



Charter Report

2025 - 2026

Introduction

Welcome to our 2025/26 Annual Charter Report. In this report, we look back at our key performance results and consider the progress made against the outcomes and standards in the **Scottish Social Housing Charter** (‘the Charter.’)

The report gives us a chance to recognise the progress achieved while reaffirming our focus on continuous improvement. It outlines the work behind our successes and achievements, as well as the areas where further improvements are being made.

Of the Charter’s 16 outcomes and standards, 14 relate to the homes and services we provide. For this report, we have grouped them under five 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 identify the Charter indicators used to measure our performance and monitor progress. We show how our 2025-26 results compare with those from the previous two reporting years, as well as with the performance of peer organisations and all other Scottish registered social landlords.

We hope you find the report informative and straightforward to read. Our assessment is that we currently achieve each outcome, based on the overall strength and comparability of our performance results and the completion of key continuous improvement actions. If you see things differently, please let us know.

We also welcome feedback on the report’s format and layout, as we want it to be as clear and accessible as possible. Please let us know if you have any suggestions for improvement:
suggestions@caledoniaha.co.uk

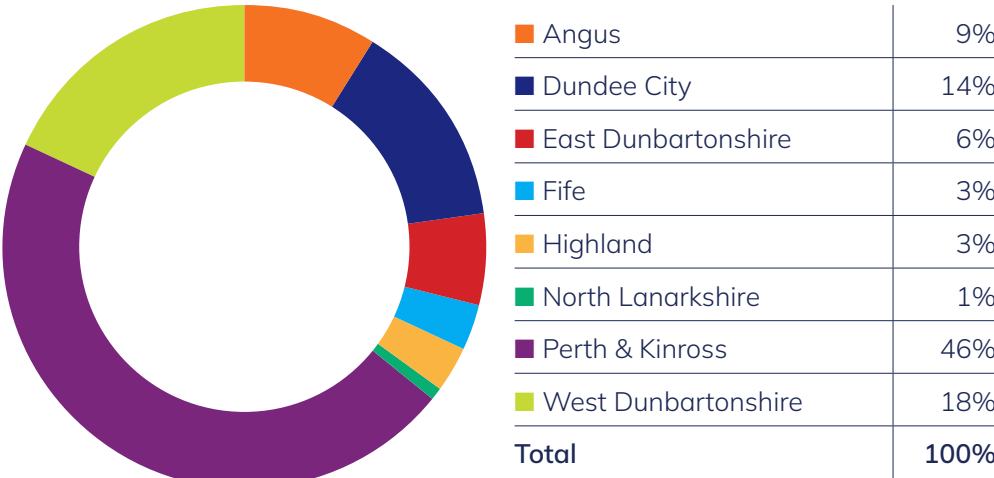


103
new homes
completed in
2025/26

61
new homes
are under
construction

At a Glance

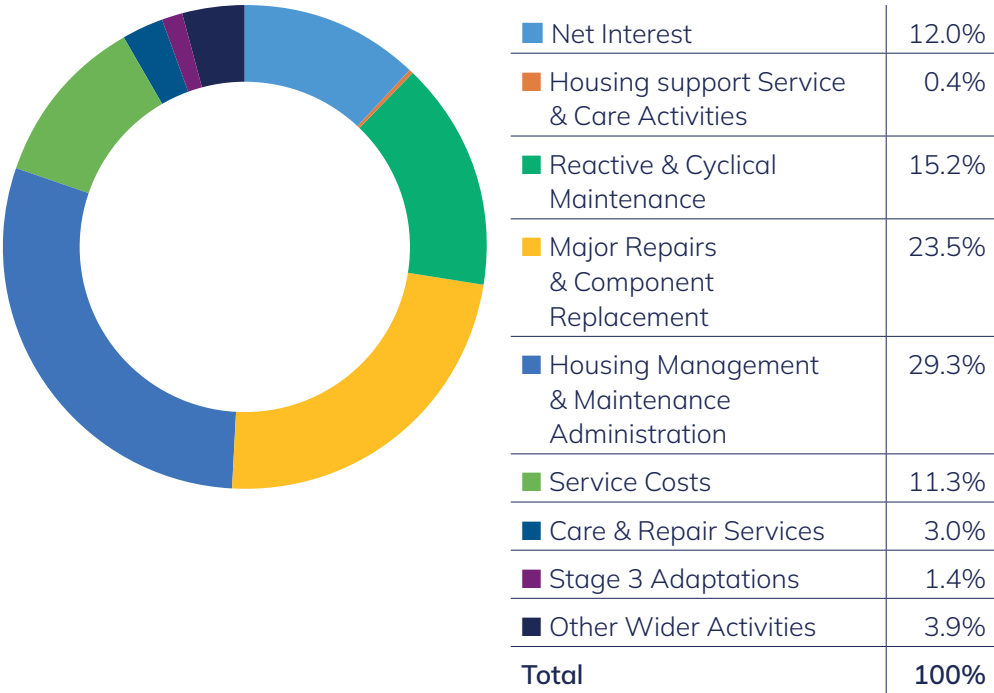
Homes and Rents



5210 homes owned across 8 local authority areas

Total Rent due £29.76 million

Where your £ went 2025-26



Customer / Landlord Relationship

We are committed to working with and supporting our communities, promoting inclusion and equity in everything we do.

Over the past year, we introduced our new Tenant Engagement Strategy 2026-31, built around the principles of **Listen, Inform, Act** and **Involve**. We have also started a programme of digital transformation to improve services and enhance the customer experience. We have invested in a new customer feedback platform which enables us to gather real-time feedback and survey results, helping us better understand what matters most to our tenants so that we can shape our services around their priorities.

We continue to perform well in handling complaints. During the year, we responded to 558 complaints, with 185 upheld, and no findings of maladministration by the Scottish Public Services Ombudsman (SPSO). Feedback from complaints helps us identify opportunities to improve services, and helps us to drive continuous improvement across the organisation.

We are also continuing to strengthen inclusion and accessibility across our services. We have improved our Equality Impact Assessment process to ensure the potential impact of decisions on different groups of people is considered more consistently. We also provide a range of opportunities for tenants to get involved through digital channels, local drop-in events and community activities, helping to ensure all tenants can have their say in a way that suits them.

Introduced our new Tenant Engagement Strategy 2026-31, built around the principles of **Listen, Inform, Act** and **Involve**, to strengthen how tenants influence services and decisions.



We Listen



We Inform



We Act



We Involve



Introduced an **ESG governance framework**, strengthening our focus on equality, diversity and inclusion and helping ensure tenant feedback is reflected more consistently in decision-making and service improvements.

Charter Indicators	2025-2026	2024-2025	2023-2024	RSL Ave. (25/26)	Peer Ave. (25/26)
Tenant satisfaction with overall service (%)	87.30%	87.30%	87.30%	88.71%	87.00%
Tenant satisfaction with being kept informed about services and decisions (%)	89.30%	89.30%	89.30%	92.72%	91.92%
Tenant satisfaction with participation opportunities (%)	83.60%	83.60%	83.60%	88.99%	88.92%
Complaints responded to in full at Stage 1 (%)	98.71%	97.91%	99.75%	98.43%	98.92%
Complaints responded to in full at Stage 2 (%)	79.31%	92.86%	95.45%	92.78%	91.80%
Average time for full response at Stage 1 (working days)	4.88	4.38	3.54	4.06	4.19
Average time for full response at Stage 2 (working days)	17.91	17.77	17.52	16.84	16.98

Equalities, communication and participation	
Assessment Highlights	Improvement Action Highlights
<ul style="list-style-type: none">• Our website has accessibility features including the ability to read the content aloud and to translate the text into different languages.• We have reviewed our approach to Equality Impact Assessments to ensure that people’s characteristics and differences are considered within our policies and when we take decisions.• We introduced a governance framework to support our environmental, social and governance (ESG) commitments, strengthening our focus on equality, diversity and inclusion. The framework also helps ensure that tenant views and feedback are more consistently considered in decision-making and service improvements.	<ul style="list-style-type: none">• Deliver the Tenant Engagement Strategy, increasing tenant participation and strengthening the tenant voice by continuing to broaden engagement opportunities and supporting meaningful tenant influence over services and organisational priorities.• We will embed tenant involvement within performance reporting arrangements, ensuring tenants review key performance information.• Ensure tenants receive feedback on outcomes they have influenced and that the impact of tenant engagement is evidenced and reported.



Key Insight

During the year, we responded to 558 complaints, using the feedback we received to help identify service improvements and better understand tenants’ experiences.



Launched a **new customer feedback platform**, providing real-time insight into tenant experiences and helping us improve services based on what matters most to tenants.

Housing Quality, Repairs and Maintenance

We remain committed to providing high-quality homes and an effective repairs service for our tenants. During the year, our homes continued to perform well against the Scottish Housing Quality Standard (SHQS) and in comparison to other landlords.

We have continued to improve our repairs service, with both emergency and non-emergency repairs completed more quickly than in the previous year. Performance for non-emergency repairs remains particularly strong, with repairs completed significantly faster than the average for similar landlords.

We also achieved a substantial improvement in getting repairs right the first time, with **99.3% of reactive repairs completed without the need for a return visit**. This helps minimise disruption and ensures tenants receive a more efficient service. The introduction of our new responsive repairs contract will help us maintain and build on this performance.

We continue to invest in our homes through planned improvement programmes, helping to maintain quality and meet the Scottish Housing Quality Standard. During the year, we also further embedded our Maintenance Team and strengthened contract management arrangements, improving oversight of contractor performance and supporting a more responsive and reliable repairs service for tenants.



99.3%

of reactive repairs were completed right first time, a significant improvement on the previous year and above the average for similar landlords.

Non-emergency repairs were completed in an average of **5.6 working days**, considerably faster than the Scottish and peer group averages.

Charter Indicator	2025-2026	2024-2025	2023-2024	RSL Ave.	Peer Ave.
Stock meeting the Scottish Housing Quality Standard (%)	94.59%	96.24%	95.30%	92.80%	91.27%
Tenant satisfaction with quality of home (%)	87.10%	87.10%	87.10%	87.47%	86.55%
Tenant satisfaction with repairs and maintenance service (%)	85.11%	85.11%	85.11%	88.05%	86.04%
Average time to complete emergency repairs (hours)	3.47	3.76	3.86	3.30	3.84
Average time to complete non-emergency repairs (working days)	5.64	5.94	5.94	8.24	7.72
Reactive repairs completed right first time (%)	99.30%	92.29%	89.52%	96.57%	96.17%



Key insight

Emergency and non-emergency repairs were completed more quickly than in the previous year.

Housing quality, repairs and maintenance	
Assessment Highlights	Improvement Action Highlights
<ul style="list-style-type: none">• Caledonia has good quality stock, largely compliant with the Scottish Housing Quality Standard.• Reactive repairs are completed quickly and usually completed right first time.• Tenant satisfaction with the quality of their home remains strong. We recognise there is further work to do to improve satisfaction with our repairs and maintenance service, and this remains a key focus for the year ahead.• Our new Maintenance Team provide a dedicated resource to oversee the delivery of our reactive maintenance services and ensure resident safety in relation to damp and mould.	<ul style="list-style-type: none">• We have delivered training to key front-line staff to raise awareness and understanding of the new requirements relating to damp and mould that came into effect on 6 October 2026 with further awareness training planned.• Monitor our improved approach to safety checks and inspections to help maintain high standards across our homes and support compliance with the SHQS.• Monitor contract compliance to ensure delivery of effective and efficient delivery of value for money services.



94.6% of homes met the Scottish Housing Quality Standard, remaining above both the Scottish average and the average for similar landlords.

Neighbourhood, Community and Tenancy Sustainment

Our housing teams work closely with tenants to help keep neighbourhoods safe, well maintained and welcoming places to live. By delivering services locally, we can better understand the needs of our communities, respond to issues quickly and provide support to help tenants sustain their tenancies. Our new customer feedback platform is also helping us better understand what matters most to tenants and identify opportunities to improve our services.

We continue to work with tenants and partner agencies to tackle issues that affect local communities. During the year, **95.9% of anti-social behaviour cases were resolved**, demonstrating our ongoing commitment to addressing concerns and supporting vibrant neighbourhoods.

Although tenancy sustainment performance reduced slightly this year, this was affected by some tenancies ending due to circumstances beyond our control. We have continued to provide support through partnerships with Scarf and Lightning Reach, helping tenants access advice, financial assistance and other support when they need it most.

The average time taken to complete medical adaptations increased during the year. This was due to a range of factors, including the complexity of some adaptations and delays in securing funding.



Tenant satisfaction with our contribution to neighbourhood management **remains strong** and is above the average for similar landlords.

95.9% of anti-social behaviour cases were resolved, helping to support safe and vibrant neighbourhoods.

Charter Indicator	2025-2026	2024-2025	2023-2024	RSL Ave.	Peer Ave.
Anti-social behaviour cases resolved (%)	95.92%	92.83%	95.56%	96.53%	95.30%
Tenant satisfaction with landlord contribution to neighbourhood management (%)	84.70%	84.70%	84.70%	85.62%	83.70%
New tenancies sustained for more than a year (%)	90.29%	91.55%	90.40%	92.51%	93.39%
Average time to complete adaptations (days)	152.37	121.26	79.52	63.65	65.43

Neighbourhood, community and tenancy sustainment	
Assessment Highlights	Improvement Action Highlights
<ul style="list-style-type: none">• Providing safe, affordable homes in neighbourhoods that support our tenants' wellbeing is a key part of what we do.• Our localised digital newsletters provide relevant, area-specific information.• Through our partnership with Scarf, tenants have been supported to reduce household costs, improve energy efficiency and lower their environmental impact.• Our partnership with Lightning Reach has helped tenants access financial assistance and benefits they may otherwise have missed, providing valuable support to households facing financial pressures.	<ul style="list-style-type: none">• The implementation 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 will undertake our next large-scale Tenant Satisfaction Survey in the coming months to obtain robust, up-to-date feedback on customers' experiences and satisfaction levels, helping to shape service delivery and future improvement priorities.



Key insight

Housing teams continue to identify tenants who could benefit from our partnerships with Scarf and Lightning Reach who can provide financial assistance and advice.



More than 90%

of new tenancies were sustained for over a year, demonstrating our continued commitment to supporting tenants to maintain their homes.

Housing Options and Access to Housing

At the end of March, we owned **5,210 homes for social rent** across a range of housing types, including general needs housing, amenity housing, supported accommodation and retirement housing. We operate across eight local authority areas and work in partnership with other landlords to help people access social housing and understand their housing options.

We are committed to making it as easy as possible for people to find information about our homes and how to apply. Our website provides information on the housing options available, local application processes and where to access housing advice and support.

Our ongoing development programme continues to increase the supply of affordable homes, helping to meet housing need and provide more opportunities for people to access social housing.

During the year, we let more homes than in the previous year, helping more households access affordable housing. A significant proportion of these homes were allocated to households experiencing homelessness, reflecting our commitment to supporting those in greatest housing need. We also maintained low levels of evictions and reduced the number of abandoned properties, ensuring more homes were available for those waiting for housing.



5,210
affordable homes
across eight
local authority
areas

103
new affordable
homes delivered
in 2025-26

Charter Indicator	2025-2026	2024-2025	2023-2024	RSL Ave.	Peer Ave.
Lets to applicants who have been assessed as statutorily homeless by the local authority.	33.13%	31.96%	33.41%	40.02%	41.10%
Stock that became vacant (%)	9.06%	8.30%	8.13%	6.76%	6.65%
Court actions initiated which resulted in eviction (%)	21.62%	20.41%	37.50%	31.19%	28.08%
Abandonments as a % of lettable stock	0.39%	0.63%	0.61%	0.33%	0.34%
Abandonments as a % of lettable stock	0.63%	0.61%	0.63%	0.38%	0.40%

Access to housing and support	
Assessment Highlights	Improvement Action Highlights
<ul style="list-style-type: none">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.489 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.	<ul style="list-style-type: none">Continue to work in partnership with West Dunbartonshire Council as the new common housing register is established.Deliver our Business Plan commitment to build 500 new homes over 5 years, that are designed to high, energy-efficiency standards.Invest in our existing homes to ensure access to quality, affordable housing and support successful tenancies.



Key insight

During the year we maintained low levels of evictions and reduced the number of abandoned properties, helping more tenants remain in their homes and communities.



Over 450 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

We are committed to keeping rents affordable while continuing to invest in our homes and services. During 2025/26, rents increased by 5%, helping us maintain existing homes, invest in improvements and deliver services that matter to tenants.

We continued to perform well in rent collection and reduced the level of rent arrears owed to us during the year. While arrears remain higher than the average for similar landlords, the improvement reflects our ongoing work to support tenants and maximise rental income for investment in homes and services.

Although rent lost from empty properties increased slightly, homes continued to be relet quickly, and significantly faster than the average for both similar landlords and the wider social housing sector. This helps minimise the time properties remain vacant and enables homes to be made available to people in housing need as quickly as possible.

Property Size	2025-2026	2024-2025	2023-2024	RSL Average
Bedsit	£132.06	£130.69	£123.28	£99.09
1 bedroom	£114.76	£110.20	£106.79	£108.14
2 bedroom	£104.95	£100.69	£94.61	£109.50
3 bedroom	£113.01	£108.58	£101.55	£120.20
4+ bedroom	£123.97	£119.06	£111.66	£132.70



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

Our average rent increase of 5%, was lower than the average increases of other social landlords

Charter Indicator	2025-2026	2024-2025	2023-2024	RSL Ave.	Peer Ave.
Rent collected (%)	98.97%	100.20%	100.01%	99.78%	99.85%
Rent lost due to empty properties (%)	1.13%	0.98%	0.86%	0.8%	0.66%
Average time to relet properties (calendar days)	26.91	25.58	26.78	34.45	31.59
Average weekly rent increase (%)	5.00%	4%	7.70%	5.46%	5.37%
Tenants who feel rent represents good value for money (%)	84.00%	84%	84%	82.22%	81.34%
Average Management Fee per factored property	£61.69	56.7	51.84	140.98	135.77
Gross rent arrears (%)	4.76%	5.20%	5.71%	3.82%	3.94%
Satisfaction with factoring service (%)	34.44%	51.77%	52.05%	58.32%	60.75%



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
<ul style="list-style-type: none">• We carried out a wide-ranging consultation with tenants, providing information on proposed rent increase options and inviting feedback before a decision was made.• Following consultation with tenants, a 5% rent increase was agreed after considering affordability, tenant feedback and the investment needed to maintain and improve homes and services.•Rent arrears continued to improve during the year, building on the positive progress made in recent years.	<ul style="list-style-type: none">• We will undertake our next large-scale Tenant Satisfaction Survey in the coming months to better understand customers' experiences and views on value for money, helping to inform future service improvements and investment priorities.• We will continue working with our partners, specialist agencies and charitable organisations to ensure ongoing access to financial and energy related advice and assistance.• We will undertake an independent survey of our factored owners to provide greater feedback and better insight into how we can improve services to owners.• Our digital transformation journey will provide opportunities for us to improve the customer experience and streamline processes.



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