

Landlord name: Clydesdale Housing Association Ltd

RSL Reg. No.: 93

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Approval

A1.1	Date approved	30/05/2025
A1.2	Approver	Vicky Rogers
A1.3	Approver job title	Depute Chief Executive
A1.4	Comments (Approval)	
		N/A



Approved by Management Committee on 28/05/2025

Social landlord contextual information**Staff**

Staff information, staff turnover and sickness rates (Indicator C1)

C1.1	the name of Chief Executive	Mr. Joe Gorman
C1.2.1	C1.2 Staff employed by the RSL: the number of senior staff	3.80
C1.2.2	the number of office based staff	11.81
C1.2.3	the number of care / support staff	0.00
C1.2.4	the number of concierge staff	0.00
C1.2.5	the number of direct labour staff	0.00
C1.2.6	the total number of staff	15.61
C1.3.1	Staff turnover and sickness absence: the percentage of senior staff turnover in the year to the end of the reporting year	0.00%
C1.3.2	the percentage of total staff turnover in the year to the end of the reporting year	0.00%
C1.3.3	the percentage of days lost through staff sickness absence in the reporting year	4.33%

Social landlord contextual information

Lets

Number of lets during the reporting year, split between 'general needs' and 'supported housing' (Indicator C3)

C3.1	The number of 'general needs' lets during the reporting year	35
C3.2	The number of 'supported housing' lets during the reporting year	6
Indicator C3		41

The number of lets during the reporting year by source of let (Indicator C2)

C2.1	The number of lets to existing tenants	7
C2.2	The number of lets to housing list applicants	21
C2.3	The number of mutual exchanges	6
C2.4	The number of lets from other sources	0
C2.5.1	C2.5 The number of applicants who have been assessed as statutorily homeless by the local authority as: section 5 referrals	0
C2.5.2	nominations from the local authority	0
C2.5.3	other	13
C2.6	the number of other nominations from local authorities	0
C2.7	Total number of lets excluding exchanges	41

Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Social landlord contextual information" section.

Overall satisfaction**All outcomes**

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)

1.1.1	1.1 In relation to the overall tenant satisfaction survey carried out, please state: the number of tenants who were surveyed	445
1.1.2	the fieldwork dates of the survey	12/2022
1.1.3	The method(s) of administering the survey:	
	Post	☐
1.1.4	Telephone	☐
1.1.5	Face-to-face	☒
1.1.6	Online	☐
1.2.1	1.2 In relation to the tenant satisfaction question on overall services, please state the number of tenants who responded:	236
	very satisfied	
1.2.2	fairly satisfied	176
1.2.3	neither satisfied nor dissatisfied	20
1.2.4	fairly dissatisfied	5
1.2.5	very dissatisfied	8
1.2.6	no opinion	0
1.2.7	Total	445

Indicator 1	92.58%
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Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Overall satisfaction" section.

The Association carries out a large tenant satisfaction survey every three years. The most up to date information we have is from our most recent survey which was completed in December 2022. We are due to start the process again in October 2025. We continue to monitor reactive repairs satisfaction throughout the year through our integrated tenant satisfaction software, CX Feedback. We are immediately notified of any negative feedback and follow-up with the tenant to rectify.

The customer / landlord relationship

Communication

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (Indicator 2)

2.1	How many tenants answered the question "How good or poor do you feel your landlord is at keeping you informed about their services and decisions?"	445
2.2.1	2.2 Of the tenants who answered, how many said that their landlord was: very good at keeping them informed	236
2.2.2	fairly good at keeping them informed	198
2.2.3	neither good nor poor at keeping them informed	5
2.2.4	fairly poor at keeping them informed	5
2.2.5	very poor at keeping them informed	1
2.2.6	Total	445

Indicator 2	97.53%
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Participation

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes (Indicator 5)

5.1	How many tenants answered the question "How satisfied or dissatisfied are you with opportunities given to you to participate in your landlord's decision making processes?"	445
5.2.1	5.2 Of the tenants who answered, how many said that they were: very satisfied	300
5.2.2	fairly satisfied	134
5.2.3	neither satisfied nor dissatisfied	9
5.2.4	fairly dissatisfied	2
5.2.5	very dissatisfied	0
5.2.6	Total	445

Indicator 5	97.53%
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Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "The customer / landlord relationship" section.

Throughout 24/25, we have been working with our Registered Tenants Organisation to form a Scrutiny Panel. With support from TIS, the panel will now begin work on reviewing our Repairs and Maintenance Policy and void re-let standard. We actively promote the RTO and Scrutiny Panel through our newsletters and push messages via our CX Feedback tenant engagement software.

Housing quality and maintenance

Quality of housing

Scottish Housing Quality Standard (SHQS) – Stock condition survey information (Indicator C8)

C8.1	The date your organisation's stock was last surveyed or assessed for compliance with the SHQS	03/2025
C8.2	What percentage of stock did your organisation fully assess for compliance in the last five years?	72.91
C8.3	The date of your next scheduled stock condition survey or assessment	04/2025
C8.4	What percentage of your organisation's stock will be fully assessed in the next survey for SHQS compliance	20.00
C8.5	Comments on method of assessing SHQS compliance.	

CHA has a target to annually survey 20% of all properties against the SHQS. This will provide close to 100% stock condition over 5 years. The 20% annual survey is selected through an analysis of current surveys held compared to location, dwelling type, year built and relevant component qualities. Stock condition data is held on our asset management software, Integrator+. Full SHQS survey is cloned to unsurveyed properties within the same estate, based on dwelling type, year built and relevant component qualities. RDSAP data has been cloned to properties lacking energy efficiency data. RDSAP cloning has been made on the basis of matching surveyed properties with non-surveyed properties using location, dwelling type, house size and year built. Cloned data will decrease over time as accurate RDSAP data is gathered. The restrictions put in place during the Covid-19 pandemic meant that we have not reached the 100% over the last five years.

Scottish Housing Quality Standard (SHQS) – Stock summary (Indicator C9)

		End of the reporting year	End of the next reporting year
C9.1	Total self-contained stock	742	742
C9.2	Self-contained stock exempt from SHQS	8	1
C9.3	Self-contained stock in abeyance from SHQS	6	6
C9.4.1	Self-contained stock failing SHQS for one criterion	0	0
C9.4.2	Self-contained stock failing SHQS for two or more criteria	0	0
C9.4.3	Total self-contained stock failing SHQS	0	0
C9.5	Stock meeting the SHQS	728	735

C9.6	Total self-contained stock meeting the SHQS by local authority
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	End of the reporting year	End of the next reporting year
Aberdeen City	0	0
Aberdeenshire	0	0
Angus	0	0
Argyll & Bute	0	0
City of Edinburgh	0	0
Clackmannanshire	0	0
Dumfries & Galloway	0	0
Dundee City	0	0
East Ayrshire	0	0
East Dunbartonshire	0	0
East Lothian	0	0
East Renfrewshire	0	0
Eilean Siar	0	0
Falkirk	0	0
Fife	0	0
Glasgow City	0	0
Highland	0	0
Inverclyde	0	0
Midlothian	0	0
Moray	0	0
North Ayrshire	0	0

North Lanarkshire	0	0
Orkney Islands	0	0
Perth & Kinross	0	0
Renfrewshire	0	0
Scottish Borders	0	0
Shetland Islands	0	0
South Ayrshire	0	0
South Lanarkshire	728	735
Stirling	0	0
West Dunbartonshire	0	0
West Lothian	0	0
Totals	728	735

Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) (Indicator 6)

6.1.1	The total number of properties within scope of the SHQS: at the end of the reporting year	742
6.1.2	projected to the end of the next reporting year	742
6.2.1	The number of properties meeting the SHQS: at the end of the reporting year	728
6.2.2	projected to the end of the next reporting year	735

Indicator 6 - Percentage of stock meeting the SHQS at the end of the reporting year	98.11%
Indicator 6 - Percentage of stock meeting the SHQS projected to the end of the next reporting year	99.06%

Percentage of tenants satisfied with the quality of their home (Indicator 7)

7.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with the quality of your home?"	445
7.2.1	7.2 Of the tenants who answered, how many said that they were: very satisfied	261
7.2.2	fairly satisfied	156
7.2.3	neither satisfied nor dissatisfied	18
7.2.4	fairly dissatisfied	9
7.2.5	very dissatisfied	1
7.3	Total	445

Indicator 7	93.71%
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Repairs, maintenance & improvements

Average length of time taken to complete emergency repairs (Indicator 8)
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8.1	The number of emergency repairs completed in the reporting year	502
8.2	The total number of hours taken to complete emergency repairs	1,287

Indicator 8	2.56
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Average length of time taken to complete non-emergency repairs (Indicator 9)

9.1	The total number of non-emergency repairs completed in the reporting year	1,597
9.2	The total number of working days taken to complete non-emergency repairs	7,484

Indicator 9		4.69
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Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10)

10.1	The number of reactive repairs completed right first time during the reporting year	1,400
10.2	The total number of reactive repairs completed during the reporting year	1,597

Indicator 10		87.66%
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How many times in the reporting year did not meet your statutory duty to complete a gas safety check (Indicator 11).

11.1	The number of times you did not meet your statutory duty to complete a gas safety check.	0
11.2	if you did not meet your statutory duty to complete a gas safety check add a note in the comments field	
		N/A

Indicator 11		0
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Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (Indicator 12)

12.1	Of the tenants who had repairs carried out in the last year, how many answered the question "Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?"	231
12.2	Of the tenants who answered, how many said that they were:	172
12.2.1	very satisfied	
12.2.2	fairly satisfied	32
12.2.3	neither satisfied nor dissatisfied	14
12.2.4	fairly dissatisfied	9
12.2.5	very dissatisfied	4
12.2.6	Total	231

Indicator 12	88.31%
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Comments for any notable improvements or deterioration in performance, or compliance with tenant and resident safety requirements regarding the figures supplied in the "Housing quality and maintenance" section, including non-compliance with electrical, gas and fire safety requirements and plans to address these issues.

Indicator 6 & C9: the Association has worked with an energy efficiency contractor over the last four years to appraise our estates to see what installation measures are feasible in terms of working towards EESSH & EESSH 2, in the absence of the Net Zero Standard. To date, we have carried out three successful projects whereby we have installed solar PV, battery storage, and air source heat pumps or high heat retention storage heaters. This has meant that there properties not only pass EESSH1, but are also passing the current EESSH2 threshold. The projects were only viable due the the fact that the Association attracted 50% funding from the Net Zero Fund for Social Housing. We have a total of 8 exemptions for SHQS based on element 35 (energy efficiency) and these properties consist of old converted mining cottages which are proving difficult to reach the EESSH threshold. Our priority for financial year 2025/2026 is to bring to the as near to the EESSH1 threshold as reasonably possible. We have applied for a further grant via the Net Zero Housing fund to help subsidise the installation measures. If unsuccessful in our bid, the Association would find it difficult to fund the required measures without increasing rents to unaffordable level. One property will continually fail the EESSH due to costs being prohibitive against the level of improvement gained.

Indicator 12: The level of response is lower than in previous years due to our move to a new housing management system, which no longer integrated with our feedback software. This meant that over the course of June & July, no survey data was collected.

Neighbourhood & community

Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2. (Indicators 3 & 4)

	1st stage	2nd stage
Complaints received in the reporting year	19	15
Complaints carried forward from previous reporting year	0	0
All complaints received and carried forward	19	15
Number of complaints responded to in full by the landlord in the reporting year	19	15
Time taken in working days to provide a full response	64	212

Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 1	100.00%
Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 2	100.00%
Indicators 3 & 4 - The average time in working days for a full response at Stage 1	3.37
Indicators 3 & 4 - The average time in working days for a full response at Stage 2	14.13

Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in (Indicator 13)

13.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?"	445
13.2.1	13.2 Of the tenants who answered, how many said that they were: very satisfied	293
13.2.2	fairly satisfied	112
13.2.3	neither satisfied nor dissatisfied	23
13.2.4	fairly dissatisfied	12
13.2.5	very dissatisfied	5
13.2.6	Total	445

Indicator 13	91.01%
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Percentage of tenancy offers refused during the year (Indicator 14)

14.1	The number of tenancy offers made during the reporting year	63
14.2	The number of tenancy offers that were refused	16

Indicator 14		25.40%
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Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 15)
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15.1	The number of cases of anti-social behaviour reported in the last year	71
15.2	Of those at 15.1, the number of cases resolved in the last year	70

Indicator 15	98.59%
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Abandoned homes (Indicator C4)

C4.1	The number of properties abandoned during the reporting year	1
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Percentage of the court actions initiated which resulted in eviction and the reasons for eviction (Indicator 22)

22.1	The total number of court actions initiated during the reporting year	1
22.2.1	22.2 The number of properties recovered: because rent had not been paid	0
22.2.2	because of anti-social behaviour	0
22.2.3	for other reasons	0

Indicator 22 - Percentage of the court actions initiated which resulted in eviction because rent had not been paid	0.00%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction because of anti-social behaviour	0.00%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction for other reasons	0.00%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction	0.00%

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Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Neighbourhood & community" section.

Access to housing and support

Housing options and access to social housing

Percentage of lettable houses that became vacant in the last year (Indicator 17)
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17.1	The total number of lettable self-contained stock	727
17.2	The number of empty dwellings that arose during the reporting year in self-contained lettable stock	46

Indicator 17	6.33%
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Number of households currently waiting for adaptations to their home (Indicator 19)

19.1	The total number of approved applications on the list for adaptations as at the start of the reporting year, plus any new approved applications during the reporting year.	12
19.2	The number of approved applications completed between the start and end of the reporting year	9
19.3	The total number of households waiting for applications to be completed at the end of the reporting year.	3
19.4	if 19(iii) does not equal 19(i) minus 19(ii) add a note in the comments field.	
		N/A

Indicator 19	3
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Total cost of adaptations completed in the year by source of funding (£) (Indicator 20)

20.1	The cost (£) that was landlord funded;	£4,061
20.2	The cost (£) that was grant funded	£34,100
20.3	The cost (£) that was funded by other sources.	£0

Indicator 20		£38,161
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The average time to complete adaptations (Indicator 21)

21.1	The total number of working days taken to complete all adaptations.	165
21.2	The total number of adaptations completed during the reporting year.	11

Indicator 21	15.00
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Homelessness – the percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that result in an offer, and the percentage of those offers that result in a let (Indicator 23)

23.1	The total number of individual homeless households referrals received under section 5.	0
23.2	The total number of individual homeless households referrals received under other referral routes.	340
23.3	The total number of individual homeless households referrals received under section 5 and other referral routes.	340
23.4	The total number of individual homeless households referrals received under section 5 that result in an offer of a permanent home.	0
23.5	The total number of individual homeless households referrals received under other referral routes that result in an offer of a permanent home.	25
23.6	The total number of individual homeless households referrals received under section 5 and other referral routes that result in an offer of a permanent home.	25
23.7	The total number of accepted offers.	13

Indicator 23 - The percentage of referrals under section 5, and other referrals for homeless households made by a local authority, that result in an offer	7.35%
Indicator 23 - The percentage of those offers that result in a let	52.00%

Average length of time to re-let properties in the last year (Indicator 30)

30.1	The total number of properties re-let in the reporting year	41
30.2	The total number of calendar days properties were empty	612

Indicator 30	14.93
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Tenancy sustainment

Percentage of new tenancies sustained for more than a year, by source of let (Indicator 16)

16.1.1	The number of tenancies which began in the previous reporting year by: existing tenants	2
16.1.2	applicants who were assessed as statutory homeless by the local authority	23
16.1.3	applicants from your organisation's housing list	24
16.1.4	nominations from local authority	0
16.1.5	other	5
16.2.1	The number of tenants at 16.1 who remained in their tenancy for more than a year by: existing tenants	2
16.2.2	applicants who were assessed as statutory homeless by the local authority	22
16.2.3	applicants from your organisation's housing list	21
16.2.4	nominations from local authority	0
16.2.5	other	5

Indicator 16 - Percentage of new tenancies to existing tenants sustained for more than a year	100.00%
Indicator 16 - Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year	95.65%
Indicator 16 - Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year	87.50%
Indicator 16 - Percentage of new tenancies through nominations from local authority sustained for more than a year	N/A
Indicator 16 - Percentage of new tenancies to others sustained for more than a year	100.00%

Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Access to housing and support" section.

Getting good value from rents and service charges

Rents and service charges

Rent collected as percentage of total rent due in the reporting year (Indicator 26)

26.1	The total amount of rent collected in the reporting year	£3,726,378
26.2	The total amount of rent due to be collected in the reporting year (annual rent debit)	£3,726,516

Indicator 26	100.00%
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Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (Indicator 27)

27.1	The total value (£) of gross rent arrears as at the end of the reporting year	£107,830
27.2	The total rent due for the reporting year	£3,736,715

Indicator 27		2.89%
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Average annual management fee per factored property (Indicator 28)
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28.1	The number of residential properties factored	194
28.2	The total value of management fees invoiced to factored owners in the reporting year	£6,790

Indicator 28	£35.00
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Percentage of rent due lost through properties being empty during the last year (Indicator 18)

18.1	The total amount of rent due for the reporting year	£3,736,715
18.2	The total amount of rent lost through properties being empty during the reporting year	£10,219

Indicator 18		0.27%
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Rent increase (Indicator C5)

C5.1	The percentage average weekly rent increase to be applied in the next reporting year	3.70%
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The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year (Indicator C6)

C6.1	The number of households the landlord received housing costs directly for during the reporting year	444
C6.2	The value of direct housing cost payments received during the reporting year	£2,272,655

Amount and percentage of former tenant rent arrears written off at the year end (Indicator C7)

C7.1	The total value of former tenant arrears at year end	£60,773
C7.2	The total value of former tenant arrears written off at year end	£21,702

Indicator C7		35.71%
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Value for money

Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 25)
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25.1	How many tenants answered the question "Taking into account the accommodation and the services your landlord provides, do you think the rent for your property represents good or poor value for money?"	445
25.2.1	25.2 Of the tenants who answered, how many said that their rent represented: very good value for money	121
25.2.2	fairly good value for money	267
25.2.3	neither good nor poor value for money	42
25.2.4	fairly poor value for money	9
25.2.5	very poor value for money	6
25.3	Total	445

Indicator 25	87.19%
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Percentage of factored owners satisfied with the factoring service they receive (Indicator 29)

29.1	How many factored owners answered the question "Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?"	22
29.2.1	29.2 Of the factored owners who answered, how many said that they were: very satisfied	4
29.2.2	fairly satisfied	3
29.2.3	neither satisfied nor dissatisfied	7
29.2.4	fairly dissatisfied	3
29.2.5	very dissatisfied	5
29.3	Total	22

Indicator 29	31.82%
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Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Getting good value from rents and service charges" section.

Indicator 25: Rents & Value for Money

This data is taken from our most recent large scale Tenant Satisfaction Survey, which was completed in December 2022. All tenants were asked what the Association could do to improve their view on value for money of rents. Four in ten respondents (39.6%) had no suggestions or said they were happy with the service, 19% were unsure and 16% said they would like to see improvements made to their home.

Indicator 29: Factored Owners Satisfaction: The factoring services we provide are mainly grounds maintenance of common areas. Traditionally, factored owners have disputed the need to pay, therefore being eternally dissatisfied with the service as a whole. We are working on ways to provide them information in the form of push messages, via our CX Feedback system, to engage more and provide before and after pictures of the common areas. It is hoped that this will increase the satisfaction levels throughout 25/26.

Other customers

Gypsies / Travellers

For those who provide Gypsies/Travellers sites - Average weekly rent per pitch (Indicator 31)

31.1	The total number of pitches	0
31.2	The total amount of rent set for all pitches during the reporting year	N/A

Indicator 31	N/A
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For those who provide sites – percentage of Gypsy/Travellers satisfied with the landlord’s management of the site (Indicator 32)

32.1	How many Gypsies/Travellers answered the question "How satisfied or dissatisfied are you with your landlord's management of your site?"	
32.2.1	32.2 Of the Gypsies/Travellers who answered, how many said that they were: very satisfied	
32.2.2	fairly satisfied	
32.2.3	neither satisfied nor dissatisfied	
32.2.4	fairly dissatisfied	
32.2.5	very dissatisfied	
32.2.6	Total	

	Indicator 32	
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Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Other customers" section.

Not applicable.