



# Charter Report

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2024 - 2025

# Introduction

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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](mailto:suggestions@caledoniaha.co.uk)



**25**  
new homes  
under  
construction  
in 2024/25

# At a Glance

Where your £ went 2024-25



|                                                 |       |
|-------------------------------------------------|-------|
| Net Interest                                    | 14.0% |
| Reactive & Cyclical Maintenance                 | 21.7% |
| Major Repairs & Component Replacement           | 21.8% |
| Housing Management & Maintenance Administration | 29.2% |
| Service Costs                                   | 9.4%  |
| Stage 3 Adaptations                             | 0.4%  |
| Other Wider Activities                          | 3.5%  |

506 homes owned for social rent  
Total Rent due £2,746,820

# 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 remain committed to working with and supporting our communities, promoting inclusion and equity wherever we can. Over the past year, we have introduced new, localised communications and surveys to help us better understand what matters most to our tenants in each area. This insight informs our Neighbourhood Hub Plans, enabling more tailored responses to local priorities. New estate management budgets are also giving our local officers the autonomy to make improvements directly at a local level.

Our performance remains strong across this theme. Tenant satisfaction with our overall service is 88.18%, with satisfaction with being kept informed at 92.27% – broadly comparable with national performance and in line with peer

organisations. Satisfaction with participation opportunities has also improved significantly in recent years, reflecting our commitment to providing meaningful ways for tenants to get involved and have their say.

This year, we responded to 33 complaints in total - 32 at Stage 1 (with 16 fully or partially upheld) and 1 at Stage 2 (not upheld). All complaints were responded to within our target timescales.

We continue to embed accessibility and inclusion across our services - from accessible website features and Equality Impact Assessments to inclusive tenant engagement through digital channels, drop-ins, and community events. Strengthening engagement remains a strategic priority, and we are currently developing a new Tenant Engagement Strategy, to be launched in early 2026.



## Strong Tenant Satisfaction

**88.18%** of tenants are satisfied with the overall service we provide  
*In line with national performance*



## High Levels of Communication Confidence

**92.27%** of tenants are satisfied with how we keep them informed  
*Reflects the impact of localised newsletters and improved engagement channels*

| Charter Indicators                                                            | 2024-2025 | 2023-2024 | 2022-2023 | RSL Ave. | Peer Ave. |
|-------------------------------------------------------------------------------|-----------|-----------|-----------|----------|-----------|
| Tenant satisfaction with overall service                                      | 88.18%    | 88.18%    | 82.01%    | 88.10%   | 90.26%    |
| Tenant satisfaction with being kept informed about services and decisions (%) | 92.27%    | 92.27%    | 92.80%    | 91.94%   | 95.05%    |
| Tenant satisfaction with participation opportunities (%)                      | 87.73%    | 87.73%    | 74.68%    | 88.47%   | 94.07%    |
| Complaints responded to in full at Stage 1 (%)                                | 100%      | 100%      | 100%      | 97.81%   | 98.80%    |
| Complaints responded to in full at Stage 2 (%)                                | 100%      | -         | 100%      | 93.82%   | 95.09%    |
| Average time for full response at Stage 1 (working day)                       | 4.09      | 3.19      | 4.1       | 3.89     | 3.37      |
| Average time for full response at Stage 2 (working day)                       | 20        | -         | 3         | 17.62    | 16.44     |



**Key Insight**

Tenant satisfaction remains above national average, with complaint handling consistently meeting target timescales.

| Equalities, communication and participation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| Assessment Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Improvement Action Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <ul style="list-style-type: none"><li>• Our website has accessibility features including the ability to read the content aloud and to translate the text into different languages.</li><li>• We undertake Equality Impact Assessments for all customer and people policies as standard.</li><li>• 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.</li></ul> | <ul style="list-style-type: none"><li>• 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.</li><li>• 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.</li><li>• With our first report published, we are now working to formalise a Governance Framework for our ongoing approach to ESG reporting.</li></ul> |



**100% of Complaints Responded to on Time**

33 complaints received in 2024/25

*All responded to within target timescales*

# 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 \(November 2022\)](#).

All Cordale homes meet the Scottish Housing Quality Standard (SHQS), outperforming peer organisations and the sector as a whole. This reflects the sustained investment we have made in maintaining and improving our stock. Tenant satisfaction with the quality of their home remains strong at 86.36%, with planned improvements targeted where they are needed most.

In line with our Asset Management Strategy, we successfully delivered our kitchen, bathroom and boiler replacement programmes for 2024/25. These works ensure that homes continue to meet modern standards, provide comfort, and support energy efficiency.

Our reactive repairs performance is also strong. Almost 90% of reactive repairs were completed right first time, and emergency repairs were completed in an average of 3.24 hours, outperforming the national average. Non-emergency repairs were completed in an average of 7.27 working days. To support continuous improvement, we have established a new Maintenance Team, allowing closer monitoring of contractor performance and quicker resolution of maintenance issues for tenants.



## 100% of Homes Meet Quality Standards

All Cordale homes meet the Scottish Housing Quality Standard  
*Outperforming both sector and peer averages*



## Nearly 90% of Repairs Completed Right First Time

**89.78%** of reactive repairs completed right first time  
*Demonstrates strong service delivery and reliability*

| Charter Indicator                                             | 2024-2025 | 2023-2024 | 2022-2023 | RSL Ave. | Peer Ave. |
|---------------------------------------------------------------|-----------|-----------|-----------|----------|-----------|
| Stock meeting the Scottish Housing Quality Standard (%)       | 100%      | 95.65%    | 95.30%    | 91.89%   | 97.04%    |
| Tenant satisfaction with quality of home (%)                  | 86.36%    | 86.36%    | 79.50%    | 85.91%   | 87.23%    |
| Tenant satisfaction with repairs and maintenance service (%)  | 86.62%    | 86.62%    | 78.60%    | 87.11%   | 90.21%    |
| Average time to complete emergency repairs (hours)            | 3.24      | 3.54      | 4.2       | 4.01     | 2.46      |
| Average time to complete non-emergency repairs (working days) | 7.27      | 8.89      | 9         | 8.35     | 4.34      |
| Reactive repairs completed right first time (%)               | 89.78%    | 82.61%    | 80.90%    | 87.11%   | 94.44%    |

| Housing quality, repairs and maintenance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| Assessment Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Improvement Action Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <ul style="list-style-type: none"><li>• Cordale has good quality stock, which is fully compliant with the Scottish Housing Quality Standard.</li><li>• Tenant safety is of utmost importance, with Cordale successfully carrying out all required gas and electrical safety checks within the year.</li><li>• In the main, reactive repairs are completed quickly and right first time.</li><li>• Tenant satisfaction with the quality of home is comparable with the Scottish and peer average, however the satisfaction with the repairs and maintenance service is slightly lower than the Scottish average.</li></ul> | <ul style="list-style-type: none"><li>• 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.</li><li>• 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.</li></ul> |



Key insight

Cordale’s homes remain fully compliant with SHQS, demonstrating strong asset quality. High right-first-time repair rates and fast emergency response times reflect a robust service, with further improvements expected through enhanced contractor management and the new Maintenance Team.



Fast Emergency Repairs Response

Emergency repairs completed in an average of 3.24 hours  
*Faster than the national average of 4.01 hours*

# 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 \(November 2022\)](#).

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.

Our frontline teams work hard to look after our properties, estates and communities, helping to make Cordale neighbourhoods safe and welcoming places to live. Over the past year, we've expanded our local engagement activity through a combination of Hub surveys, and face-to-face engagement. These local conversations allow us to identify area-specific priorities and deliver practical improvements that matter most to tenants.

Tenant satisfaction with Cordale's contribution to neighbourhood management is 89.09%, which is in line with peer performance and above the sector average. We've also maintained strong anti-social behaviour (ASB) performance, resolving 100% of cases during the year - demonstrating our commitment to keeping neighbourhoods safe and supporting tenant wellbeing.

Our average time to complete medical adaptations fell to 69.2 days this year, down from 95.8 in 2023/24 and closely aligned with peer averages. Adaptation timescales are influenced by the complexity of works and funding, and to help reduce waiting times, we directly funded a proportion of adaptations to clear a backlog of cases not covered by grant allocations.

We also continue to work in partnership with SCARF and Lightning Reach, connecting tenants to financial support, energy-saving advice and grants. This targeted support helps tenants to sustain their tenancies and manage the rising cost of living more effectively.



## 100% of ASB Cases Resolved

All anti-social behaviour cases were resolved in 2024/25

*Demonstrates our strong focus on keeping neighbourhoods safe and supportive*



## Adaptation Timescales Down

Average time to complete adaptations: **69.2** days

*A marked improvement from 95.8 days last year*

| Charter Indicator                                                              | 2024-2025 | 2023-2024 | 2022-2023 | RSL Ave. | Peer Ave. |
|--------------------------------------------------------------------------------|-----------|-----------|-----------|----------|-----------|
| Anti-social behaviour cases resolved (%)                                       | 100%      | 98.33%    | 100.00%   | 96.92%   | 97.44%    |
| Tenant satisfaction with landlord contribution to neighbourhood management (%) | 89.09%    | 89.09%    | 80.00%    | 85.66%   | 89.92%    |
| New tenancies sustained for more than a year (%)                               | 93.10%    | 96.00%    | 87.50%    | 91.92%   | 93.32%    |



Key insight

Neighbourhood satisfaction continues to perform strongly, with Cordale maintaining a 100% ASB resolution rate and improving adaptation timescales. This reflects the impact of local engagement, targeted support, and a consistent focus on creating safe and stable communities.

| Neighbourhood, community and tenancy sustainment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Assessment Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Improvement Action Highlights                                                                                                                                                                                                                                                                                                                                                                                               |
| <ul style="list-style-type: none"><li>• Providing safe, affordable homes in neighbourhoods that support our tenants' wellbeing is a key part of what we do.</li><li>• 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.</li><li>• Our localised digital newsletter provides relevant, area-specific information.</li><li>• There has been a renewed focus on accessibility through local drop-ins and community events.</li></ul> | <ul style="list-style-type: none"><li>• 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 all our Cordale communities in shaping our services and decisions.</li><li>• We are currently reviewing our anti-social behaviour policy and procedures to make sure that our approach is clear, robust and fair.</li></ul> |



89.09% Tenant Satisfaction

Tenants satisfied with Cordale's contribution to neighbourhood management  
*In line with peer performance and above the national average*

# 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 506 homes for social rent, including both general needs properties and supported living accommodation. We work closely with West Dunbartonshire Council to make best use of our existing housing stock and to support people in housing need.

This year saw the introduction of a shared housing application form across West Dunbartonshire, making it easier for applicants to apply for housing in the area. Our website also provides clear, accessible information about the homes we offer, the application process, and where to find further advice and support.

We remain committed to helping address homelessness and housing need locally. 100% of referrals under Section 5 and other homelessness referrals resulted in an offer of housing this year - a significant achievement that reflects our close partnership with the local authority.

Our Dalquhurn development in Renton delivered 25 new family homes, increasing supply of affordable housing and supporting the local community.

Cordale continues to maintain zero evictions and zero abandonments, reflecting a supportive approach to tenancy sustainment and early intervention.



## 100% of Homelessness Referrals Resulted in an Offer

Every Section 5 and homelessness referral in 2024/25 resulted in an offer of housing.

*Demonstrates strong partnership working with West Dunbartonshire Council*



## Zero Evictions or Abandonments

No evictions or abandonments recorded in 2024/25

*Reflects early intervention and a strong focus on tenancy sustainment*

| Charter Indicator                                                                                                     | 2024-2025     | 2023-2024 | 2022-2023 | RSL Ave. | Peer Avg |
|-----------------------------------------------------------------------------------------------------------------------|---------------|-----------|-----------|----------|----------|
| Referrals under Section 5, and other referrals for homeless households, that result in an offer (%)                   | <b>100%</b>   | 46.43%    | 24.24%    | 39.60%   | 74.97%   |
| Offers, resulting from referrals under Section 5 and other referrals from homeless households, that result in let (%) | <b>58.33%</b> | 76.92%    | 75%       | 86.24%   | 80.50%   |
| Stock that became vacant (%)                                                                                          | <b>5.14%</b>  | 4.74%     | 5.53%     | 6.99%    | 5.68%    |
| Court actions initiated which resulted in eviction (%)                                                                | <b>0%</b>     | 0%        | 0%        | 31.06%   | 26.24%   |
| Abandonments as a % of lettable stock                                                                                 | <b>0%</b>     | 0.20%     | 0.20%     | 0.38%    | 0.34%    |



### Key insight

Cordale continues to play an active role in supporting local homelessness strategies, with 100% of homelessness referrals resulting in an offer of housing. Low tenancy loss through eviction or abandonment reflects our strong focus on prevention, early intervention, and partnership working.

| Access to housing and support                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| Assessment Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Improvement Action Highlights                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <ul style="list-style-type: none"> <li>• We have supported the local authority in meeting its statutory duty to provide housing for homeless households, with one third of our empty properties allocated through this route.</li> <li>• 26 properties became available for social rent during the year. We know the impact providing a secure tenancy has for those in housing need.</li> <li>• 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.</li> </ul> | <ul style="list-style-type: none"> <li>• Group 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.</li> <li>• Group housing development plans will be reviewed and updated once information about the availability of public funding is known.</li> <li>• Further close partnership working with the local authority and other housing providers on the possible creation of a Common Housing Register, and other actions to address and prevent homelessness is a key priority.</li> </ul> |



### 25 New Affordable Homes in Construction

**25** new family homes under construction at Dalquhurn  
*Supporting local housing need and community growth*

# 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 \(November 2022\)](#).

The total rent due for the year was £2,746,820, with direct housing cost payments (housing benefit) received for over 60% of households. We use the Scottish Federation of Housing Associations’ Affordability Tool to assess our rent levels, and our housing is considered affordable.

We continue to offer face-to-face support and signposting to ensure tenants get the help they need. Through our annual Big Energy Saving Week and ongoing partnerships with SCARF and Lightning Reach, we supported hundreds of tenants to access financial help and energy advice. In 2024/25, 335 tenants accessed expert energy advice through SCARF, while 332 tenants were supported through Lightning Reach, unlocking £28,650 in grants and financial support.

Tenant satisfaction with rent value for money was 83.18%, which is in line with the national average and just below the peer average.

While the average relet time of 43.95 days was higher than peer averages, this figure is influenced by supported living accommodation, which typically involves longer turnaround times. Our rent increase of 4% was lower than in previous years and remains comparable with the wider sector.

| Property Size | 2024-2025 | 2023-2024 | 2022-2023 | RSL Average |
|---------------|-----------|-----------|-----------|-------------|
| Bedsit        | -         | -         | -         | £94.29      |
| 1 bedroom     | £116.55*  | £110.28   | £106.77   | £102.72     |
| 2 bedroom     | £94.98    | £88.30    | £84.17    | £104.17     |
| 3 bedroom     | £100.74   | £93.62    | £89.22    | £114.78     |
| 4+ bedroom    | £108.56   | £100.84   | £96.07    | £127.25     |

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



**£28,650 in Financial Support Accessed**

**332** tenants\*\* supported through Lightning Reach, unlocking £28,650 in grants and benefits.

Plus **335** tenants\*\* received expert energy advice via SCARF



**Rents Remain Affordable**

Rent levels remain below or in line with the national average across most property sizes.

**83.18%** of tenants say their rent represents good value for money

\*\* Tenants across the Caledonia Housing Group

| Charter Indicator                                         | 2024-2025 | 2023-2024 | 2022-2023 | RSL Ave. | Peer Ave. |
|-----------------------------------------------------------|-----------|-----------|-----------|----------|-----------|
| Rent collected (%)                                        | 100.1%    | 99.7%     | 100.1%    | 99.97%   | 100.4%    |
| Rent lost due to empty properties (%)                     | 0.70%     | 1.1%      | 0.7%      | 0.91%    | 0.70%     |
| Average time to relet properties (calendar days)          | 43.95**   | 44.34     | 56.6      | 40.39    | 21.1      |
| Average weekly rent increase (%)                          | 4%        | 7.7%      | 5%        | 4.40%    | 4.10%     |
| Tenants who feel rent represents good value for money (%) | 83.18%    | 83.18%    | 75.95%    | 82.01%   | 86.39%    |
| Average Management Fee per factored property              | £45.68    | £41.68    | £42.09    | 135.93   | £96.22    |
| Gross rent arrears (%)                                    | 5.25%     | 5.62%     | 5.01%     | 4.05%    | 3.74%     |
| Satisfaction with factoring service (%)                   | 0%***     | 100%      | -         | 58.82%   | 60.42%    |



### Key insight

Cordale continues to keep rents affordable while maintaining strong performance in rent collection and low rent loss. Partnerships with SCARF and Lightning Reach are helping tenants access financial support and manage rising living costs, reinforcing value for money.

| Getting good value from rents and service charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <ul style="list-style-type: none"> <li>Proposed rent increase agreed in line with Rent Policy, following assessment against affordability measures and detailed budget considerations, including investing in property improvements.</li> <li>Extensive consultation exercise undertaken with contextual information sent to, and feedback invited from, all tenants. Majority of respondents considered proposed increase to be reasonable.</li> <li>Rent increase applied in 2024/25 lower than in previous two years, and compares well against increases applied by other housing associations.</li> <li>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.</li> </ul> | <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>We will conclude a review of our Factoring Service, which aims to achieve improvements in the way the service is delivered and administered and the engagement we have with service users.</li> </ul> |

\*\* Impacted by number of properties that became available in supported living accommodation

\*\*\* impacted by significantly low volume of responses.



## Contact Us

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