



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



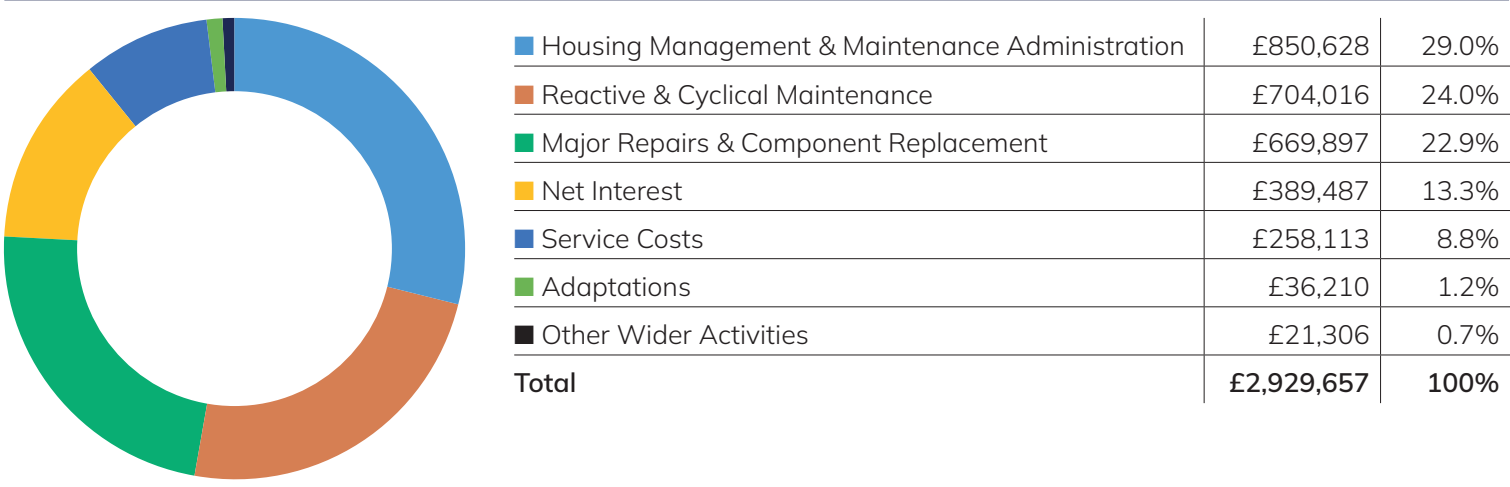
25
new homes
under
construction
in 2025/26

At a Glance

531
homes owned
for social rent

Total Rent due
£2,908,522

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.

Tenant satisfaction with our overall service, communication and opportunities to participate remains high. We also continue to perform well in handling complaints. During the year, 98.15% of Stage 1 complaints and 100% of Stage 2 complaints were responded to in full, with response times remaining well within target timescales. Feedback from complaints helps us identify opportunities to improve services and supports 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 (%)	88.18%	88.18%	88.18%	88.71%	91.69%
Tenant satisfaction with being kept informed about services and decisions (%)	92.27%	92.27%	92.27%	92.72%	96.56%
Tenant satisfaction with participation opportunities (%)	87.73%	87.73%	87.73%	88.99%	95.29%
Complaints responded to in full at Stage 1 (%)	98.15%	100%	100%	98.43%	99.12%
Complaints responded to in full at Stage 2 (%)	100%	100%	N/A	92.78%	97.03%
Average time for full response at Stage 1 (working days)	4.06	4.09	3.19	4.06	3.56
Average time for full response at Stage 2 (working days)	18.50	20.00	N/A	16.84	17.19

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 55 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, all of our homes continued to meet the Scottish Housing Quality Standard (SHQS), performing strongly in comparison with 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. Non-emergency repairs were completed in an average of 6.56 working days, compared to 7.27 days in the previous year, while emergency repairs were completed in an average of 3.18 hours.

We also achieved a significant improvement in getting repairs right the first time, with **98.67% of reactive repairs completed without the need for a return visit**. This helps minimise disruption for tenants and ensures repairs are completed as efficiently as possible.

We continue to invest in our homes through planned improvement programmes, helping to maintain the quality required to 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.



98.67%

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 **6.56 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 (%)	100%	100%	95.65%	92.80%	96.85%
Tenant satisfaction with quality of home (%)	86.36%	86.36%	86.36%	87.47%	90.51%
Tenant satisfaction with repairs and maintenance service (%)	86.62%	86.62%	86.62%	88.05%	91.79%
Average time to complete emergency repairs (hours)	3.18	3.24	3.54	3.30	2.44
Average time to complete non-emergency repairs (working days)	6.56	7.27	8.89	8.24	5.07
Reactive repairs completed right first time (%)	98.67%	89.78%	82.61%	96.57%	97.28%

Housing quality, repairs and maintenance	
Assessment Highlights	Improvement Action Highlights
<ul style="list-style-type: none">• Cordale has good quality stock, which is fully compliant with the Scottish Housing Quality Standard.• Reactive repairs are usually completed right first time, quickly, with continued improvement in completion times over the last 3 years.• Emergency repairs are also completed quickly, and on average, faster than other RSLs.• 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.• We will monitor our improved approach to safety checks and inspections to help maintain high standards across our homes and support compliance with the SHQS.• We will monitor contract compliance to ensure delivery of effective and efficient value for money services.



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



100% 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. Through locally delivered services, we maintain a strong understanding of local needs and priorities, helping us to 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 the local community. During the year, **94.74% of anti-social behaviour cases were resolved**, demonstrating our ongoing commitment 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.

Whilst the average time taken to complete medical adaptations increased during the year, 13 adaptations were successfully completed with no tenants waiting for an adaptation at the end of the reporting year demonstrating that all identified needs were met.



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

94.74% 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 (%)	94.74%	100%	98.33%	96.53%	98.46%
Tenant satisfaction with landlord contribution to neighbourhood management (%)	89.09%	89.09%	89.09%	85.62%	91.15%
New tenancies sustained for more than a year (%)	82.61%	93.10%	96.00%	92.51%	94.56%
Average time to complete adaptations (days)	119.23	69.20	95.82	63.65	53.91

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 dedicated teams and partnerships with organisations like Scarf and Lightning 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.	<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 80%

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 **531 homes for social rent**, including general needs and supported living accommodation. During the year, we completed our new development at Taylor Street, Renton, providing **25 new homes** and increasing housing options for people within the local community.

We continue to work closely with West Dunbartonshire Council to make the best use of available housing and support people to access suitable housing options and advice. Following the introduction of a shared housing application, work is also progressing towards a Common Housing Register, which aims to make applying for social housing simpler and more accessible across the area.

The number of homes let during the year increased significantly, helping more people access affordable housing. This included the allocation of new homes at Taylor Street as well as homes becoming available through existing tenants moving to alternative accommodation. More than one fifth of all lets were made to households experiencing homelessness, supporting those in greatest housing need. Increased opportunities for existing tenants to move home also helped create further vacancies, enabling more people and families to access housing within the community.



531
affordable
homes for
social rent

25
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.	20.27%	33.33%	34.48%	40.02%	41.91%
Stock that became vacant (%)	9.98%	5.14%	4.74%	6.76%	5.70%
Court actions initiated which resulted in eviction (%)	0.00%	0.00%	0.00%	31.19%	25.45%
Abandonments as a % of lettable stock	0.38%	0%	0.20%	0.33%	0.34%



Key insight

We increased housing opportunities across our communities through a significant rise in lettings, while maintaining **zero evictions** and supporting households in greatest housing need.

Access to housing and support	
Assessment Highlights	Improvement Action Highlights
<ul style="list-style-type: none">• We have supported the local authority in meeting its statutory duty to provide housing for homeless households, with 20% of our empty properties allocated through this route.• 74 properties became available for social rent during the year. We know the impact providing a secure tenancy has for those in housing need.	<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 continue to build new homes in the area, that are designed to high, energy-efficiency standards.• Invest in our existing homes to ensure access to quality, affordable housing and support successful tenancies.



Over **70** properties relet, providing secure homes for those in need. With **20% 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.

Rent collection remained strong during the year at 100.67%, ensuring income is available to support investment in homes and services. Gross rent arrears remained stable, reflecting our continued focus on supporting tenants while sustaining rental income. More than 83% of tenants felt that their rent represented good value for money.

Although rent lost through empty properties increased during the year, this reflected the significant increase in letting activity, including the completion and allocation of the new homes at Taylor Street, Renton. We continued to improve relet times, helping homes become available to people in housing need as quickly as possible.

We also continued to deliver value for money in our factoring service, with management fees remaining significantly below the average charged by other social landlords.

Property Size	2025-2026	2024-2025	2023-2024	RSL Average
Bedsit	-	-	-	£99.09
1 bedroom	£121.48*	£116.55	£110.28	£108.14
2 bedroom	£99.92	£94.98	£88.30	£109.50
3 bedroom	£105.90	£100.74	£93.62	£120.20
4+ bedroom	£113.73	£108.56	£100.84	£132.70

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



83%
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 (%)	100.67%	100.10%	99.71%	99.78%	100.79%
Rent lost due to empty properties (%)	1.71%	0.70%	1.12%	0.80%	0.33%
Average time to relet properties (calendar days)	42.29**	43.95	44.34	34.45	19.95
Average weekly rent increase (%)	5.00%	4.00%	7.70%	5.46%	5.09%
Tenants who feel rent represents good value for money (%)	83.18%	83.18%	83.18%	82.22%	87.27%
Average Management Fee per factored property	£56.23	£45.68	£41.68	£140.98	£109.50
Gross rent arrears (%)	5.24%	5.25%	5.62%	3.82%	3.32%
Satisfaction with factoring service (%)	0%***	0%	100%	58.32%	63.10%



Key insight

Rents remain affordable and tenant satisfaction with value for money (83%) 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.

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

*** impacted by significantly low volume of responses.



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