

# CHA community HUB

## 2025 Annual Performance Report

*Quality Homes and excellent service for all*  
**for today and the future**

## Introduction from Chair

Welcome to our annual report on how we have performed in achieving the Scottish Social Housing Charter (the Charter).

On behalf of CHA's Management Committee, I am delighted to report that the Association has successfully delivered on each of the Charter's required outcomes for tenants – the information within this report demonstrates this.



Thank you to everyone involved in making 2024/25 another successful year, particularly our volunteer Committee Members, our staff, our contractors, the tenants' & residents' group and all other stakeholders. Thank you also to the Clydesdale Tenants' and Residents' Group for their input to developing the format of performance reporting contained in the document – this helps to ensure that it will be accessible for tenants and other service users, with plain and jargon-free language.

Each year brings a new set of challenges and opportunities - be assured that we will continue to work as a team on your behalf to ensure that we continue to provide safe, warm and affordable quality homes that meet the needs of our tenants, now and in the future.

**Hazel Galbraith**

**Chairperson**

## The year at a glance

*Some notable figures about CHA at the year-end 31 March 2025*

**742** homes owned by CHA

**98** members of the Association

**193** owners factored by CHA

**18** staff members

**8** Shared ownership properties

**29** Damp and Mould Assessments –  
From 1st April 2024 to the 31st of March 2026 we completed 29 damp and mould risk assessments. We continue to respond to tenant requests for assessments within seven working days

**41** homes let during the year

**15** Management  
Committee members



# Our Vision and Values

Our Vision and Values are our guide - shaping how we work, the homes and services we provide, and the way we treat people.

## Vision:



Quality homes and excellent services for all - today and in the future

## Values:



1. **Community Engagement**  
Strengthening relationships and building trust with the communities we serve.
2. **Quality of Homes**  
Ensuring our homes are safe, sustainable, and well-maintained.
3. **Our People**  
Supporting and developing our tenants, staff, and Management Committee.
4. **Digital Strategy**  
Embracing technology to improve services and efficiency.
5. **Value for Money**  
Delivering high-quality outcomes while making the best use of our resources.

These values are at the heart of everything we do. They keep us focused on what matters most: people, progress, and building a better future for everyone we serve. 2025

## Our Management Committee

Our Management Committee has places for up to 15 members. The committee deals with issues in relation to Finance, Audit, Housing Service, Maintenance, Corporate Resources, and Building and Development. Committee Representatives on Sub-Committee groups are selected from the Management Committee.

The Office Bearers include the Chairperson, Vice Chairperson, Treasurer and Secretary who are elected at the first meeting after the Annual General Meeting to hold office until the conclusion of the next Annual General Meeting.



## Our Management Committee Responsibilities

The Management Committee guides the Association's overall purpose, values, and strategic direction, ensuring these align with the needs and views of tenants and service users. It approves policies and plans, oversees resource allocation, and monitors risks to support effective delivery of objectives. The Committee also manages key partnerships with other organisations and works closely with senior staff to enable strong leadership and the successful achievement of the Association's goals.

# Annual Assurance Statement

The Scottish Housing Regulator requires all social landlords to submit an annual statement on their compliance with legal obligations relating to housing services, equality and human rights, and tenant and resident safety.

Due each October, the Annual Assurance Statement is completed and approved by our Management Committee. The Committee makes an objective, evidence-based judgement on compliance and confirms whether CHA has appropriate assurance that it meets:

- *All relevant regulatory requirements set out in Chapter 3 of the Regulatory Framework*
- *All relevant standards and outcomes in the Scottish Social Housing Charter*
- *All applicable legislative duties*
- *The Standards of Governance and Financial Management*

In October 2024, our Management Committee concluded that CHA was fully compliant with its responsibilities and formally notified the Scottish Housing Regulator of this.

This year, CHA continued to focus on delivering the best possible outcomes for tenants and other service users while ensuring that compliance with our responsibilities is maintained. A copy of our Annual Assurance Statement is available to view on our website



## 2025-28 Business Plan: Tenant Consultation

Before continuing the work of implementing our 2025-2028 business plan for the next three years, we again surveyed tenants to ask them what their top three priorities were. The results are presented below:

- ***243 tenants responded to the survey which is 33.84%***
- ***Repairs & Maintenance, the overall quality of your home and value for money remain your 3 top priorities across 2024 and 2025.***
- ***This feedback will be used to ensure our future plans match tenant's priorities.***
- ***Ongoing monitoring of priorities ensures responsiveness to our tenants needs.***

**1. Repairs and maintenance**

**2. The overall quality of your home**

**3. Value for money for your rent (and service charges)**

# Our Business Plan 2025–2028

Our Management Committee and staff have recently reviewed and updated our Business Plan for the next three years. This plan is a key strategic document that sets out our vision, priorities, and the actions we will take to achieve them. It guides both our long-term direction and day-to-day decision-making.

Through careful research and analysis, we identified five key themes that will shape our work from 2025 to 2028:

- |                                |                                                                               |
|--------------------------------|-------------------------------------------------------------------------------|
| <b>1. Community Engagement</b> | Strengthening relationships and building trust with the communities we serve. |
| <b>2. Quality of Homes</b>     | Ensuring our homes are safe, sustainable, and well-maintained.                |
| <b>3. Our People</b>           | Supporting and developing our tenants, staff, and Management Committee.       |
| <b>4. Digital Strategy</b>     | Embracing technology to improve services and efficiency.                      |
| <b>5. Value for Money</b>      | Delivering high-quality outcomes while making the best use of our resources.  |

This Business Plan was developed collaboratively by our tenants, Management Committee and staff, ensuring that those who know CHA best have played a central role in shaping its future.

We have also introduced robust reporting and monitoring systems to track our progress.

These systems enable our Management Team and Committee to measure how well we are meeting our strategic objectives and to make timely adjustments where needed



# Tenant Safety

In 2024-2025 our Technical Services Team worked hard to make sure your homes are safe, and that CHA met their obligations according to the law, best practice and all housing regulations for landlords. Emergency



## **Emergency Close Lighting – Checks carried out monthly**

All 7 common close areas were checked monthly making the Association fully compliant.



## **Fire Risk Assessments – Checks carried out 6 monthly**

All common close fire risk assessments were carried out 6 monthly making the Association fully compliant.



## **Gas Safety – checks carried out annually**

All 300 tenants' homes that have gas central heating were tested on time with no expiry dates breached making the Association fully compliant.



**Emergency Lighting Drain Testing –All 7 common close areas were checked monthly making the Association fully compliant.**



**Cylinder Servicing – While not a legal requirement, we follow best practice by carrying out electrical cylinder service checks in around 175 tenants' homes each year.**



## **Air Source Heat Pump Servicing - Air Source Heat Pump Servicing**

While not a legal requirement, we follow best practice by carrying out Air Source Heat Pump Servicing checks in around 133 tenants' homes each year.



## **Electrical Installation Condition Report – checks carried out every 5 Years**

All tenants' homes that required an Electrical Installation Condition Report were tested on time with no expiry dates breached making the association fully compliant.



**Smoke Detection – checks carried out every 10 years All tenants' homes were tested on time with no expiry dates breached making the association fully compliant.**



# A Diary of Safety Checks in Your Homes (2025–2026)

At CHA, your safety is our priority. Here's an update on the safety checks carried out in our tenants' homes this year and what's scheduled before 31st March 2026:

## Annual Gas Safety Checks

We have completed 271 safety checks in homes with gas central heating. A further 29 checks are planned to be completed by the end of March 2026.

## 10-Yearly Smoke Detector Inspections/Renewals

This year, 10 smoke detector inspections or replacements have been completed, with another 24 scheduled before 31st March 2026.

## 5-Yearly Electrical Safety Inspections

110 electrical safety inspections have been carried out this year, and 161 more are planned to ensure all homes remain safe.

## Annual Cylinder Servicing

To date, 137-cylinder services have been completed, with 16 more to be carried out by March 2026.

## Annual Air Source Heat Pump Servicing

61 inspections have been completed this year, with an additional 110 planned before March 2026.

## Legionella Risk Assessments

20 Legionella risk assessments are scheduled to be carried out before the end of March 2026.

## Damp and Mould Assessments

From 1st April 2024 to the 31st of March 2026 we completed 29 damp and mould risk assessments. We continue to respond to tenant requests for assessments within seven working days.

We are committed to maintaining a safe and healthy living environment for all our tenants, and these checks help us make sure your home remains secure and comfortable.:

## Telling you about Our Performance

This report details our performance information for the year ended 31 March 2025. This will allow our tenants, stakeholders, and other interested parties to assess how we are performing.

We provide you with the average performance for all Scottish Registered Social Landlords and also compare our performance with our rural peer group. The Scottish Housing Regulator publishes its own reports on all social landlords which allow you to compare our performance across a range of services. This information can be found at the Scottish Housing Regulator's website: [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

*Our peer group - Albyn Housing Society, Dunbritton Housing Association, Eildon Housing Association, Fyne Homes, Hjaltland Housing Association, Homes for Life, Lochaber Housing Association, Lochalsh and Skye Housing Association, Orkney Housing Association, Osprey Housing, Rural Stirling Housing Association & West Highland Housing Association.*

# Annual Return on the Charter

As part of our regulatory responsibilities, we report our performance through the Annual Charter Return to the Scottish Housing Regulator. Below, you'll find a summary of our results, along with key details of the services we have provided and evidence of the value for money we deliver.

The full Annual Charter Return results are published by the Scottish Housing Regulator and can be viewed on our website or by contacting the Association directly.



**Percentage of tenants satisfied with the overall service provided by their landlord**

**CHA 92.58%**

Peer group average 89.38%  
All registered Social Landlords 87.81%



**Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions.**

**CHA 97.53%**

Peer group average 93.74%  
All registered Social Landlords 91.54%



**Percentage of tenants satisfied with the quality of their home.**

**CHA 93.71%**

Peer group average 87.14%  
All registered Social Landlords 85.44%



**Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in.**

**CHA 91.01%**

Peer group average 84.58%  
All registered Social Landlords 85.03%



**Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making process**

**CHA 97.53%**

Peer group average 88.79%  
All registered Social Landlords 87.42%



**Percentage of tenants who feel their rent represents value for money.**

**CHA 87.19%**

Peer group average 82.14%  
All registered Social Landlords 81.39%



# Getting Good Value from Rents

We understand how important it is to keep rents affordable for our tenants while still providing a high-quality housing service. Rent income allows us to continuously improve our homes and enhance the services we offer, and we carefully balance rent levels with our plans for investment and improvements.

In November 2024, we consulted tenants on the proposed rent increase. We shared details of two rent increase options and asked for feedback. A total of 45.1% of tenants responded, and their views were carefully considered by our Management Committee before a final decision was made.

## Rent increase for 2025-26

**CHA 3.70%**

Peer group average 4.46%

All Registered Social Landlords 4.53%



## Percentage of homes abandoned

**CHA 0.14%**

Peer group average 0.26%

All Registered Social Landlords 0.38%



## Percentage of rent lost as a result of homes being empty

**CHA 0.27%**

Peer group average 0.54%

All Registered Social Landlords 0.84%



## Percentage of evictions carried out in the financial year

**CHA 0%**

Peer group average 0.19%

All Registered Social Landlords 0.21%



## Average weekly rent for 2025-26

**CHA £99.06**

Peer group average £108.69

All Registered Social Landlords £106.43



## Percentage of current rent arrears as at 31st March 2024

**CHA 1.26%**

Peer group average 1.8%

All Registered Social Landlords 2.64%



## Percentage of rent collected for current tenants

**CHA 100%**

Peer group average 100.25%

All Registered Social Landlords 99.95%



## Average time to relet

**CHA 14.93 days**

Peer group average 23.99 days

All Registered Social Landlords 35 days



# How is each £1 of income spent?

|                                                         |       |                                                                                                                                                                                                                                                             |
|---------------------------------------------------------|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Future Repair, Day to Day Repairs & Planned Maintenance | £0.52 |                                                                                       |
| Loan Payments                                           | £0.13 |    |
| Staff Costs                                             | £0.23 |    |
| Office Running Costs                                    | £0.09 |    |
| Other Property Costs                                    | £0.03 |                                                                                       |
|                                                         | £1.00 |                                                                                                                                                                                                                                                             |

## Financial information

For further information on CHA's financial accounts please go to [www.clydesdalehousing.org.uk/wp-content/uploads/2025/09/2025-Signed-Report-Financial-Statements-Redacted.pdf](http://www.clydesdalehousing.org.uk/wp-content/uploads/2025/09/2025-Signed-Report-Financial-Statements-Redacted.pdf) or contact us on 0808 175 6288 to request a hard copy.

## Complaints

Here is an overview of the complaints received between the 1st of April 2024 and the 31st of March 2025

### Frontline service delivery

target response time is 5 days

- Number of complaints - 19
- Average days to complete - 3.37 days
- Completed on time - 89.5%

### Stage 2

target response time is 20 days

- Number of complaints - 14
- Average days to complete - 14.13 days
- Completed on time - 92.86%

## How We Compare

Between 1 April 2024 and 31 March 2025, we were measured against the number of complaints received per 100 homes. This helps us understand how we're performing and where we can continue to improve.

**CHA 4.68**

**Peer group average 5.32**

**All Registered Social Landlords 8.73**

These results show that CHA received fewer complaints than both our peer group average and the overall average for all Registered Social Landlords, reflecting our ongoing commitment to providing our tenants with a responsive and reliable service.

# Housing Quality & Maintenance

## Emergency Repairs

Our average response time for emergency repairs has seen a slight decrease from 2.59 hours in 2023-24 to 2.56 hours in 2024-25. This shows our performance remains strong, with our response time still better than our peer group and all Registered Social Landlords. This demonstrates our ongoing commitment to addressing urgent issues promptly, ensuring the safety and wellbeing of our tenants.

## Non-Emergency Repairs

When it comes to non-emergency repairs, our average completion time has remained consistently solid. In 2023- 24, the average was 4.72 days, and in 2024-25 it has decreased to 4.69 days. Our averages show we continue to perform better than our peer group and all registered social landlord average.

Overall, our repair services are performing well, and we intend to maintain this standard by continuing our current practices. Our focus remains on providing timely and effective repair services, ensuring our tenants' homes are well-maintained and safe.



Percentage of tenants  
satisfied with the quality of  
their home  
**CHA 93.71%**  
Peer group average 87.14%  
All Registered Social Landlords 85.44%



**502**  
the number of emergency  
repairs completed



Percentage of properties that  
meet the Scottish Housing  
Quality Standard  
**CHA 98.11%**  
Peer group average 94.54%  
All Registered Social Landlords 92.35%



Average time to complete  
emergency repairs  
**CHA 2.56 hours**  
Peer group average 3.62 hours  
All Registered Social Landlords 6.54  
hours



Average days to complete  
approved medical  
adaptations  
**CHA 15 days**  
Peer group average 50.78 days  
All Registered Social Landlords 55 days



**1597**  
The number of non-emergency  
repairs completed



Percentage of repairs  
completed right first time  
**CHA 87.66%**  
Peer group average 86.89%  
All Registered Social Landlords 87.85%



Average time to complete  
non-emergency repairs CHA  
**CHA 4.69 days**  
Peer group average 6.93 days  
All Registered Social Landlords  
7.64 days



# Tenant Participation

We are delighted by the positive feedback on tenant participation, and we remain committed to finding new ways to engage with our tenants and keep them informed. To achieve this, we are reviewing our engagement strategies. By working more closely with our Residents' and Tenants' Groups, as well as our Scrutiny Group, we aim to enhance our services and improve overall customer satisfaction.

We are also seeing a steady increase in tenants contacting us digitally, and we are excited to develop this further. Encouraging digital communication not only supports our goal of being more environmentally friendly, but it also makes it easier for tenants to reach us and helps reduce costs associated with paper-based communication. This shift towards digital interaction is a key part of our ongoing efforts to improve both tenant satisfaction and operational efficiency.



## Our AGM is a Success



We were thrilled with the success of our AGM, held at Lanark Memorial Hall on Wednesday, 3rd September 2025. Twenty-four of our shareholding members attended and learned about our achievements over the year ending 31st March 2025, as well as the challenges and opportunities ahead. The Tenants & Residents Group also held its AGM on the same evening. The Group's

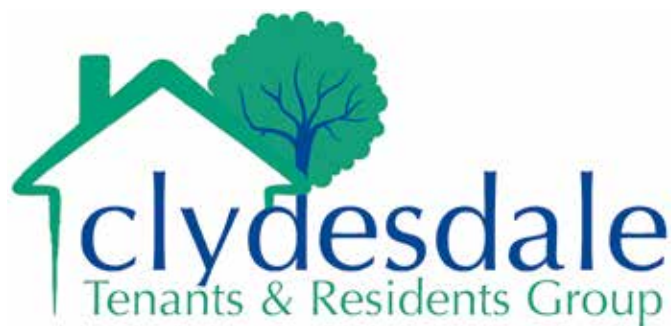
Chairperson, Margaret McKinnell, shared a report highlighting the past 12 months' activities.

The evening was made even more enjoyable with a prize game of bingo, where three lucky shareholding members each won a £25 Tesco gift card. Refreshments were kindly provided by the Memorial Hall.

A big thank you to everyone who joined us and helped make the evening such a success!



Have  
your say



## Get Involved: Help Shape Housing Services Through Our RTO

Clydesdale Housing Association's Registered Tenants Organisation (RTO) continues to play an important role in shaping key policy decisions and improving services for all tenants.

The RTO brings together a warm, welcoming group of tenants who work in partnership with the Association to ensure that residents' voices are heard and acted on. Their main aim is to influence positive changes in housing services and living conditions across all areas we operate.

The group meets every six weeks with senior members of staff to discuss key housing issues and ensure tenant concerns are prioritised. Meetings are held at our Community Hub in Lanark, and the group is currently looking for new members.

One of the RTO's upcoming projects is a review of the Repairs & Maintenance Policy, helping to ensure it reflects tenants' needs and expectations.

**The RTO next meetings will take place on Thursday, the 13th of November 2025 and the 18th of December 2025. If you'd like to attend, find out more, or get involved, please contact our Corporate Services Team on 0808 175 6288.**



## Time to have your say!

You may want to get involved because you want to improve your local area or create a better sense of community in the area where you live. Being part of an organised tenants' group or scrutiny panel will give you a greater voice when talking about local issues with us.

You can get involved with us in any way that suits you, regardless of your experience or confidence level. Participation helps shape services and your local area while offering opportunities to meet people and develop skills. Getting involved doesn't need to take much time.

Visit us at  
39 North Vennel,  
Lanark ML11 7PT

Call us on  
0808 175 6288

Email us -  
mail@clydesdale-  
housing.org.uk

Complete our  
website contact form -  
[www.clydesdale-housing.org.uk/contact-us](http://www.clydesdale-housing.org.uk/contact-us)

Complete our  
digital or paper  
consultations

Join the Residents  
and Tenant Group

Join us a member  
of the Association



# Tenant Satisfaction Survey 2025

We are committed to treating all our customers fairly and providing the best possible service. To do this, we need your feedback to help shape and improve our services, as well as to compare our performance with other Housing Associations across Scotland.

Our Management Team is working with tenants and stakeholders to focus on the issues that matter most. An independent research company, Research Resource, will carry out the survey to ensure unbiased results. We encourage you to be honest and open in your feedback.

The survey will cover topics including:

- ♦ Rent, value for money, and financial management
- ♦ Repairs service
- ♦ Your home and neighbourhood
- ♦ Tenant participation
- ♦ Equality and diversity
- ...and much more.

The survey will begin in December 2025, with results published in our newsletters throughout 2026. All responses are strictly confidential, and staff will not be able to identify individual participants.

There are several ways to take part:

- ♦ Face-to-face conversations
- ♦ Over the phone

This is a valuable opportunity to provide constructive feedback, comments, and compliments. Your input is essential to helping us improve our services.

## 2026-27 Rent Setting Consultation

Our annual rent consultation with tenants will begin in the coming weeks, outlining our proposed rent levels for 1 April 2026 to 31 March 2027.

These proposals are based on careful calculations of the costs of providing services and maintaining and improving our homes. As homes last for decades, we consider a 30-year period to ensure long-term sustainability.

### Average weekly rents

**CHA £99.06**

Peer group average £108.69

All Registered Social Landlords £106.43



Rents from tenant's fund both our services and the upkeep of homes. CHA continues to have some of the lowest average rents among social landlords in Scotland, reflecting our commitment to providing quality homes and excellent services for today and the future.



# Equality, diversity and inclusion

Our work is built on creating meaningful, respectful relationships across different cultures, which requires a strong commitment to equality, diversity, and inclusion. Our Equality & Diversity Policy and Action Plan guide this approach, ensuring these principles are central to everything we do.

So far, we have:

- *Delivered Equality and Human Rights training for staff and Management Committee members*
- *Maintained membership of Happy to Translate*
- *Collected data on protected characteristics for tenants, staff, and Committee members*
- *Continued to provide information to tenants in a range of formats*
- *Ensured our contractors comply with our equal opportunity's commitments*
- *Maintained our status as a Disability Confident Employer*



These actions help us foster an inclusive, fair, and supportive environment for everyone.

## Join Us and Make a Difference!

Thinking about how you can help shape your community?

Become a member of our Clydesdale Housing Association! It only costs £1 to join, and as a member, you'll have a real say in decisions that affect your home and neighbourhood — from service improvements to new projects.

Plus, you'll get to attend our Annual General Meeting, where you can meet others, hear updates, and have your voice heard.

It's easy to join, and your involvement really matters.

Ready to get involved?

Contact us today on 0808 175 6288  
and start making a difference







**Clydesdale Housing Association 39 North Vennel, Lanark ML11 7PT**

**Call us on 0808 175 6288**

Email us at: [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)

Send us an online message: [www.clydesdale-housing.org.uk/contact-us/](http://www.clydesdale-housing.org.uk/contact-us/)

Find us on Facebook 

**Opening Hours:**

Monday, Tuesday & Thursday: 9.00am – 5.00pm;

Wednesday 10.00am to 5.00pm & Friday: 9.00am – 4.00pm

**Out of Hours emergency repairs call 01555 435944**

Clydesdale Housing Association Limited is a not-for-profit housing association registered under the Co-operative and Community Benefits Societies Act 2014. It is also recognised by HM Revenue and Customs as a Scottish charity and is registered with The Scottish Housing Regulator under the Housing (Scotland) Act 2001 as a registered social landlord. Registered no.: 2237R(S) Scottish Charity: SCO34228 Social Landlord no.: HAL 93