



# PERFORMANCE REPORT CARD 2023/24



If you require this report in larger print, audio form, braille or another language, please contact the office.

As part of its monitoring regime the Scottish Housing Regulator requires that Registered Social Landlords (RSLs) submit data on their performance through the Annual Return on the Charter (ARC).

The Charter has six main sections covering the Association's performance relating to;



The full return submitted by the Association is available on the Scottish Housing Regulator's website at [www.housingregulator.gov.scot](http://www.housingregulator.gov.scot)

*Based on the information submitted, the Regulator produces a Landlord's Report for the Association that summarises the key performance indicators. This is available on both Regulator's and the Association's websites.*



The Association also makes information on its performance available to tenants and other service users showing how we compare to other landlords in our area, highlighting any areas of poor performance and outlining our plans for improvement.

In our report we have compared ourselves against the averages of 5 other local Associations of approximately the same size. These are referred to as our peer group. Where appropriate we have also provided the average for all social landlords in Scotland as well as South Lanarkshire Council.

## WHAT WE OWN & MANAGE



## OUR FINANCES

Income	
Rent Receivable	<b>£4,327,884</b>
Grants	<b>£40,114</b>
Interest Received	<b>£50,744</b>
Factoring Management Fees	<b>£157,303</b>
Commercial Properties	<b>£84,995</b>
Other	<b>£500.00</b>
<b>Total Income</b>	<b>£4,661,540</b>

Expenditure	
Reactive Repairs	<b>£436,582</b>
Planned & Cyclical Maintenance	<b>£324,510</b>
Major Repair Costs	<b>£61,665</b>
Estate Management Costs	<b>£214,707</b>
Management & Administration	<b>£1,941,230</b>
Loan Repayments	<b>£707,870</b>
Loan Interest	<b>£369,515</b>
Void Maintenance Costs	<b>£43,992</b>
<b>Total Expenditure</b>	<b>£4,100,071</b>

### Average Management Costs Per Unit

2023/2024

**£1,636**

2022/2023 £1,672



### Average Net Debt Per Unit (what we owe to lenders etc)

2023/2024

**£6,308**

2022/2023 £7,524



### Key Points & Achievements

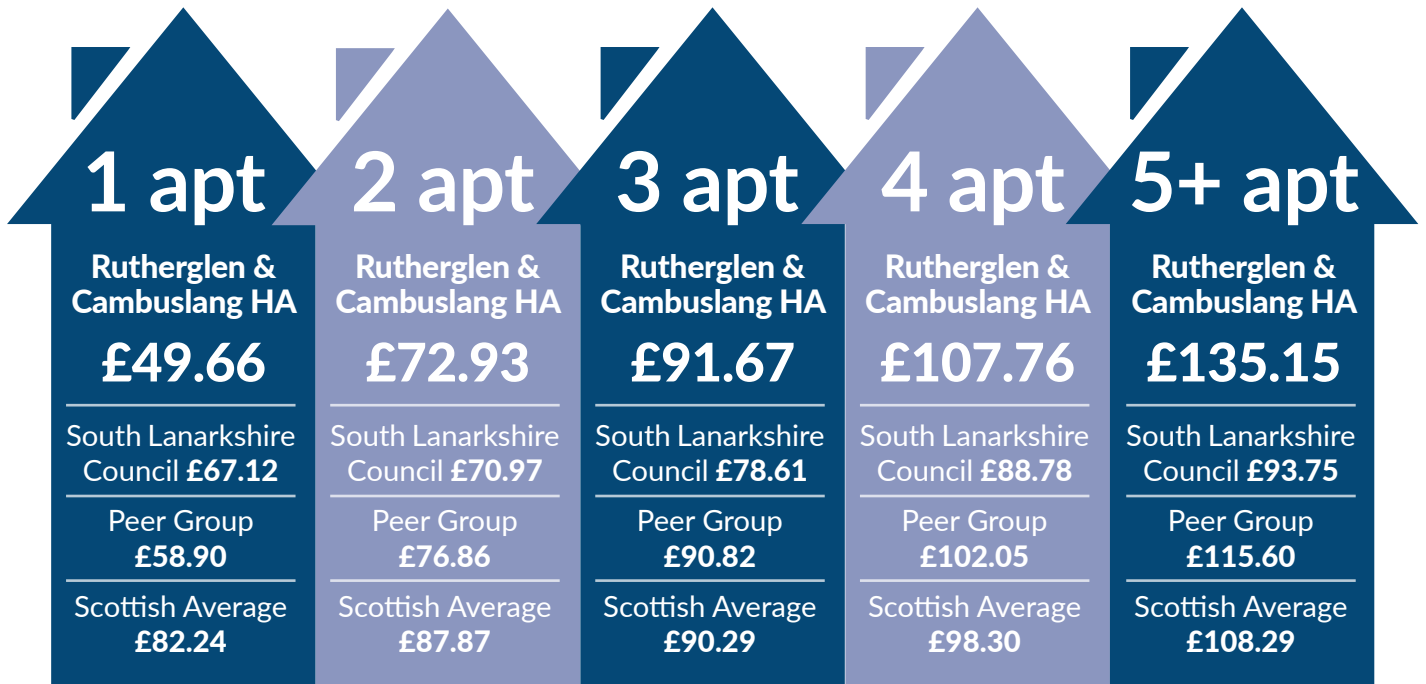
★ We made an operating surplus of £315,465 in the year

★ The historic housing costs of properties owned by the Association are £35.7 million

★ We paid back £707,870 towards our loans

# INCOME REPORT

## Average Weekly Rent Charged



We are conscious of the fact that the average rents for our smaller properties are well below the national average and the average of our peer groups but that those for the larger properties are substantially higher.



Next year we are looking to carry out a full review of how we set our rents in order to harmonise rents across all the stock. As part of this review, we hope to close the disparities between the rents for all sizes of properties. By doing so we intend to ensure that our rents compare favourably with our peer groups as well as the national average in Scotland.

### Rent Increase Applied

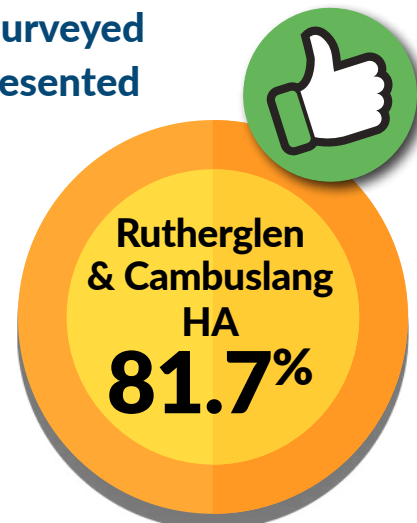


South Lanarkshire Council	<b>6.5%</b>
Peer Group	<b>4.6%</b>
Scottish Average	<b>6.1%</b>

### Percentage of Tenants Surveyed that felt their Rent Represented Good Value for Money

Our recent satisfaction survey has highlighted that there has been a dip in the response from our tenants who feel that the rent represented good value for money.

Although many associations have reported a similar trend, the Association will be taking a closer look at these results and looking at ways to improve our services to tenants and thereby provide better value for money.



South Lanarkshire Council	<b>94.7%</b>
Peer Group	<b>87.2%</b>
Scottish Average	<b>81.6%</b>

# INCOME REPORT



## Rent Collected

(includes monthly rent plus arrears)

2023/2024

**100.09%**

2022/2023 100.23%

Peer Group  
(2022/23) 100.1%  
(2023/24) 100.7%

Scottish Average  
(2022/23) 99.0%  
(2023/24) 99.4%



## Rent Arrears as a % of the rent due

2023/2024

**1.91%**

2022/2023 1.94%

Peer Group  
(2022/23) 3.18%  
(2023/24) 3.72%

Scottish Average  
(2022/23) 6.9%  
(2023/24) 6.7%



## Rent lost due to Properties being Void

2023/2024

**0.06%**

2022/2023 0.11%

Peer Group  
(2022/23) 0.4%  
(2023/24) 0.2%

Scottish Average  
(2022/23) 1.4%  
(2023/24) 1.4%



We are aware that rising costs mean that many tenants continue to experience financial difficulties and we are therefore pleased that the level of rent collected in the year remains high and above the national average.

As a result of the hard work of staff and the clear priority our tenants give to

paying their rent the level of rent arrears continues to be extremely low and well below that of many other landlords.

The level of rent lost due to properties being void has decreased significantly as a direct result of the decrease in the time it took on average to re-let our houses when they became empty which has almost halved since the end of last year.



# INVESTMENT IN OUR STOCK

The Association is committed to providing affordable, modern housing and makes substantial investment in the maintenance and improvement of our stock every year. Our investment also ensures that our properties comply with all of the standards set by the Scottish Government including the Scottish Housing Quality Standards (SHQS) and the Energy Efficiency Standards for Social Housing (EESH).

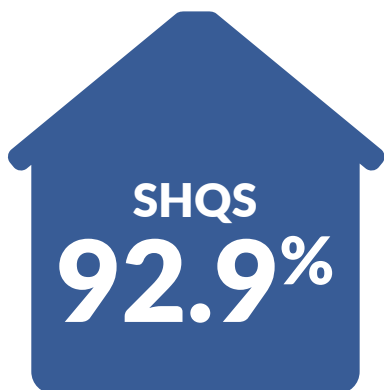
## Repairs & Maintenance Spend 2023/2024



The spend on repairing and maintaining our properties returned to more normal levels during the year following restrictions to the maintenance programmes due to COVID.

The level of spend is likely to increase further over the next year as we undertake the work highlighted in the stock condition surveys recently carried out.

## Percentage of Stock meeting SHQS



Peer Group **98.19%**

Scottish Average **84.4%**

Due to the size and type of some of our older properties we can't bring them up to the standards. These properties are therefore 'exempt' from having to comply.

# OUR REPAIRS PERFORMANCE



## Percentage of Tenants Satisfied with the Repairs Service

# 90.31%



South Lanarkshire Council	<b>94.7%</b>
Peer Group	<b>87.2%</b>
Scottish Average	<b>81.6%</b>

Our percentage of tenants satisfied with the repairs service remains high and above our peer group and the Scottish average.

This year we have implemented a number of changes to how we procure and deliver many aspects of our repairs service. We are confident that these will result in cost savings as well as a better service for tenants.

## Average Time to Complete Repairs



### Emergency Repairs (hours)

2023/2024

# 1.97 hrs

2022/2023 2.59hrs

SLC (2022/23)	5.4hrs
(2023/24)	6.55hrs

Peer Group (2022/23)	2.42hrs
(2023/24)	1.98hrs

Scottish Average (2022/23)	4.2hrs
(2023/24)	4.0hrs



### Non-Emergency Repairs (days)

2023/2024

# 4.93 days

2022/2023 4.51 days

SLC (2022/23)	11.6 days
(2023/24)	14.53 days

Peer Group (2022/23)	5.0 days
(2023/24)	4.55 days

Scottish Average (2022/23)	8.7 days
(2023/24)	9.0 days



### % Reactive Repairs Completed 'right 1st times'

2023/2024

# 97.34%

2022/2023 89.29%

SLC (2022/23)	99.6%
(2023/24)	99.68%

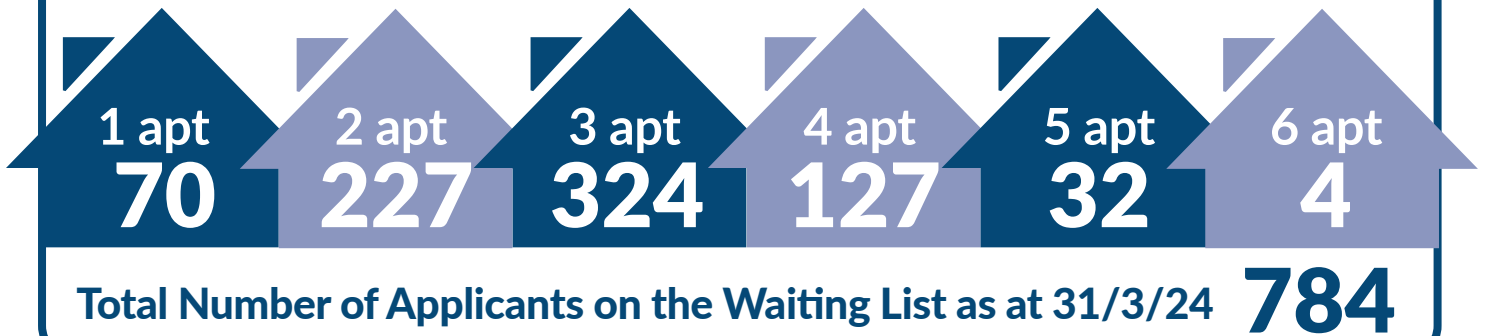
Peer Group (2022/23)	88.2%
(2023/24)	93.67%

Scottish Average (2022/23)	87.8%
(2023/24)	88.4%



## ACCESS TO OUR HOUSES

Like virtually every social landlord, the number of households on our waiting list for housing far exceeds the number of properties that become available.



### Number of New Allocations



The above figures clearly show that demand for the Association's properties continues to far outstrip the number of properties that become available. Due to the lack of funding, the high cost of borrowing and the financial uncertainty, the Association took the difficult decision not to pursue any new build projects at this time. However, we do remain committed to exploring all opportunities in the future to provide more homes in our communities.

### Average Number of Days to Re-Let Vacant Properties

	2022/2023	2023/2024
R&CHA	13.7	7.4
SLC	27.8	22.2
Peer Group Average	19.9	15.3
Scottish Average	55.6	56.7

We are pleased that the average number of days it has taken to re-let our vacant properties has almost halved. Not only does this mean we have greatly reduced the amount of rent lost due to properties being empty, it also means households have been rehoused in their new homes as quickly as possible.



### Percentage of Tenancy Offers Refused

	2022/2023	2023/2024
R&CHA	22.5%	32.5%
SLC	22.6%	18.3%
Peer Group Average	21.1%	21.0%
Scottish Average	30.9%	32.5%

Unfortunately, the percentage of offers of housing that were refused has increased.

The reasons for this are not clear but this is an area we will be examining further with the aim of reducing this result in the future.





# OUR FACTORING SERVICE

Number Factored as at 31/3/24

937

## Average Annual Management Fee

R&CHA  
**£70.02**

South Lanarkshire Council	<b>£139.09</b>
Peer Group	<b>£84.40</b>
Scottish Average	<b>£115.12</b>

WORK  
AHEAD TO  
IMPROVE

Our management fee is well below the Scottish average and, while we want to provide the best value for money to all our customers, we must ensure that our fees for the services we provide to owners cover our costs.

The Association is currently carrying out an in-depth review of the full factoring service including the costs involved for both owners and the Association. It is likely that this will result in a number of changes to the service as we must ensure that the income is fully covering the costs of delivering the factoring activities.

## Collection of Invoiced Charges 2023/2024



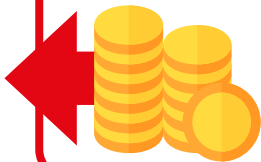
Total Factoring Charges  
Invoiced (1/4/23 – 31/3/24)

**£150,102.00**



Income from Management Fees

**£62,221.59**



Arrears Outstanding as at 31/3/24

**£226,967.00**

We recognise that the level of money owed by owners is extremely high and much of this is long standing, historical debt.

Reducing the level of this debt is clearly going to be a priority area of work and, as part of the review mentioned above, legal advice and action is being taken against the persistent non-payers.



WORK  
AHEAD TO  
IMPROVE

## % Owners Satisfied with the Factoring Service



R&CHA  
**51.4%**

WORK  
AHEAD TO  
IMPROVE

Peer Group	<b>59.5%</b>
Scottish Average	<b>59.5%</b>

A recent independent survey of owners highlighted that satisfaction levels with the overall service was disappointingly low.

We are currently looking at the responses and comments and will be formulating an action plan for addressing areas of poor performance.

# OUR SERVICE DELIVERY PERFORMANCE

## % Tenants Satisfied with

### Overall Service



R&CHA

**90.1%**

South Lanarkshire Council	<b>91.9%</b>
Peer Group	<b>91.3%</b>
Scottish Average	<b>86.5%</b>

### Management of Neighbourhood



R&CHA

**93.6%**

South Lanarkshire Council	<b>89.5%</b>
Peer Group	<b>90.0%</b>
Scottish Average	<b>84.7%</b>

Like many associations, we have seen a slight dip in the levels of satisfaction with the overall service provided. However, we remain amongst the top performers when compared to the national average.

With regards the management of our neighbourhoods, we are pleased to have high levels of satisfaction than our peer group, SLC and the national average.



## Management of Tenancies

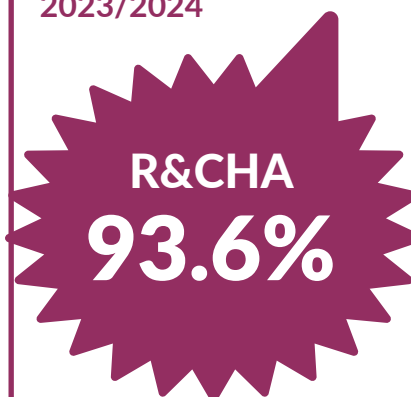
### % Anti-Social Cases Resolved within Target

2022/2023



South Lanarkshire Council	<b>96.7%</b>
Peer Group	<b>98.3%</b>
Scottish Average	<b>94.2%</b>

2023/2024



South Lanarkshire Council	<b>94.7%</b>
Peer Group	<b>97.2%</b>
Scottish Average	<b>94.3%</b>

Although we remain diligent and proactive in our dealing with anti-social behaviour, an increasing number of cases are proving to involve complex issues including mental health problems and chaotic lifestyles. Such cases are extremely challenging and are compounded by the difficulties is accessing the appropriate level of support for households.

Unfortunately, this is reflected in the time it is taking to effectively deal with, and resolve, some cases.

# OUR SERVICE DELIVERY PERFORMANCE

## Tenant Engagement

% Tenants who feel the Association is Good at Keeping them Informed

**R&CHA**  
**97.9%**



South Lanarkshire Council	<b>96.1%</b>
Peer Group	<b>97.2%</b>
Scottish Average	<b>90.5%</b>

% Tenants Satisfied with the Opportunities to Participate

**R&CHA**  
**96.7%**



South Lanarkshire Council	<b>97.3%</b>
Peer Group	<b>96.3%</b>
Scottish Average	<b>87.7%</b>

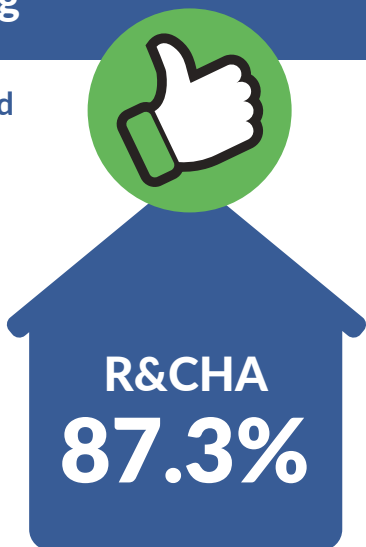
**WORK AHEAD TO IMPROVE**

Despite our great levels of satisfaction, we are aware that more needs to be done to effectively engage with our residents and communities. We have recently started working with TPAS who are experts in community engagement and involvement with a view to building more constructive and lasting relationships with our communities.

## Quality & Standard of the Housing

% Tenants Satisfied with Quality of their Home

We are delighted that the majority of our tenants are happy with the homes they live in and are committed to ensuring we maintain all our properties to the highest possible standards.



South Lanarkshire Council	<b>90.6%</b>
Peer Group	<b>83.2%</b>
Scottish Average	<b>84.0%</b>

## Complaints Handling

Stage 1 Complaints

**100%**  
**Responded to in Full**

Scottish Average 96.7%



Stage 2 Complaints

**100%**  
**Responded to in Full**

Scottish Average 90.7%



## MEMBERSHIP



**Total No. of Members as at 31/3/24 61**

Our membership is extremely important to us and we are keen to ensure that it is fully representative of our customers and communities. In line with the Association's Rules, a number of memberships have had to be cancelled and the number of members has dropped.

During the coming year we are planning to carry out an extensive campaign to encourage our residents to take out membership and have their interests represented.



Becoming a member of the Association is the easiest way to participate and engage with the us. As a member you can not only vote for candidates to join the Management Committee, you can also stand for election to become a Committee member yourself.

It only cost £1, and you can apply via the Association's website.

Part of the work TPAS is undertaking on the Association's behalf is establishing an Editorial Panel of tenants. The purpose of the panel is to support the provision of documents such as this Annual Report in a way that is appealing and user friendly.

Meetings of the panel will be informal and can be joined remotely.

If you are interested in joining the panel, please contact the Association.



tenant  
participation  
advisory service



If you have any comments or questions about any of the information provided in this year's annual report, please contact Jim Kerr at the Association's office.



### ***Rutherglen & Cambuslang Housing Association***

16 Farmeloan Road, Rutherglen,  
South Lanarkshire, G73 1DL

Tel 0141 647 4917 Fax 0141 647 5595

Email [info@randcha.co.uk](mailto:info@randcha.co.uk)

Website [www.randcha.co.uk](http://www.randcha.co.uk)

Emergency repairs outwith office hours 0141 647 4917

Freephone 0800 169 3379