



Charter Report

2024 - 2025

Introduction

Welcome to our Annual Charter Report for the reporting year 2024/25. This is our yearly look back at our key performance results, incorporating our assessment of progress in meeting the outcomes and standards detailed in the **Scottish Social Housing Charter** ('the Charter.')

We also use this opportunity to reflect on our progress and reaffirm our commitment to continuous improvement. We identify actions and activities that have contributed to our successes and achievements, and the areas where we are working to further enhance performance.

The Charter contains 16 outcomes and standards, 14 of which we are required to achieve in the delivery of our homes and services. This year, we have grouped the outcomes and standards into five clear themes:

- **The Customer / Landlord Relationship** – including our approach to equalities, communication and participation.
- **Housing Quality and Maintenance** – including planned investment and reactive repairs.
- **Neighbourhood and Community** – including our work to help sustain tenancies.
- **Access to Housing and Support** – including our contribution to addressing homelessness
- **Getting Good Value From Rents and Service Charges** – including our efforts to keep rents affordable.

Throughout the report we reference the Charter indicators that we use to measure performance and track progress. We present information that shows how our 2024-25 performance results compare with those achieved in the previous two reporting years. We also compare our performance with that achieved by peer organisations and by all other Scottish registered social landlords.

We hope you find this report informative and easy to navigate, but we'd like to know what you think. Our assessment has concluded that we currently achieve each outcome. This is based on the overall strength and comparability of our performance results, and the completion of key continuous improvement actions. If you have an alternative view, please let us know.

We would also welcome feedback on the format and layout of the report – we want it to be as easy to read and understand as possible. If you have any suggestions about how we can improve this, please let us know by emailing: suggestions@caledoniaha.co.uk

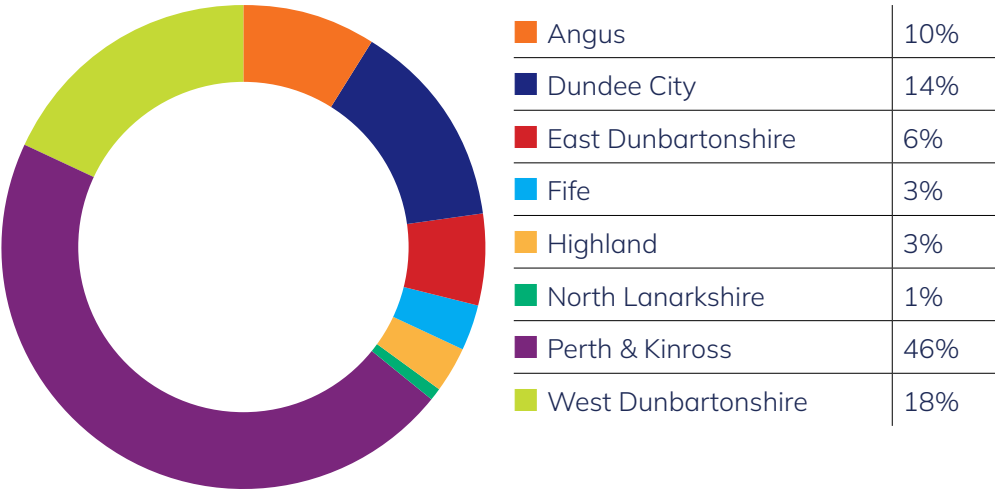


52
new homes
completed in
2024/25

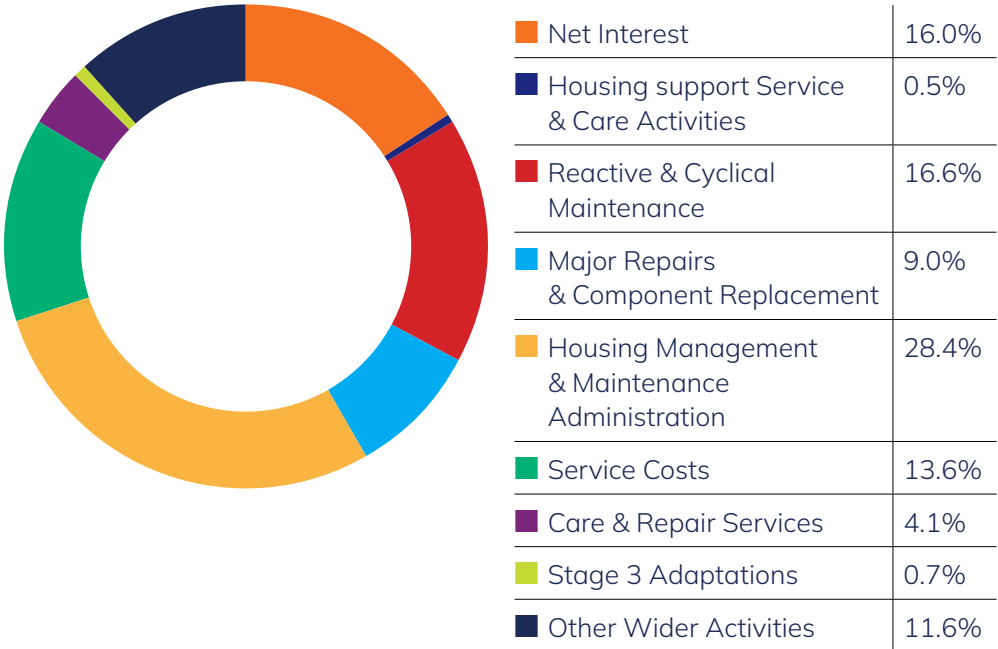
114
new homes
are under
construction

At a Glance

Homes and Rents



Where your £ went 2024-25



5186 homes owned across
8 local authority areas

Total Rent due **£28.56 million**

Customer / Landlord Relationship

Within this theme, we have assessed our performance against the Scottish Social Housing Charter outcomes relating to **Equalities, Communication, and Participation**. These outcomes focus on ensuring all tenants and service users are treated fairly and with respect, have access to clear and accessible information, and have meaningful opportunities to influence decisions about their homes and services.

For further information on these outcomes, please visit:
[Scottish Social Housing Charter \(November 2022\)](#)

We are committed to promoting inclusion, equity, and meaningful engagement across all our communities.

Over the past year, we've strengthened tenant voice through more localised communications and surveys, ensuring every neighbourhood can shape what matters most to them. Feedback from our 23 Neighbourhood Hubs directly informs Hub Plans and estate management priorities.

Our complaints handling performance continues to meet targets, with 468 complaints responded to at Stage 1 (204 fully or partially upheld) and 26 at Stage 2 (11 fully or partially upheld). There were no findings of maladministration from the SPSO during the year. Insights from complaints are used to drive service improvements, particularly in areas such as factoring and repairs.

We continue to embed inclusion and accessibility throughout our work - from website accessibility tools and Equality Impact Assessments to inclusive engagement through digital channels, drop-ins, and community events.

Tenant engagement remains a strategic priority for 2025/26. Work is underway on a new Tenant Engagement Strategy that will embed co-design, create clearer feedback loops, and ensure tenants continue to influence services and decisions at every level.



Tenant satisfaction remains strong, with **87.3%** overall satisfaction and **89.3%** of tenants saying they feel well informed

Tenants rely on us to be accessible, responsive, and supportive. In 2024-25, we handled a significant volume of tenant contact:



39,057
calls answered



8781 requests
managed via Connect,
our tenant app



26,757 emails
actioned



809 web forms
processed

Charter Indicators	2024-2025	2023-2024	2022-2023	RSL Ave.	Peer Ave.
Tenant satisfaction with overall service	87.30%	87.30%	81.79%	88.10%	86.50%
Tenant satisfaction with being kept informed about services and decisions (%)	89.30%	89.30%	90.23%	91.94%	90.91%
Tenant satisfaction with participation opportunities (%)	83.60%	83.60%	72.99%	88.47%	87.32%
Complaints responded to in full at Stage 1 (%)	97.91%	99.75%	99.78%	97.81%	98.56%
Complaints responded to in full at Stage 2 (%)	92.86%	95.45%	100%	93.82%	94.70%
Average time for full response at Stage 1 (working day)	4.38	3.54	4.26	3.89	3.80
Average time for full response at Stage 2 (working day)	17.77	17.52	23.67	17.62	17.15

Equalities, communication and participation

Assessment Highlights	Improvement Action Highlights
• Our website has accessibility features including the ability to read the content aloud and to translate the text into different languages. • We undertake Equality Impact Assessments for all customer and people policies as standard. • We have started to measure our performance against the Sustainable Reporting Standard for Social Housing to demonstrate how our focus on social, environmental and financial factors enables us to support the development of stronger, more resilient communities. The outcomes are published in an ESG Report.	• Strengthening customer engagement is a key priority, with the development of a new Tenant Engagement Strategy ongoing and due to be launched in early 2026. • We are introducing a new telephony system this year, to improve customer experience. This will include options to switch to a video call if it's easier to show the advisor an issue rather than describe it. It will also give staff features which will reduce administrative tasks giving them more time with tenants. • With our first report published, we are now working to formalise a Governance Framework for our ongoing approach to ESG reporting.



Key Insight

Tenant satisfaction with overall service remains above peer average, with complaint handling consistently meeting target timescales.



Listening to tenant feedback we launched localised digital newsletters to ensure information is relevant and engaging for each community

Housing Quality, Repairs and Maintenance

Within this theme, we have assessed our performance against the Scottish Social Housing Charter outcomes relating to **Quality of Housing** and **Repairs and Maintenance**. These outcomes focus on ensuring tenants live in good quality, warm, safe homes and receive a high standard of repair and maintenance services.

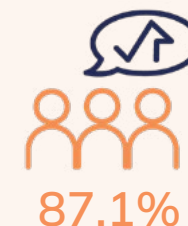
For further information on these outcomes, visit: [Scottish Social Housing Charter \(November 2022\)](#).

Caledonia's housing stock continues to perform strongly against national and peer benchmarks, with 96.24% of homes meeting the Scottish Housing Quality Standard (SHQS).

Our repairs and maintenance service remains robust, with an average completion time of 3.76 hours for emergency repairs and 5.94 working days for non-emergency repairs -both outperforming national and peer averages. Over 92% of reactive repairs were completed right first time, helping to ensure issues are resolved quickly and effectively for tenants.

During 2024–25, we completed our main kitchen, bathroom and heating replacement programmes, delivering essential planned investment across our homes. Some planned works experienced delays due to procurement challenges in mixed-tenure estates and limited contractor interest in several roughcast projects.

To strengthen service delivery further, we established a new Maintenance Team, bringing enhanced technical expertise and enabling closer monitoring of contractor performance. This change will support faster resolution of issues, improved quality control, and a better overall service for tenants.



87.1%

tenant satisfaction reflects our commitment to providing high-quality homes, exceeding both national and peer benchmarks



Investment in Existing Homes:

£8.33 million

invested in planned upgrades and essential repairs in 2024–25

Charter Indicators	2024-2025	2023-2024	2022-2023	RSL Ave.	Peer Ave.
Stock meeting the Scottish Housing Quality Standard (%)	96.24%	95.30%	89.88%	91.89%	91.31%
Tenant satisfaction with quality of home (%)	87.10%	87.10%	75.84%	85.91%	85.07%
Tenant satisfaction with repairs and maintenance service (%)	85.11%	85.11%	79.97%	87.11%	85.38%
Average time to complete emergency repairs (hours)	3.76	3.86	4.13	4.01	5.2
Average time to complete non-emergency repairs (working days)	5.94	5.9	5.92	8.35	7.54
Reactive repairs completed right first time (%)	92.29%	89.52%	89.45%	87.11%	87.31%

Housing quality, repairs and maintenance	
Assessment Highlights	Improvement Action Highlights
• Caledonia has good quality stock, largely compliant with the Scottish Housing Quality Standard. • Tenant safety is of utmost importance, with Caledonia successfully carrying out all required gas and electrical safety checks within the year. • Reactive repairs are completed quickly and in the vast majority of cases, we get repairs completed right first time. • Tenant satisfaction with the quality of their home is slightly better than the Scottish and peer average, however the satisfaction with the repairs and maintenance service is slightly lower than the Scottish average.	• We have established a new Maintenance Team designed to deliver a better service to tenants, bringing a specialist technical resource and creating more capacity in our Assets Team. • We will improve contract management through the new Maintenance Team, and our recently established Finance Business Partners will enable us to plan and manage our spend more effectively and maximise investment in properties.



Key insight

Performance remains consistently above peer and national averages for stock quality and repairs response times, with a strong right-first-time rate of 92.29%

Tenant Safety & Compliance



4,304
gas
services



1,262
electrical
tests



288 damp
& mould
inspections

completed to keep tenants safe.

Neighbourhood, Community and Tenancy Sustainment

Within this theme, we have assessed our performance against the Scottish Social Housing Charter outcomes relating to **Neighbourhood and Community** and **Tenancy Sustainment**. These outcomes focus on ensuring tenants live in safe, well-maintained neighbourhoods and receive the support they need to sustain their tenancies.

For further information on these outcomes, visit: [Scottish Social Housing Charter \(November 2022\)](#).

Our frontline services teams play a crucial role in looking after our properties, estates, and communities. Through Hub surveys and a mix of digital, face-to-face and community engagement, we identify local priorities and implement tailored improvements in each area.

Tenant satisfaction with neighbourhood management improved significantly at the last large-scale survey in 2023 and is now in line with sector performance — reflecting the positive impact of our localised engagement model.

While we continue to resolve the majority of anti-social behaviour (ASB) cases, performance in this area is slightly below the national average. Work is underway to strengthen our approach, ensuring we respond effectively and consistently across all communities.

We've also experienced longer timescales for medical adaptations, driven by the complexity of works and funding challenges. To reduce the backlog, we funded a proportion of works directly, enabling more tenants to access essential adaptations sooner.



Over **160** medical adaptations commissioned and 330 additional adaptations delivered through Care & Repair - helping people live safely and independently at home



A national organisation delivering locally - **23 Neighbourhood Hubs** ensure investment decisions reflect community priorities

Charter Indicators	2024-2025	2023-2024	2022-2023	RSL Ave.	Peer Ave.
Anti-social behaviour cases resolved (%)	92.83%	95.56%	90.70%	96.92%	96.20%
Tenant satisfaction with landlord contribution to neighbourhood management (%)	84.70%	84.70%	75.60%	85.66%	83.31%
New tenancies sustained for more than a year (%)	91.55%	90.40%	92.78%	91.92%	92.65%
Average time to complete adaptations (days)	121.26	79.52	63.17	56.24	61.14



Key insight

Neighbourhood satisfaction continues to improve, with performance now in line with sector averages. Work is ongoing to strengthen anti-social behaviour cases resolution and adaptation delivery times.

Neighbourhood, community and tenancy sustainment	
Assessment Highlights	Improvement Action Highlights
• Providing safe, affordable homes in neighbourhoods that support our tenants' wellbeing is a key part of what we do. • Through our dedicated teams and partnerships with organisations like SCARF and Lightening Reach, we've delivered targeted assistance to those who will benefit from energy saving advice and access to grants, benefits and loans, quickly and easily. • Our localised digital newsletters provide more relevant, area-specific information. • There has been a renewed focus on accessibility through local drop-ins and community events.	• The development of our new Tenant Engagement Strategy will allow us to continue our journey to strengthen the tenant experience and allow us to involve more of our communities in shaping our services and decisions. • We are currently reviewing our anti-social behaviour policy and procedures to make sure that our approach is clear, robust and fair.



335 households supported with expert energy advice, saving tenants an estimated £160,236 and reducing 320 tonnes of carbon

Housing Options and Access to Housing

Within this theme, we have assessed our performance against the Scottish Social Housing Charter outcomes relating to **Access to Housing** and **Support for Homeless People**. These outcomes focus on ensuring people have fair access to housing and receive the right information, advice, and support to meet their needs.

For further information on these outcomes, visit: [Scottish Social Housing Charter \(November 2022\)](#).

At the end of March 2025, we owned 5,186 homes for social rent, including general needs properties, amenity housing, supported accommodation and retirement living. We operate across eight local authority areas, with seven participating in a Common Housing Register.

To make the application process simpler, landlords in West Dunbartonshire have introduced a new common application form, improving access for applicants. Our website also provides clear information on the homes we offer, how to apply in each area, and where to find advice and support.

We continue to invest in growing our housing supply. In 2024–25, 52 new homes were completed, all for general needs housing. Working closely with local authorities and statutory partners, we aim to build the right homes in the right places, make best use of existing stock, and support people to access suitable housing options.



5,186

affordable homes
across eight
local authority areas



52

new homes built in
2024-25 with a further

139

new homes under
construction

Charter Indicators	2024-2025	2023-2024	2022-2023	RSL Ave.	Peer Ave.
Referrals under Section 5, and other referrals for homeless households, that result in an offer (%)	100%	97.95%	98.30%	39.60%	35.79%
Offers, resulting from referrals under Section 5 and other referrals from homeless households, that result in let (%)	64.47%	79.58%	73.99%	86.24%	84.43%
Stock that became vacant (%)	8.30%	8.13%	8.33%	6.99%	6.91%
Court actions initiated which resulted in eviction (%)	20.41%	37.50%	13.95%	31.06%	32.44%
Abandonments as a % of lettable stock	0.63%	0.61%	0.63%	0.38%	0.40%



Key insight

Caledonia continues to support local authority homelessness strategies, with 100% of Section 5 and other homelessness referrals resulted in an offer of housing, demonstrating Caledonia's strong commitment to supporting local authority homelessness strategies.

Access to housing and support	
Assessment Highlights	Improvement Action Highlights
• Our local authority partnerships enabled us to continue providing housing for homeless households, with one third of all our empty properties allocated through this route. • Over 400 of our properties became available for social rent during the year and were relet. We know the impact this has had for those in housing need, with a secure tenancy provided. • We have watched with interest as the Scottish Government developed and published its Housing Emergency Action Plan and welcome its associated investment and policy commitments.	• Our strategies, actions and activities will be developed in line with the Housing Emergency Action Plan, focussing on the role we can play in supporting the eradication of child poverty through provision of homes and services. • Our housing development plans will be reviewed and updated once information about the availability of public funding is known. • Further close partnership working with local authorities on actions to address and prevent homelessness is a key priority.



Over **400** properties relet, providing secure homes for those in need. With one third of empty homes allocated to people experiencing homelessness

Getting Good Value from Rents and Service Charges

Within this theme, we have assessed our performance against the Scottish Social Housing Charter outcome relating to **Getting Good Value from Rents and Service Charges**. This outcome focuses on ensuring tenants feel their rent and service charges are affordable and provide good value for the quality of homes and services they receive.

For further information on these outcomes, visit: [Scottish Social Housing Charter \(November 2022\)](#).

We are committed to keeping rents affordable, ensuring every pound of tenant rent delivers real value. In 2024–25, the total rent due was £28.56 million. We use the SFHA Affordability Tool to assess rent levels, and our housing is considered affordable.

We continue to provide face-to-face support in communities and work with partners to ensure help reaches those who need it most. Since July 2024, 297 tenants have been supported through our partnership with Lightning Reach, connecting them to grants, benefits, and local resources. 66% of those supported accessed funds, unlocking £18,900 in unclaimed entitlements.

Property Size	2024-2025	2023-2024	2022-2023	RSL Average
Bedsit	£130.69*	£123.28	£109.39	£94.29
1 bedroom	£110.20*	£106.79	£100.54	£102.72
2 bedroom	£100.69	£94.61	£90.62	£104.17
3 bedroom	£108.58	£101.55	£97.85	£114.78
4+ bedroom	£119.06	£111.66	£101.79	£127.25

* Affected by supported housing charges applied to a significant number of these properties.

Total Rent due
£28.56 million



We relet properties in an average of **25.58 days**, compared to the peer average of 32.55 days



84% of tenants feel their rent represents good value for money

Average rent increase of **4%**, lower than in the previous two years

Charter Indicators	2024-2025	2023-2024	2022-2023	RSL Ave.	Peer Ave.
Rent collected (%)	100.20%	100.01%	100.24%	99.97%	99.77%
Rent lost due to empty properties (%)	0.98%	0.86%	1.14%	0.91%	0.65%
Average time to relet properties (calendar days)	25.58	26.78	33.93	40.39	32.55
Average weekly rent increase (%)	4%	7.70%	5%	4.40%	4.34%
Tenants who feel rent represents good value for money (%)	84%	84%	79.66%	82.01%	80.66%
Average Management Fee per factored property	56.7	51.84	48.94	135.93	129.23
Gross rent arrears (%)	5.20%	5.71%	5.69%	4.05%	4.19%
Satisfaction with factoring service (%)	51.77%	52.05%	60.87%	58.82%	64.80%



Key insight

Rents remain affordable and tenant satisfaction with value for money (84%) is above the national and peer averages, supported by strong rent collection and relet performance.

Getting good value from rents and service charges	
Assessment Highlights	Improvement Action Highlights
• Proposed rent increase agreed in line with Rent Policy, following assessment against affordability measures and detailed budget considerations, including investing in property improvements. • Extensive consultation exercise undertaken with contextual information sent to, and feedback invited from, all tenants. Majority of respondents considered proposed increase to be reasonable. • Rent increase applied in 2024/25 lower than in previous two years, and compares well against increases applied by other housing associations. • Procurement Strategy and action plan underpinned our approach to achieving value for money from our service and supplies contracts. Procurement activities generated additional community benefits that positively impacted the lives of young people, vulnerable households, elderly and low-income tenants.	• Our new Tenant Engagement Strategy will renew our approach to engaging with tenants, consulting on key issues and services, and capturing feedback to inform decisions. • We aim to continue and expand on our partnerships with specialist agencies and charitable organisations to ensure ongoing access to financial and energy related advice and assistance. • Achieving value for money continues to be a core principle in our updated Procurement Strategy and Action Plan, with key activities including participation in a national continuous improvement programme and embedding our approach to maximising community benefits through all relevant contracts. • We will conclude a review of our Factoring Service, which aims to achieve improvements in the way the service is delivered and administered.

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