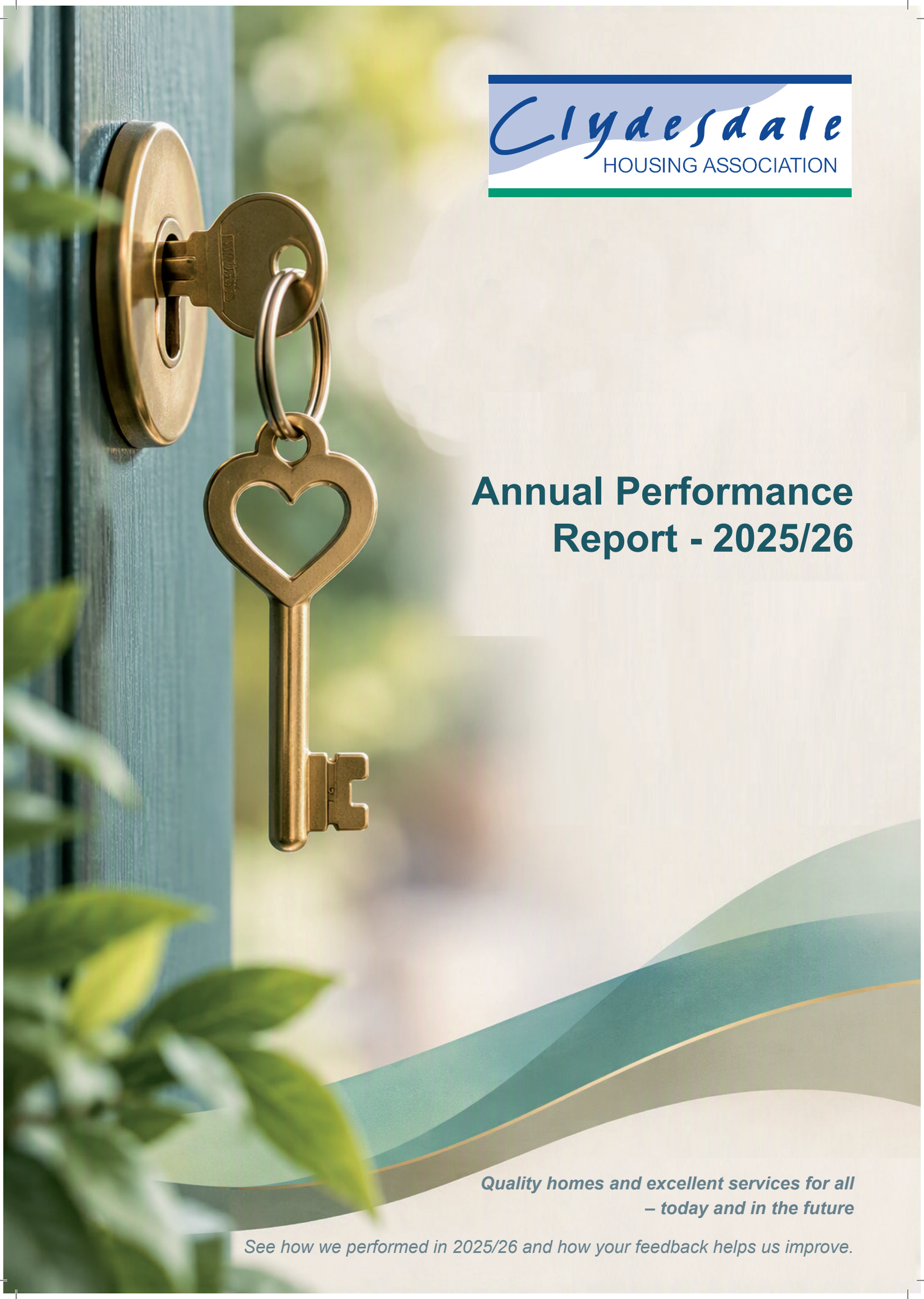


Clydesdale
HOUSING ASSOCIATION

Annual Performance Report - 2025/26

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

See how we performed in 2025/26 and how your feedback helps us improve.

The year at a glance

Some notable figures about CHA at the year-end 31 March 2026



742 Homes owned by CHA



195 Owners factored by CHA



7 Shared ownership properties



41 Homes let during the year



98 Members of the Association



18 Staff members



29 Damp & Mould Assessments



15 Management Committee members



1784 Non-emergency repairs completed



412 Emergency repairs completed

Vision and Common Values

Our Vision is:

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

Delivered through these Common Values:



Annual Assurance Statement

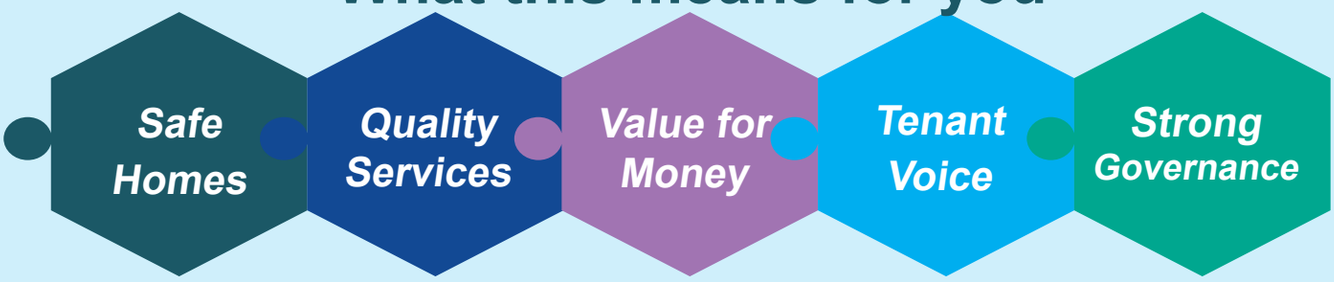
Each year, the Committee reviews evidence from across CHA to make sure we continue to meet the standards expected of a Registered Social Landlord.

Scottish Housing Regulator

During 2025, the Scottish Housing Regulator visited CHA to review our approach to assurance, tenant safety and financial oversight, with positive feedback received in a number of areas.

Following its review, the Committee approved CHA's Annual Assurance Statement, confirming that we continued to meet the required standards and responsibilities.

What this means for you



A copy of our current Annual Assurance Statement is available on our website.

2025-28 - Our Business Plan:
Building on Progress

Our Business Plan sets out how we will deliver our vision: ‘Quality homes and excellent services for all – today and in the future’. It is shaped by feedback from tenants and the discussions held by our staff and Management Committee at our Business Planning Day in October 2026.

At the event, we reviewed our strengths, challenges and future opportunities. We recognised CHA’s strong tenant satisfaction, affordable rents, experienced staff and Management Committee, good-quality homes and sound financial position. We also discussed the pressures ahead, including rising costs, investment in our homes, digital inclusion, tenant priorities and the increasing threat of cybercrime.

Our Five Priorities



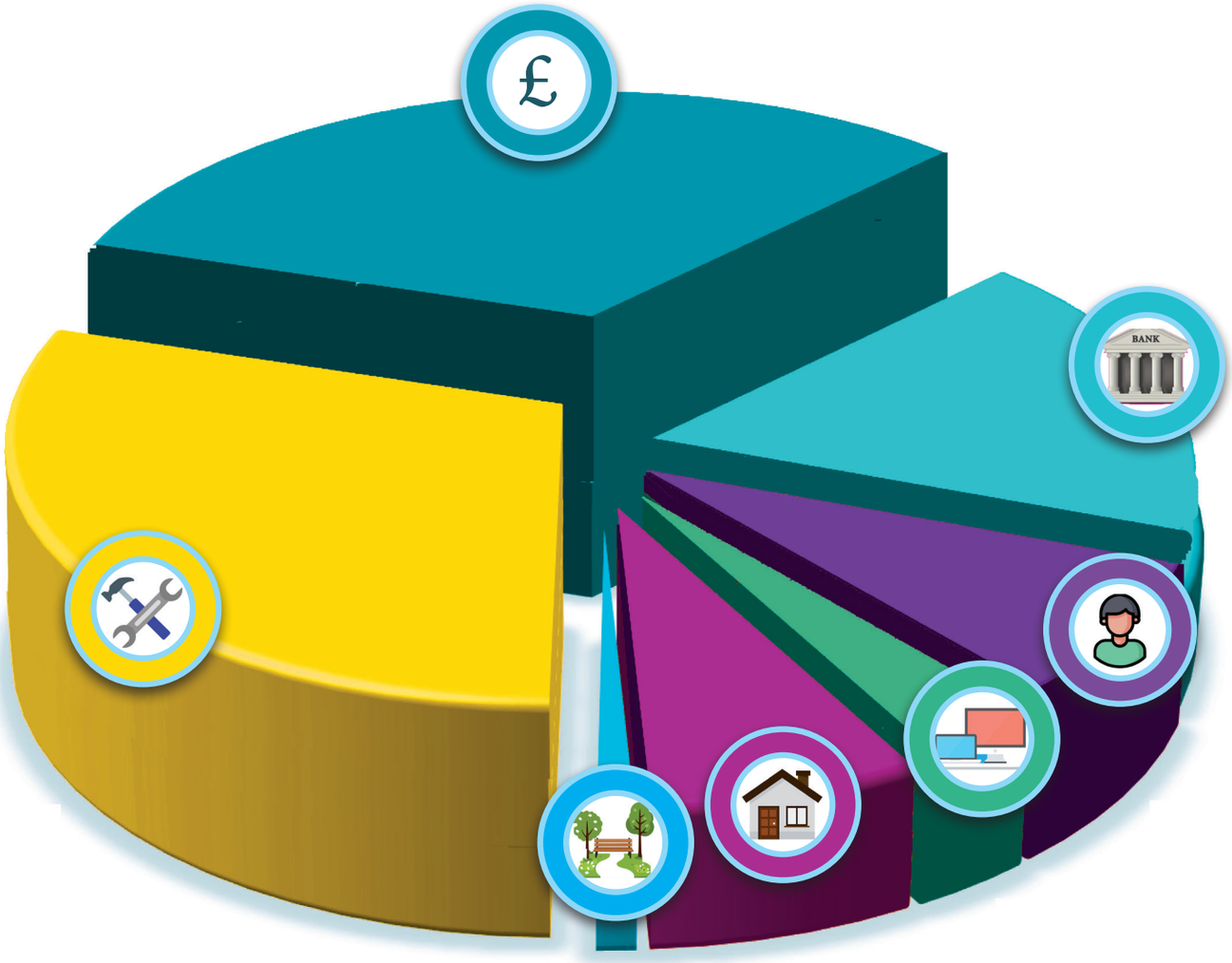
Turning plans into action

Progress across all five themes is positive. Achievements include improvements to digital systems and cyber resilience, refreshed tenant information, support for new tenants, investment in energy-efficient heating, and work to strengthen the return received from CHA’s funds. Further attention will be given to creating an online tenant portal, digital resources and future investment planning.

We will regularly monitor our progress and adapt our plans as circumstances change. By working with tenants, partners and communities, we can continue building on our strengths while responding to the challenges and opportunities ahead.

Financial Information 2025/26

During 2025/26, our expenditure exceeded the income received from rents. This was primarily due to a significant investment to improve tenants' homes, together with the early repayment of some of our loans. As a result, we used a contribution from cash reserves and grant funding to support this additional investment. This reflects a planned use of resources to improve our housing stock and strengthen the Association's long-term financial position.



Contribution from reserves & grants (£3,755,811)

Planned Maintenance (£3,396,401)

Loan payments (£2,082,673)

Staff Costs (£941,204)

Day-to-Day Repairs (£814,360)

Office running costs (£373,364)

Other Property Costs (£118,475)

Keeping you safe

During 2025/26, our Technical Services Team continued to put tenant safety first, carrying out essential checks and compliance work to ensure your homes remained safe and that CHA met all legal and regulatory landlord responsibilities. The figures below highlight the range of safety inspections, servicing programmes and compliance activities completed throughout the year to help keep tenants safe and homes well maintained.



Annual Air Source Heat Pump Servicing

133



Annual Gas Safety Checks

300



Annual Hot Water Cylinder Servicing

175



Five-Yearly Electrical Installation Condition Reports (EICRs)

246



Monthly Emergency Close Lighting Checks

7 developments



Annual Emergency Lighting Testing

7 developments



Six-Monthly Fire Risk Assessments

all common closes



Ten-Yearly Smoke Detection Checks

all tenants

Tenant Scrutiny: Improving Repairs Together

clydesdale
Tenants & Residents Group

During 2025/26, the Clydesdale Tenants & Residents Group, supported by the Tenants Information Service, carried out an in-depth review of our Repairs and Maintenance Service. Tenants looked at our policies, information, website and survey results, and spoke with staff to understand what was working well and where improvements could be made.

What did the review find?

The review found that our repairs service is performing well, with improvements in recent years and consistently high levels of tenant satisfaction. It also recognised our commitment to maintaining tenants'; homes and providing a good repairs service.

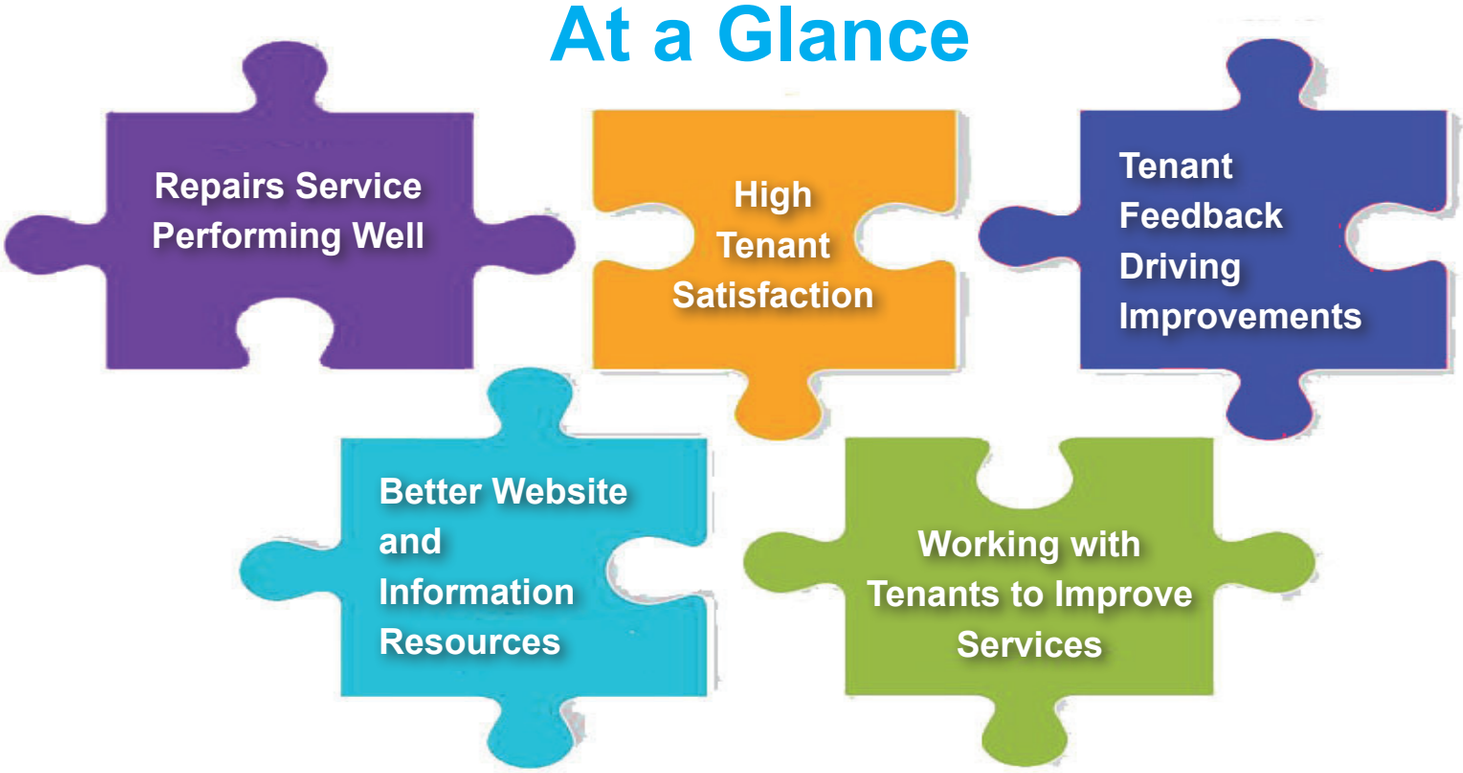
Tenants also identified opportunities to make repairs information clearer and easier to access, including better information about rechargeable repairs, inspections, repair responsibilities and giving feedback. Improvements to our website and Tenant Handbook were also recommended.

Why is tenant scrutiny important?

Tenant scrutiny gives tenants a direct role in reviewing and improving the services they receive. By looking at services from a tenant's point of view, it helps us recognise what is working well, identify where we can do better and make improvements that reflect tenant's needs.

By listening, learning and acting on tenant recommendations, we can continue to improve our services together.

At a Glance



Jargon Buster



CHA 2025/26

Our performance during the year 1 April 2025 to 31 March 2026.



CHA 2024/25

Our performance in the previous year, allowing you to see how we have improved or changed over time.



All RSLs Average

The 2025-26 average performance of Scottish Registered Social Landlords (RSLs) that submit information to the Scottish Housing Regulator.



Benchmarking

Comparing our performance against our rural peer group to identify strengths and opportunities for improvement.



Scottish Social Housing Charter

The standards and outcomes that social landlords must work towards for tenants and service users.

How Are We Performing?

The following pages show how we performed during 2025/26 across a range of services that matter to our tenants. By comparing our results with 2024/25, our rural peer group, and the Scottish average, you can see how we're performing, where we've made progress, and where we continue to focus on improvement.

Annual Return on the Charter

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

CHA 2025-26
94.64%

CHA 2024-25
92.50%

All RSLs average
88.54%

Peer Group Average
88.46%

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

CHA 2025-26
99.11%

CHA 2024-25
97.53%

All RSLs average
92.42%

Peer Group Average
92.02%

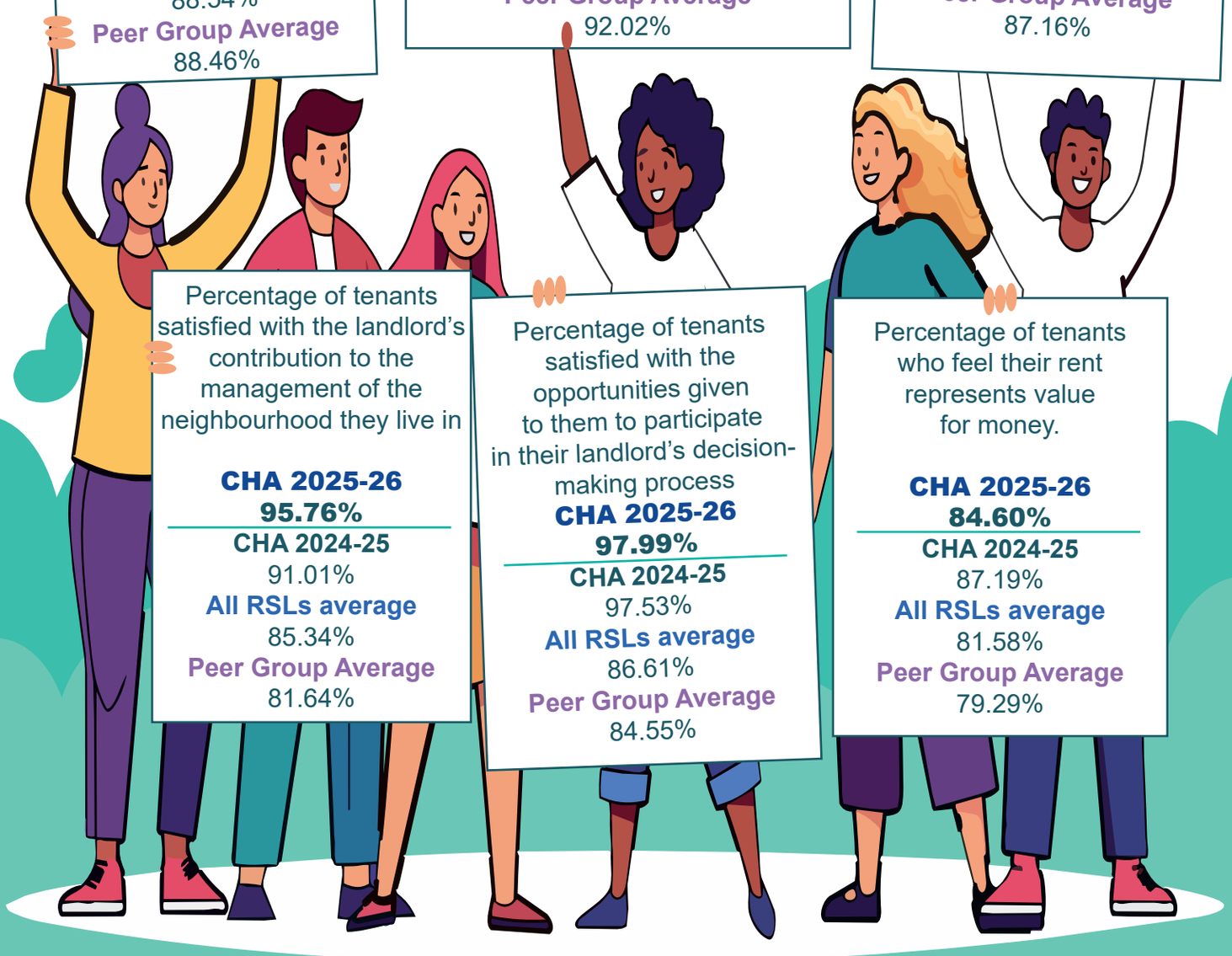
Percentage of tenants satisfied with the quality of their home.

CHA 2025-26
93.53%

CHA 2024-25
93.71%

All RSLs average
87.47%

Peer Group Average
87.16%



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

CHA 2025-26
95.76%

CHA 2024-25
91.01%

All RSLs average
85.34%

Peer Group Average
81.64%

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

CHA 2025-26
97.99%

CHA 2024-25
97.53%

All RSLs average
86.61%

Peer Group Average
84.55%

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

CHA 2025-26
84.60%

CHA 2024-25
87.19%

All RSLs average
81.58%

Peer Group Average
79.29%

Getting Good Value from Rents

Rent increase for 2026-27

CHA 2025-26
3.70%

CHA 2024-25
5.00%

All RSLs average
5.46%

Peer Group Average
4.60%

Percentage of rent lost as a result of homes being empty

CHA 2025-26
0.28%

CHA 2024-25
0.27%

All RSLs average
0.79%

Peer Group Average
0.53%

Percentage of homes abandoned

CHA 2025-26
0.14%

CHA 2024-25
1.00%

All RSLs average
0.33%

Peer Group Average
0.21%



Average weekly rent for 2026-27

CHA 2025-26
£102.65

CHA 2024-25
£99.06

All RSLs average
£111.80

Peer Group Average
£113.68

Percentage of current tenant rent arrears as at 31st March 2026

CHA 2025-26
1.69%

CHA 2024-25
1.27%

All RSLs average
2.50%

Peer Group Average
1.86%

Percentage of court actions initiated that resulted in eviction

CHA 2025-26
33%

CHA 2024-25
0%

All RSLs average
37%

Peer Group Average
30.24%

Rent collected as a percentage of the total rent due in the reporting year

CHA 2025-26
99.64%

CHA 2024-25
100%

All RSLs average
100.07%

Peer Group Average
99.74%

Average time to relet (days)

CHA 2025-26
14.43

CHA 2024-25
14.93

All RSLs average
33.33

Peer Group Average
22.46

Housing Quality & Maintenance

Average days to complete approved medical adaptations (days)

CHA 2025-26
12.5

CHA 2024-25
15

All RSLs average
91.73

Peer Group Average
61.69

Average time to complete emergency repairs (hours)

CHA 2025-26
2.46

CHA 2024-25
2.56

All RSLs average
3.28

Peer Group Average
3.23

Average time to complete non-emergency repairs CHA (working days)

CHA 2025-26
4.85

CHA 2024-25
4.69

All RSLs average
7.99

Peer Group Average
7.88



Percentage of properties that meet the Scottish Housing Quality Standard

CHA 2025-26
98.92%

CHA 2024-25
98.11%

All RSLs average
93.12%

Peer Group Average
92.96%

Number of non-emergency repairs completed

CHA 2025-26
1784

CHA 2024-25
1597

Number of emergency repairs completed

CHA 2025-26
412

CHA 2024-25
502

Percentage of repairs completed right first time

CHA 2025-26
99.49%

CHA 2024-25
87.66%

All RSLs average
96.60%

Peer Group Average
95.92%

Percentage of tenants satisfied with the quality of their home

CHA 2025-26
93.53%

CHA 2024-25
93.71%

All RSLs average
87.47%

Peer Group Average
87.16%

Complaints

We are committed to providing high-quality services and welcome feedback from tenants when things do not go as expected. Complaints help us understand where we can improve and ensure we continue to deliver better outcomes for our customers. During 2025/26, we continued to respond to complaints promptly, with most complaints at both stages answered within SPSO timescales.

Stage 1 Complaint Performance (Frontline) – five-day response time



Complaints received
35



Complaints fully responded to in full
34



Average response time
2.85 working days



Stage 1 complaints Partially Upheld or Upheld
18

What the Stage 1 Complaints were about



What We Learned



Getting repairs right

We need to make sure repairs are completed to our expected standards and that any follow-up work is arranged quickly.



Keeping you informed

We need to give you clear and timely updates, particularly when contractors or follow-up repairs are involved.



Providing a consistent service

We are using your feedback to improve how we deliver our services and make sure tenants receive a helpful and consistent experience.

Complaints

Stage 2 Complaints Performance (Investigation) - twenty-day response time



Complaints received
16



Complaints fully responded to in full
15

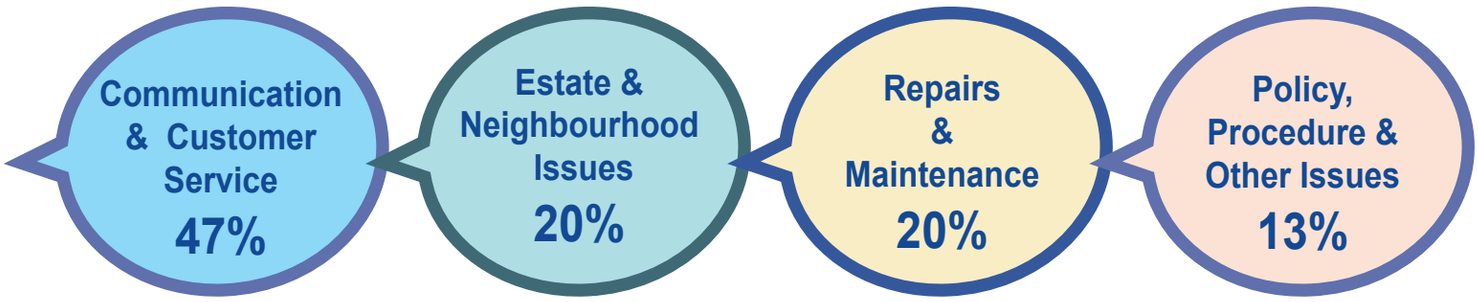


Average response time
19.07 working days



Stage 2 complaints Partially Upheld or Upholds
7

What the Stage 2 Complaints were about



What We Learned



Communicating more clearly

We need to keep you informed and make sure you know what is happening at each stage of your enquiry or request.



Making our procedures clearer

We reviewed our Mutual Exchange and Tenancy Management procedures to make them clearer, more consistent and easier to follow.



Supporting staff to improve services

We identified further staff training, including customer service and neurodiversity awareness, to help us better understand and respond to tenants' needs.

Your 2026-27 Home Safety Programme

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 2027:



Annual Gas Safety Checks

We have completed 278 safety checks in homes with gas central heating.

A further 19 checks are planned to be completed by the end of March 2027.

3 properties had their gas supply capped



10-Yearly Smoke Detector Inspections/Renewals

This year, 98 smoke detector inspections or replacements have been completed, with another 100 scheduled before 31st March 2027.



5-Yearly Electrical Safety Inspections

86 electrical safety inspections have been carried out this year, and 43 more are planned to ensure all homes remain safe.



Annual Cylinder Servicing

To date, 130 cylinder services have been completed, with 10 more to be carried out by March 2027.



Annual Air Source Heat Pump Servicing

61 inspections have been completed this year, with an additional 110 planned before March 2027.



Legionella Risk Assessments

53 Legionella risk assessments have been completed to date, with 20 scheduled to be carried out before the end of March 2027.



Damp and Mould Assessments

19 cases have been reported:
2 have been resolved and
17 are being monitored.

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.:

You Said, We Did

The scrutiny review highlighted several areas where tenants wanted clearer information and easier access to repairs guidance. The updated policy shows how this feedback has been incorporated into the service.

You Said …

Information about rechargeable repairs and how decisions can be challenged was not always clear.

We Did …

We improved the Repairs and Maintenance Policy to provide clearer guidance on tenant and landlord responsibilities. The updated Policy also defines service expectations, inspections and satisfaction monitoring.

You Said …

It could be difficult to understand who is responsible for certain repairs, including pest and vermin issues.

We Did …

We added more information on pest and vermin responsibilities and treatment arrangements to the Policy. The Policy also provides guidance on laminate flooring, alterations, landscape maintenance and other situations where responsibilities may vary.

You Said …

Tenants wanted more information about inspections, quality checks and how repair performance is monitored.

We Did …

The updated policy sets out service delivery expectations, inspection arrangements, satisfaction monitoring and assurance reporting. It also introduces requirements for staff and contractor training and competency.

You Said …

Repairs information should be easier to understand, access and navigate.

We Did …

We committed to clearer tenant information and continued engagement, including using customer feedback to improve services. The updated policy also includes specific provisions for vulnerable tenants, reasonable adjustments and additional support.

Could You Help Shape Our Services?

We want tenants to be at the heart of what we do.
By joining the Clydesdale Tenants and Residents group, you can share your views, help shape our services and make a difference in your community.
Your experience matters, and your voice can help us improve.
Interested? We'd love to hear from you!
Get in touch at 0808 175 6288 to find out more.

Clydesdale Housing Association

39 North Vennel, Lanark ML11 7PT

Call us on 0808 175 6288

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

Send us an online message:
www.clydesdale-housing.org.uk/contact-us/

Find us on Facebook

Opening Hours:
Monday, Tuesday and Thursday:
9.00am – 5.00pm;
Wednesday: 10.00am – 5.00pm;
Friday: 9.00am – 4.00pm

For 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