





cadder

HOUSING ASSOCIATION

Annual Report

2025 - 2026

How We Performed in 2025 - 2026

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 2025/26 performance to the average of three local social landlords performance. These landlords are:

- Maryhill Housing Association
- North Glasgow Housing Association
- Queens Cross Housing Association

Additionally, we have included the national average and performance from 2025/26 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 2025/26 performance is better than one of the comparison figures provided. For example, better than the National Average, better than our 2024-25 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: 87.6%

Average of Compared RSLs: 81.3%

2024/25 - 75.4%

87%*

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

National Average: 91.4%

Average of Compared RSLs: 87.5%

2024/25 - 87%

69.4%*

Of tenants are satisfied with opportunities to participate in decision making

National Average: 88%

Average of Compared RSLs: 82.5%

2024/25 - 69.4%

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

During 2025/26, the Residents' Advisory Group (RAG) continued to make a positive contribution to the work of the Association by sharing residents' views, experiences, and feedback on a range of important issues. Although the group remains relatively small in number, members showed a strong commitment to helping shape services and contributed to discussions on policy development, service delivery, governance, asset management, and the Annual Assurance Statement. Members also reviewed estate management and contractor performance, supported community initiatives, and helped identify opportunities to improve communication and engagement with residents.

The input and involvement of RAG members has helped ensure that resident perspectives remain at the heart of decision-making and service improvement. The Association greatly values the time and commitment given by members and will continue to support the group's development, enabling residents to play an active role in influencing services and helping to shape future priorities.

Complaints

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

4.8Days

National Average: 5.36 Days

Average of Compared RSLs: 4.2 Days

2024/25 - 8 Days

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

19.4Days

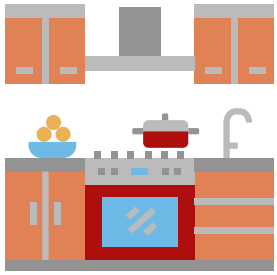
National Average: 28.7 Days

Average of Compared RSLs: 18.8 Days

2024/25 - 19 Days

Repairs

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



During 2025/26 planned improvements and cyclical works included:

- 6 kitchen replacements
- 6 bathroom replacements
- 698 gas safety checks
- 107 gutters cleaned
- 50 common area fire risk surveys
- 10 internal closes painted

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

2.9Hours

National Average: 3.5 Hours

Average of Compared RSLs: 2.79 Hours

2024/25 - 2.6 Hours

Average time to complete a non-emergency repair

5.9 Days

National Average: 8.8 Days

Average of Compared RSLs: 6.9Days

2024/25 - 5.2 Days

95.1%

Percentage of repairs completed right first time

National Average: 95.3%

Average of Compared RSLs: 95.6%

2024/25 - 90.9%

100%

Of gas safety checks were completed on time

2024/25 - 100%

99.9%

Of our properties meet the Scottish Housing Quality Standard

National Average: 89.5%

Average of Compared RSLs: 93.%

2024/25 - 99.3%

100%

Of our properties meet the Energy Efficiency Standard for social housing

2024/25 - 100%

Damp and Mould

New ARC indicators were introduced 2025/26 around damp and mould to ensure Registered Social Landlords manage instances of damp and mould within their community.

Damp and mould cases resolved

100%



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

9 Days

National Average: 25.8 Days

Average of Compared RSLs: 39.6 Days

From 6th October 2026, The Investigation and Commencement of Repair (Scotland) Regulations 2026 (known as Awaab's Law) has been put in place with defined timescales social landlords must adhere to when investigating and treating instances of damp and mould.

Find out more about this on our website - https://www.cadderha.co.uk/wp-content/uploads/2026/09/awaabs-law-guidance-tenants-scotland-easy-read-version.pdf

Satisfaction with Repairs & Improvements

80% *

Of tenants are satisfied with the quality of their home

National Average: 87%

Average of Compared RSLs: 75.6%

2024/25 - 80%

90.2% *

Of tenants are satisfied with the repairs and maintenance service

National Average: 88.1%

Average of Compared RSLs: 78.1%

2024/25 - 91%

*Source - Repair Satisfaction Surveys conducted throughout 2025-26

Anti-social Behaviour

97.2%

Of Anti-social behaviour cases were resolved

National Average: 93%

Average of Compared RSLs: 93%

2024/25 - 100%

79% *

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

Average of Compared RSLs: 78.2%

2024/25 - 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: 56.8%

Average of Compared RSLs: 65.4%

2024/25 - 40.6%

We have listened to your feedback relating to our Factoring Service and have now started a comprehensive review of the services we provide to you. It is important to us that we improve our service to meet with your satisfaction. We will be discussing what this means for our owners over the winter months, starting with a public meeting in November 26. So far, we have been:

- Reviewing factoring policies and procedures
- Looking at ways to improve communication with owners
- Reviewing title deed responsibilities
- Improving consistency and transparency in service delivery
- Planning future service improvements

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

Letting Our Homes

Average time to re-let empty properties

16Days

National Average: 51 Days

Average of Compared RSLs: 22 Days

2024/25 - 33.5 Days

Percentage of rent lost due to properties being empty

0.3%

National Average: 1.12 %

Average of Compared RSLs: 0.41%

2024/25 - 0.6%

Percentage of tenancy offers refused

31.3%

2024/25 - 46.8%

Access to Housing & Support

51.8%

Of lets were to homeless applicants

2024/25 - 44.6%

77.8%

Of new tenants are still in their home after one year

National Average: 95.3%

Average of Compared RSLs: 93.3%

2024/25 - 91%

31 Days

Average time to complete an adaptation

National Average: 46.6 Days

Average of Compared RSLs: 52.7 Days

2024/25 - 38.5 Days

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.

Our Money Advice Officer supported residents through 320 welfare rights appointments.

In 2025/26, our Money Advice Officer secured £495,372.17 in financial gains.

Rent Collection

Rent collected as a percentage of rent due

101.3%

National Average: 99.67%

Average of Compared RSLs: 99.8%

2024/25 - 100.7%

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

6.58%

National Average: 5.91%

Average of Compared RSLs: 3.67%

2024/25 - 7.76%

55.8%*

Of tenants think their rent is good value for money

National Average: 82%

Average of Compared RSLs: 73.5%

2024/25 - 55.8%

*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 5.6% in 2025/26. 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	5%	£97.38	£104.57	£120.08	£136.02
Maryhill HA	5.8%	£99.68	£105.71	£109.70	£119.70
NG HA	6%	£103.98	£112.49	£122.92	£136.01
Queens Cross HA	6%	£102.40	£102.96	£114.94	£135.30
Scottish Average	5.6%	£98.61	£101.42	£110.33	£121.71

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:

Tenancy Sustainment
We recognise the difficulties with running your own home and in particular in the early months of your tenancy when it can seem overwhelming. As such, we have invested in more support to help new tenants settle into their house and make it their home. We are developing a new initiative called “Cadder Together” which ensures a range of support to help people settle into and maintain their homes. This includes money advice, fuel affordability guidance, tenancy support and wellbeing initiatives. We are also introducing annual visits to all of our tenants. Part of this approach will ensure that any help, support or guidance that you may be interested in can be arranged for you to prevent you struggling with or losing your home.

Rent Arrears Recovery
Every pound paid in rent goes toward delivering the services that we provide to you. It is essential that we recover arrears as quickly and effectively as possible. This will avoid your home being at risk, but also ensures that we have the income needed to continue to invest in your home and community. We have seen improvement in our debt recovery over the last year, but we will continue to strengthen our approach to maximise our income, whilst supporting anyone experiencing financial difficulties.

Value for Money
We understand that it is important to ensure that we get the best outcome for our customers, in everything that we do. This could be appointing and managing contractors, dealing with your enquiry efficiently, addressing your concerns if things go wrong, and ensuring that your views help influence our decisions. We are introducing additional opportunities for your voice to be heard, for your questions to be addressed, and for your aspirations for your home and community to be highlighted. “Cadder Connects” will launch in November 2026. Please watch out for updates on our Facebook page, our website and text messages from us.

Customer Excellence
One of the most important areas we will focus on this year is our customer service – what do we do well, and what needs to improve. We have introduced a new approach to reviewing our customer service, which will enhance how we manage complaints and concerns, how we demonstrate that we are listening and responding to your aspirations and improve how we communicate and keep you updated. Please follow us on Facebook, or check our website for further information as we deliver on what matters to you. Please note that our website is currently under development and we plan to launch our new website late 2026/early 2027.

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

20 Fara Street, Glasgow, G23 5AE
www.cadderha.co.uk
0141 945 3282
enquiry@cadderhousing.co.uk