



ANNUAL PERFORMANCE REPORT

2025/26



Chair's Welcome



Welcome to the Association's 2025/26 Annual Report on Performance. This report is for you, our tenants, and sets out how we performed over the last year, what you told us through the 2025 Tenant Satisfaction Survey, and where we are working to make services better. I am pleased to share that performance has improved in many areas, with only two key indicators below the Scottish average. We have seen particularly positive progress in keeping tenants informed, providing opportunities for tenants to have their say, and overall satisfaction.

One area I am especially pleased to highlight is the work we have done to support tenants who need adaptations to their homes. Thanks to increased funding from the Scottish Government, we helped 104 tenants make changes to their homes, at a total cost of £259,454. These adaptations can make a real difference to daily life by helping people stay safe, independent and well at home. They can also help reduce the need for hospital stays or other health and care services.

We also know that many tenants continue to face pressure from rising household costs. Our Financial Inclusion and Energy Advice Team helped bring in £357,602 of additional income and grants for tenants this year. This support can make a real difference to households, and you can read more about the team's work later in this report.

Being a good landlord is also about listening, involving tenants and supporting strong communities. Through our Tenant Participation Team, we continued established activities such as Bingo Bletcher, and we worked with partners to offer Scotland's Mental Health First Aid training to tenants. This was a new area of work for us, and the feedback from those who took part has been excellent. We plan to offer more Mental Health First Aid and First Aid training opportunities in 2026/27.

Through a funding bid to Dundee City Council and the Big Lottery Funding and in partnership with Dundee City Council, the Association was able to work with local tenants to plan and deliver improvements to a local playpark. Through Tenant Voice, we will keep listening to what tenants think of us as a landlord and as an organisation that aims to be at the heart of the communities we serve.

Looking after and improving homes remains one of our biggest priorities. The Association spent £3.4 million improving homes this year.

We recognise that it can be frustrating for tenants who are waiting for kitchen or bathroom upgrades, particularly when rising costs mean that investment does not go as far as any of us would like.

We will continue to seek the best value for money while balancing affordable rents, tenant health and safety, and the quality of the homes we provide.

Another important highlight was the delivery of 54 new homes in Dundee, Edzell and Arbroath through our new build programme. Although the housing emergency may no longer receive the same level of media attention, it remains very real for the more than four and a half thousand applicants on our waiting list across Dundee and Angus. The Association continues to build, with more homes due to be delivered with our development partners over the next few years. Dundee and Angus continue to face significant housing supply challenges, and the Association remains committed to playing its part in the solution.

These highlights are important, but they sit alongside the everyday services tenants rely on throughout the year. Recovering rent and maximising income, reducing rent loss from empty homes, completing repairs, managing allocations and providing customer service are all central to the work we do every day.

The 2025/26 report shows that we have made improvements and continue to provide a good service, but we know there is always more to do. Our priorities include responding better to concerns about damp and mould in line with new legislation, introducing externally audited customer standards, and continuing to collect information on the condition of our homes so that we can plan effectively for net zero.

I hope you find this report useful and informative. Most importantly, I hope it gives you a clear picture of what we are doing well, where we need to improve, and how your feedback helps shape the services we provide. We welcome your comments and encourage you to share any suggestions that could help us continue to improve.

Craig Irvine
Chairman



**PUTTING
CUSTOMERS**



**EMBRACING
INNOVATION &
ADAPTABILITY**



Outcome 1: Equalities HOUSING

THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ They support the right to adequate housing.
- ✓ Every tenant and other customer has their individual needs and rights recognised, is treated fairly and with respect, and receives fair access to housing and housing services.

- We have a comprehensive Equality, Diversity and Inclusion Policy and Strategy



- We have loop technology available



- Our offices are wheelchair accessible



- We are a member of Happy to Translate



- We have an Equalities page on the Association's Website providing Equalities Information and Data. Our Equalities web page includes a Diversity Calendar and useful links to Equality and Diversity organisations

- The Association continues to collect equalities data through the Tenants Portal and Website

- We have now introduced ReachDeck to our Website making this easier to read, understand, and navigate for everyone. It supports tenants with diverse needs, allowing a more inclusive digital experience, improving content clarity & accessibility



- We use Language Line



- We ensure local minority groups in the area are aware of the Association by providing them with Application Forms and promotional information



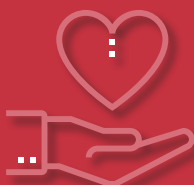
- Tenants can request a "Near Me" video appointment with the Association



- The Association was awarded LGBTQ+ Youth Scotland Bronze accreditation



**DEMONSTRATING
SOCIAL VALUES**



RESPECT



Outcome 2: Communication

THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ Tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

At Angus Housing Association, we are committed to providing a range of communication options to ensure our customers receive information that is timely, relevant, clear, and transparent.

We recognise that our tenants have different needs and preferences, so we use a variety of digital and traditional methods to keep in touch. These include email, telephone calls, face-to-face meetings, our website, text messages, letters, Facebook, and WhatsApp.

Technology plays an increasingly important role in how we communicate and engage with our tenants.

We continue to embrace new digital tools to make our services more accessible and convenient. This includes offering one-to-one video appointments through the Near Me service and using online surveys to gather valuable feedback from tenants on a range of topics.

Email: admin@aha.org.uk
& website www.angusha.org.uk

By providing multiple ways to connect with us, we aim to ensure that all tenants can access information and services in a way that suits them best.

Following the successful launch of AHA's new Tenant Portal on 1 September 2025, tenant engagement with our digital services continues to grow, with over 700 tenants now registered. The portal provides tenants with convenient, 24/7 access to a range of services, including checking rent account balances, making payments, reporting repairs, updating personal details, viewing correspondence, and contacting us online. The continued uptake of the portal supports our commitment to improving accessibility and delivering efficient, customer-focused services.



The Association continues to use its Facebook page as an important communication channel, helping to keep tenants and customers informed about Association news, money and energy advice, tenant opportunities, and wider community events and initiatives. Our online audience continues to grow, and we are delighted to now have more than **3,600 followers**. This growing engagement helps us reach more people with timely information, practical support, and opportunities to get involved in their local communities.



Tenants can access the following information on the Association's website including –

- **About Us** – Board of Management, Organisational Structure and Job Vacancies.
- **Find a Home** – How to register for housing, housing options advice, medical assessments and mutual exchanges.
- **Tenants** – How to pay your rent, Money & Benefit advice, Managing your Tenancy and Tenant Participation.
- **Repairs & Maintenance** – How to report a repair, gas servicing information, out of hours services,
- home maintenance advice, and guidance on alterations and improvements.
- **Development** – Details of current and future new build developments, including property types and specifications.
- **Complaints & Feedback** – Information on how to make a complaint or provide feedback about our services.
- **Corporate Information** – Access to annual accounts, performance reports, Board and
- Sub-Committee minutes, corporate and governance policies, tenant and customer policies, and equality, diversity and inclusion information.
- **News** – The latest Angus Housing Association news, updates and announcements.



The website is designed to provide tenants and customers with easy access to important information, services and resources whenever they need them.

In the Association's 2025 Tenant Satisfaction Survey:

92.6%

of tenants were satisfied with being kept informed about services and decisions

79.3%

of tenants advised their preferred means of contact with the Association was by telephone

95.5%

of tenants agree the Association is easy to contact

92.4%

agree that staff are helpful and knowledgeable

As part of our commitment to staff development and continuous improvement, three members of the Customer Service Team are currently undertaking a Customer Service Diploma to enhance their knowledge, skills, and ability to deliver excellent customer service to our tenants and customers.



Complaints 2025/26

96.85%

of **Stage 1** complaints
responded to on time

83.33%

of **Stage 2** complaints
responded to on time

Call Performance Report

Effective communication remains a key priority for Angus Housing Association, and we continue to offer a range of ways for tenants to contact us, including telephone, email, online services, face-to-face appointments, social media and our Tenant Portal. We recognise that every tenant has different communication preferences, and we aim to provide accessible, responsive and customer-focused services.

Feedback received through telephone calls, surveys, complaints, compliments, tenant consultations and day-to-day interactions is regularly reviewed as part of our performance monitoring arrangements. This feedback helps us understand what matters most to tenants, identify areas where services can be improved, and ensure we continue to meet customer expectations.

Information gathered from tenant feedback is incorporated into our Quarterly Call Performance Report, which is presented to the Board of Management. This report helps us measure service quality, monitor response times, identify trends and support continuous improvement. By listening to our tenants and acting on their feedback, we can continue to develop services that are responsive, accessible and centred around customer needs.

92.6%

of **tenants** feel their
landlord is good at keeping
them informed about their
services and outcomes.

Scottish
Average | **91.4%**



You can also
communicate with us:



Email: admin@aha.org.uk
www.angusha.org.uk



Outcome 3: Participation

THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ Tenants and other customers are offered a range of opportunities that make it easy for them to participate in and influence their landlords' decision at a level they feel comfortable with.

Our Tenant Participation Team have had another busy year, looking at ways to widen participation and opportunities for tenants' views and voices to be heard.

Monthly Bingo & Blether in Arbroath

We continue to deliver our monthly Bingo Blether sessions in both Arbroath and Dundee, providing welcoming opportunities for tenants and members of the community to come together and socialise.

Our Arbroath Bingo Blether takes place on the last Wednesday of each month at Russell Square from 2pm to 4pm. The group has established itself as a popular community activity, regularly attracting around 30 attendees, with recent sessions welcoming approximately 33 participants.

We also deliver a Dundee Bingo Blether session on the second Tuesday of every month from 1:00pm to 3:00pm at Angus Housing Association's Ormiston Community Lounge in Dundee. The Dundee sessions provide an additional opportunity for tenants to build social connections, meet new people and access information and support in a relaxed and friendly environment.'

Christmas is always the highlight of the group's year. Members look forward to their annual Christmas lunch, which brings everyone together to enjoy festive

celebrations, great food, and fantastic entertainment. It is a wonderful opportunity for the group to socialise, reflect on the year, and celebrate their achievements together.

"I like coming here it keeps me busy, gives me something to do" "it's great"



At Russell Square, the **Bingo Blether** group continues to flourish, thanks to the dedication of two main volunteers. Each month, these volunteers are responsible for organising the group, preparing food and refreshments, and ensuring a warm and welcoming atmosphere for the older tenants who participate. Their ongoing commitment plays a crucial role in the success of the group.

In addition to the main volunteers, many 'helpers' contribute to the smooth running of the sessions. Helpers take on tasks such as calling the bingo, checking cards, and ensuring that everyone is comfortably seated and accommodated. Their support is invaluable in maintaining the inclusive nature of the event and making certain that all attendees feel involved.

The Swap Shop has operated every month, but there has been minimal interest from both tenants and local residents, even with regular text reminders and promotions. After six months of running the service, its future will be reviewed.

By Angus Housing Association listening to feedback, acting on suggestions, and keeping tenants informed of the changes made, we have strengthened our commitment to meaningful participation. Whether influencing service reviews, improving communication, promoting the tenant

portal, or helping to shape priorities for future improvements, tenant feedback continues to drive positive change across Angus Housing Association. Our “You Said, We Did” approach ensures tenants can see how their views are heard, valued, and translated into real action.

 You Said 	 We Did 
Tenants advised us that they wanted an easier and convenient way to manage their homes, access their rent account and log repairs at a time that suits their lifestyle.	We introduced the Tenant Portal in September 2025 allowing tenants to check their rent account, make payments, report repairs and manage their tenancy online at a time that suits them.
We received feedback that tenants wanted the Association to provide more community-focused events and opportunities, helping to encourage engagement, participation and community connections.	We recruited a full-time Tenant Participation Assistant in October 2023. This allowed us to deliver more community focused activities, including a variety of events, Fun and Games and family fun events.
Tenants told us they wanted better communication and more timely updates on enquiries made, as felt their initial enquiries were not being followed up on and passed to the relevant staff member.	Following this feedback, we introduced a Contact Log system in September 2023 to help track enquiries and ensure tenants receive a response within two working days.
We received feedback in our 2022 Tenant Satisfaction Survey that you wanted us to bring back our tenant Newsletter and provide more regular updates.	We reintroduced a twice-yearly tenant's Newsletter in both digital and paper format, keeping tenants informed about the latest news, service updates, developments and other news that matters to our tenants and communities.

Widening Tenant Involvement through Tenant Voices Group

Tenant Voices is Angus Housing Association's Resident Scrutiny and Engagement Group, bringing together tenants from across Angus and Dundee to ensure that tenant views are heard, valued, and acted upon. The group works in partnership with the Association to review services, provide feedback, and make recommendations on how we can improve. By involving tenants in shaping and scrutinising our services, we can better understand what's working well and where changes may be needed. This helps us deliver high-quality, value-for-money services that reflect the needs and priorities of our tenants. After all, how can we know how well we're doing if we don't ask the people who use our services.

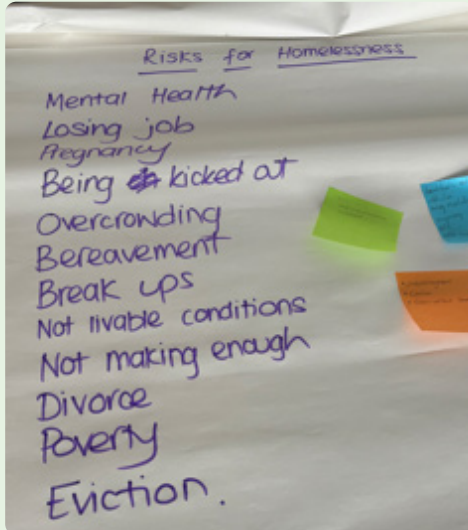
Through the development of scrutiny and promotion of the Register of Interested Tenants, there has been a significant increase of 17 individuals expressing an interest in participation.

Our Tenant Voices Group met in December to celebrate their achievements throughout the year with a festive Christmas lunch. The

Association extends its sincere thanks for their time, effort, and expertise, all of which continue to shape and strengthen our services. With the Tenant Satisfaction Survey carried out in 2025, we have our Action Plan and 2026 is set to be a year full of valuable learning and development opportunities.

Our Tenant Voices Group meet on the 3rd Wednesday of each month at Russell Square. This is where tenants meet to discuss thematic topics, being held in both Angus and Dundee.





Housing Education and Young People (HEY) Project

The Housing Education and Young People (HEY) project was launched in January, with delivery continuing through to the Easter holidays in April. This initiative was led by Angus Housing Association, working collaboratively with Action for Children, Dundee City Council, and The Corner. The partnership

approach enabled each organisation to contribute its expertise and resources, to enhance capacity to deliver the programme across multiple schools within a relatively short period.

Teacher Comments

"Lessons were great they were relevant and had good active learning"
"We thought the sessions were highly beneficial"

The project aimed to provide young people with information about housing and support services. The Programme was specifically tailored to meet the needs of S3-S6 pupils in each school.

Scottish Mental Health First Aid Training (SMHFA)

The Scottish Mental Health First Aid (SMHFA) training received considerable interest following its promotion among tenants. In response, the course, which is certificated by Public Health Scotland, commenced in January 26 with an initial group of 12 participants. Over the duration of the training, participation concluded with nine tenants and one member of staff completing the course and being awarded Mental Health First Aid Certificates. Feedback from those who attended was overwhelmingly positive, reflecting the value and impact of the training.

Participant Feedback

"Enjoyed the experience and the camaraderie."



"Everybody is affected by mental health. It can often go unnoticed, and people must recognise when someone needs help... I have really enjoyed the training and found it very interesting and educational."

Ormiston Play Park upgrades

Throughout June 2025, the Tenant Participation Team placed a strong focus on the Ormiston Play Park, Dundee. Engagement sessions and scheduled door-knocking activities were carried out to gather tenant views on the park. A total of 54 responses were collected, highlighting that the play park is a valued community asset, though in need of repairs and upgrades. Feedback included suggestions such as adding more benches and seating areas to support families and visitors, and comments praising the park's cleanliness and safety, such as:

“love living here you all do a smashing job”

“Feels safe due to all housing around, I can see my child from my window”

“Plenty of grass and always spotlessly clean thanks to the maintenance man”



“My grandson loves the park he likes everything in the park, also its quite safe with the gates”

This engagement led to a successful ‘Picnic in the Park’ event, delivered in partnership with Early Years workers and attended by local tenants, further strengthening community connections.

Following tenant engagement around Ormiston Play Park, a funding bid of approximately £50,000 was submitted to the Neighbourhood Capital Fund, with procurement applications completed with an Additional £11,000 to Big

Lottery. Funding was secured for 2025 for the upgrades to be carried out. Ormiston Play Park began upgrades in early 2026 after tenant feedback. Improvements included new inclusive play equipment and updates to popular features, funded by the Neighbourhood Capital Fund (DCC) and Big Lottery. The grand opening on March 28 drew about 55 people, with traditional games, Easter egg hunts, free bike safety checks from Dr. Bike, and a fire brigade visit. Attendees enjoyed food at Ormiston Lounge provided by You Are Not Alone.

International Women’s Day Events – Dundee and Angus

During March, we planned and promoted 2 events in Dundee and Angus to celebrate International Women’s Day.

We received donations from Lush, Beauty Banks, and Dundee Bains to provide gift bags with lovely products at each of the events. In Dundee, we had planned a morning of arts and crafts and an exercise session, followed by an afternoon sound bath session.

In Arbroath, we had a morning of exercise delivered by Skilz, a delicious brunch, followed by a chat from Her Story Scotland about menstrual health and changes over the years. The session was well received, and approximately 18 people took part.



Tenant Satisfaction Survey

Background to the Survey

847

Tenants
Interviewed



Knowledge Partnership carried out 847 surveys with tenants between October and November 2025. This was done to find out how satisfied tenants were with Angus Housing Association and the services we provide. These findings are then reported back to the Scottish Housing Regulator and are to help us improve services for tenants.

89.3%



satisfied with the overall service provided by Angus Housing Association.

+2%
A 2% increase since 2022

92.6%

of tenants feel Angus Housing is good at keeping them informed.



+15%
15% increase since 2022

89.3%

of tenants satisfied with the overall quality of their home.



+5%
5% increase since 2022

88.7%

of tenants satisfied with opportunities to participate in decision making.



+20%
20% increase since 2022

91%

of tenants satisfied with last repair carried out in the last 12 months.



+5%
5% increase since 2022

92%

of tenants satisfied with management of neighbourhoods.



+12%
12% increase since 2022

82.4%

Rate their rent as good value for money.



+8%
8% increase since 2022

Positive performance areas



High level of overall satisfaction (89.3%)



All service areas improved compared to 2022 (average increase 8% over 3 years)



Better than Scottish Housing Regulator average and all ARC indicators



Strong on customer care, information provision and tenant engagement (all >90% satisfied)

Focus Areas



Housing condition e.g. heating, insulation and draughts



Increase promotion and awareness of the support offered by the Financial Inclusion and Energy Advice Team.



Repair service delivery - quality and timing



Reporting of Damp, mould and condensation



Thank you to every one that took part in the survey. Your views are important to Angus Housing Association and will help to improve the services we provide. If you would like further information regarding the outcomes from our Tenant Satisfaction Survey, please contact our Tenant Participation Team by :- email : tp@aha.org.uk or phone the main office on : **0345 177 2244**

88.7%

of tenants feel they have opportunities to participate in Angus Housing Associations' decision-making processes.

Scottish
Average

88.1%

92.6%

of tenants feel their landlord is good at keeping them informed about their service and outcomes.

Scottish
Average

91.4%

Outcome 4: Quality of Housing

THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ Tenants' homes, as a minimum, when they are allocated are always clean, tidy and in a good state of repair, meet the Scottish Housing Quality Standard (SHQS), and any other building quality standard in place throughout the tenancy; and also meet the relevant Energy Efficiency and Zero Emission Heat Standard.



89.8%

of homes meeting the
Scottish Housing Quality
Standard.

Scottish
Average | **89.5%**

In our Tenant
Satisfaction Survey it
was reported that

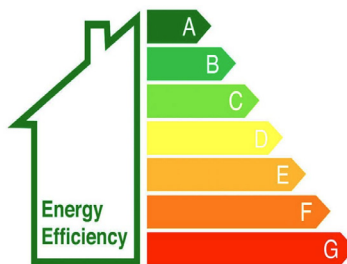
89.3%

of tenants are happy with
the Overall quality of homes



100%

all NEW properties
achieved either an A or B
energy performance rating.



New Developments

Through its development programme, the Association has continued to invest in its housing supply during 2025/26, building affordable, energy-efficient homes and helping to meet ongoing housing demand across Dundee and Angus.

Dubton Farm Ph 2, Brechin – A total of 14 properties were completed as part of Phase 1, with a further 9 properties completed during Phase 2. These 23 homes marked the completion of the Association's development programme at the Scotia Homes site in Brechin, increasing the supply of high-quality, energy-efficient affordable housing within the local area.

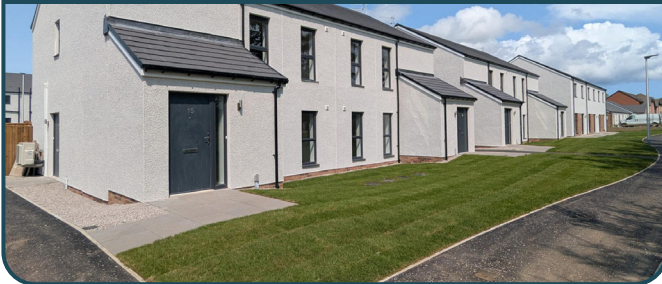


Doon Place, Dundee – The successful handover of 21 new homes has seen the former St Vincent's Primary School site redeveloped into an attractive affordable housing development. The scheme provides a mix of 8 flats, 6 houses and 7 supported accommodation properties, helping to address a range of housing needs within the local area and contributing to the regeneration of a previously vacant site.





Crudie Farm, Arbroath – The successful handover of 29 energy-efficient homes, heated by Air Source Heat Pumps, marked the completion of a significant affordable housing development in Arbroath. Delivered as part of Scotia Homes' wider private housing development on the outskirts of the town, the project has increased the supply of high-quality, sustainable affordable homes. These new properties will help meet growing housing demand in Arbroath while supporting the transition to low-carbon heating and improving energy efficiency for tenants.



Duriehill, Edzell – As part of Guild Homes' wider private housing development, 11 properties were successfully handed over to Angus Housing Association for social rent, with a further three properties sold through the Shared Equity scheme. These high-quality homes represent a valuable addition to the Association's housing stock and have enabled us to provide affordable housing in an area where we previously had no presence. The development has helped widen housing tenure choice within the area while supporting local housing demand.



Whitfield Dr Ph1, Dundee – Construction of 18 social rented homes has continued throughout the year. Progress was impacted by a fire started on site midway through the year, resulting in six flats requiring demolition and rebuilding, delaying the programme. The project is now on schedule, with the first handovers expected in October 2026



Whitfield Ph2, Dundee – work has now started on a second phase of the Whitfield Drive site being constructed by George Martin Builders. The site will deliver 30 family homes to the Association's housing supply. Work is anticipated to take around 2 years to complete.

Outcome 5: Repairs, Maintenance and Improvements

THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ Tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

92.9%

of tenants were satisfied with their last repair

Scottish Average | **88.1%**

100%



of properties that require Gas Safety Check had a Gas Safety Check & record completed by the Anniversary Date.

**During
2025 – 26
we spent...**



£1,023,513

carrying out day to day repairs

£459,114

on repairing empty houses ready for relet

£39,266

on shower and wet wall installs on empty houses ready for relet

£301,137

on Maintenance Paintwork

Although nothing has changed in contractual terms, we are now in a partnership with Sureserve for our Gas servicing/Maintenance contract as a direct result of the Sureserve Group's acquisition of the Duality Group which previously owned WRB Gas.

The contract is for 3 years with the potential for a further 2 years dependent on the contractor's performance.



As part of the community benefit clause in the contract, Sureserve have made a commitment to provide a Gas Engineer apprenticeship for every year the contract runs.





1.8

Average number of hours taken to complete emergency repairs

Scottish Average **3.5**



4.2

Average number of days to complete non-emergency repairs

Scottish Average **8.8**



96.7%

of reactive repairs carried out in the last year completed right first time

Scottish Average **95.3%**



92.9%

% of tenants who had repairs or maintenance carried out in the last 12 months who were satisfied with the repairs and maintenance service

Scottish Average **88.1%**

Tenant Safety

100%

of our properties now meet the new Fire Detection Legislation brought in by the Scottish Government in February 2022.

99%

of our properties have had an Electrical safety check (EICR) carried out within the last 5 years.

89.8%

% homes met the Scottish Housing Quality Standard

Scottish Average **89.5%**



Disabled Adaptations

During 2025-26 we spent

£259,454

carrying out **104 adaptations** to our properties ranging from minor grab rail installs to full level access shower tray installs.

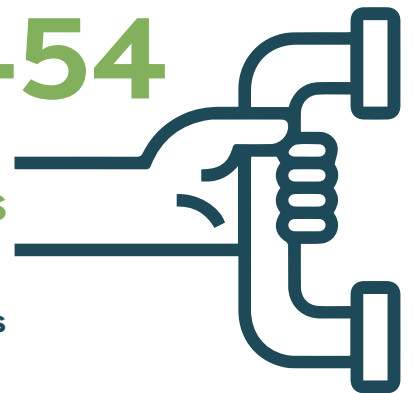
17.6 days

The average time to complete adaptations

Tenants' Compliments received following Stage 3 Adaptations - Bathroom/WC upgrade & Overbath Shower

"New bathroom looks fantastic family are delighted great job by the contractor makes life so much easier"

"Can't thank you enough for the new adapted bathroom wonderful service from yourselves and the contractor"



Improvement Programme

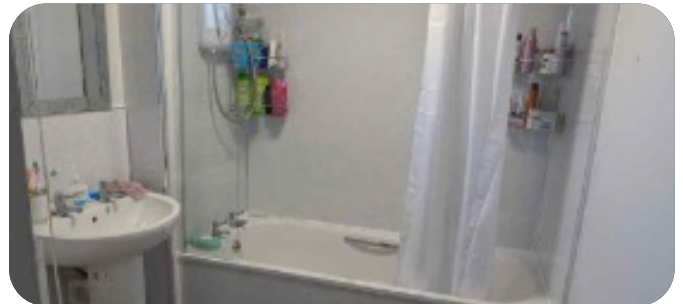
The Association carried out an extensive improvement programme to a number of properties, which cost in the region of



£3.4m

Within that programme we carried out;

- 74 Gas Boiler replacements
- 110 Bathroom upgrades
- 94 Kitchen upgrades with associated kitchen rewiring where required
- 151 Consumer Unit upgrades
- Window and Door replacements to 47 properties



Tenants' Compliments received following Improvement Programme

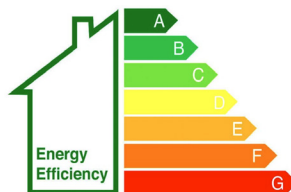
"Care & attention is very much appreciated"

"Very happy with bathrooms, guys were great"

"Very friendly, accommodating, good time management"

Annual Stock Condition Surveys

To support future investment planning and assess compliance with the Scottish Housing Quality Standard (SHQS), we completed 576 stock condition surveys during 2025/26. This comprised survey data provided by an independent surveyor, together with surveys undertaken by internal officers during void property inspections and on properties included within planned improvement programmes.



Energy Performance

During 2025/26, we renewed 89 Energy Performance Certificates (EPCs). This included properties that had become void, as well as homes

with outdated assessments, either because the certificate was more than 10 years old or had been produced using a superseded assessment methodology.

The energy efficiency data gathered through EPC assessments, together with information from our stock condition surveys, provides a robust evidence base for future investment decisions. This enables us to identify and prioritise improvement programmes that will enhance the quality, energy efficiency and sustainability of our housing stock while supporting compliance with regulatory standards and performance targets.

Solar PV

To help improve the energy efficiency of our homes, we actively explore external funding opportunities that enable the Association to deliver energy efficiency improvements at reduced cost. During 2025/26, we successfully secured funding to fully support the installation of solar photovoltaic (PV) systems on 14 properties.

These installations will help reduce tenants' energy costs, lower carbon emissions and improve the overall energy performance of our housing stock. By maximising available grant funding, the Association can continue to invest in sustainable improvements while delivering value for money.

In addition, we installed a shared solar PV system at two blocks of flats in Carnoustie. This innovative technology enables the electricity generated by a communal solar array to be distributed intelligently amongst individual households, ensuring that residents receive the maximum benefit from the renewable energy produced.

Delivering meaningful energy savings to tenants living in flats can be particularly challenging, as traditional solar PV systems are typically designed to serve individual properties. This technology has the potential to overcome some of these barriers by enabling the benefits of solar generation to be shared fairly across multiple homes.

As we continue our journey towards net zero, innovative solutions such as this will play an important role in improving energy efficiency, reducing fuel costs for tenants and helping to address the unique challenges associated with decarbonising flatted properties.



Damp and Mould

We are currently updating our Damp and Mould Policy and Procedures to ensure compliance with Awaab's Law, which comes into effect in Scotland on 6 October 2026.

In addition, we are in the early stages of implementing a Damp and Mould module within HomeMaster. This will enable us to maintain accurate and up-to-date records of all reported damp and mould

cases, including the actions taken and outcomes achieved.

As a Registered Social Landlord (RSL), we are already required under the Repairing Standard and Tolerable Standard to investigate and resolve damp and mould issues within our tenants' homes. However, Awaab's Law will introduce clear statutory timescales for responding to reports and completing remedial actions.

During 2025/26, we recorded **124 reported damp and mould cases**. These resulted in a range of interventions, including mould wash treatments, the installation of environmental monitoring equipment to measure humidity, temperature and carbon monoxide levels, insulation improvements, and the provision of advice and guidance to tenants where appropriate.

Tenant Safety

Our properties remain 99% compliant with electrical safety checks; we are now 100% compliant with fire detection legislation and remain 100% compliant with gas safety legislation.

124

Total number of resolved cases of damp and/or mould

20.3hrs

Average Length of time taken to resolve cases of damp and/or mould by cause

Scottish Average **26.1 hrs**

4

The number of open cases of damp and/or mould at the year end

Outcome 6: Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes

THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ Tenants and other customers live in well-maintained neighbourhoods where they feel safe.



The Association works closely with other agencies to ensure, as far as reasonably possible, that tenants and other customers live in well-maintained neighbourhoods where they feel safe. This collaborative approach is crucial for several reasons:

- ✓ **Enhanced Safety**
- ✓ **Improved Maintenance**
- ✓ **Community Engagement**

In summary, our commitment to working in partnership with other agencies is fundamental to ensuring that our housing estates are safe, well-maintained, and vibrant places to live. These collaborations enhance our ability to provide high-quality services and create a positive living environment for all our tenants.

Estate Management

We are committed to ensuring the estates and neighbourhoods you live in are maintained to a high standard. Throughout the year the Association received 361 estate management complaints, the majority of which related to bins and rubbish.

Complaints 2025-26

Bins & Rubbish	131
CCTV	0
Condition of Communal Area	70
Dog Fouling	24
Garden and Boundaries	7
Parking and Vehicles.....	59
Pet Nuisance	26
Private Gardens.....	34
Vandalism	10



Estate Walkabout Results 2025

Throughout the summer the Association completed 57 Estate Walkabouts across the Association's housing stock in Angus and Dundee. Tenants were invited to join staff on the walkabouts which were advertised on the Association's website and Facebook page.

We are happy to report that our performance in this area remains better than the Scottish Average



Area	Staff	Residents	Garden letters Issued	Gardens Nominated	Repairs Noted	Areas of Concern	Possible Environmental Improvements	Any other Issues
Arbroath	3	6	11	11	6	10	3	4
Letham	2	2	0	0	4	3	1	1
Brechin	2	3	7	2	2	3	1	0
Montrose	3	0	7	5	1	3	0	1
Forfar	2	0	0	0	0	3	0	0
Kirriemuir	2	0	0	0	0	1	0	0
Monifieth	3	0	2	0	0	0	0	0
Carnoustie	3	1	3	0	1	2	1	0
Barnhill	2	0	0	0	0	1	1	1
Midcraigie	4	0	13	6	1	2	0	0
Whitfield	2	2	23	13	3	1	2	2
	28	14	66	37	18	29	9	9

Estate Walkabouts were carried out in Arbroath, Letham, Brechin, Montrose, Forfar, Kirriemuir, Monifieth, Carnoustie, Barnhill, Mid Craigie & Whitfield.

Neighbourhood Problems & Anti-Social Behaviour

During 1 April 2025 – 31 March 2026 the Association received 174 reports of incidents of Anti-Social Behaviour, 45.4% of neighbour complaints received related to nuisance and disturbances, with the majority being resolved at an early stage.

92.1% of tenants satisfied with the management of the neighbourhood in which they live.

The Association resolved 92.0% of anti-social behaviour cases within the reporting period, compared to the national average of 93.1%.

During the year the Association:

3 Number of Notice of Proceedings served for Anti-Social Behaviour

2 The total number of court actions initiated during the reporting year because of anti-social behaviour

2 Evictions for Anti Social Behaviour



92.0%

of anti-social behaviour cases resolved within the reporting period

National Average

93.1%



Estate Management Budget

The Association has an annual Estate Management budget of £20,000. This equates to each Housing Team having approximately £4,000 per year to provide environmental improvements to their area. This may be in response to complaints or to address issues highlighted during estate walkabouts. The Association spent £19,993.35 of the Estate Management and Environmental Improvement projects identified following Estate Inspections or Estate Walkabouts. These projects include cleaning communal areas, painting parking bay markers and extra bins for communal bin stores and relaying slabs.

It is important the Association allocates a portion of this budget specifically to address issues identified by residents during estate walkabouts. This proactive approach ensures that potential problems are resolved promptly, enhancing the overall living environment for residents.

Open Space Maintenance - Asset Management

Looking after neighbourhoods is important and in 2025-26, we spent **£205,550** on maintaining the quality of our communal areas in our estates.

The work covers the following: -

- An initial visit each April to bring the estates up to maintainable standard after the winter months
- Litter collection every two weeks
- Weed and moss control
- Grass cutting at least sixteen visits per year to each estate.
- Cutting and trimming rough grass areas
- Maintenance of all shrub beds – six visits

Outcome 7, 8 & 9 : Housing Options



THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.
- ✓ Tenants and people on housing lists can review their housing options.

Social landlords have a role to prevent homelessness and should ensure that:

- ✓ People at risk of losing their homes get advice and information on preventing homelessness.

Our Commitment is

We are committed to ensuring tenants and applicants are given the appropriate housing options information. That's why:

- Our website provides information and advice about finding a home along with information and links to the local authority and other social housing landlords.
- We have a housing options leaflet which provides information on local housing providers.
- During office hours there is always a member of staff available to answer any housing options queries.
- Frontline staff have completed either a CIH level 3 or 4 in Housing.



New Tenancies 155 New Tenancies commenced in 2025/26; this includes 49 new build properties.

This is more than the 125 tenancies which commenced in 2024/25. The breakdown of lets was as follows:

14

The number of existing tenants including Management Transfers

76

The number of lets to applicants on the Association's housing list

57

The number of applicants who have been assessed as Homeless by the Local Authority

8

The number of nominations from Local Authorities



2025/26 we also had
8 Mutual Exchanges



Outcome 10: Access to Social Housing



THE CHARTER SAYS...

Social landlords ensure that:

- ✓ People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.

Apply for a Home

THESE HOMES

THESE HOMES

Home Properties Allocations Help About Landlords Contact

Welcome to These Homes

Other ways to obtain an Angus Tenancy:

House Exchange – for tenants who want to find a ‘home swap’.

Transfer – this is when a current tenant applies to us for another tenancy.

Mortgage to Rent – This is where we purchase a property if the owner is at risk of losing their home because of financial difficulties.



Like many other Housing Associations and Local Authorities, our homes are available through Choice Based Lettings scheme commonly known as (CBL). We are a partner organisation in These Homes, an online CBL platform that allows applicants to make choices about where they want to live and which home is most suitable for them.

CBL works through a band and bidding system. When a home becomes available, applicants and existing tenants can place a bid on a suitable home. Our available properties are advertised on These Homes every Tuesday and Thursday.

To assist applicants and existing tenants we have introduced the following measures:

- You can apply to These Homes through our website
- A dedicated CBL email address
- Helpful guide on how to apply for a home
- We offer office and telephone appointments to help applicants complete their online applications
- We have an assisted bidding process for those who are unable to bid

Local Authority Nomination.

Homeless referral from the Local Authority
– This is known as a Section 5 referral.

Nominations from the Local Authority
– This is for specialised or adapted housing.

Referral agreements with third sector agencies
– such as Cornerstone and Scottish Refugee Council



Outcome 11 & 12:

Tenancy Sustainment

THE CHARTER SAYS...

Social landlords ensure that:

- ✓ Tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.



In 2025/26, the **Financial Inclusion & Energy Advice Team** continued to provide vital support to tenants facing financial hardship, offering personalised advice on benefits, budgeting, debt management and energy costs to help people navigate challenging circumstances.

Our Financial Inclusion & Energy Advice Team are here to help tenants every step of the way. Offering personalised advice and practical support, the team helps people maximise their income, manage debt, reduce energy costs, and access essential household items. Whether it's claiming benefits, dealing with rising bills, or making a new house feel like home, the team works hard to ensure tenants feel supported, secure, and able to thrive in their tenancy.

Our 3 Financial Inclusion Officers provide help in the following areas -

- Advice on benefit entitlement and assistance to make claims.
- Advice and support when settling into a new property.
- Help with charitable grant applications to write-off/reduce household debts.
- Help to address debts.
- Challenging decisions from the DWP, Scottish Social Security and Local Government.
- Provide advice and guidance with general money management.

Our Energy Advisor also provides advice in the following areas -

- Help with billing & meter issues
- Reducing Energy Costs
- Heating demonstration
- Energy Efficiency advice
- Emergency fuel support
- Advice on Energy Tariffs.



The team is proud to report that they secured **£357,602 in financial gains for tenants during 2025/26**, demonstrating their continued commitment to improving financial wellbeing and helping tenants maximise their income.

The Financial Inclusion Team successfully secured **£1,500** in funding from the Aberbrothock Skea Trust to provide Starter Packs for new tenants, helping them settle into their homes with essential household items. These packs provide essential items to tenants who are starting with very few belongings, including homeless households and individuals fleeing domestic abuse.



Each starter pack was tailored to the tenant's individual needs and circumstances, and we are proud to have supported 20 households through this funding during 2025/26.

These packs will include essential household items such as:

- **Crockery and cutlery**
- **Cooking utensils**
- **Kettles and air fryers**
- **Towels and dish towels**

Starter Packs will be provided to tenants who are:

- **On a low income**
- **Fleeing domestic abuse**
- **Experiencing homelessness**

Angus Housing Association's Hardship Fund

10 households benefited from the Association's Hardship Fund, with a total value of **£1941**.

The Hardship Fund is designed to support tenants facing financial crises or emergencies. It provides grants of up to £250 - to help cover the cost of essential household items, such as:

- **Beds**
- **Washing machines**
- **Cookers**
- **Fridge/Freezers**

As well as supporting tenants directly, the team regularly posts helpful money-saving and energy advice on the Association's Facebook page. If you haven't already, be sure to give us a follow and keep up with our latest tips and updates.



Quotes received from tenants about the service:



"I have been meaning to do this for a while but I have been busy, so I am only getting a chance to do this now, but I would like to express my gratitude to Justin in the financial inclusion team he has shown nothing short of exceptional professionalism, he was very kind, understanding and patient. He made what was a very new, strange, and stressful situation for me very easy and I honestly cannot thank him enough for all the guidance and advice he has given and his attention to detail is second to none. Justin is a credit to AHA!"

"I feel I should say thank you so much for Casey in helping me get my energy sorted out. She was with me from day one all the way through. THANK YOU, CASEY GOD BLESS, YOU."

89.3%

of Tenants satisfied with the overall service.

Scottish Average | **87.6%**

93.6%

Percentage of new tenancies to total sustained for more than a year.

Number of Abandonments in 2025-26 | **= 5**

We took the following action-

43

Notices of Proceedings



8

Number of Decrees Awarded

18

The total number of court actions initiated during the reporting year



27.8%

Percentage of the 18 court actions initiated which resulted in eviction

11.1%

(2 Evictions)

Percentage of the court actions initiated which resulted in eviction because of anti-social behaviour

5.6%

(1 Eviction)

Percentage of the court actions initiated which resulted in eviction for other reasons

11.1%

(2 Evictions)

Percentage of the court actions initiated which resulted in eviction because rent had not been paid

The Association continues to work with various support agencies throughout Dundee and Angus to ensure tenants are provided with guidance and assistance to maintain their tenancies.

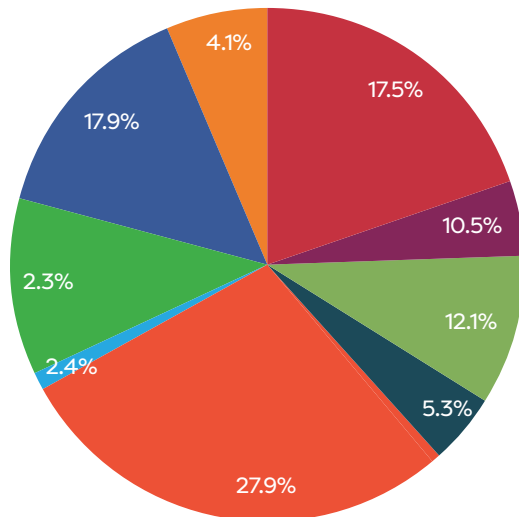
Outcome 13: Value for Money

THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

Value for money is extremely important to AHA and we constantly try to achieve this by using recognised procurement frameworks and regulated procurement tenders. This must be balanced with affordability for tenants, which is regularly reviewed.



How tenants' rent was spent in 2025-26

Staffing Costs	17.5%
Office Overheads	10.5%
Reactive and Voids expenditure	12.1%
Cyclical Maintenance	5.3%
Planned Maintenance (Capital & Revenue)	27.9%
Services and other expenditure	2.4%
Loan Principal Repayments	2.3%
Loan Interest Payments	17.9%
Added to reserves	4.1%

82.4%

of Tenants feel that the rent for their property represents good value for money.

Scottish Average **81.5%**

99.3%

The amount of money we collected for current and past rent as a % of the total rent due in the year.

Scottish Average **99.7%**

Empty Homes

Empty homes do not generate any rental income, and even a property that has been left in perfect condition needs to have appropriate safety checks done before the property can be re-let.

We are happy to report that our performance in this area remains better than the Scottish Average.



0.5%

of rent money not collected because homes were empty

Scottish Average **1.1%**



32.6 days

Average length of time to re-let properties in the last year

Scottish Average **51.7 Days**

Outcome 14 & 15:

Rents and Service Charges



THE CHARTER SAYS...

Social landlords perform all aspects of their housing services so that:

- ✓ A balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them.
- ✓ Tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.

Rent Increase 2025/26



7.0%

We have:

23 Bedsits	526 1 Bed	922 2 Bed	617 3 Bed	118 4 Bed
Average weekly rent (AHA)	Average weekly rent (AHA)	Average weekly rent (AHA)	Average weekly rent (AHA)	Average weekly rent (AHA)
£60.01	£93.51	£109.39	£123.94	£134.61
Average weekly rent (Scotland)	Average weekly rent (Scotland)	Average weekly rent (Scotland)	Average weekly rent (Scotland)	Average weekly rent (Scotland)
£91.60	£98.60	£101.42	£110.33	£121.71

Your Rent

Deciding on the appropriate level of rent increase for each year is a challenging task for the Board of Management. The Board aims to maintain and enhance the level of service provided to tenants while also being mindful of the financial challenges they face. These challenges affect AHA as a business as well, and the Board has the responsibility to ensure the organisation can continue to operate effectively, providing and maintaining high-quality homes for our tenants.

In December, the Board of Management met to discuss the rent increase options that staff would present to tenants. During this meeting, the Board considered several key factors impacting the Association's costs, including inflation, the cost of living, and overall affordability. Taking these factors into account, the Board decided to consult on two potential rent increase options for the 2025-26 period: 6.0% and 7.0%.

Rent Harmonisation

We are currently undertaking an exercise in rent harmonisation to make sure that the rents we charge are fair, based on clear criteria, and remain affordable for tenants. Further details and consultation with tenants as part of this process will be forthcoming during 2026-27.

Current and Former Tenant Rent Arrears

The amount of rent due for the 2025/26 reporting year also known as the Gross Rental Charge (GRC) was **£12,385,985**

The total amount of current and former tenant arrears for the year was **£301,692** which is **2.44%** of Gross Rental Charge. The current tenant arrears alone were **1.37%** (**£170,024**) of the Gross Rental Charge.



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Scottish Housing Regulator HAL65

Financial Conduct Authority - 1665RS

Property Factor ID PF000129

