



ANNUAL REPORT ON THE CHARTER 2024/25

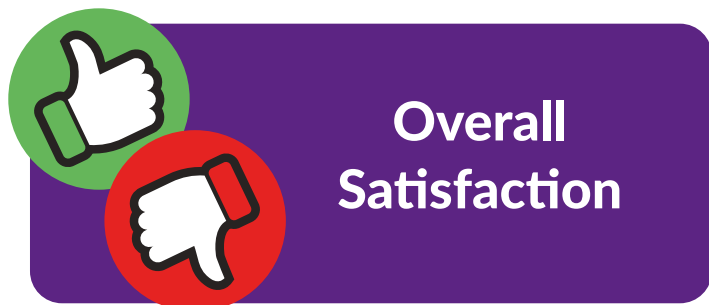


If you require this report in larger print, audio form, braille or another language,
please contact the office.

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).

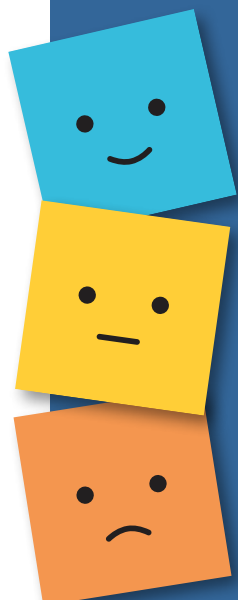


The Charter has six main sections covering the Association's performance relating to;



The full return submitted by the Association is available on the Scottish Housing Regulator's website at www.housingregulator.gov.scot

Based on the information submitted, the Regulator produces a Landlord Report for the Association that summarises the key performance indicators. This is available on both the Regulator's and the Association's websites at www.housingregulator.gov.scot and www.randcha.co.uk



The Association is required to make 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. We do this in our annual report on the Charter. This is our annual report for our Charter indicators for financial year 2024/25.

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.

Our satisfaction measures were last collected in 2022/23. We are undertaking an updated Customer Satisfaction Survey during Autumn/Winter 2025/26 and have appointed Research Resource to carry the survey out for us.

We have reviewed our Business Plan for 2025-28 and a number of improvement actions for our charter indicators have been added to our strategic delivery plan.

WHAT WE OWN & MANAGE

Rented
873

Shared
Ownership
8

Leased
7

Factored
932

OUR FINANCES

Income			Expenditure		
	2023/24	2024/25		2023/24	2024/25
Rent Receivable	£4,327,884	£4,545,397	Reactive Repairs	£436,582	£428,437
Grants	£40,114	£1,818	Planned & Cyclical Maintenance	£324,510	£145,685
Interest Received	£50,744	£71,835	Major Repair Costs	£61,665	£302,035
Factoring Management Fees	£157,303	£165,725	Estate Management Costs	£214,707	£233,516
Commercial Properties	£84,995	£109,940	Management & Administration	£1,941,230	£2,100,505
Other	£500	£500	Loan Repayments	£707,870	£777,836
Total Income	£4,661,540	£4,895,215	Loan Interest	£369,515	£331,237
			Void Maintenance Costs	£43,992	£84,232
			Total Expenditure	£4,100,071	£4,403,483

Average Management Costs Per Unit

2024/2025

£2,013

2023/2024 £1,636

2022/2023 £1,672



Average Net Debt Per Unit

(what we owe to lenders etc)

2024/2025

£4,609

2023/2024 £6,308

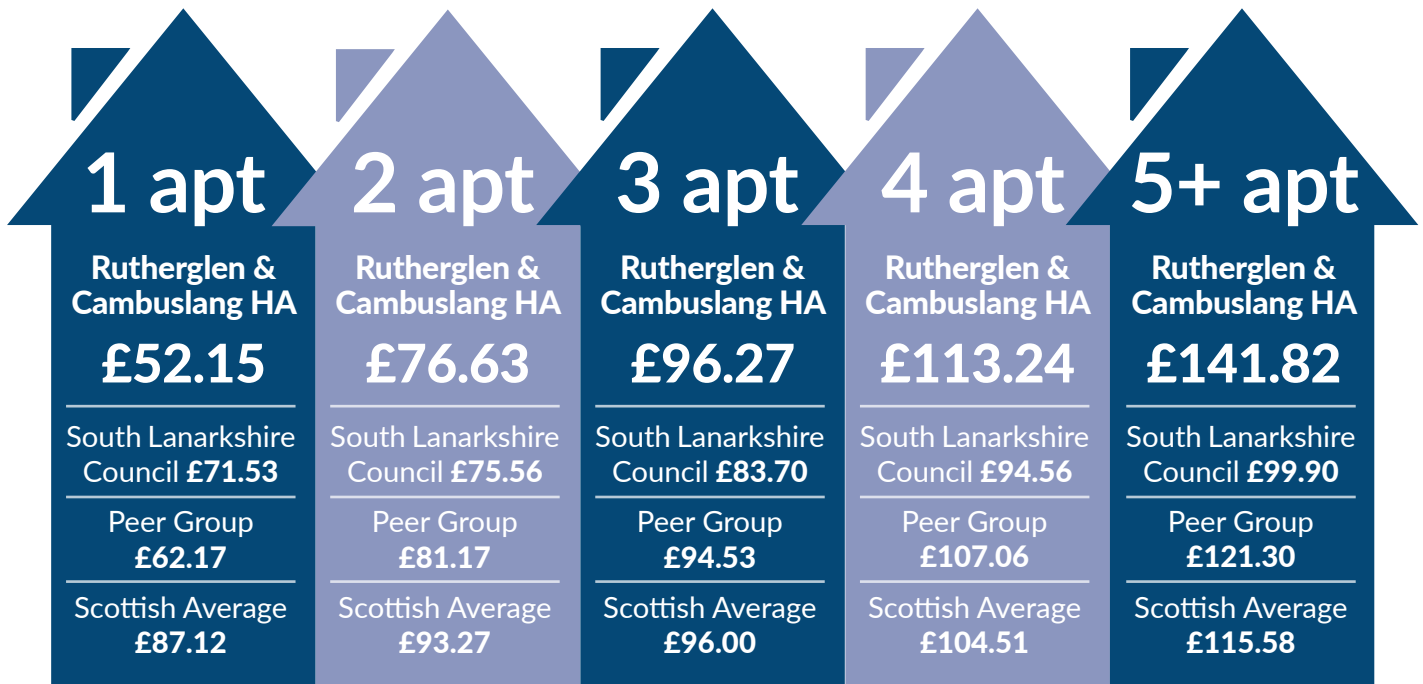


Key Points & Achievements

- ★ We made an operating surplus of £389,974 in the year
- ★ The historic housing costs of properties owned by the Association are £36 million
- ★ We paid back £777,836 towards our loans
- ★ We have increased our income from our commercial properties and interest from our invested funds this year.
- ★ We reduced our average net debt per unit by over a quarter
- ★ Our accounting for 2023/24 for Average Management Costs/unit did not include all of our staff costs. This has been amended for 24/25 resulting in the 23% increase. This is not an actual staff costs increase.

INCOME REPORT

Average Weekly Rent Charged



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

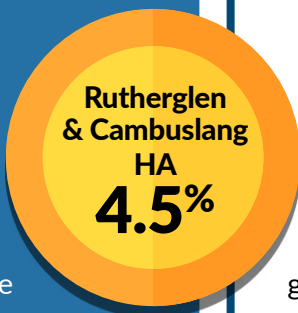
On our delivery plan we will be undertaking a full review of how we set our rents in order to harmonise rents across all the stock during the remainder of 2025/26. As part of this review, we hope to close the disparities between the rents for all sizes of properties. This will ensure that our rent setting process is fair and transparent for our tenants. We will implement any recommendations from financial year 2027/28.



Rent Increase Applied

Each year when we look at our budgets for the following year, we assess what income we need to provide our services, maintain our homes and service our loans whilst ensuring our rents are affordable.

South Lanarkshire Council	6.5%
Peer Group	4.1%
Scottish Average	4.7%

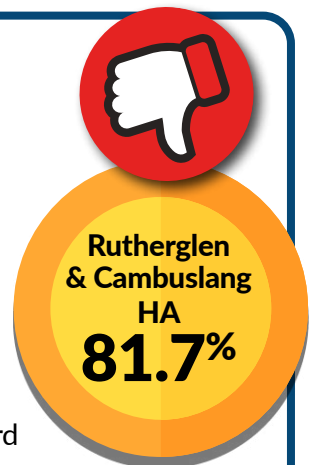


Percentage of Tenants Surveyed that felt their Rent Represented Good Value for Money

Our previous satisfaction survey highlighted that there was a dip in the response from our tenants who feel that their rent represented good value for money. The Association understands the challenges facing our tenants due to the ongoing cost of living pressures and rent affordability is of the utmost importance to our Board of Management when setting our rents each year.

Although our performance is reflective of the Scottish Average, we have been focussing on value for money with a new policy agreed in 2024/25. We have also been reviewing our procurement policy and procedures to ensure we get value for money, especially from our maintenance contractors. As a result of this increased focus by the Association it is hoped that there will be an increase in our satisfaction levels for this indicator.

South Lanarkshire Council	94.7%
Peer Group	87.2%
Scottish Average	81.7%



INCOME REPORT



Rent Collected

(includes monthly rent plus arrears)

2024/2025

99.47%

2023/2024 100.09%

Peer Group
(2023/24) 100.07%
(2024/25) 99.73%

Scottish Average
(2023/24) 99.4%
(2024/25) 100.2%



Rent Arrears as a % of the rent due

2024/2025

1.74%

2023/2024 1.91%

Peer Group
(2023/24) 3.72%
(2024/25) 3.2%

Scottish Average
(2023/24) 6.7%
(2024/25) 6.2%



Rent lost due to Properties being Void

2024/2025

0.13%

2023/2024 0.06%

Peer Group
(2023/24) 0.2%
(2024/25) 0.34%

Scottish Average
(2023/24) 1.4%
(2024/25) 1.3%



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. We are proud of this achievement.

The level of rent lost due to properties being void remains low and although there is a slight increase, our performance in this indicator in comparison with our peers remains very good.



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 2024/2025



We have substantially increased our major repair costs for this year. We commenced a bathroom replacement contract which 100% of our tenants who benefited were satisfied with.

In 2025/26 we are continuing with our bathroom replacement programme and commencing a small kitchen replacement contract.



Percentage of Stock meeting SHQS



Peer Group **97.68%**

Scottish Average **87.2%**

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	88.14%
Peer Group	91.38%
Scottish Average	86.7%



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

Last year we implemented a number of changes to how we procured and deliver many aspects of our repairs service. We have added in performance indicators to our contracts to hold our contractors to account.

Average Time to Complete Repairs



Emergency Repairs (hours)

2024/2025

3.44 hrs

2023/2024 1.97hrs

SLC	
(2023/24)	6.55hrs
(2024/25)	4.57hrs

Peer Group	
(2023/24)	1.98hrs
(2024/25)	2.45hrs

Scottish Average	
(2023/24)	4.0hrs
(2024/25)	3.9hrs



Non-Emergency Repairs (days)

2024/2025

4.69 days

2023/2024 4.93 days

SLC	
(2023/24)	14.53 days
(2024/25)	13.04 days

Peer Group	
(2023/24)	4.55 days
(2024/25)	4.47 days

Scottish Average	
(2023/24)	9.0 days
(2024/25)	9.1 days



% Reactive Repairs Completed 'right 1st times'

2024/2025

94.02%

2023/2024 97.34%

SLC	
(2023/24)	99.68%
(2024/25)	99.74%

Peer Group	
(2023/24)	93.67%
(2024/25)	94.9%

Scottish Average	
(2023/24)	87.4%
(2024/25)	88.0%

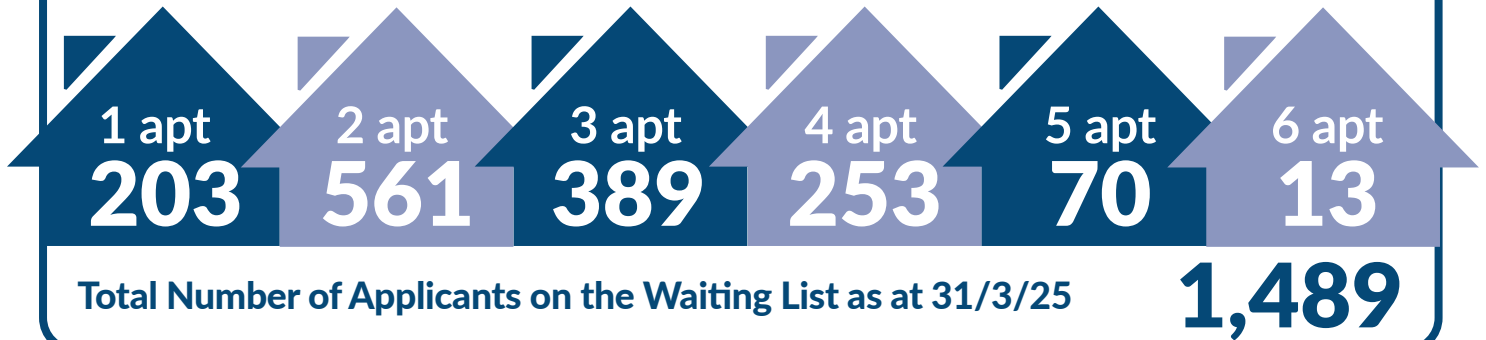
Our performance for the repair service is a priority for the Association and is consistently noted as the top priority for our tenants. Our response times for emergency repairs has increased in 2024/25 and we are closely monitoring this to reduce the response times. Our non-emergency repairs are similar to our peer group and perform very well against SLC and the national average.



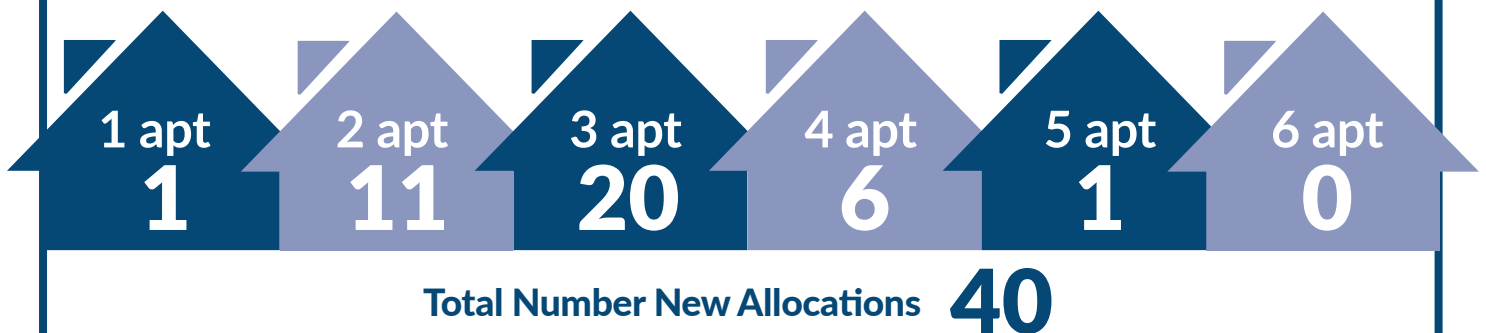
The percentage of repairs completed 'right first time' has slightly dropped over the year as we moved in a new contractor's framework. We fully expect this to improve going forward.

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 Associations properties continues to far outstrip the number of properties that become available.

The Board of Management considered their approach to building new homes in early 2025 and has maintained its position 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 and the Board will review their approach to development on an annual basis as part of their strategic review of the Association.

Average Number of Days to Re-Let Vacant Properties

	2023/2024	2024/2025
R&CHA	7.4	12.28
SLC	22.2	19.31
Peer Group Average	15.3	15.76
Scottish Average	56.7	60.6

Our days to relet increased in the last year. However, the Association's performance remains strong in comparison to our peers. We have set a target for 2025/26 at an average of 11.5 days to relet our properties and are closely monitoring this.



Percentage of Tenancy Offers Refused

	2023/2024	2023/2024
R&CHA	32.5%	21.57%
SLC	18.3%	23.06%
Peer Group Average	21.0%	17.46%
Scottish Average	32.5%	32.4%

We are pleased to note that the percentage of offers of housing that were refused has decreased to just over 1 in 5 of our offers made. This compares with the Scottish average but remains higher than our peers.

We will continue to have an improvement focus in this area. This includes ongoing review of our waiting lists to ensure our vacant homes are allocated to those with the highest housing need.



OUR FACTORING SERVICE

Number of Factored properties as at 31/3/25

932

Average Annual Management Fee

R&CHA
£71.46

South Lanarkshire Council	£133.08
Peer Group	£86.78
Scottish Average	£118.77

Following the factoring review, we will be invoicing owners for the increased fee quarterly to both spread the cost for our factored owners and to recover our costs more effectively.

WORK
AHEAD TO
IMPROVE

Our management fee remained well below the Scottish average. However, to ensure that our fees for the services we provide to owners cover our costs and that tenants are not cross-subsidising this service, we have increased the factoring fee from October 2025 following a major review of the costs attributable to this service.

Collection of Invoiced Charges

Total Factoring Charges Invoiced

2023/2024 2024/25

£150,102.00 £248,315.80

Income from Management Fees

2023/2024 2024/25

£62,221.59 £68,720.52

Arrears Outstanding

2023/2024 2024/25

£226,967.00 £215,544.57

We recognise that the level of money owed by owners is extremely high and much of this is long standing, historical debt. Our factoring review has highlighted that our debt recovery processes for factoring required improvement. Reducing the debt is an organisational priority and significant inroads have already been made. Our next step is to take persistent non-payers to court. We have agreed a policy and procedure for this and additional staff are in place to take this forward.

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% Owners Satisfied with the Factoring Service



R&CHA
51.4%

Peer Group	56.6%
Scottish Average	57.9%

As reported last year, the 2024 independent survey of owners highlighted that satisfaction levels with the overall service was disappointingly low. We have been working to address this. We have reviewed the factoring service, increased staff resources and improved our IT system in 2025. We have recruited a Factoring Lead Officer with extensive experience in property management to take forward ongoing service improvements. In particular we will be focussing on our communication and engagement with owners.

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IMPROVE

OUR SERVICE DELIVERY PERFORMANCE

% Tenants Satisfied with

Overall Service



R&CHA
90.1%

South Lanarkshire Council	91.9%
Peer Group	91.3%
Scottish Average	86.8%

Management of Neighbourhood for the services the Association provides



R&CHA
93.6%

South Lanarkshire Council	89.5%
Peer Group	92.7%
Scottish Average	84.2%

Using our 2022/23 customer satisfaction survey data the Association has reasonable comparable performance to our peers for satisfaction with the overall service.

With regards to the Association's contribution to the management of our neighbourhoods, we are pleased to have higher levels of satisfaction than our peer group, SLC and the national average.

There are some things we do not have responsibility for, for example, refuse collection and street sweeping but we do support our customers if an issue arises.



Management of Tenancies

% Anti-Social Cases Resolved within Target

2023/2024

R&CHA
93.6%

South Lanarkshire Council	94.7%
Peer Group	97.2%
Scottish Average	94.3%

2024/2025

R&CHA
100%

South Lanarkshire Council	96.79%
Peer Group	98.54%
Scottish Average	93.4%

We are pleased to record a 100% outcome for our performance in the resolution of anti-social cases which compares very favourably with our peer group, SLC and the national average.



OUR SERVICE DELIVERY PERFORMANCE

Tenant Engagement

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

R&CHA

97.9%



South Lanarkshire Council	96.1%
Peer Group	95.9%
Scottish Average	90.0%

% Tenants Satisfied with the Opportunities to Participate

R&CHA

96.7%



South Lanarkshire Council	97.3%
Peer Group	94.9%
Scottish Average	86.3%

WORK
AHEAD TO
IMPROVE

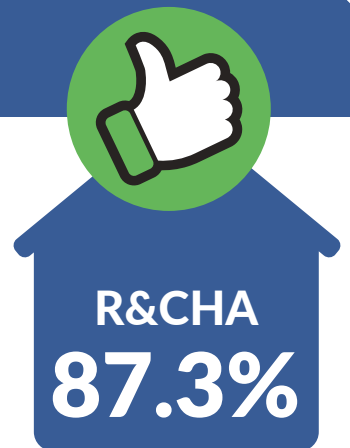
The Association are pleased to record high levels of satisfaction for our performance in keeping our tenants informed and giving tenants the opportunities to participate. During 2024/25 and 2025/26 this is a focus for the Association and we have appointed a Customer Engagement Officer to support our engagement processes and procured digital engagement software, CX Feedback, which we are rolling out for a number of consultations and feedback surveys. Our pilot, on repairs satisfaction, has already been very successful.

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. As we embark on an ambitious investment programme over the next five years we are hopeful that this measure will increase.

South Lanarkshire Council	90.6%
Peer Group	86.6%
Scottish Average	84.7%



Complaints Handling

Stage 1 Complaints
responded to within 5 days

100%

Responded to in Full

Scottish Average 97.1%



Stage 2 Complaints
responded to within 20 days

100%

Responded to in Full

Scottish Average 90.8%



MEMBERSHIP



**Total No. of Members
as at 31/3/25**

62

Our membership is extremely important to us and we are keen to ensure that it is fully representative of our customers and communities. We were pleased by the attendance of our members at the 2025 annual general meeting and would encourage you to join the Association.



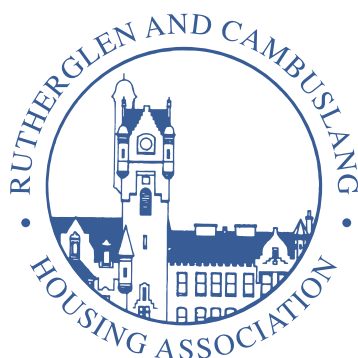
Becoming a member of the Association is the easiest way to participate and engage with us. As a member you can vote for candidates to join the Board of Management, and also stand for election to become a Board member yourself.

It only costs £1, and you can apply via the Association's website at www.randcha.co.uk



It is important to the Association that you give us your comments on the design and contents of our Annual Report on the Charter. If you have any comments or questions about any of the information provided in this year's report, please contact our Customer Engagement Officer, Michelle McCann at the Association's office or email Michelle.McCann@randcha.co.uk

The Association are always looking at value for money. If you would prefer to get a digital copy sent to you next year to save on printing and postage costs, please let Michelle know or call **0141 647 4917**.



Rutherglen & Cambuslang Housing Association

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