



Annual Report 2024 - 2025



How We Performed in 2024 - 2025



All social landlords in Scotland are required to publish an annual performance report for their tenants. The report is a summary of the Key Performance Indicators (KPIs) collected by the Scottish Housing Regulator via the Annual Return on Scottish Social Housing Charter (ARC).

The Charter was introduced by the Scottish Government in 2012. It sets out a series of outcomes and standards that all registered social landlords (RSLs) are expected to deliver for their customers. These fall under 5 themes:

- Customer / landlord relationship
- Housing quality and maintenance
- Neighbourhood and community
- Access to housing and support
- Getting good value from rents and service charges

Where we have access to the information, we have compared our performance to the average of three local social landlords performance. These landlords are:

- Maryhill Housing Association
- NG Homes
- Queens Cross Housing Association

Additionally, we have included the national average and performance from 2023/24 for each indicator, where we have access to the information, to further compare our performance against the sector.

Look out for the  symbol!

When you see the thumbs up symbol it means our 2024-25 performance is better than one of the comparison figures provided. For example, better than the National Average, better than our 2023-24 performance or better than the average of the 3 compared RSLs.

Tenant Satisfaction



75.4%



Of tenants are satisfied with the overall service provided by Cadder HA

National Average: 86.9%

Average of Compared RSLs: 78.8%

2023/24 - 75.4%

87%



Of tenants feel that Cadder HA is good at keeping them informed

National Average: 90%

Average of Compared RSLs: 85.7%

2023/24 - 87%

69.4%



Of tenants are satisfied with opportunities to participate in decision making

National Average: 86.3%

Average of Compared RSLs: 81.6%

2023/24 - 69.4%

*Source - Residents' Satisfaction Survey carried out in February/March 2024.

The work we've been doing with our Residents Advisory Group has been nothing short of inspiring! Meeting on the first Wednesday of every month, this group: made up of both tenants and owner occupiers, has become a cornerstone of collaboration and community spirit. Through open dialogue and shared ideas, we've created a two-way process that strengthens the relationship between the Association and our residents. Whether it's shaping services or considering new initiatives, the group's input continues to drive meaningful improvements that reflect the real needs and aspirations of our community. It's a brilliant example of what happens when people come together with purpose and passion!

Complaints

Average number of working days to respond to a Stage 1 Complaint

8 Days

National Average: 5.35 Days

Average of Compared RSLs: 5.7 Days

2023/24 - 6 Days

Average number of working days to respond to a Stage 2 Complaint

19 Days

National Average: 21.3 Days

Average of Compared RSLs: 19.7 Days

2023/24 - 18 Days

We aim to continuously improve our complaints handling process to enhance communication with residents. Led by our Head of Housing, new procedures are being put in place to do so.

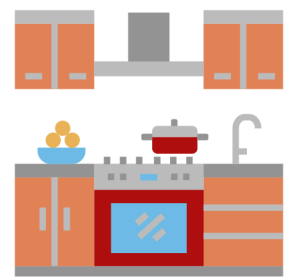


Repairs

We continue to invest in our housing stock and provide a programme of improvements to our tenants' homes.

During 2024/25 planned improvements and cyclical works included:

- 12 kitchen replacements
- 12 bathroom replacements
- 17 heating/boiler replacements
- 265 electrical safety checks



Reactive repairs are an important part of our service and one which we continually aim to improve. Once the repair is complete, our maintenance team will send the resident a text with a quick satisfaction survey.

This allows the Association to gauge residents feelings towards the service and will highlight any areas which require improvement or which areas are excelling.

We ask any resident who receives a repairs satisfaction text to please take the time to complete this so we can aim to continually improve the service.



Average time to complete
an emergency repair

2.6 Hours

National Average: 3.9Hours

Average of
Compared RSLs: 4 Hours

2023/24 - 2.4 Hours



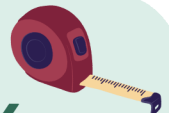
Average time to complete
a non-emergency repair

5.2 Days

National Average: 9.1 Days

Average of
Compared RSLs: 5.5 Days

2023/24 - 4.9 Days



90.9%

Percentage of repairs
completed right first time

National Average: 88%

Average of
Compared RSLs: 88.1%

2023/24 - 89.9%



100%

Of gas safety checks were
completed on time

Average of
Compared RSLs: 100%

2023/24 - 100%



99.3%

Of our properties meet
the Scottish Housing
Quality Standard

National Average: 87.2%

Average of
Compared RSLs: 92.5%

2023/24 - 99%



100%

Of our properties meet
the Energy Efficiency
Standard for social
housing

2023/24 - 99%

Satisfaction with Repairs & Improvements

80%*



Of tenants are satisfied with the quality of their home

National Average: 84.2%

Average of Compared RSLs: 73.6%

2023/24 - 80%



91%*



Of tenants are satisfied with the repairs and maintenance service

National Average: 86.7%

Average of Compared RSLs: 78.6%

2023/24 - 82.4%

*Source -
Repair Satisfaction Surveys
conducted throughout 2024-25

Anti-social Behaviour



100%



Of Anti-social behaviour cases were resolved

National Average: 93.4%

Average of Compared RSLs: 96%

2023/24 - 97%



79%*



Of tenants are satisfied with our contribution to the management of the neighbourhood

Average of Compared RSLs: 76.5%

2023/24 - 79%

*Source -
Residents' Satisfaction Survey
carried out in February/March 2024.



Factored Owners

40.6%*



Of factored owners are satisfied with the factoring service

National Average: 57.9%

Average of Compared RSLs: 67%

2023/24 - 40.6%

We have recently launched our new Business Plan for 2025–2028, driven by our Vision, Values, Mission Statement, and Strategic Objective. As part of our commitment to continuous improvement, we're gearing up for a comprehensive review of our factoring service in Q4 (March 2026). The wheels are already in motion after commencing discussions with a specialist consultant and completed an internal audit that's already driving positive change. This is just the beginning.

*Source - Residents' Satisfaction Survey carried out in February/March 2024

Letting Our Homes



Average time to re-let
empty properties

33.5 Days

Average of
Compared RSLs: 23.8 Days

2023/24 - 28 Days



Percentage of rent lost
due to properties being
empty

0.6%

National Average: 1.7%

Average of
Compared RSLs: 0.51%

2023/24 - 0.89%



Percentage of tenancy
offers refused

46.8%

National Average: 32.4%

Average of
Compared RSLs: 27%

2023/24 - 50%

Access to Housing & Support



53.7%

Of lets were to homeless
applicants

Average of
Compared RSLs: 47.4%

2023/24 - 43.7%



91%

Of new tenants are still in
their home after one year

National Average: 91.6%

Average of
Compared RSLs: 91.7%

2023/24 - 96.5%



38.5 Days

Average time to complete
an adaptation

National Average: 44 Days

Average of
Compared RSLs: 27 Days

2023/24 - 48 Days



Our Money Advice Officer supported residents through 362 welfare rights appointments, resulting in an outstanding £642,360.11 in financial gains.

The work of our in-house Money Advice Officer continues to make a real difference in people's lives, helping to ease financial pressures and unlock vital support across our community.

Rent Collection



Rent collected as a percentage of rent due

100.7%

National Average: 100.1%

Average of Compared RSLs: 100.7%

2023/24 - 98.6%



Rent arrears owed at the end of the year as a percentage of rent due

7.76%

National Average: 6.17%

Average of Compared RSLs: 3.84%

2023/24 - 6.86%



6.67%

Of tenants think their rent is good value for money

National Average: 81.7%

Average of Compared RSLs: 72.6%

2023/24 - 6.67%

*Source - Residents' Satisfaction Survey carried out in February/March 2024

Average Weekly Rents

On average across the sector, social landlords increased their weekly rent by 4.68%. It is a challenge for all social landlords to keep rents affordable whilst also ensuring their statutory obligations can still be met.

	Weekly Rent Increase Applied	Average Weekly Rent 2 Apartment (1 bedroom)	Average Weekly Rent 3 Apartment (2 bedroom)	Average Weekly Rent 4 Apartment (3 bedroom)	Average Weekly Rent 5 Apartment (4 bedroom)
Cadder HA	3.2%	£93.94	£100.90	£115.94	£131.35
Maryhill HA	5%	£94.85	£100.91	£104.48	£109.47
NG Homes	4%	£99.85	£108.04	£118.42	£130.79
Queens Cross HA	3.1%	£98.41	£99.34	£110.65	£128.55
Average of Compared RSLs	4%	£97.70	£102.76	£111.18	£122.93

Our Plans for Improvement



We continue to look for ways to improve our performance and the services we provide within the community. This year, we are focussing on the following areas for improvement:

Rent Arrears will always be a priority for us as the money we collect from rent is used to fund all the services that we provide. We offer a range of help and support, including a money advice service, for those who are struggling with their bills, including rent payments. We will however, continue to pursue all debt that is owed to us, including legal action.

We will continue with the comprehensive review into the provision of **Factoring Services** including consultation with owners.

Strengthening the membership, expertise and outcomes of the **Residents' Advisory Group** to support improvements in customer service and scrutiny.

Ensure delivery and reporting outcomes associated with the **Resident Engagement Strategy**.



Improve our approach to managing our **reactive repairs** and estate services by applying lean management principles to ensure that we 'do more for less'.

Enhance our **communications** and raise our profile with key stakeholders.

Advance our **technology** to increase efficiency and customer focus of our services.

Other information about the Association and our performance can be found on the Scottish Housing Regulator's website: <https://www.housingregulator.gov.scot/landlord-performance/landlords/cadder-housing-association-ltd>

If you wish to discuss the contents of this report please contact the office on 0141 945 3282 or email Lauren.McClure@cadderhousing.co.uk



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