



Clydesdale Housing Association

Tenant Satisfaction Survey

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Clydesdale Housing Association

Tenant Satisfaction Survey 2025

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1. EXECUTIVE SUMMARY

INTRODUCTION

- Clydesdale Housing Association commissioned Research Resource to carry out a customer satisfaction survey on their behalf.
- A total of 448 face to face interviews were carried out with Clydesdale Housing Association's tenants in order to assess satisfaction with the Association and the services it provides. Interviews took place between the 26th of November 2025 and the 20th of January 2026. 448 interviews provide data accurate to +/-2.8%.
- Analysis of the participant profile shows that the survey sample is broadly representative by geography and property size. This provides robust data upon which the Association can be confident about making decisions.
- This executive summary highlights the key findings from this programme of research.

OVERALL SATISFACTION

The table over the page shows the results for the Scottish Housing Regulator key indicators for the Scottish Social Housing Charter Annual Return for Clydesdale Housing Association.

The results in the table below show the levels of satisfaction reported in Clydesdale Housing Association's 2019, 2022 and 2025 tenant satisfaction surveys. The trend column shows the difference between 2022 and 2025 This column indicates where there has been a statistically significant change, a slight change or no change between 2022 and 2025, as is shown in the key below.

These have also been benchmarked against the Scottish average in the Annual Return on the Charter 2024/25 in order to provide some wider context to the results.

Key				
Significant increase	Slight increase	No significant change	Slight decrease	Significant decrease
				

As can be seen in the following chart overall satisfaction has seen no significant change compared to 2022 for all indicators with the exception of the Association's contribution to the management of the neighbourhood where satisfaction has increased by 5 percentage points. The Association is performing to a high standard

with overall satisfaction being significantly higher than the Scottish average reported in the 2024/25 ARC for all indicators. This was most notable in terms of satisfaction with participation opportunities and regarding the Association's contribution to the management of the neighbourhood.

Scottish Housing Regulator indicators					
	2019	2022	2025	Trend	ARC 24/25
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Clydesdale Housing Association? (% very/ fairly satisfied)	94%	93%	95%	 +2%	87%
How good or poor do you feel Clydesdale is at keeping you informed about their services and decisions? (%very good/ fairly good)	99%	98%	99%	 +1%	90%
How satisfied or dissatisfied are you with the opportunities given to you to participate in Clydesdale's decision making process? (% very/ fairly satisfied)	99%	98%	98%	 =	86%
Overall, how satisfied or dissatisfied are you with the quality of your home? (% very/ fairly satisfied)	88%	94%	94%	 =	85%
Taking into account the accommodation and services Clydesdale provides, to what extent do you think that the rent for this property represents good or poor value for money? Is it... (% very good value/ fairly good value)	91%	87%	85%	 -2%	82%
Overall, how satisfied or dissatisfied are you with Clydesdale's contribution to the management of the neighbourhood you live in?	97%	91%	96%	 +5%	84%

AREAS OF HIGH PERFORMANCE

The results of the 2025 survey reveal that, in general, the Association is performing to a very high standard. The following points show the key highlights where satisfaction was highest or where there has been an increase in satisfaction since the 2019 survey:

- 95% of respondents were very or fairly satisfied with the **overall service** provided by Clydesdale HA which is consistent with the 2019 (94%) and 2022 results (93%).
- The majority of respondents (99%) were of the opinion that the Association was very or fairly good at **keeping tenants informed** about their services and decisions. The proportion of respondents of the opinion that the Association was very or fairly good at keeping tenants informed about their services and decisions has remained consistent with the 2019 (99%) and 2022 results (98%).

- Over 9 in 10 respondents (98%) were very or fairly satisfied with the **opportunities given to them to participate in their landlord's decision making processes**. This is consistent with the 2019 survey (99%) and the 2022 survey result (98%).
- Almost all tenants who contacted the Association in the last year (97%) were very or fairly satisfied with the **customer care** provided by the Association and this is an improvement on the 2022 survey where 93% were satisfied in this respect.
- Satisfaction with the **repairs service** was very high, ranging from 94% with regards to the length of time taken to undertake repairs to 100% with regards to helpfulness of staff, the reporting system and the attitude of tradesmen (100%). Satisfaction levels have seen no significant change compared to the 2022 survey.
- In terms of the **quality of the home**, just over 9 in 10 respondents (94%) were very or fairly satisfied and this has increased from 88% in 2019 and is consistent with the 2022 survey (94%).
- 96% of respondents were very or fairly satisfied with Clydesdale's **contribution to the management of the neighbourhood** they live in. The proportion of respondents very or fairly satisfied with Clydesdale's management of the neighbourhood has increased from 91% in 2022.

ACTION PLANNING

The following points have been made to highlight key areas where there is room for improvement or opportunities in terms of the Association's current service offering:

- **Internet access** has continued to rise year on year with 83% of tenants now with access to the internet. Moreover, these tenants are interested in potentially accessing Association services online. This represents an opportunity for Clydesdale to consider the development of online services. However, the Association should consider the findings discussed in the report that revealed that older tenants were most likely to say they did not have internet access and were also least likely to be interested in using an online portal or app to access services and were more likely to prefer more traditional methods of accessing services.
- Just 62% were aware of at least one of the Association's tenant **participation opportunities**. This is a significant decrease from 91% in 2019 and 68% in 2022. Awareness was highest regarding responding to regular customer satisfaction surveys (36%), becoming a member of Clydesdale Housing Association and attending the AGM (30%) and participating in consultations (28%).
- In terms of **value for money**, 85% of respondents were of the opinion that their rent represented very or fairly good value for money, and this has decreased from 91% in 2019 and 87% in 2022.

- Tenants were asked about their top three **service priorities** for their landlord, the quality of the home was most important for tenants with 95% selecting this as a top, second or third priority. This was followed by the repairs and maintenance service (91%) and regarding being kept informed about services and decisions (41%).

2. INTRODUCTION, BACKGROUND AND OBJECTIVES

2.1 Introduction

This report represents and discusses the findings to emerge from Clydesdale Housing Association's Customer Satisfaction Survey 2025.

2.2 Background and objectives

The aim of the research was to seek customers' views on the services that Clydesdale provides and how well it performs these services and to help identify areas where the service can be improved. Specifically, the research was designed to provide customers views on the following:

- The quality of information provided by Clydesdale;
- Quality of the home and the neighbourhood;
- Repairs and maintenance services;
- Tenant involvement/ opportunities for participation;
- Rent and Value for money;
- Tenant priorities.

It is against this background that Research Resource were commissioned to carry out Clydesdale's 2025 Customer Satisfaction Survey.

3. METHODOLOGY

3.1 Research Method

We note that guidance prepared on behalf of the Regulator debates the use of a range of different methodologies for carrying out the survey, including postal, online, telephone and face to face survey methods. The customer satisfaction survey was carried out using a face to face survey and where it was the resident's preference or if required to achieve a representative response a telephone interview was carried out. All face to face interviews were doorstep interviews and researchers did not go into residents' homes. Where residents were not happy to do a doorstep interview a telephone interview was offered.

An interviewer led approach delivers the following advantages.

- Administering the survey utilising an interviewer led methodology allows us to maximise the response rate.
- The proposed methodology is an inclusive methodology and allows interviewers to ensure that, for example, elderly or those with a disability or literacy problems can be included in the process.
- Facilitates high quality of survey output as it allows the interviewer to build up a rapport with the participant ensuring that the questionnaire is answered in full and allowing explanation of the necessity for asking personal data.
- Telephone methodology provides the same benefits as face-to-face interviews in terms of survey completion, response rates and quality.

3.2 Questionnaire design

After consultation with Clydesdale Housing Association representatives, a survey questionnaire was agreed which fully met the information needs and requirements of the organisation and included all issues of importance for tenants.

In developing the questionnaire, the following issues were considered:

- The information needs listed in the survey brief;
- The Scottish Social Housing Charter indicators upon which Clydesdale is required to report;
- Research Resource experience in relation to customer satisfaction surveying.

3.3 Sample Size

The aim of the survey was to achieve a robust level of data upon which the Association can have confidence making decisions upon and to maximise the response to the survey.

Overall, a total of 448 interviews were completed with Clydesdale tenants, representing a 62% response rate and providing data accurate to $\pm 2.84\%$ based upon a 50% estimate at the 95% confidence level. Tenant interviews were spread across each area of the Association's stock to ensure coverage of all stock types.

The guidance from the Scottish Housing Regulator states that in all surveys, particularly postal surveys, some groups are more likely than others to respond. This means that certain subgroups will be under-represented and others will be over-represented in the final achieved sample (i.e. all the people who responded). Weighting ensures that received responses are representative of the whole survey population.

The tables below show the sample profile broken down by town compared to the population. As can be seen below, the interview profile is relatively in line with the overall tenant population profile in terms of geography. We are, therefore, comfortable that the coverage of the tenant population is sufficiently close that weighting of survey data is not required. The data reported is therefore unweighted.

Town	No of tenants	% of tenants	Interviews	% of interviews
Abington	18	2.51%	7	1.56%
Biggar	57	7.95%	34	7.59%
Braidwood	24	3.35%	15	3.35%
Carluke	242	33.75%	162	36.16%
Carnwath	32	4.46%	19	4.24%
Carstairs	28	3.91%	18	4.02%
Coalburn	18	2.51%	5	1.12%
Kirkfieldbank	30	4.18%	17	3.79%
Kirkmuirhill	12	1.67%	0	0.00%
Lanark	119	16.60%	89	19.87%
Leadhills	8	1.12%	3	0.67%
Lesmahagow	44	6.14%	25	5.58%
Rigside	34	4.74%	22	4.91%
Symington	22	3.07%	14	3.13%
Tarbrax	7	0.98%	2	0.45%
Thankerton	22	3.07%	16	3.57%
Grand Total	717	100.00%	448	100.00%

3.4 Interviewing and Quality Control

All face to face interviewing was undertaken by Research Resource's highly trained and experienced field force, all of whom are highly experienced in undertaking customer satisfaction surveys for Housing Associations and Local Authorities. Interviewing took place between the 26th of November 2025 and the 20th of January 2026.

3.5 Survey Analysis and Reporting

Survey data has been analysed and reported on in a number of ways. Data has been analysed by key variables as agreed by the organisation. Where any particular trends or issues are found for any one key group, this is detailed in the survey report.

Please note that not all percentages sum to 100% due to rounding.

3.6 Report Structure

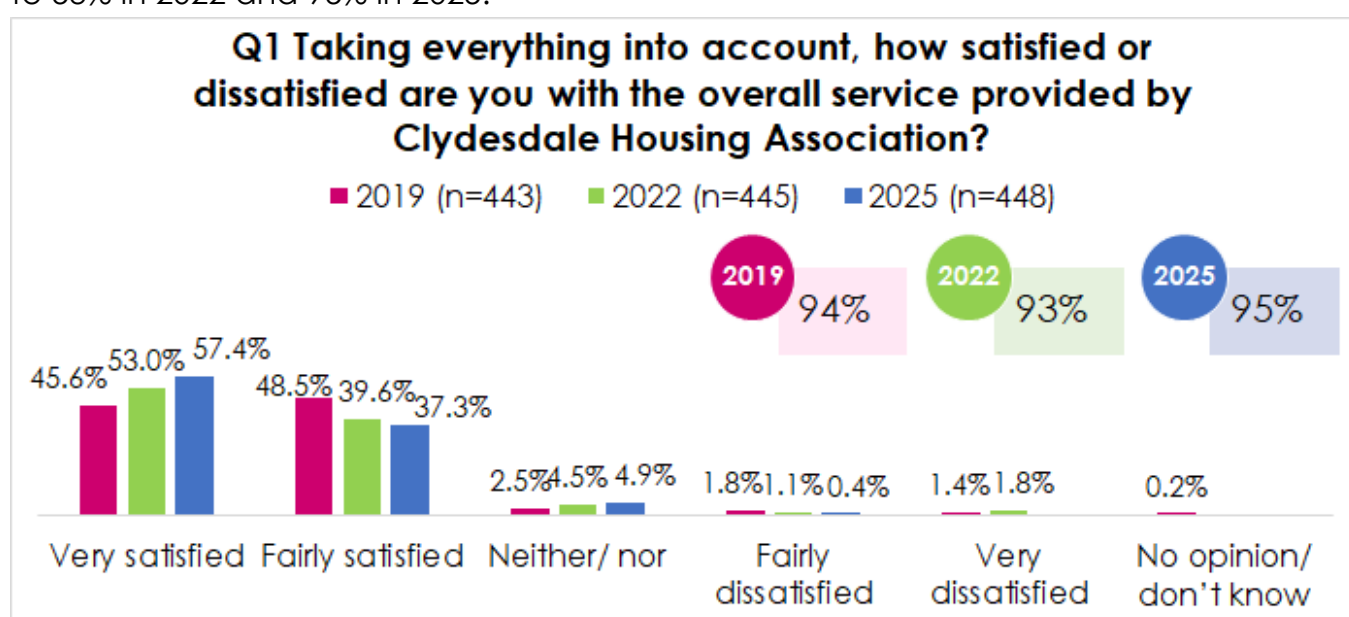
This document details the key findings to emerge from the survey, addressing the key findings of the survey for Clydesdale Housing Association.

CHAPTER 4.	OVERALL SATISFACTION
CHAPTER 5.	INFORMATION AND COMMUNICATION
CHAPTER 6.	PARTICIPATION
CHAPTER 7.	CUSTOMER CARE
CHAPTER 8.	REPAIRS SERVICE
CHAPTER 9.	THE NEIGHBOURHOOD
CHAPTER 10.	RENT, VALUE FOR MONEY AND FINANCIAL MANAGEMENT
CHAPTER 11.	TENANT PRIORITIES
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4. OVERALL SATISFACTION

4.1 Satisfaction with the overall service provided by Clydesdale (Q1/2)

The survey began by asking respondents how satisfied or dissatisfied they were with the overall service provided by Clydesdale Housing Association. As shown in the chart below, 95% were very or fairly satisfied in this respect compared to 5% who were neither satisfied nor dissatisfied and just 2 tenants (0.4%) who were fairly dissatisfied. The proportion of tenants very or fairly satisfied with the overall service provided by Clydesdale has remained consistent with the 2019 (94%) and 2022 (93%) tenant satisfaction survey results. It is interesting to note that the proportion of tenants who were very satisfied with the overall service has continued to increase from 46% in 2019 to 53% in 2022 and 95% in 2025.



The 24 tenants who were not satisfied with the overall service provided by the Association were asked to explain why they felt this way. These comments have been provided to the Association for review and were generally comments where tenants had outstanding repairs issues, were unhappy with the repairs service, comments about the maintenance of the neighbourhood and anti-social behaviour issues.

5. INFORMATION AND COMMUNICATION

5.1 Methods of communication (Q3)

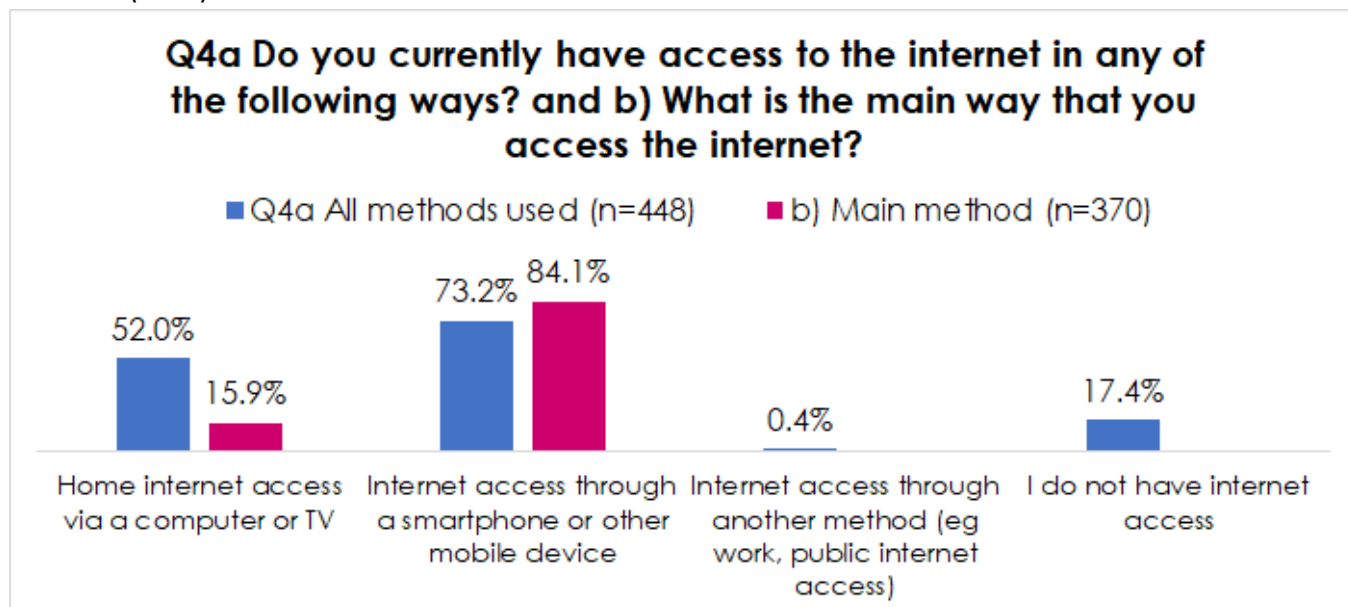
Tenants were asked about the contact methods they prefer to use when being kept informed and also the contact methods they would prefer to use when contacting the landlord. In terms of being kept informed, written communication methods were by far and away the most popular, with 84% (46% in 2022) stating they would prefer to be kept informed in writing by letter. The majority of tenants would also prefer to discuss their tenancy via letters (80%, 53% in 2022). In terms of getting in touch with the Association telephone contact was the preferred method for tenants (94%, 90% in 2022).

Q3 Communication methods			
Base: All respondents, n=448	a) Being kept informed	b) Discuss your tenancy	c) Getting in touch with HA
Email	23.4%	20.5%	17.0%
Telephone	14.3%	20.5%	94.4%
Text / SMS	16.7%	8.3%	3.3%
Facebook	0.4%	-	0.2%
Letter	84.4%	80.1%	3.1%
Visit to the office	2.7%	0.7%	1.1%
Visit to your home by staff	0.2%	0.2%	-
Digital Newsletter	10.0%		
Other	5.6%	0.2%	1.1%

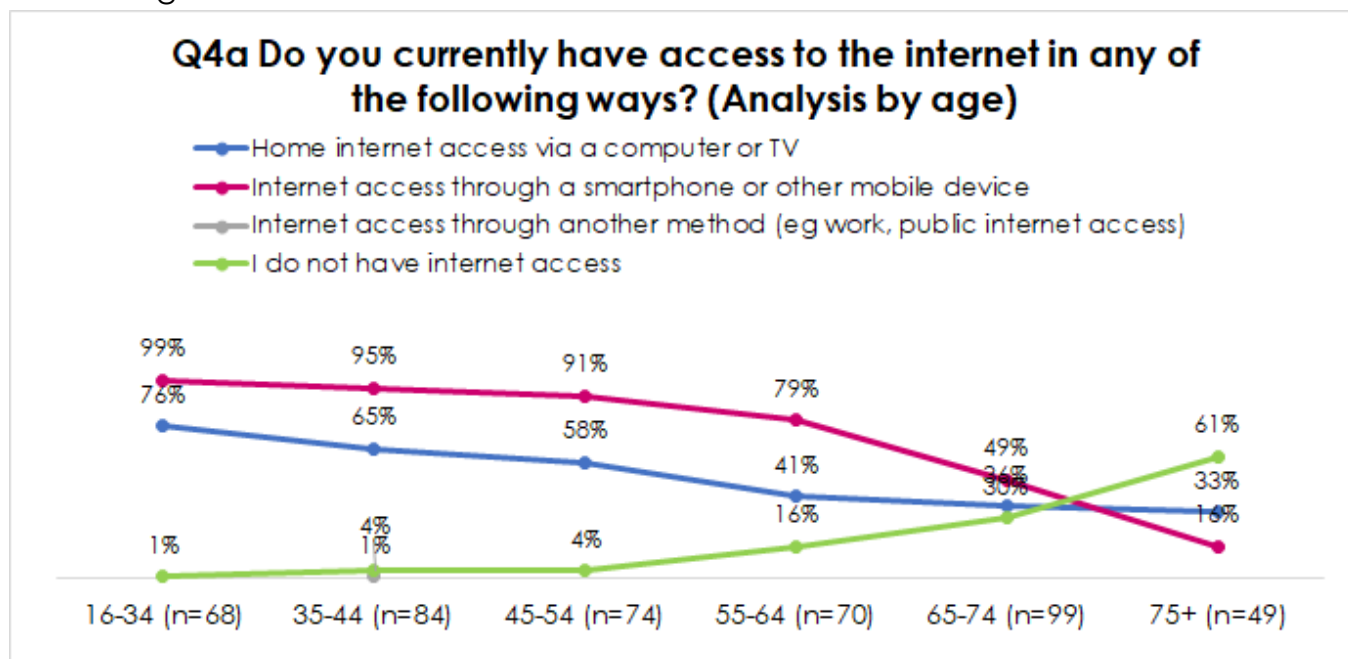
Analysis by age revealed that digital sources were most likely to be preferred by younger tenants and generally decreased with age. For example, 44% of tenants aged 16-34 would prefer to be kept informed via email, compared to 35% of tenants aged 35-54, 9% of tenants aged 55-74 and just 6% of tenants aged 75 and over.

5.2 Internet access and social networking (Q4-6)

Over eight in ten tenants (83%) have access to the internet with over half (52%) having home internet access and 73% having internet access through a smartphone or mobile device. The proportion of respondents with internet access in some way has continued to increase from 67% in 2019 and 75% in 2022 to 83% in 2025. In terms of the main method tenants use to access the internet, the majority said they use a mobile device (84%).



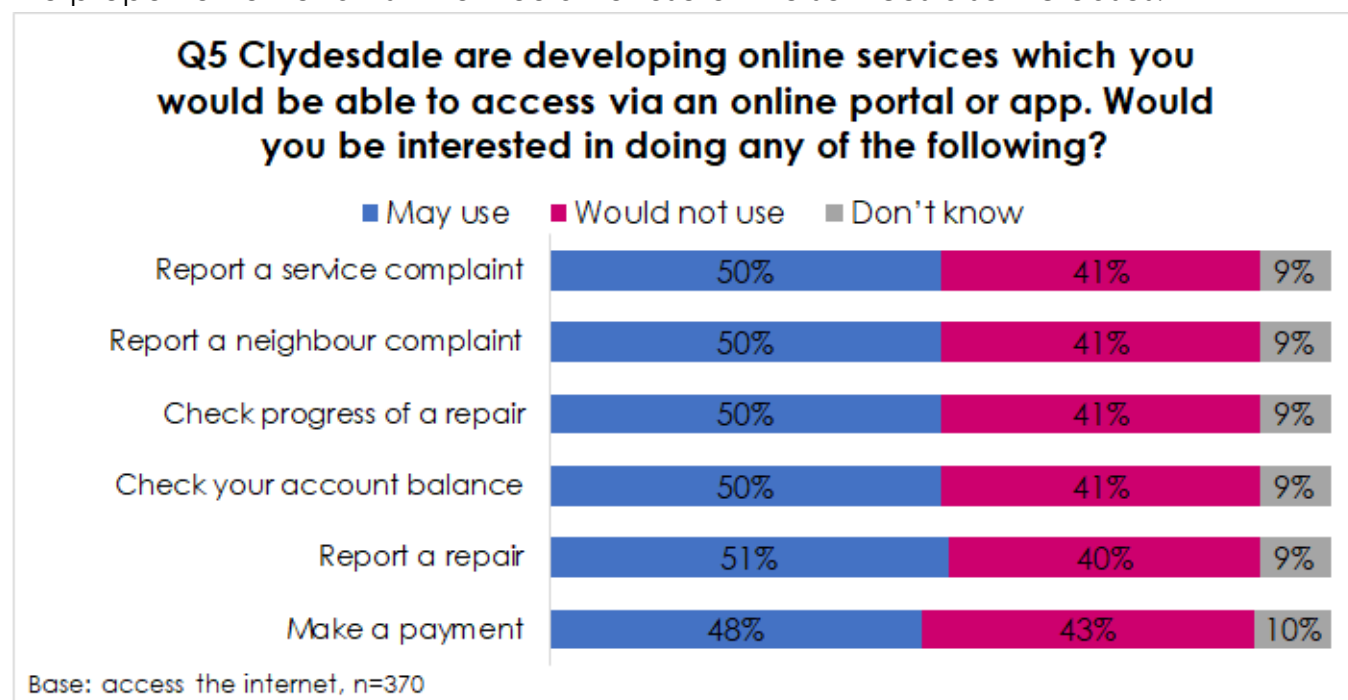
Analysis by age is shown in chart below. This analysis shows that as age increases the proportion of tenants without internet access also increases. For example from 1% for respondents aged 16-34 that did not have internet access compared to 61% for tenants aged 75 and over.



Analysis by area is displayed in the table below. Please note for some areas the base numbers are very low and therefore may not be indicative of the actual population within that neighbourhood.

Q4a Do you currently have access to the internet in any of the following ways?			
	Base	% yes	% no
Leadhills	3	100%	0%
Braidwood	15	100%	0%
Tarbrax	2	100%	0%
Rigside	22	95%	5%
Carstairs	18	94%	6%
Kirkfieldbank	17	94%	6%
Carnwath	19	89%	11%
Biggar	34	88%	12%
Thankerton	16	88%	13%
Symington	14	86%	14%
Lesmahagow	25	84%	16%
Lanark	89	80%	20%
Carluke	162	77%	23%
Coalburn	5	60%	40%
Abington	7	57%	43%

Respondents who had internet access were then asked if Clydesdale developed their online services would they be interested in accessing these via an online portal or app. Around half of tenants said they would use an online portal or app to do all of these things with respondents being most likely to use it to report a repair (51%) and least likely to use it to make a payment (48%). It is interesting to note that as age increases, the proportion of tenants who would not use online services also increases.



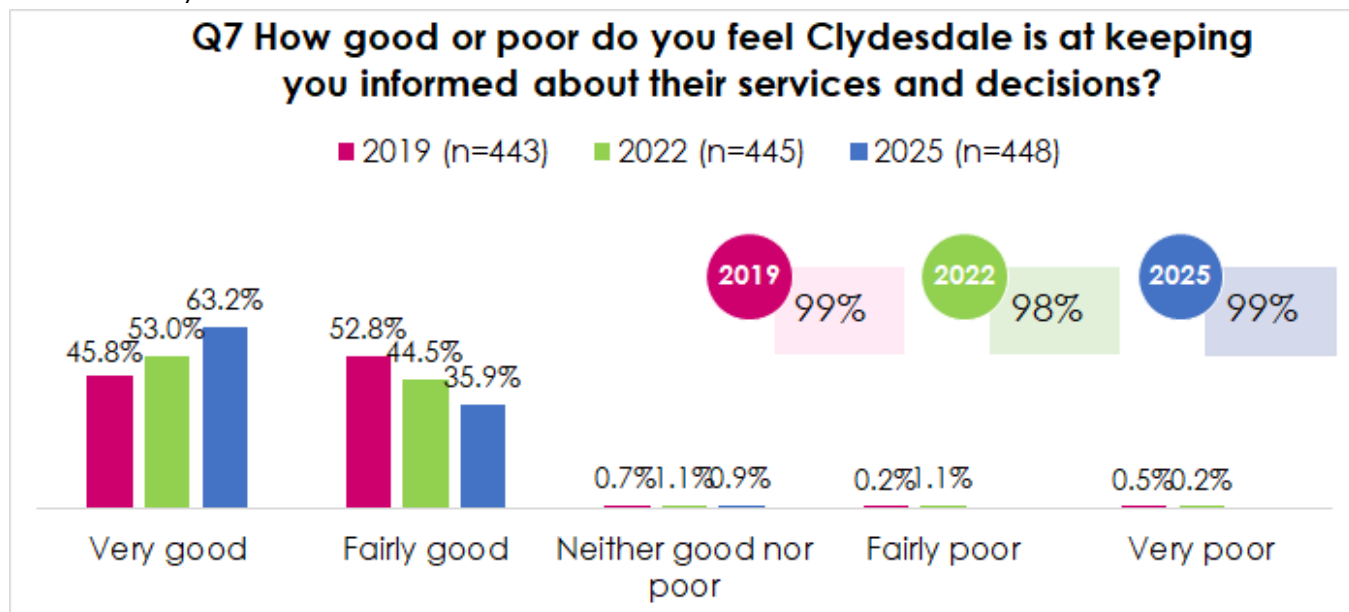
The main reasons given for not using the internet were where tenants simply did not want to use the internet (90%) or where they did not have access to the internet (12%) .

Q6 Why do you not use the internet?		
Base: Do not use the internet, n=78	No.	%
Do not want to use the internet	70	89.7%
Do not have access to internet	9	11.5%
I don't have the skills to allow me to access the internet	8	10.3%
Physical disability	5	6.4%

Analysis by age revealed that as age increases, the proportion of respondents who did not want to use the internet also increases.

5.3 Keeping tenants informed (Q7/8)

The majority of respondents (98%) were of the opinion that the Association was very or fairly good at keeping tenants informed about their services and decisions, compared to 1% who felt they were neither good nor poor and 1% who felt they were very or fairly poor. The proportion of respondents of the opinion that the Association was very or fairly good at keeping tenants informed has remained consistent at 98% or 99% satisfaction since 2019. As can be seen in the chart below the proportion of tenants who said the Association was very good in this respect has continued to increase with each survey wave from 46% in 2019 to 53% in 2022 and 63% in 2025.



Those who were not satisfied with the Association keeping them informed were asked to explain their reasons for feeling this way. The comments provided by these four individuals have been passed over to the Association for review and included comments where tenants felt they did not receive enough communication or where they had outstanding issues that had not been resolved.

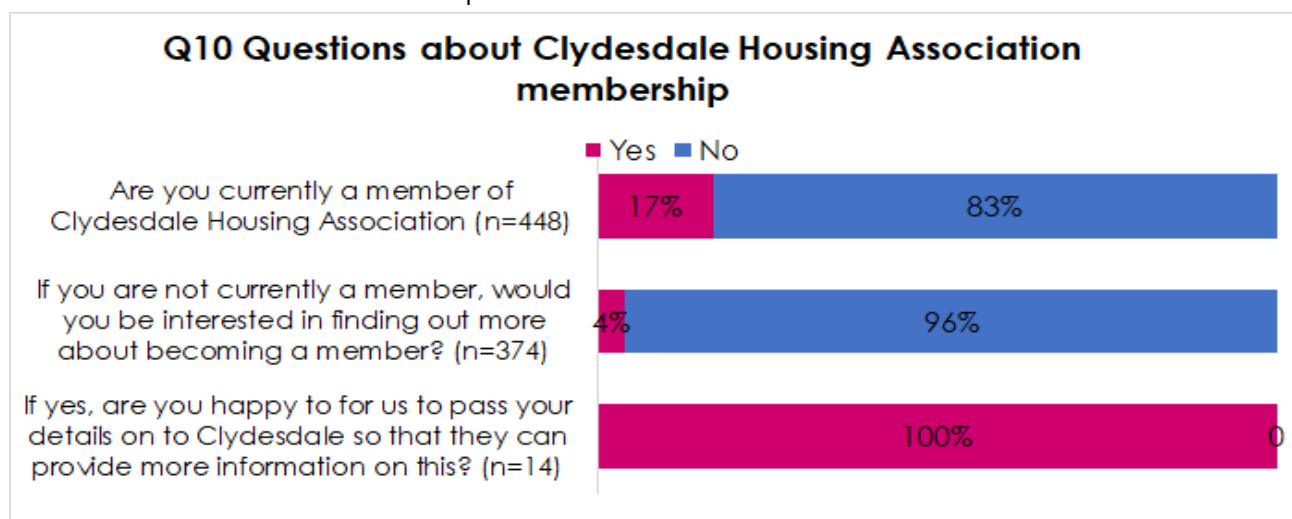
6. PARTICIPATION

6.1 Participation methods (Q9/10)

Tenants were asked if they were aware of the various ways they could get involved in the Association's decision making processes and give their views. Just over 6 in 10 tenants (62%) were aware of at least one of these opportunities (68% in 2022). Awareness was highest regarding responding to regular customer satisfaction surveys (36%), becoming a member of Clydesdale Housing Association and attending the AGM (30%) and participating in consultations (28%).

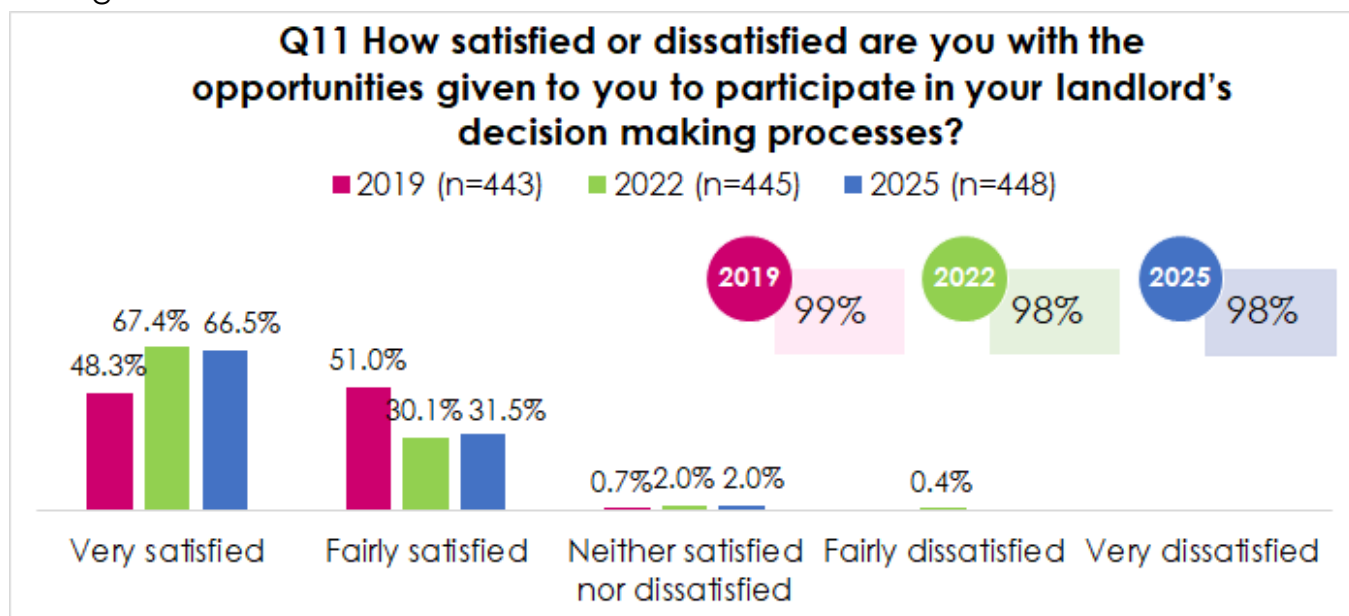
Q9 Clydesdale provides a range of ways for tenants to get involved in their decision making processes and give their views. Were you aware that you could get involved in any of the following ways?		
Base: All respondents, n=448	No.	%
Responding to regular customer satisfaction surveys e.g. on repairs	160	35.7%
Becoming a Member of Clydesdale Housing Association and attending the AGM	132	29.5%
Consultations e.g. rent increases	127	28.3%
Responding to short surveys via email or text	102	22.8%
A Tenant Information Day	71	15.8%
Joining CHA's Management Committee	60	13.4%
Tenant group meetings	57	12.7%
Text feedback surveys	55	12.3%
Focus groups	53	11.8%
Tenant scrutiny panel	38	8.5%
Clydesdale RTO group (Registered Tenant Organisation)	36	8.0%
Not aware of any ways in which can become involved	168	37.5%

Following on from this, just 17% of tenants said they were currently members of the Association, amounting to 74 individuals. Just 4% of tenants who were not currently members said they would be interested in finding out more about becoming a member (14 tenants), all of whom gave permission for their details to be passed over to the Association for follow up.



6.2 Satisfaction with participation opportunities (Q11/12)

Almost all respondents (98%) were either very or fairly satisfied with the opportunities given to them to participate in their landlord's decision making processes, compared to 2% who were neither satisfied nor dissatisfied. Satisfaction with the opportunities to participate in the Association's decision making processes has seen no significant change since 2019.



Those who were not satisfied with the opportunities given to them to participate in their landlord's decision making processes (3 tenants) generally felt this way where they wanted more information on activities or where they were unable to attend meetings due to a lack of car parking spaces.

7. CUSTOMER CARE

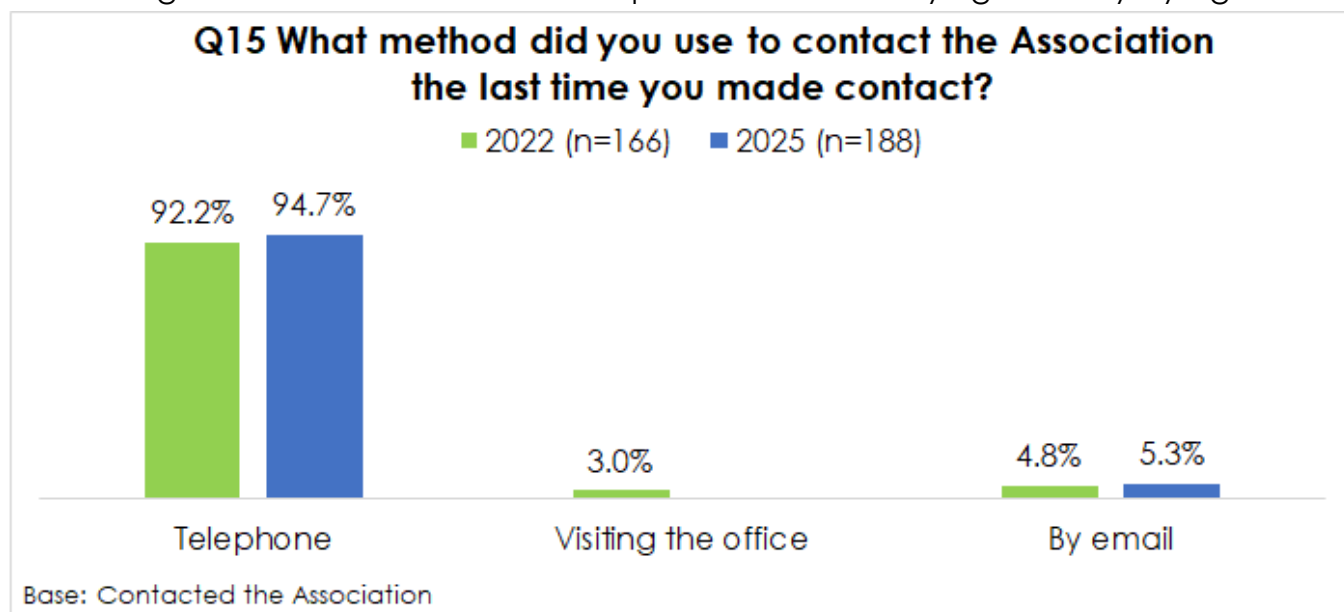
7.1 Reasons for contacting the Association (Q13/14)

Over four in ten tenants have contacted the Association in the last 12 months (42%). Of these respondents, 87% had contacted the Association about repairs.

Q14 What did you last contact the Association about?		
Base: Contacted the Association, n=188	No.	%
Repairs	163	86.7%
To make a payment /an enquiry about payments	9	4.8%
To make a complaint about a neighbour or anti-social behaviour issue	6	3.2%
To make a complaint about the Association's service	4	2.1%
To discuss planned improvements to my home	4	2.1%
Other	5	2.7%

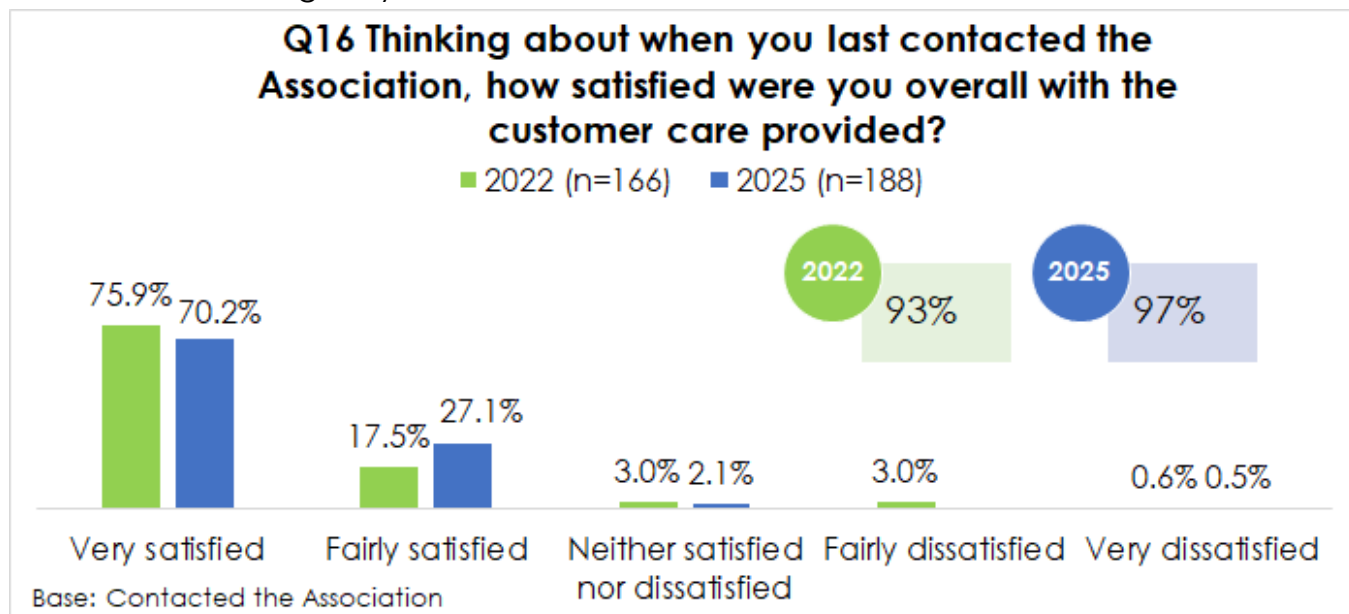
7.2 Contact methods (Q15)

Where respondents had contacted the Association, the majority (95%) had telephoned the Association the last time they made contact and 5% had contacted the Association by email. Telephone contact was also the most common method of contacting the Association in 2022. This question did not vary significantly by age.



7.3 Satisfaction with customer care (Q16/17)

Over 9 in 10 tenants (97%) who had contacted the Association in the last year were either very or fairly satisfied overall with the customer care provided by the Association when they last contacted them. On the other hand, 2% were neither satisfied nor dissatisfied and 1 tenant was very dissatisfied. Overall satisfaction with customer care has increased marginally from 93% in 2022.

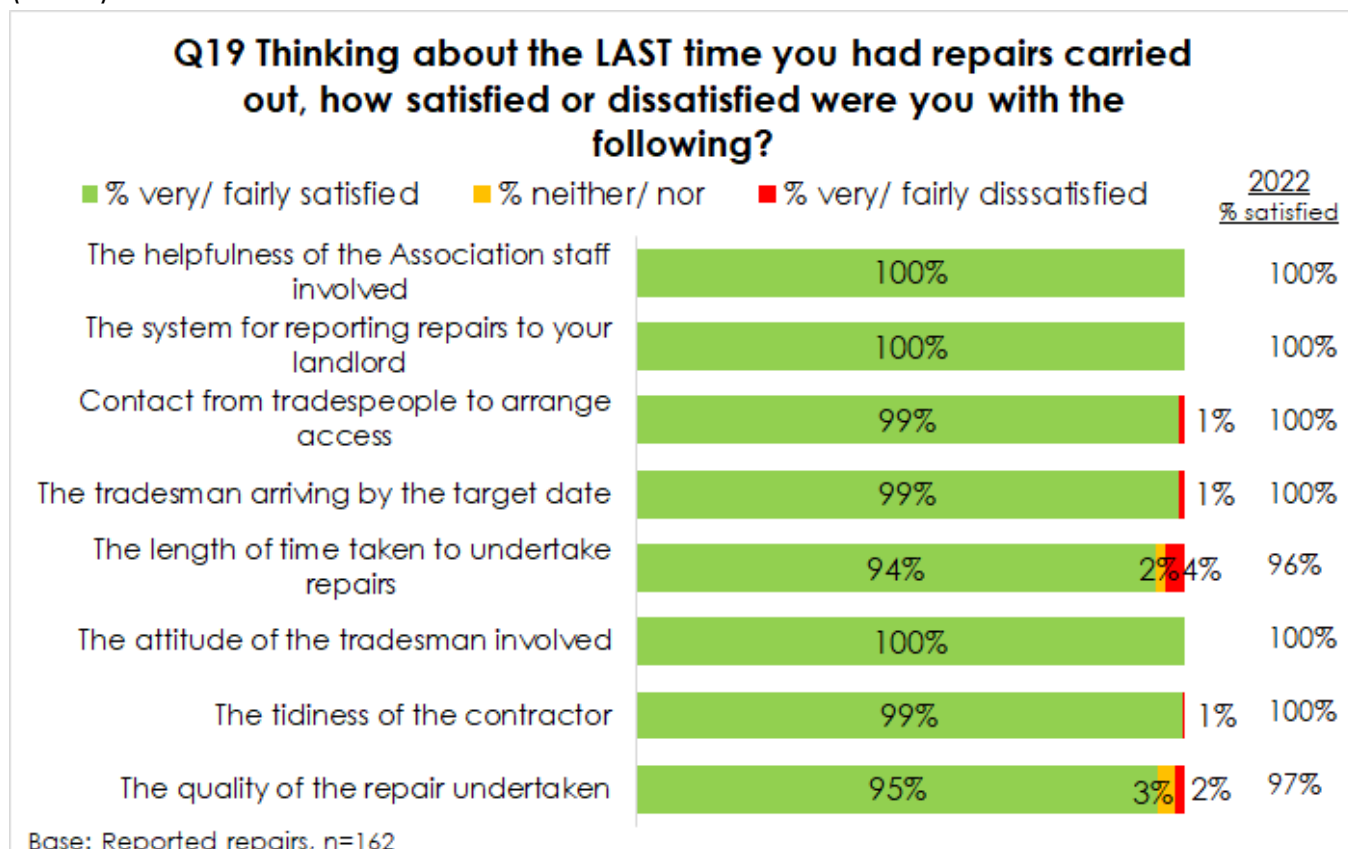


Where respondents were not satisfied with the customer care provided by the Association (5 tenants), this tended to be where respondents had outstanding issues regarding a repair.

8. REPAIRS SERVICE

8.1 Satisfaction with repairs aspects (Q18-20)

Those who had a repair carried out in the last 12 months were then asked how satisfied or dissatisfied they were with various aspects of the repair. Satisfaction was very high ranging from 94% with regards to the length of time taken to undertake repairs to 100% with regards to helpfulness of staff, the reporting system and the attitude of tradesmen (100%).

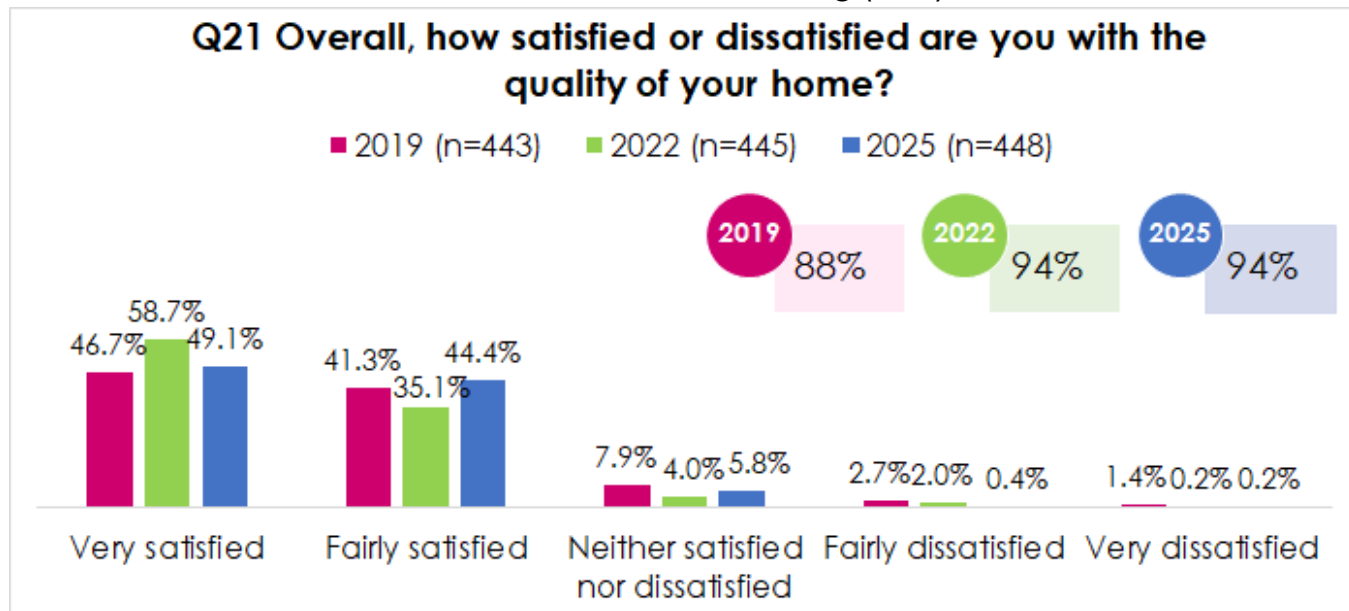


There has been no significant change in overall satisfaction compared to the results from 2019 and 2022 as shown in the table below:

Q19 Satisfaction with various aspects of the repairs service (2019/2022/2025)			
	2019	2022	2025
The helpfulness of the Association staff involved	100%	100%	100%
The system for reporting repairs to your landlord	100%	100%	100%
Contact from tradespeople to arrange access	98%	100%	99%
The tradesman arriving by the target date	99%	100%	99%
The length of time taken to undertake repairs	98%	96%	94%
The attitude of the tradesman involved	99%	100%	100%
The tidiness of the contractor	99%	100%	99%
The quality of the repair undertaken	98%	97%	95%

8.2 Quality of the home (Q21/22)

Over 9 in 10 tenants were very or fairly satisfied with the quality of their home (94%). This is compared to 6% who were neither satisfied nor dissatisfied and 1% who were very or fairly dissatisfied. Overall satisfaction with the quality of the home has seen an increase from 88% in 2019 and is consistent with the 2022 finding (94%).



Reasons given for not being satisfied with the quality of the home were generally where tenants said their home required upgrades or where they had outstanding repairs.

Analysis by area is shown in the table below. Again, care should be taken when reading these results due to the small sample sizes achieved for certain numbers.

Q21 Overall, how satisfied or dissatisfied are you with the quality of your home?								
	Base	Very satisfied	Fairly satisfied	Neither/ nor	Fairly dissatisfied	Very dissatisfied	% very/ fairly satisfied	% very/ fairly dissatisfied
Leadhills	3	100.0%	0.0%	-	-	-	100%	-
Tarbrax	2	100.0%	0.0%	-	-	-	100%	-
Carnwath	19	89.5%	10.5%	-	-	-	100%	-
Symington	14	85.7%	14.3%	-	-	-	100%	-
Coalburn	5	80.0%	20.0%	-	-	-	100%	-
Abington	7	57.1%	42.9%	-	-	-	100%	-
Kirkfieldbank	17	47.1%	52.9%	-	-	-	100%	-
Carstairs	18	38.9%	61.1%	-	-	-	100%	-
Lanark	89	86.5%	9.0%	4.5%	-	-	96%	-
Lesmahagow	25	68.0%	28.0%	4.0%	-	-	96%	-
Biggar	34	52.9%	41.2%	5.9%	-	-	94%	-
Braidwood	15	46.7%	46.7%	6.7%	-	-	93%	-
Carluke	162	17.3%	73.5%	8.0%	0.6%	0.6%	91%	1%
Thankerton	16	50.0%	37.5%	6.3%	6.3%	-	88%	6%
Rigside	22	36.4%	45.5%	18.2%	-	-	82%	-

8.3 Problems with damp and mould (Q23-25)

Just 7% of respondents had experienced problems with damp and mould in the last year, amounting to 34 individuals. Of these tenants, half said it had been rectified and 38% said it had not been resolved but they did report it and 12% said they didn't report the issue.

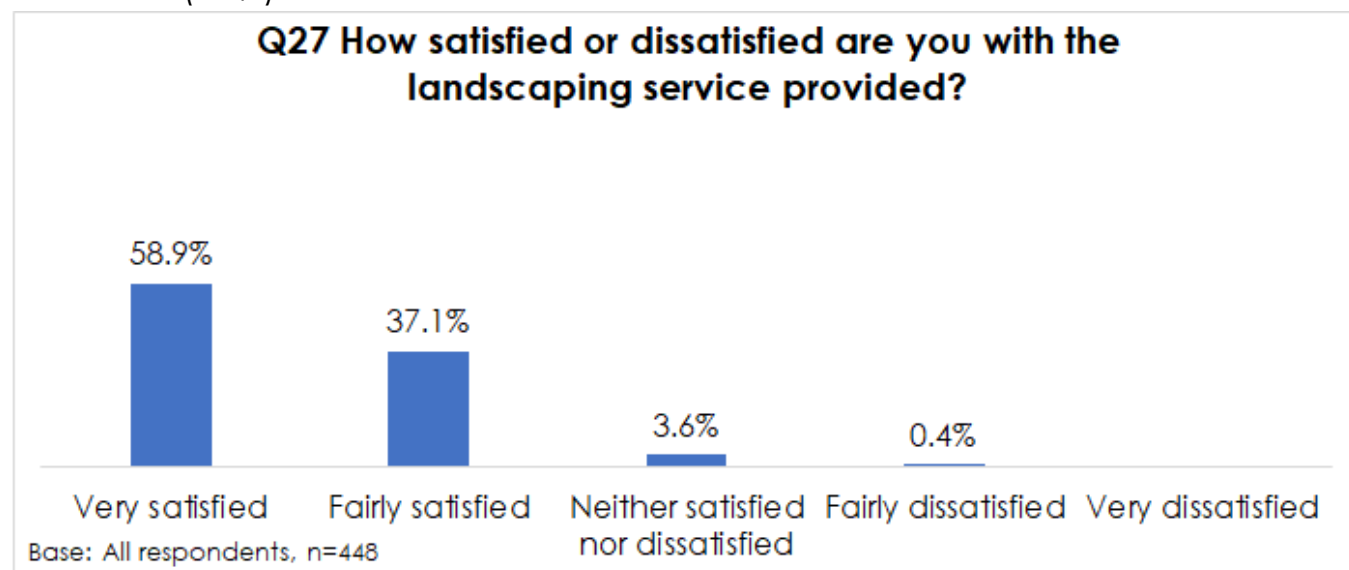
8.4 Net Zero priorities (Q26)

It was explained to tenants that social landlords are under pressure to upgrade their properties to meet the Net Zero Standard, for example by putting in solar panels or air source heat pump heating. The average cost per property to upgrade the heating and add solar panels and battery storage is £22,000. For the same amount a property could get, for example a kitchen, bathroom, windows and doors. The majority of tenants said they would prefer the more traditional upgrades such as heating, kitchens, bathrooms etc (76%), 12% would prefer Net Zero upgrades such as air source heating, PV panels and battery storage and the remaining 12% were unsure.

9. THE NEIGHBOURHOOD

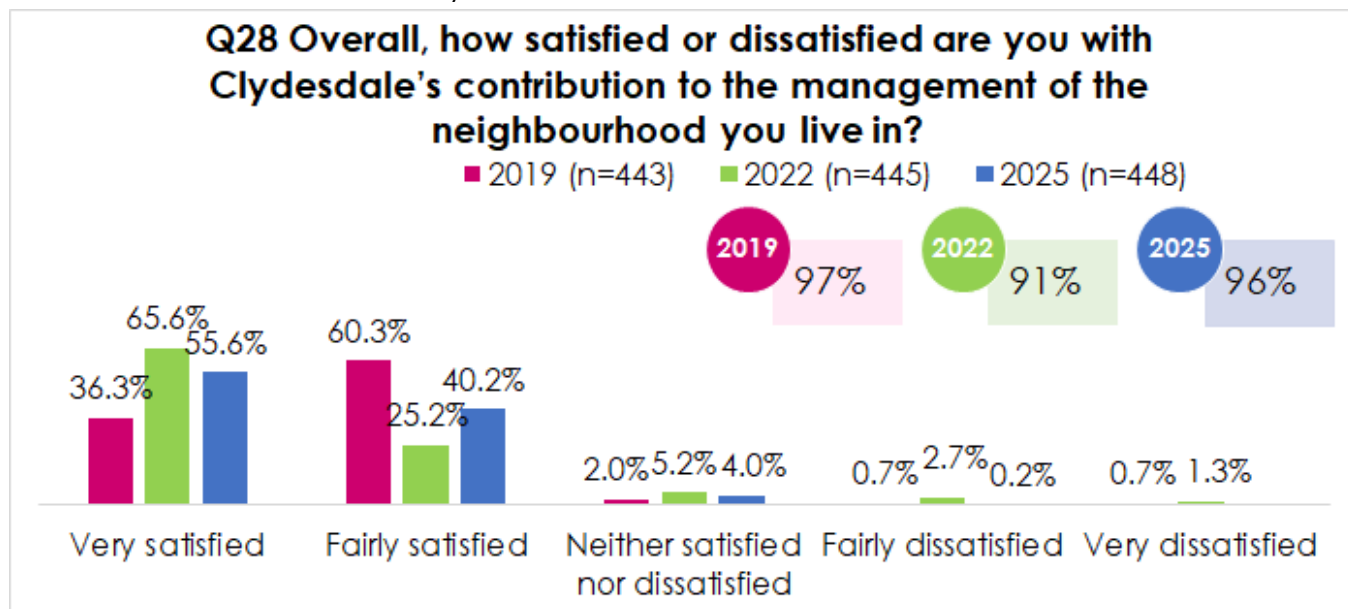
9.1 Satisfaction with landscaping service (Q27)

Clydesdale have introduced a landscaping service by CCI (Clydesdale Community Initiatives) for the soft landscaping and Greenscapes for the grass cutting . Almost all tenants (96%) were either very or fairly satisfied with the service they provide compared to 4% who were neither satisfied nor dissatisfied and 2 tenants who were fairly dissatisfied (0.4%).



9.2 Satisfaction with the contribution to the management of the neighbourhood (Q28/29)

Over 9 in 10 tenants (96%) were either very or fairly satisfied with Clydesdale's contribution to the management of the neighbourhood they live in. On the other hand, 4% were neither satisfied nor dissatisfied in this respect and 1 tenant who was fairly dissatisfied. Overall satisfaction increased from 91% in 2022 and is not significantly different from the 2019 survey where 97% were satisfied.



Analysis by area is shown in the table below:

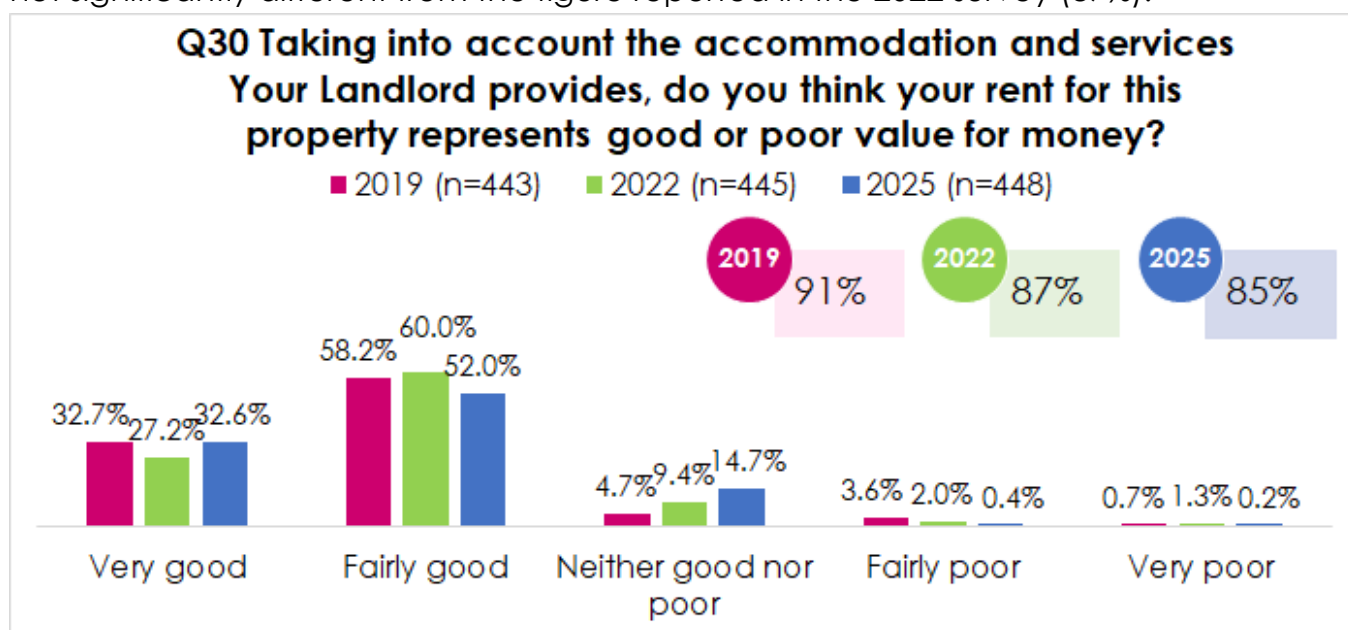
Q28 Overall, how satisfied or dissatisfied are you with Clydesdale's contribution to the management of the neighbourhood you live in?								
	Base	Very satisfied	Fairly satisfied	Neither/nor	Fairly dissatisfied	Very dissatisfied	% very/fairly satisfied	% very/fairly dissatisfied
Carnwath	19	100.0%	-	-	-	-	100%	-
Leadhills	3	100.0%	-	-	-	-	100%	-
Coalburn	5	100.0%	-	-	-	-	100%	-
Kirkfieldbank	17	82.4%	17.6%	-	-	-	100%	-
Tarbrax	2	-	100.0%	-	-	-	100%	-
Carstairs	18	55.6%	44.4%	-	-	-	100%	-
Braidwood	15	40.0%	60.0%	-	-	-	100%	-
Abington	7	14.3%	85.7%	-	-	-	100%	-
Biggar	34	70.6%	26.5%	2.9%	-	-	97%	-
Lesmahagow	25	76.0%	20.0%	4.0%	-	-	96%	-
Rigside	22	59.1%	36.4%	4.5%	-	-	95%	-
Carluke	162	21.0%	74.1%	4.3%	0.6%	-	95%	1%
Lanark	89	92.1%	2.2%	5.6%	-	-	94%	-
Thankerton	16	50.0%	43.8%	6.3%	-	-	94%	-
Symington	14	78.6%	7.1%	14.3%	-	-	86%	-

Those who were not satisfied in this respect (19 tenants) were asked what Clydesdale could do to improve their contribution to the management of the neighbourhood they live in. Comments were generally where tenants felt more could be done to improve the neighbourhood such as improved and more frequent landscaping, maintaining pathways dealing with rubbish and improving communal areas.

10. RENT, VALUE FOR MONEY AND FINANCIAL MANAGEMENT

10.1 Value for money (Q30/31)

Just under 9 in 10 respondents (85%) were of the opinion that the rent for their property represents either very or fairly good value for money compared to 15% who felt it represented neither good nor poor value and 1% who felt it was very or fairly poor value for money. The proportion of respondents of the opinion that their rent represented very or fairly good value for money is less than the 2019 survey (91%) and not significantly different from the figure reported in the 2022 survey (87%).

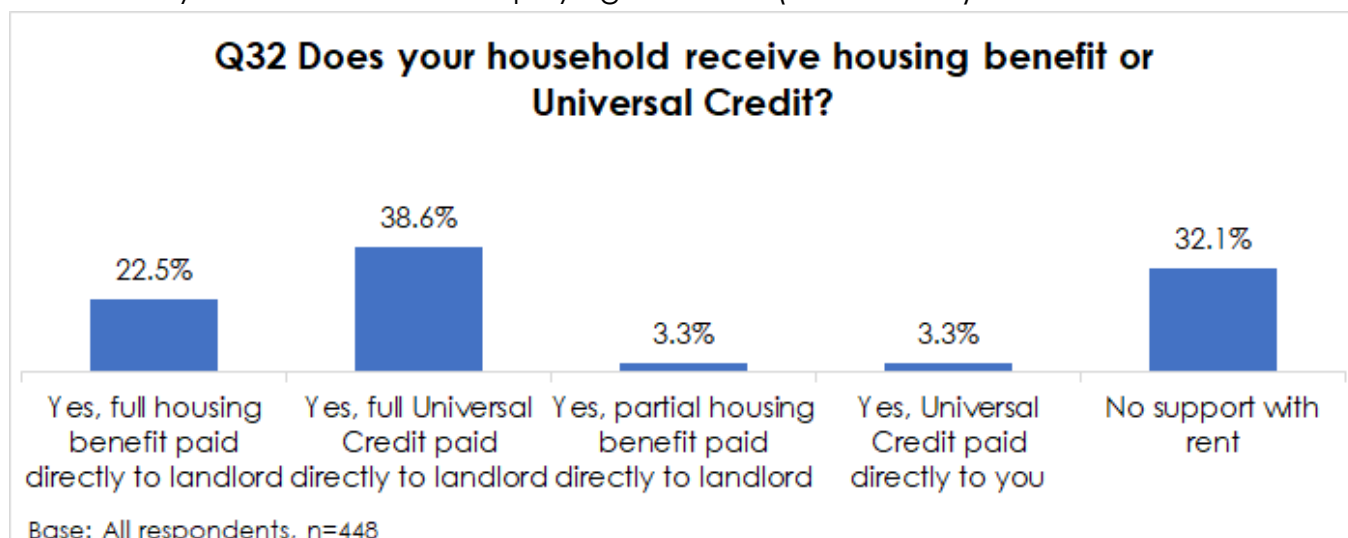


All tenants were asked what the Association could do to improve their view on value for money of rents. Just over a third of respondents (35%) had no suggestions or said they were happy with the service, 20% were unsure and 19% said they receive help paying their rent. A further 15% said they would like to see rents reduced or less frequent rent increases and 9% said they would like to see improvements made to the home.

Q31 In your view, what could the Association do to improve your view on value for money for rents?		
Base: All respondents, n=448	No.	%
No/ no issues/ no suggestions/ happy with service	157	35.0%
Get help paying rent/ receive housing benefit/ Universal Credit	84	18.8%
Reduce rent/ charges/ rent freeze	67	15.0%
Would like improvements made to home	38	8.5%
Improvements to repairs service e.g. quicker repairs, better quality	7	1.6%
Better ground maintenance	3	0.7%
Improvements to communal areas/ maintenance	1	0.2%
Other	6	1.3%
Don't know	89	19.9%

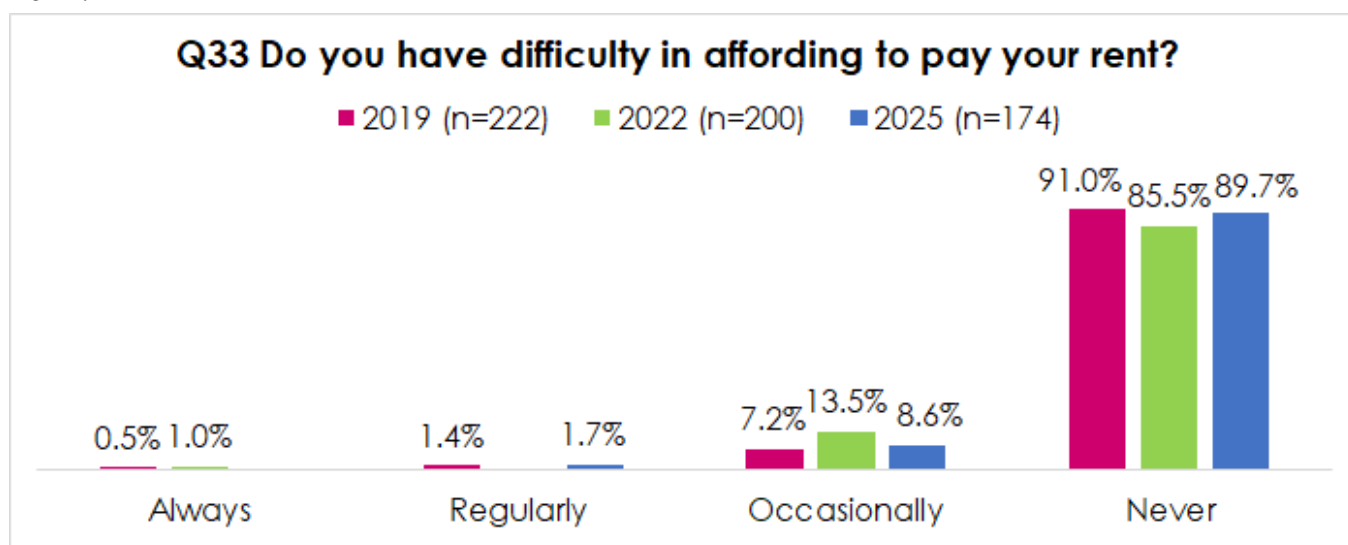
10.2 Housing benefit (Q32)

Just under 1 in 4 tenants (23%) were in receipt of full housing benefit paid directly to their landlord, 3% received partial housing benefit paid directly to their landlord, 39% were in receipt of Universal Credit paid directly to the landlord and 3% received Universal Credit that was paid to them directly. Over 3 in 10 tenants (32%) did not receive any financial assistance paying their rent (31% in 2022).



10.3 Difficulty in affording to pay rent (Q33/34)

Tenants who pay their rent (including those who received partial housing benefit or Universal Credit) were asked whether they ever had any difficulty in affording to pay their rent. The majority of respondents (90%) said they never experienced this. On the other hand, 2% of tenants said they regularly experience this and 9% said they occasionally experience this. The proportion of respondents who said they never experience difficulty in affording to pay their rent has increased marginally from 86% in 2022.



Our analysis shows that younger tenants aged 16-34 were least likely to say they never have difficulty in affording to pay their rent (79%), while tenants aged 55-74 were most likely (96%).

Tenants who had a disability were more likely to say they regularly had difficulty affording their rent (8%) than tenants who did not have a disability (1%).

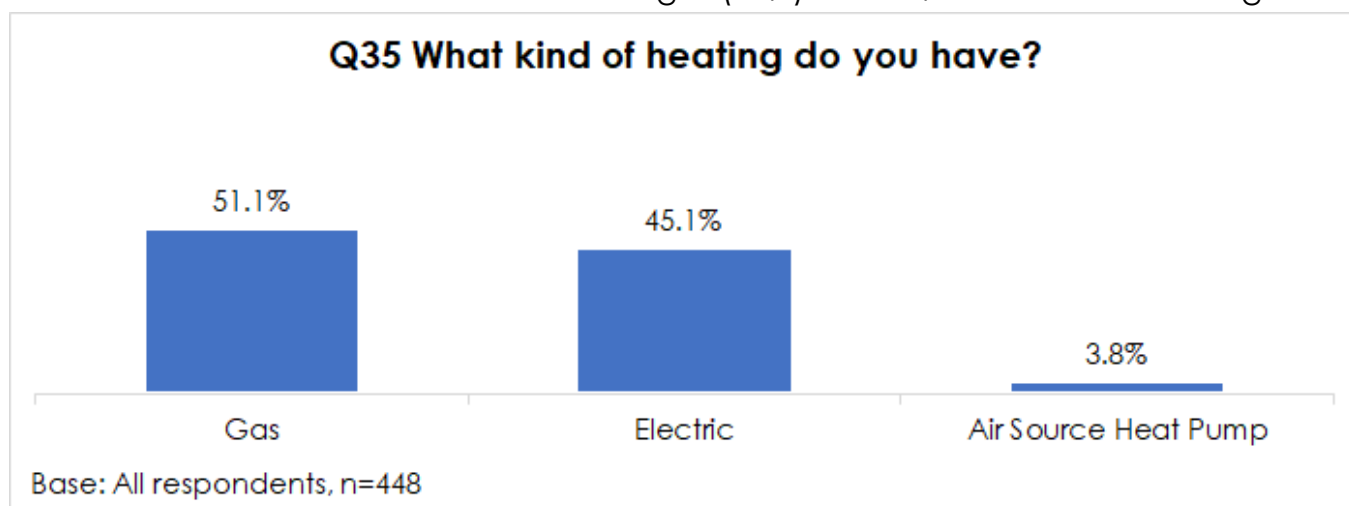
1 parent families were less likely to say they never experience difficulty paying their rent (71%) than single adults (92%), 2 adults (94%), households with 3 or more adults (94%) and 2 parent families (90%).

Those who found it difficult to afford to pay their rent were asked to provide their reasons for this. The top response was they find it difficult due to other bills that need to be paid (52%), this was followed by the cost of fuel bills (44%), increase in rents (39%) and general financial difficulties (39%).

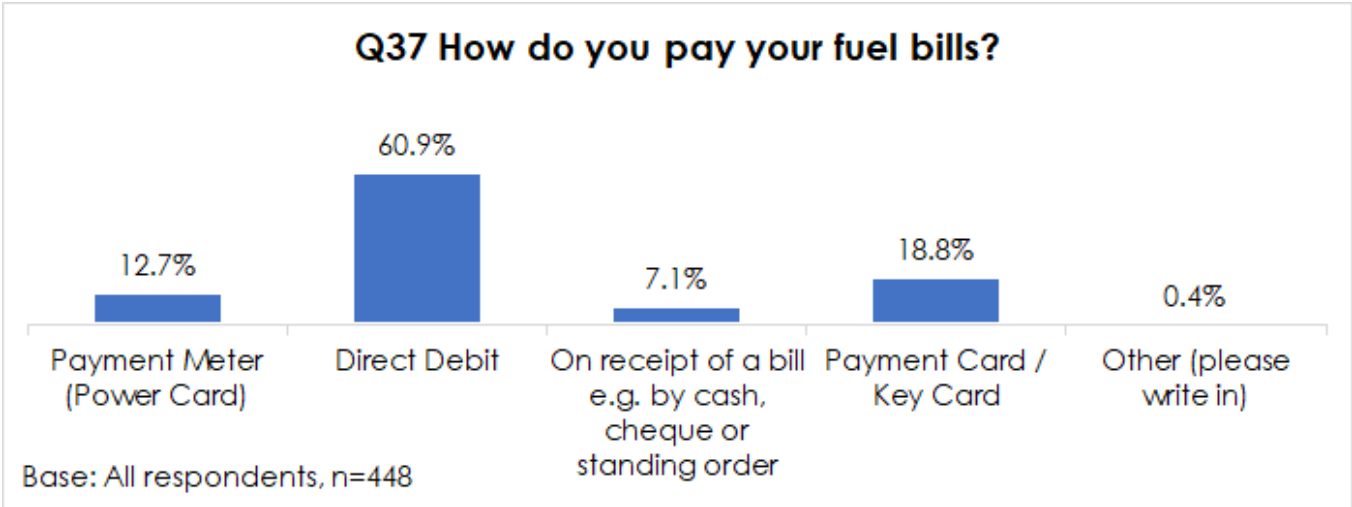
Q34 If you do have difficulty affording to pay your rent, what is the reason or reasons for this? [ALL THAT APPLY]		
Base: Have difficulty paying rent, n=18	No.	%
Other bills that need to be paid	14	77.8%
Cost of fuel bills	8	44.4%
Increase in rent	7	38.9%
General financial difficulties	7	38.9%
Loss of overtime	3	16.7%
Reduction in working hours	2	11.1%
Problems with Housing Benefit/ universal credit	1	5.6%
Problems getting to pay rent	1	5.6%
Other	1	5.6%

10.4 Heating and fuel bills (Q35-39)

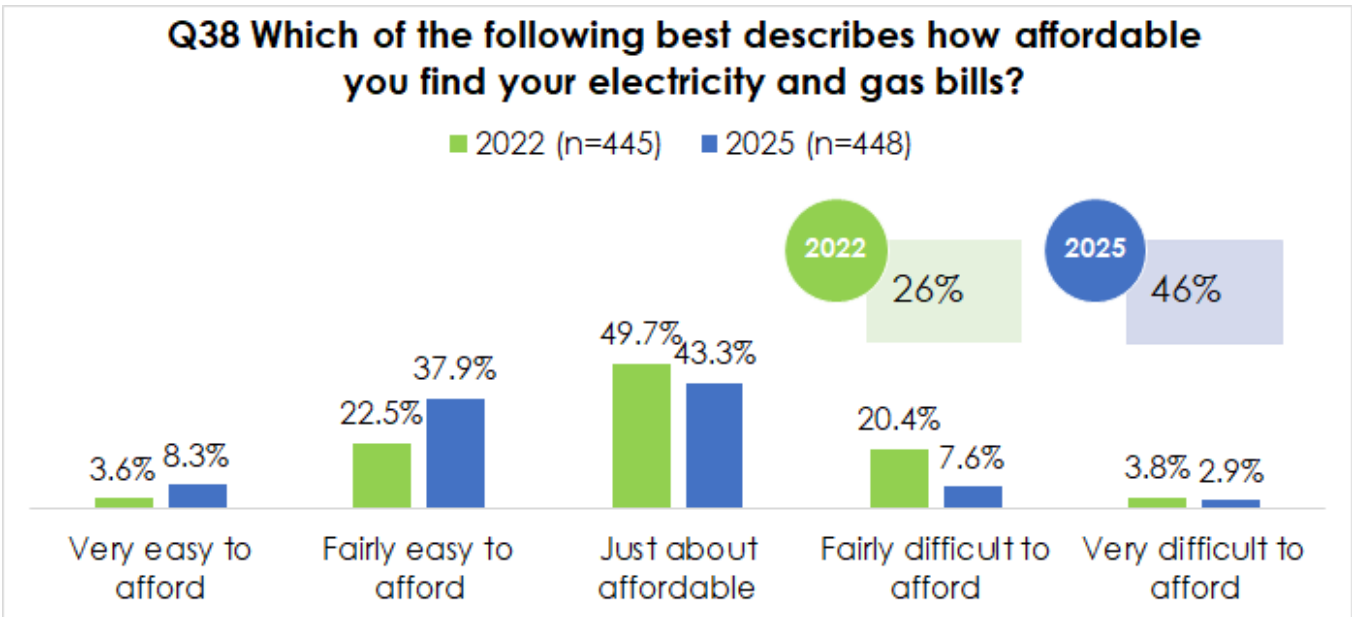
Over half of tenants heat their home with gas (51%) and 45% use electric heating.



The majority of tenants pay their fuel bills with Direct Debit (61%). This was also the most common response in the 2022 survey (58%).



Just under half of tenants said they find their electricity and gas bills just about affordable (46%), 46% find it easy to afford and 11% find it difficult to afford. The proportion of tenants who said their electricity and gas bills were easy to afford has increased from 26% in 2022 to 46% in 2025.



Analysis shows that there are significant differences in affordability of fuel bills based upon heating type with those who have Electric heating more likely to say that they find their fuel bills difficult to afford (16%) than those with gas heating (5%).

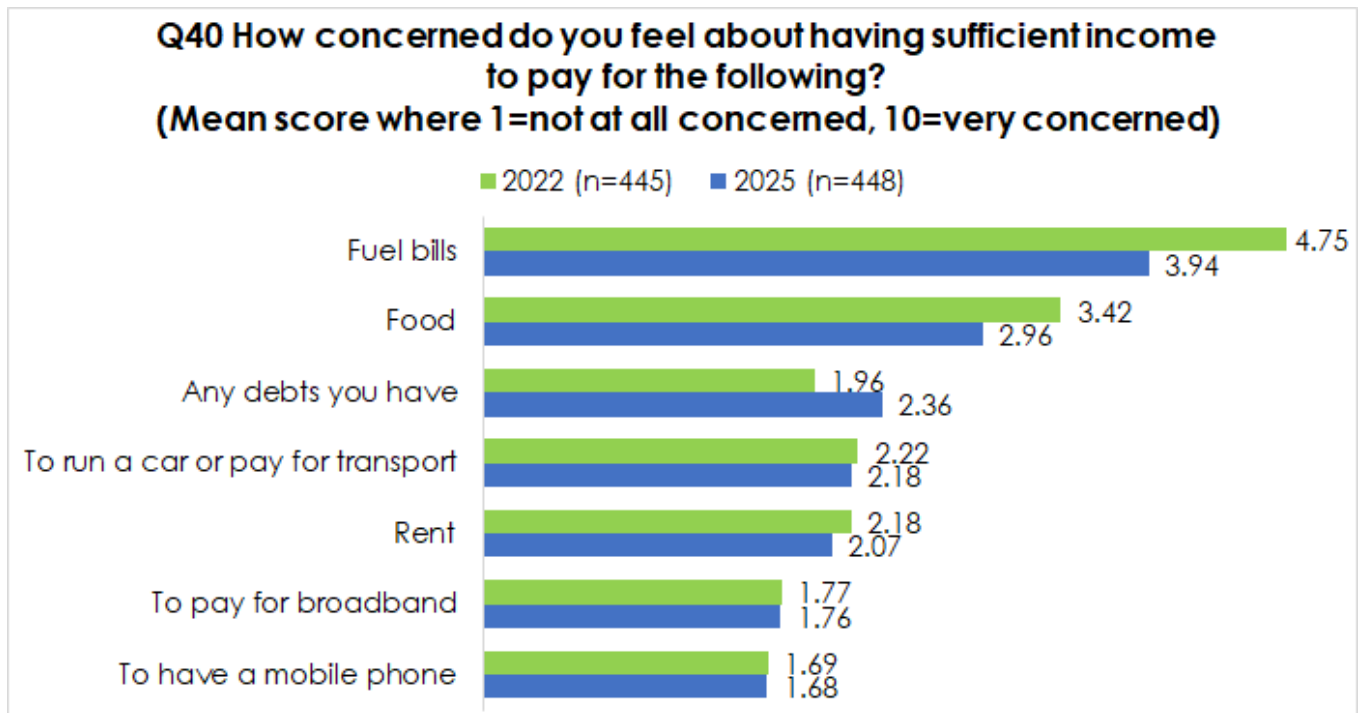
Q38 Which of the following best describes how affordable you find your electricity and gas bills? (Analysed by heating type)			
	Gas	Electric	Air Source Heat Pump
Base	229	202	17
Very easy to afford	3.1%	14.9%	0.0%
Fairly easy to afford	49.8%	24.3%	41.2%
Just about affordable	41.9%	44.6%	47.1%
Fairly difficult to afford	4.8%	10.4%	11.8%
Very difficult to afford	0.4%	5.9%	0.0%
Very/ fairly easy to afford	53%	39%	41%
Very/ fairly difficult to afford	5%	16%	12%

Analysis also shows that there are significant differences in affordability of fuel bills based upon how respondents pay their bills with those who pay using a payment meter or payment card (23%) and who pay their bills on receipt of a bill (22%) more likely to say that they find their fuel difficult to afford than those who pay via Direct Debit.

Q38 Which of the following best describes how affordable you find your electricity and gas bills? (Analysed by payment type)					
	Payment Meter (Power Card)	Direct Debit	On receipt of a bill	Payment Card / Key Card	Other
Base	57	273	32	84	2
Very easy to afford	1.8%	12.5%	3.1%	0.0%	50.0%
Fairly easy to afford	28.1%	48.4%	21.9%	16.7%	50.0%
Just about affordable	57.9%	34.1%	53.1%	60.7%	0.0%
Fairly difficult to afford	8.8%	4.8%	9.4%	15.5%	0.0%
Very difficult to afford	3.5%	0.4%	12.5%	7.1%	0.0%
Very/ fairly easy to afford	30%	61%	25%	17%	100%
Very/ fairly difficult to afford	12%	5%	22%	23%	0%

10.5 Financial concerns (Q40)

Tenants were asked to rate on a scale of 1 to 10 where 1 was not at all concerned and 10 was very concerned, how they feel about having sufficient income to afford various things. The mean scores for each of these is shown in the table below. This shows that tenants were most likely to be concerned about not having sufficient income to pay for fuel bills (mean score of 3.94) and food (2.96). They were less likely to be concerned about being able to afford a mobile phone (1.68) or broadband (1.76). These findings were consistent with the 2022 survey. The mean score has seen a decrease for all items with the exception of any debts tenants may have where the mean score has increased from 1.96 in 2022 to 2.36 in 2025.



11. TENANT PRIORITIES

11.1 Top three priorities for services (Q41)

Tenants were asked about their top three service priorities for their landlord, the overall quality of the home was most important for tenants with 95% selecting this as a top, second or third priority. This was followed by repairs and maintenance (91%) and keeping tenants informed (41%). In 2022, the top three priorities identified by tenants were repairs and maintenance (82%), followed by the quality of the home (78%) and value for money of rents and service charges (40%).

Q41 Which of the following services provided by your landlord would you consider to be your top/2nd/3rd priority?				
Base: all respondents, n=448	Top priority	2nd priority	3rd priority	Overall priority
The overall quality of your home	48.9%	32.8%	13.4%	95%
Repairs and maintenance	26.1%	42.2%	22.8%	91%
Keeping you informed about their services and decisions	5.4%	11.4%	24.3%	41%
Value for money for your rent (and service charges)	16.1%	8.0%	11.6%	36%
The management of your neighbourhood	1.3%	2.2%	14.1%	18%
Grounds maintenance to common areas	0.7%	1.8%	11.4%	14%
Support and advice on claiming welfare benefits	-	0.7%	1.3%	2%
Dealing with anti-social behaviour	0.4%	0.7%	0.7%	2%
Opportunities to participate in their decisions	0.4%	0.2%	0.2%	1%
Support and advice on managing your money	0.7%	-	0.2%	1%

12. HOUSEHOLD INFORMATION

12.1 Household composition (Q42)

In terms of household composition, over half of households were single adult households (52%), 16% were 2 adult households, 7% were 3 or more adult households, 14% were 1 parent families and 10% were 2 parent families.

Q42 How would you describe the composition of your household?		
Base: All respondents, n=448	No.	%
Single adult	231	51.6%
Two adults	70	15.6%
Three or more adults, 16 or over	29	6.5%
1 parent family with 1 child under 16	26	5.8%
1 parent family with 2 children under 16	36	8.0%
1 parent family with 3 or more children under 16	1	0.2%
2 parent family with 1 child under 16	13	2.9%
2 parent family with 2 children under 16	30	6.7%
2 parent family with 3 or more children under 16	4	0.9%
Other	8	1.8%

12.2 Working status (Q43)

Around three in ten tenants (31%) were in employment (either full or part time), 21% were long term sick or unemployed, 9% were at home looking after the family and 30% were retired.

Q43 Occupational status				
Base: All respondents, n=448	Tenant		Partner	
	No.	%	No.	%
Full time paid work (35 or more hours more week)	91	20.3%	66	14.7%
Part time paid work (less than 35 hours per week, more than 16 hours per week)	42	9.4%	17	3.8%
Part time paid work (less than 16 hours per week)	5	1.1%	2	0.4%
Full time education	-	-	1	0.2%
Unemployed and seeking work	15	3.3%	1	0.2%
Unemployed and not seeking work	25	5.6%	7	1.6%
Long term sick / disabled	92	20.5%	6	1.3%
Looking after family	41	9.2%	6	1.3%
Retired	134	29.9%	29	6.5%
Other – specify	3	0.7%	2	0.4%
No partner	-	-	311	69.4%

12.3 Age (Q44)

With regards to age, 15% were aged 16-34, 35% were aged 35-54, 38% were aged 55-74 and 11% were aged 75 and over.

Q44 What is your age group?		
Base: All respondents, n=448	No.	%
16-24	5	1.1%
25-34	63	14.1%
35-44	84	18.8%
45-54	74	16.5%
55-64	70	15.6%
65-74	99	22.1%
75-84	45	10.0%
85+	4	0.9%
Prefer not to say	4	0.9%

12.4 Health and disability (Q45/46)

Over four in ten tenants consider themselves to have a disability (44%). Of these individuals, 56% said this was a physical impairment.

Q46 How would you describe the nature of your disability from the following list?		
Base: All respondents, n=448	No.	%
Physical impairment: (e.g. wheelchair-user, cerebral palsy)	112	56.3%
Mental health issue: (e.g. depression, bi-polar)	34	17.1%
Autoimmune: (e.g. multiple sclerosis, HIV, Crohn's/ulcerative colitis)	13	6.5%
Learning difficulties: (e.g. Down's Syndrome)	8	4.0%
Hearing impairment)	7	3.5%
Neuro-divergent condition: (e.g. autistic spectrum, Dyslexia, dyspraxia)	4	2.0%
Visual impairment	1	0.5%
Other	27	13.6%
Prefer not to say	42	21.1%

12.5 Ethnicity (Q47)

Almost all respondents (98%) were white Scottish, English, Welsh or Irish.

Q47 What is your ethnic group?		
Base: All respondents, n=448	No.	%
White Scottish	437	97.5%
White English	3	0.7%
White Polish	5	1.1%
Pakistani, Scottish Pakistani or British Pakistani	1	0.2%
Other Asian background, please write in:	1	0.2%
Other, please write in	1	0.2%

12.6 Religion (Q48)

The majority of tenants said they had no specific religion or belief (61%).

Q48 What best describes your belief or religion?		
Base: All respondents, n=448	No.	%
No specific religion or belief	271	60.5%
Protestant	106	23.7%
Catholic	43	9.6%
Other Christian	6	1.3%
Islam	3	0.7%
Other belief	2	0.4%
Prefer not to say	17	3.8%

12.7 Gender (Q49/50)

Over six in ten survey respondents were female (62%) and 38% were male. No individuals identified as being a trans person.

12.8 Sexual orientation (Q51)

The vast majority of tenants said they were heterosexual (99%).

Q51 What is your sexual orientation?		
Base: All respondents, n=448	No.	%
Heterosexual / Straight	442	98.7%
Lesbian	1	0.2%
Bi/ bisexual	1	0.2%
Prefer not to say	4	0.9%

Appendix 1

Survey Questionnaire

1. Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Clydesdale Housing Association?

Very satisfied	1	Go to Q3
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	Go to Q2
Fairly dissatisfied	4	
Very dissatisfied	5	
No opinion/ don't know	6	Go to Q3

2. You said you were not satisfied with the overall service provided by your landlord, can you please explain why?

Information and communication

3. SHOWCARD Which methods would you prefer Clydesdale Housing Association to use to keep you informed about their general services? And how would you prefer them to get in touch to discuss your tenancy with you? Finally, how would you prefer to get in touch with the Association if you need to?

	a)being kept informed	b)discuss your tenancy	c)getting in touch with HA
Email	1	1	1
Telephone	2	2	2
Text / SMS	3	3	3
Facebook	4	4	4
Letter	5	5	5
Visit to the office	6	6	6
Visit to your home by staff	7	7	7
Newsletter	8		
Other - please state	9	9	9

4. Do you currently have access to the internet in any of the following ways? [CODE ALL THAT APPLY] b) And what is the main way that you access the internet?

	All ways	Main way	
Home internet access via a computer or TV	1	1	Go to Q5
Internet access through a smartphone or other mobile device	2	2	
Internet access through another method (e.g. work, public internet access)	3	3	
I do not have internet access	4		Go to Q6

5. Clydesdale are developing online services which you would be able to access via an online portal or app. Would you be interested in doing any of the following?

	May use	Would not use	Don't know
Make a payment	1	2	3
Report a repair	1	2	3
To report a complaint	1	2	3
Update your personal details	1	2	3
Check your account balance	1	2	3
Find out what is happening in the community	1	2	3
Anything else? (please specify)	1	2	3

NOW GO TO Q7

6. Why do you not use the internet?

Do not have access to internet	1
Do not want to use the internet	2
Equipment costs too high	3
Connection costs (e.g. broadband too high)	4
No free internet access near me	5
Privacy and security concerns	6
Physical disability	7
I don't have the skills to allow me to access the internet	8
Other (please specify)	9

7. How good or poor do you feel Clydesdale is at keeping you informed about their services and decisions?

Very good	1	Go to Q9
Fairly good	2	
Neither good nor poor	3	Go to Q8
Fairly poor	4	
Very poor	5	

8. Can you explain how Clydesdale could improve how they keep you informed about their services and decisions?

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Participation

- 9. Clydesdale Housing Association are now in their new offices which also have a Community Hub. Would you be interested in participating in any of the following activities at the Community Hub? [SELECT AS MANY OPTIONS AS YOU WISH]**

Free use of computers	1
Free internet access	2
Room use for a community group you are a member of	3
Welfare benefits advice	4
Money advice	5
Credit Union	6
Mental health support	7
Drop in sessions for dementia sufferers and carers	8
Healthy lifestyle advice	9
Carer support and counselling	10
Skills development & employability training	11
Recreational activities for retired people	12
Reading and creative writing group	13
Becoming a volunteer at the Hub e.g. computer mentor, evening or weekend caretaker, supporting a user group for the Hub.	14
Support and advice on establishing a voluntary group	15
Digital skills	16
Social or friendship group	17
Energy efficiency advice	18
Other (please specify)	19

- 10. Clydesdale provides a range of ways for tenants to get involved in their decision making processes and give their views. Were you aware that you could get involved in any of the following ways?**

Consultations e.g. rent increases	1
Tenant scrutiny panel	2
Clydesdale RTO group (Registered Tenant Organisation)	3
Text feedback surveys	4
Focus groups	5
Tenant group meetings	6
Becoming a Member of Clydesdale Housing Association and attending the AGM	7
Joining CHA's Management Committee	8
Responding to regular customer satisfaction surveys e.g. on repairs	9

- 11. How satisfied or dissatisfied are you with the opportunities given to you to participate in your landlord's decision making processes?**

Very satisfied	1	Go to Q13
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	Go to Q12
Fairly dissatisfied	4	
Very dissatisfied	5	

12. Can you please explain how Clydesdale could improve the opportunities given to participate in their decision making processes?

--

Customer Care

13. Have you contacted the Association in the last 12 months?

Yes	1	Go to Q14
No	2	Go to Q18

14. What did you last contact the Association about?

To make a payment /an enquiry about payments	1	Go to Q15
To participate in a meeting	2	
To make a complaint about a neighbour or anti-social behaviour issue	3	
To make a complaint about the Association's service	4	
To discuss planned improvements to my home	5	
To seek advice about alternative housing	6	
Welfare rights	7	
Repairs	8	
Other (please specify)	9	

15. What method did you use to contact the Association the last time you made contact?

Telephone	1	Go to Q16
Visiting the office	2	
By writing	3	
By email	4	
Other (please specify)	5	

16. Thinking about when you last contacted the Association, how satisfied were you overall with the customer care provided?

Very satisfied	1	Go to Q18
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	Go to Q17
Fairly dissatisfied	4	
Very dissatisfied	5	

17. Can you explain why you weren't satisfied with the customer care provided the last time you had contact with the Association?

--

Repairs Service

18. Have you had any repairs carried out in this property in the last 12 months?

Yes	1	Go to Q19
No	2	Go to Q22

19. Can you describe the nature of the last repair you had carried out?

Joinery	1
Glazing	2
Plumbing	3
Heating	4
Electrical	5
General building work	6
Other (please specify)	7

20. Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the following?

	Very Satisfied	Fairly Satisfied	Neither nor	Fairly Dissatisfied	Very Dissatisfied
The helpfulness of the Association staff involved	1	2	3	4	5
The system for reporting repairs to your landlord	1	2	3	4	5
Contact from tradespeople to arrange access	1	2	3	4	5
The tradesman arriving by the target date	1	2	3	4	5
The length of time taken to undertake repairs	1	2	3	4	5
The attitude of the tradesman involved	1	2	3	4	5
The tidiness of the contractor	1	2	3	4	5
The quality of the repair undertaken	1	2	3	4	5

21. [IF DISSATISFIED WITH ANY ASPECT OF THE REPAIRS SERVICE] can you please explain why?

22. Overall, how satisfied or dissatisfied are you with the quality of your home?

Very satisfied	1	Go to Q24
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	Go to Q23
Fairly dissatisfied	4	
Very dissatisfied	5	

23. How could the quality of your home be improved?

The Neighbourhood

24. Overall, how satisfied or dissatisfied are you with Clydesdale's contribution to the management of the neighbourhood you live in?

Very satisfied	1	Go to Q26
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	Go to Q25
Fairly dissatisfied	4	
Very dissatisfied	5	

25. Can you explain how Clydesdale could improve their contribution to the management of the neighbourhood you live in?

Rent, Value for Money and Financial Management

26. Taking into account the accommodation and services Your Landlord provides, do you think your rent for this property represents good or poor value for money?

Very good	1
Fairly good	2
Neither good nor poor	3
Fairly poor	4
Very poor	5

27. In your view, what could the Association do to improve your view on value for money for rents?

28. Does your household receive housing benefit or Universal Credit?

Yes, full housing benefit paid directly to landlord	1	Go to Q32
Yes, partial housing benefit paid directly to landlord	2	
Yes, Universal Credit paid directly to you	3	Go to Q29
No	4	

29. Do you have difficulty in affording to pay your rent?

Always	1	Go to Q30
Regularly	2	
Occasionally	3	
Never	4	Go to Q32

30. If you do have difficulty affording to pay your rent, what is the reason or reasons for this? [ALL THAT APPLY]

Problems with Housing Benefit/ universal credit	1
Confusion/delays with other Benefits	2
Unemployment	3
Reduction in working hours	4
Loss of overtime	5
Illness	6
Cost of fuel bills	7
Other bills that need to be paid	8
Payday loans	9
Increase in rent	10
Change in household circumstances e.g. new baby/ separation	11
Problems getting to pay rent	12
Technical arrears/confusion with landlord	13
General financial difficulties	14
Other (please specify)	15

31. If you have faced difficulty in affording to pay your rent, have you obtained any advice or support from any of the following agencies? For those that you have used, did you find their advice useful?

	Accessed for advice or support	Did you find their advice useful?	
		Yes	No
Your Landlord	1	1	2
Citizens Advice	2	1	2
Money Matters	3	1	2
The Money Advice Service	4	1	2
National Debtline Scotland	5	1	2
A Credit Union	6	1	2
Other (please specify)	7	1	2

32. What kind of heating do you have?

Gas	1
Electric	2
Wet Electric	3
Air Source Heat Pump	4
Other (please specify)	5

33. How do you pay your fuel bills?

Payment Meter (Power Card)	1
Direct Debit	2
On receipt of a bill e.g. by cash, cheque or standing order	3
Payment Card / Key Card	4
Other (please write in)	5

34. Which of the following best describes how affordable you find your electricity and gas bills?

Very easy to afford	1
Fairly easy to afford	2
Just about affordable	3
Fairly difficult to afford	4
Very difficult to afford	5

35. Have you ever chosen to not put your heating on because you couldn't afford to?

Yes	1
No	2
Don't know	3

36. Were you aware that the Association have been able to support tenants by providing heating vouchers?

Yes	1
No	2

37. Clydesdale would like to understand how they can best support tenants. To help them, can you tell me how concerned do you feel about having sufficient income to pay for the following?

	Not at all concerned → Very concerned									
Any debts you have	1	2	3	4	5	6	7	8	9	10
Rent	1	2	3	4	5	6	7	8	9	10
Food	1	2	3	4	5	6	7	8	9	10
Fuel bills	1	2	3	4	5	6	7	8	9	10
To run a car or pay for transport	1	2	3	4	5	6	7	8	9	10
To pay for broadband	1	2	3	4	5	6	7	8	9	10
To have a mobile phone	1	2	3	4	5	6	7	8	9	10

38. Do you want to move from your current home in the next 2 years?

Yes	1	Go to Q39
No	2	Go to Q41

39. What are your reasons for wanting to move?

Need a bigger home	1
Need a smaller home	2
Want to move to ground floor/ level access property	3
Want to move to a different area	4
Want to move to a different type of property	5
To move into sheltered housing	6
Other (please describe)	7

40. Would you like to discuss your housing situation with Clydesdale Housing Association? If you say yes, we will pass your details over along with your answer to the question on why you want to move in order that they can discuss this. All your other answers will be completely confidential and anonymous.

Yes (note name and telephone number for contact)	1
No	2

Tenant Priorities

41. Which of the following services provided by your landlord would you consider to be your top three priorities?

	Top	2nd	3rd
Keeping you informed about their services and decisions	1	1	1
Opportunities to participate in their decisions	2	2	2
The overall quality of your home	3	3	3
Repairs and maintenance	4	4	4
Dealing with anti-social behaviour	5	5	5
The management of your neighbourhood	6	6	6
Grounds maintenance to common areas	7	7	7
Value for money for your rent (and service charges)	8	8	8
Support and advice on claiming welfare benefits	9	9	9
Support and advice on managing your money	10	10	10

About You and Your Household

The final questions are about you and your household. Please be assured that the questions are completely confidential and will not be passed onto Clydesdale with any reference to your name and address. This information is only used to create an overall picture of the type of residents housed by Clydesdale. This will help Clydesdale recognize the differences in their tenants and give everyone the same chance to get the same opportunities - no matter their gender identity, race, religion, age, disability or sexual orientation.

Can I remind you that you do not have to answer anything you do not want to. If you would prefer not to answer any question, please just say and I will move on to the next one.

42. How would you describe the composition of your household?

Single adult	1
Two adults	2
Three or more adults, 16 or over	3
1 parent family with 1 child under 16	4
1 parent family with 2 children under 16	5
1 parent family with 3 or more children under 16	6
2 parent family with 1 child under 16	7
2 parent family with 2 children under 16	8
2 parent family with 3 or more children under 16	9
Other – specify	10

43. SHOWCARD: How would you describe your occupational status at present? And how would you describe the occupational status of your partner?

	You	Your Partner
Full time paid work (35 or more hours more week)	1	1
Part time paid work (less than 35 hours per week, more than 16 hours per week)	2	2
Part time paid work (less than 16 hours per week)	3	3
Full time education	4	4
Government training programme	5	5
Unemployed and seeking work	6	6
Unemployed and not seeking work	7	7
Long term sick / disabled	8	8
Looking after family	9	9
Retired	10	10
Other – specify	11	11
No partner		12

44. What is your age group?

16-24	1
25-34	2
35-44	3
45-54	4
55-64	5
65-74	6
75-84	7
85+	8
Prefer not to say	9

45. Do you consider yourself to have a disability?

Yes	1	Go to Q46
No	2	Go to Q47

46. How would you describe the nature of your disability from the following list?

Autoimmune: (e.g. multiple sclerosis, HIV, Crohn's/ulcerative colitis)	1
Learning difficulties: (e.g. Down's Syndrome)	2
Mental health issue: (e.g. depression, bi-polar)	3
Neuro-divergent condition: (e.g. autistic spectrum, Dyslexia, dyspraxia)	4
Physical impairment: (e.g. wheelchair-user, cerebral palsy)	5
Hearing impairment)	6
Visual impairment	7
Other (please specify)	8
Prefer not to say	9

47. What is your ethnic group? Choose ONE section from A-F, then tick ONE box which best describes your ethnic group or background.

A White

Scottish	1
English	2
Welsh	3
Irish	4
Other British	5
Polish	6
Gypsy / Traveller	7
Roma	8

B Mixed or multiple ethnic groups

Any mixed or multiple ethnic groups, please write in:	9
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C Asian

Pakistani, Scottish Pakistani or British Pakistani	10
Indian, Scottish Indian or British Indian	11
Bangladeshi, Scottish Bangladeshi or British Bangladeshi	12
Chinese, Scottish Chinese or British Chinese	13
Other Asian background, please write in:	14

D African

African, Scottish African or British African	15
Other African background, please write in	16

E Caribbean or Black

Caribbean, Caribbean Scottish or Caribbean British	17
Black, Black Scottish or Black British	18
Other Caribbean or Black background, please write in	19

F Other ethnic group

Other, please write in	20
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48. What best describes your belief or religion?

Buddhism	1
Catholic	2
Protestant	3
Other Christian	4
Hinduism	5
Islam	6
Judaism	7
Sikhism	8
Other religion	9
Other belief	10
No specific religion or belief	11
Prefer not to say	12

49. What is your sex?

Male	1
Female	2
Intersex	3
Prefer not to say	4

50. Do you consider yourself to be a trans person?

Yes	1
No	2
Prefer not to say	3

51. Pregnancy and maternity

	Yes	No	Prefer not to say
Are you pregnant?	1	2	3
Have you taken maternity or paternity leave in the past year?	1	2	3

52. What is your sexual orientation?

Heterosexual / Straight	1
Gay man	2
Lesbian	3
Bi/ bisexual	4
Other	5
Prefer not to say	6

- **Thank you very much for completing the questionnaire.**
- **Would you like to take a note of our web address where you will be able to find out more about Research Resource and how we use the information you give us?**

Appendix 2

Technical Report Summary

TECHNICAL REPORT SHEET – QUANTITATIVE RESEARCH

Project name	Clydesdale TSS 2025
Project number	P1538
Objectives of the research	To undertake a customer satisfaction survey to provide information on: • The quality of information provided by Clydesdale; • Quality of the home and the neighbourhood; • Repairs and maintenance services; • Tenant involvement/ opportunities for participation; • Rent and Value for money; • Tenant priorities.
Target population	Tenants
Description of sample frame/ source and validation methods if applicable	Customer databases were provided by the Association containing tenant names, addresses and phone numbers
Sampling method (probability or non-probability) and quotas used	The aim of the survey was to achieve a 60% response rate and data accurate to +/-5% with a representative sample of tenants and factored owners. A Nonprobability sampling approach has been used. Broad target quotas were set by development for the tenant survey to ensure a representative coverage geographically.
Sample units drawn	All tenants were included in the sample. 710 tenants.
Target sample size	To achieve a 60% response rate from tenants and provide data accurate to +/-3%.
Achieved sample size and reasons if target not achieved	448 tenant interviews (62%)
Date of fieldwork	Interviews took place between the 26 th of November 2025 and the 20 th of January 2026.
Data collection method	Interviews were carried out largely on a face to face doorstep basis. Where it was the resident's preference and to boost the response, telephone interviews were carried out. All face to face interviews were doorstep interviews. Where residents were not

	happy to do a doorstep interview a telephone interview would be offered.
Response rate and definition and method of how calculated	448 tenant interviews were achieved from a database of 717 tenants equating to a 62.4% response rate.
Questionnaire length	10-15 minutes
Any incentives?	No
Number of interviewers	Nine
Interview/ self-completion validation methods	5% of Telephone interviews have been validated by remote listening. 10% of field interviews have been validated by respondent recontact.
Showcards or any other materials used?	None.
Weighting procedures (if applicable)	Not applicable.
Estimating and imputation procedures (if applicable)	Not applicable
Reliability of findings and methods of statistical analysis if applicable	+/-2.8% for tenants based upon a 50% estimate at the 95% confidence level

NB If publishing any results please ensure that any conclusions or data reported are adequately supported by the data provided in this report.