsibilities, complaints procedures, Housing and Property Chamber remedies, and access to independent inspections and advice. Where a property is found to fall below the Tolerable Standard or other relevant legal requirements, residents must be formally notified in writing of the breach, the findings of the investigation and the remedial action proposed.

9. Collective Complaints and Collective Redress

The Scottish Government should create formal mechanisms for collective housing complaints and collective redress.

Where multiple residents report the same or closely related housing defects within the same development, neighbourhood, block, or housing provider's stock, those complaints should give rise to a presumption that the matter requires investigation as a potential systemic housing failure, rather than being treated as unrelated individual cases.

Residents should be able to bring collective complaints with the support of advice agencies, tenant unions, community organisations, and local authorities.

Where a collective complaint is accepted, housing providers should be required to investigate the wider causes of the reported failures across the affected homes, rather than limiting investigations solely to the individual properties from which complaints originated.

Where systemic failure is established, housing providers should be required to develop and implement collective remedial action plans rather than relying solely upon the resolution of individual complaints.

10. Strengthening the Implementation of Awaab's Law

Awaab's Law should mark the beginning of a wider transformation in housing accountability rather than the end of it. The legislation should provide the foundation for a broader system of housing accountability capable of addressing the full range of serious housing failures experienced by residents.

The Scottish Government should keep the operation, scope, and effectiveness of Awaab's Law under regular review, ensuring that its protections continue to develop in light of residents' experiences and emerging evidence.

This should include:

- Extending equivalent statutory duties, timescales, and enforcement mechanisms to a wider range of serious housing defects, including flooding, drainage failures, plumbing failures, ventilation failures, structural defects, and recurring repair failures;
- Access to independent technical inspections and investigations where the existence or cause of a housing hazard is disputed, or where concerns arise regarding the adequacy of a landlord's investigation or proposed remedial works;
- Strong protection against retaliation or detriment for residents who report housing hazards;
- Clear and accessible routes to independent enforcement where landlords fail to comply;
- Effective sanctions for persistent non-compliance;
- Compensation and other appropriate remedies where statutory duties are breached;
- Meaningful resident participation in reviewing the operation, implementation, and future development of the legislation;
- Housing providers should demonstrate that repairs services, whether delivered directly or through external contractors, are adequately resourced, supervised, and quality assured to meet statutory repair obligations.

Democratic Public Ownership of Social Housing

Social housing should be publicly owned and democratically governed.

Scotland should begin a long-term transition towards bringing social housing back into public ownership, reversing decades in which public housing has been fragmented across institutions that are remote from the communities they serve and insulated from meaningful democratic control by the people whose homes they govern.

Public ownership would allow housing to be planned and provided at the scale required: pooling resources, expertise and risk; coordinating major repairs and investment; maintaining professional services; building new homes; and directing resources according to need rather than the capacity or priorities of individual landlords.

But public ownership alone is not enough.

A publicly owned housing system can itself become remote, bureaucratic and unresponsive if ownership is simply transferred while power remains concentrated within distant institutions. Bringing social housing back into public ownership must therefore be accompanied by a fundamental democratisation of how public housing is governed.

The objective should be public ownership with resident power: combining the collective capacity of the public sector with meaningful democratic control by the people and communities who live within it.

1. Bring Social Housing Back into Public Ownership

The Scottish Government should establish a long-term national programme to progressively bring housing association stock back into public ownership.

This should be supported by the legislation, public investment and financial arrangements necessary to deliver an orderly transition while protecting tenants and maintaining housing services.

The purpose should not be to change the name above the door while preserving the same concentration of power underneath it. Existing housing associations should not simply be recreated as publicly owned institutions operating at the same distance from residents.

Bringing social housing back into public ownership should create a coherent public housing system capable of planning, investing and delivering at scale, pooling resources across communities and responding decisively when serious housing failures emerge.

Public ownership should also expand through substantial new social housing construction and the public acquisition of homes and land.

The long-term objective should be clear: social housing should be a permanent public asset, owned collectively and provided according to social need.

2. Local Democratic Power within a Public Housing System

Public ownership must be accompanied by a redistribution of power.

Residents should have guaranteed democratic power within local housing governance, including meaningful authority over local investment priorities, major planned works,

neighbourhood management, regeneration and housing service standards, alongside the ability to scrutinise and hold housing services publicly accountable.

This power should be embedded within the governance of public housing itself. Residents should not be confined to consultation exercises or tenant panels while the institutions controlling resources and making decisions retain the final say.

At the same time, public ownership should provide the scale necessary to pool resources, finance investment, build homes, undertake major structural works and maintain professional expertise. A community facing serious housing failure should not be constrained by the finances or capacity of an individual landlord. Resources should be shared across the public housing system and directed according to need.

Democratic control does not mean asking residents to administer housing services themselves. Professional bodies should remain responsible for repairs, construction, finance and other specialist functions, while residents exercise democratic power over their priorities and direction.

The principle should be simple: resources pooled collectively; power exercised democratically and as locally as possible.

3. Public Investment Should Build Public Wealth

Public money should build permanent public wealth.

New social housing substantially funded by the state should remain in public ownership. Public land used for housing should remain publicly owned wherever possible, and government should expand public acquisition of land required for future housing and community development.

The same principle should apply to regeneration.

Communities should not experience cycles in which enormous public investment improves land, infrastructure and neighbourhoods only for the resulting value and assets to pass out of public control. Where the public creates value, the public should retain it.

Housing, land and infrastructure created through collective investment should become part of the permanent material wealth of society, available to meet present and future social need.

Public ownership should therefore extend beyond individual homes. Land determines where housing can be built, how communities develop and who ultimately benefits from investment. A democratic housing system requires the public to possess the land and resources necessary to shape that development in the public interest.

The expansion of public housing should therefore form part of a wider expansion of public ownership of housing and land, governed in the public interest and subject to democratic control.

From Tenants to Citizens: A Democratic Right to the City

The principles of democratic public ownership should extend beyond the governance of social housing. People experience their homes as part of wider communities shaped by decisions about land, development, public space, infrastructure and regeneration. These decisions can fundamentally alter neighbourhoods and the lives of the people within them, yet communities frequently exercise little meaningful power over them.

Scotland should therefore recognise a Right to the City, establishing the principle that communities should have meaningful democratic power in shaping the development and future of the places in which they live. This should extend to major decisions concerning regeneration, development, land use, public space, community assets and neighbourhood investment.

Such a right would require moving beyond conventional models of community participation. Consultation can provide opportunities for residents to express their views, but the final authority to determine priorities and make decisions remains elsewhere. A democratic approach should instead give communities a meaningful share of decision-making power over changes that substantially affect their neighbourhoods.

This does not mean that every planning, housing or infrastructure decision should be made directly by residents. Public institutions would continue to have responsibilities extending across communities, while professional and technical expertise would remain essential. The principle is that these responsibilities should not exclude the people most directly affected from sharing democratic authority over the future of their communities.

Taken together with the democratic public ownership of social housing, this would establish a broader understanding of housing democracy: one in which residents have meaningful power not only over the institutions governing their homes, but over the development of the communities in which they live. It would recognise people not simply as tenants or service users, but as citizens with a democratic stake in the places they call home.

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Appendix: Photographic Evidence



Image 1: Child's bedroom ceiling collapse



Image 2: Kitchen ceiling collapse



Image 3: Kitchen ceiling collapse



Image 4: Bedroom ceiling collapse



Image 5: Child's bedroom ceiling collapse



Image 6: Post-flood ceiling

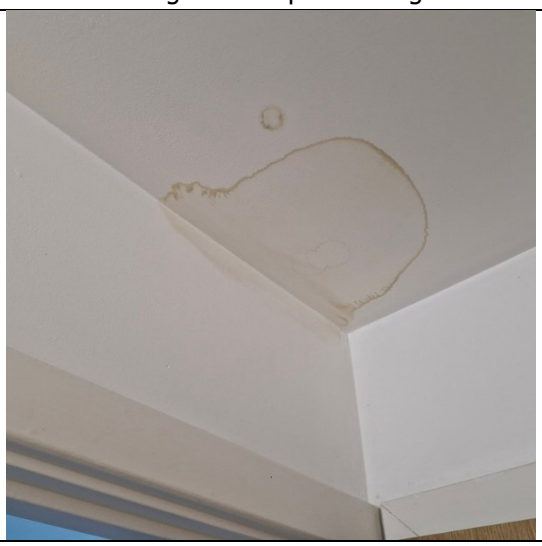
	
Image 7: Damp on ceiling	Image 8: Damp and bubbling on ceiling
	
Image 9: Damp on ceiling	Image 10: Damp and mould on ceiling
	
Image 11: Damp and cracked ceiling	Image 12: Damp and cracked ceiling



Image 13: Damp and mould under tiles



Image 14: Living room water damage after flood



Image 15: Mould under flooring



Image 16: Soaking floor under tiles

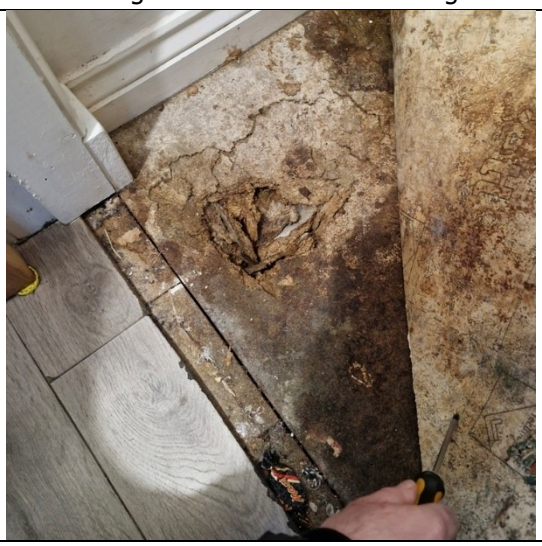


Image 17: Rotted utility cupboard



Image 18: Damp flooring under tiles



Image 19: Unidentified black residue on vent



Image 20: Unidentified black residue on vent

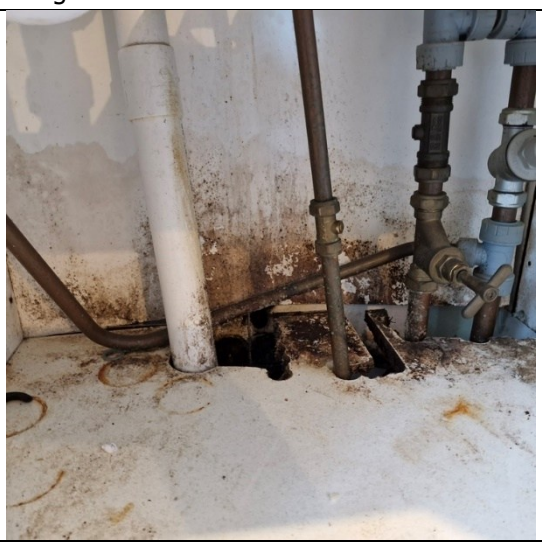


Image 21: Mould and damp in cupboard



Image 22: Mould in bedding



Image 23: Mould on wall



Image 24: Mould on photo frame



Image 25: Mould under flooring



Image 26: Mould and damp in cupboard

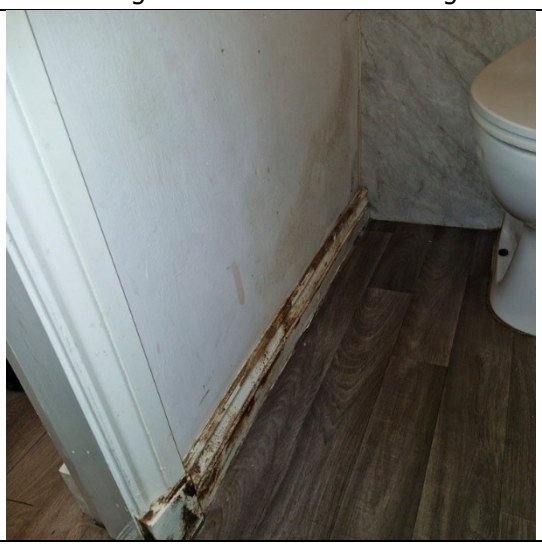


Image 27: Skirting rotted by damp



Image 28: Radiator rusted from damp

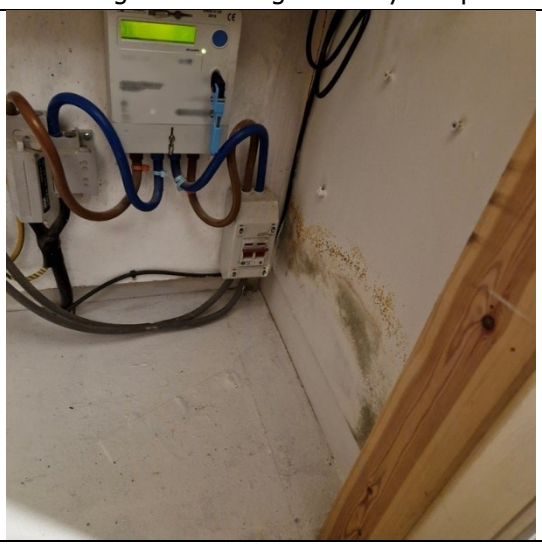


Image 29: Mould in electric cupboard



Image 30: Mouldy sofa



Image 31: Mould behind toilet



Image 32: Leak in wall



Image 33: Pipes corroded by damp



Image 34: Mould near window



Image 35: Mould on ceiling



Image 36: Toilet flush corroded by damp



Image 37: Rotted window frame



Image 38: Rotted window frame

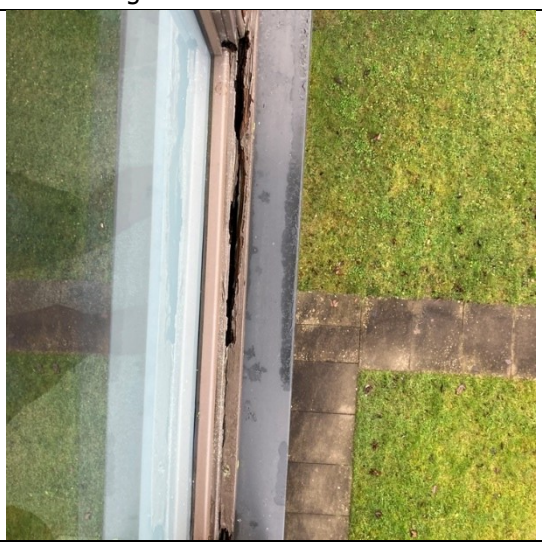


Image 39: Rotted window frame



Image 40: Rotted window frame



Image 41: Rotted window frame

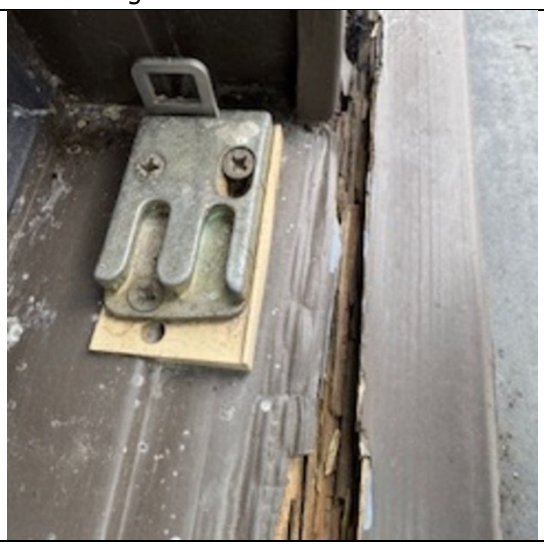


Image 42: Rotted window frame