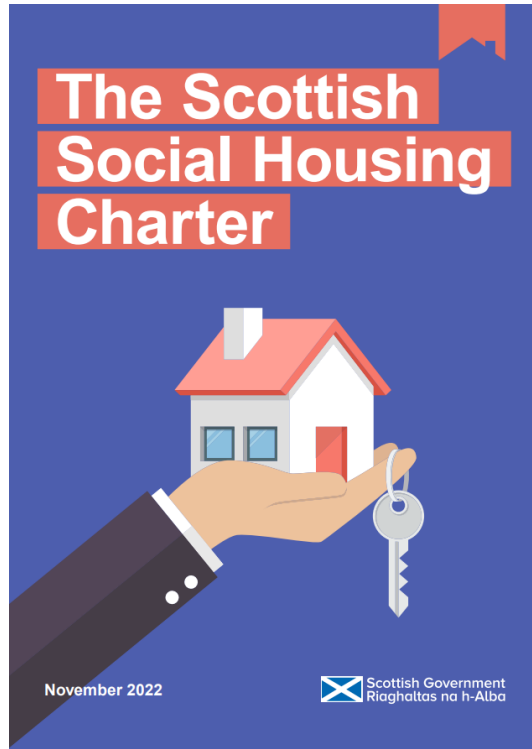




2023/2024 Annual Report on the Scottish Social Housing Charter Return
(Annual Return Charter)

What is the Scottish Social Housing Charter?



The [Scottish Government's Social Housing Charter](#) came into force in April 2012. The Charter sets out the standards and outcomes that:

- tenants can expect from social landlords, in terms of the quality and value for money of the services they receive, the standard of their homes, and opportunities for communication and participation in the decisions that affect them
- homeless people can expect from social landlords in terms of access to help and advice, the quality of temporary accommodation, and continuing support to help homeless people access and keep a home
- owners can expect from the property management services they receive from social landlords
- Gypsy / Travellers can expect in terms of the maintenance and management of sites

Not all charter standards apply to Housing Associations –we don't report on gypsy / traveller sites, or on performance against some of the homeless indicators.

The Charter has:

- 7 Sections & 16 Outcomes
- 29 Indicators which Housing Associations (and Local Authorities) have to report on
- 3 Indicators that only Local Authorities have to report on.
- 9 Contextual Indicators - eg not performance related.

Although the main focus of this report is performance in 2023/24 we have included figures for the previous 2 years, this helps us to give context to performance, showing if it is improving or not and how this compares to the performance of other landlords.

With most indicators we are including a graph or table, but we are also telling you what we think the most important points are.

When reporting on the Charter we consider:

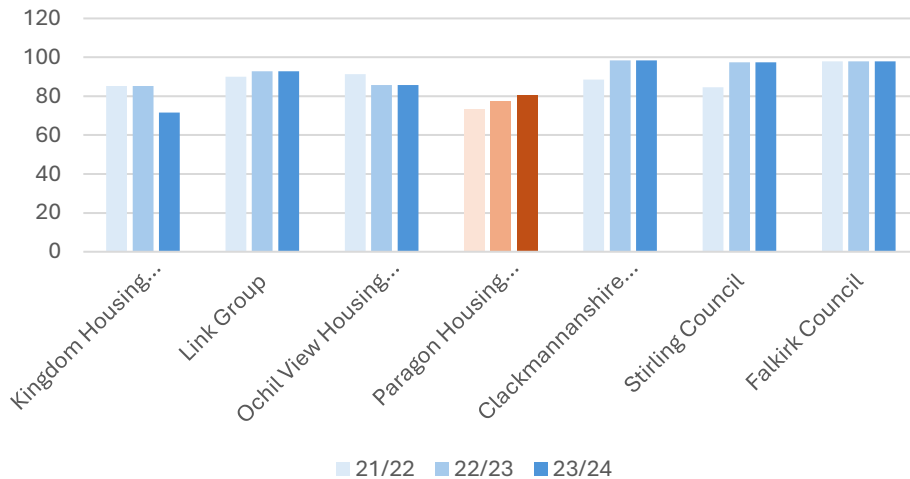
- **National Context** – what’s happening across Scotland
- **Local Context** – what’s happening across the Forth Valley area
- **Paragon’s performance**
 - Are the figures going up or down
 - Are there issues outside of our control
 - What things can we control
- **What can we do to improve things?**

In addition to comparing Paragon performance with other local landlords we have also looked at how we perform when compared to National Averages. ‘Peer group 7’ refers to a group of housing associations that we use to benchmark our performance against.



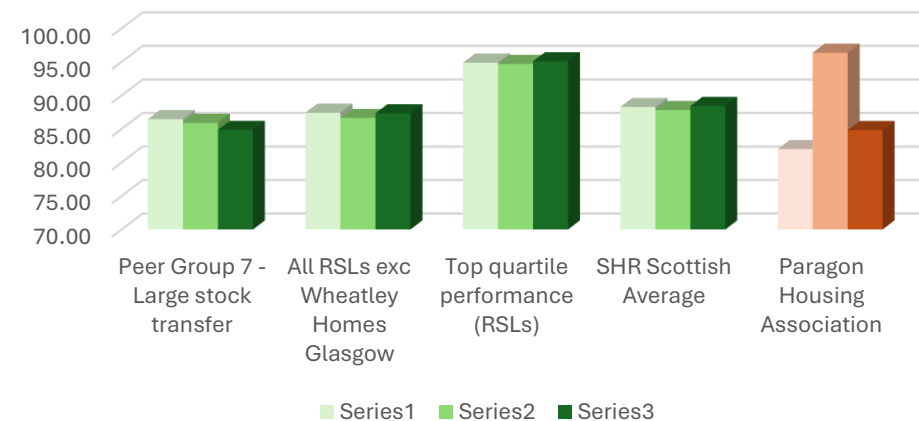
Local Landlords

Local Landlords – Percentage of Tenants Satisfied with Opportunities to participate



Peer Group 7 & ‘Averages’

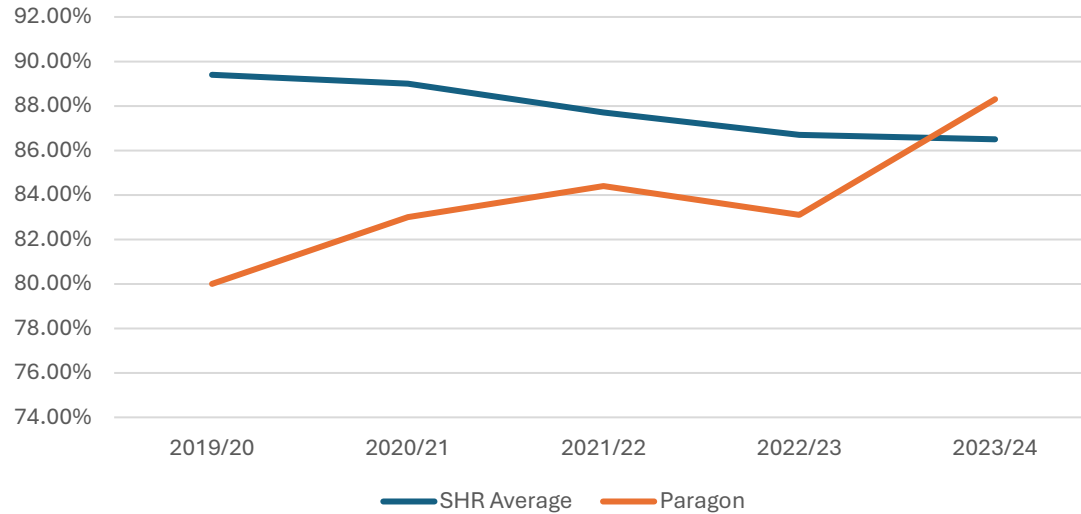
Scottish Averages – Percentage of Repairs completed right first time



National Context: Overall Satisfaction



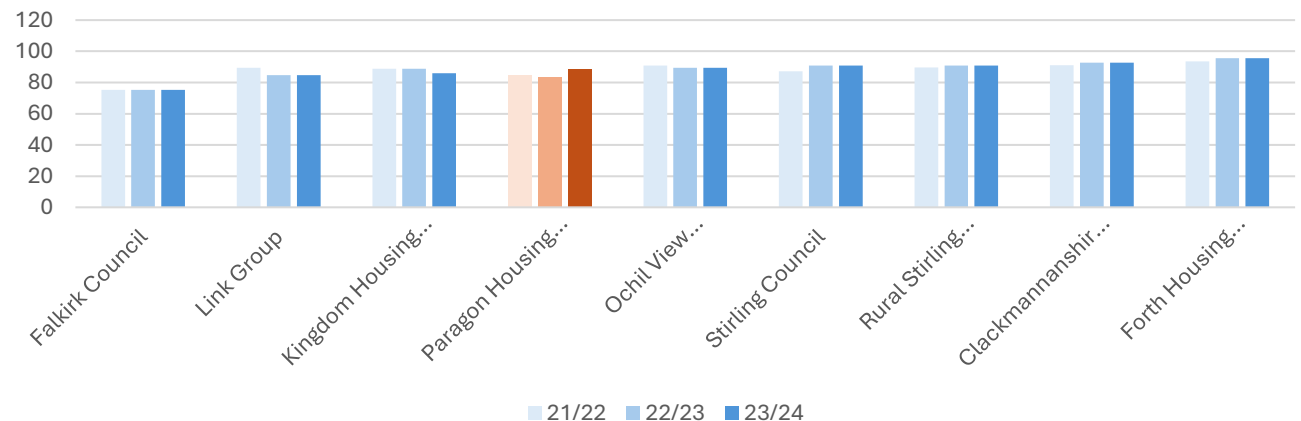
Percentage of tenants satisfied with the overall service provided by their landlord



We are pleased to see that, despite a dip in satisfaction levels in 2022/23 performance has improved steadily since 2019/20. In 2024/25 to date overall satisfaction has continued to improve and was 89.5% at the end of September 2024.

In 2021/22 we changed the way we carried out surveys to find out what tenants think of the Association and the services we offer. Before then, like most social landlords we carried out postal surveys every three years. We now carry out telephone surveys phoning around 60 tenants a month.

Local Landlords - percentage of tenants satisfied with the overall service



National Context: Repairs



What	Scottish Average	Paragon Figure 2023/24	Paragon Figure to Sept 2025
Repairs per property	3	3.63	1.6
Average time to complete emergency repairs	3.96 hours	1.61 hours	1.50 hours
Average time to complete non emergency repairs	8.59 days	10.22 days	8.80 days
Tenant satisfaction with repairs	87.31%	78.99	86.1%
Percentage completed Right First Time	88.41%	84.62%	95.1%

The last couple of years have thrown up a variety of challenges when it comes to managing our reactive repairs service. We are currently reviewing our reactive repairs policies and would love to hear from you.

National Context: Rents



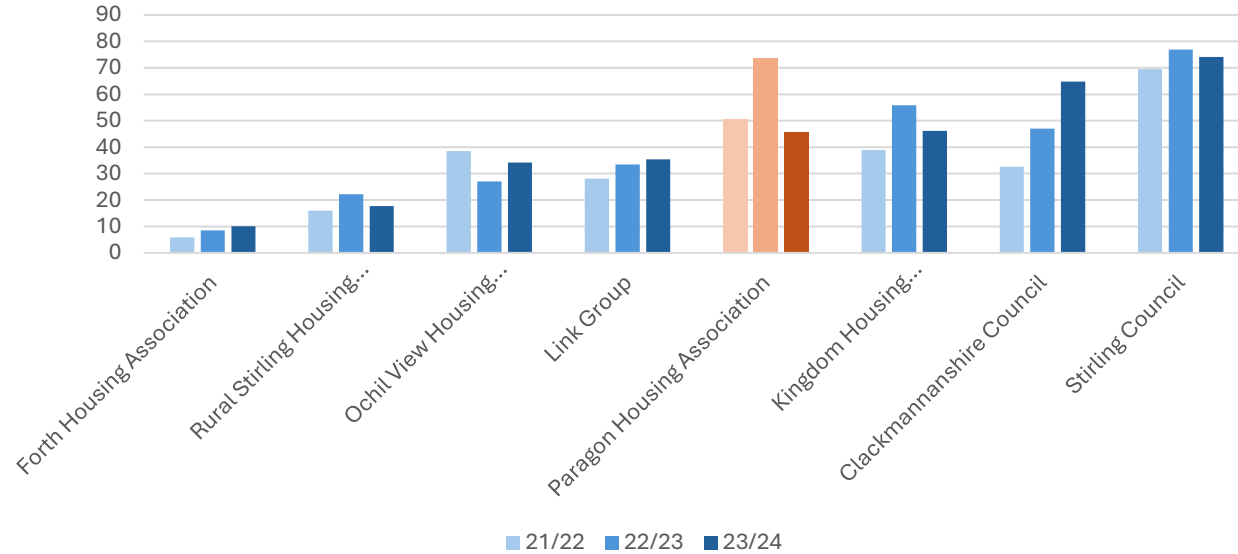
What	Scottish Average	Paragon Figure 2023/24	Paragon Figure to Sept 2025
Rent Arrears – Current & Former (as percentage of rent due)	6.74%	5.78%	5.38%
Rent Collected (as percentage of rent due)	99.41%	98.04%	n/a
Percentage of tenants who believe rent represents good value for money	81.59%	75.33%	74.5%
Percentage of tenants with direct (housing benefit or universal credit) housing costs	64.79%	54.69%	n/a

The Association's performance with rent collection remains strong. The Association is committed to working with tenants to resolve issues and sustain their tenancies wherever possible.

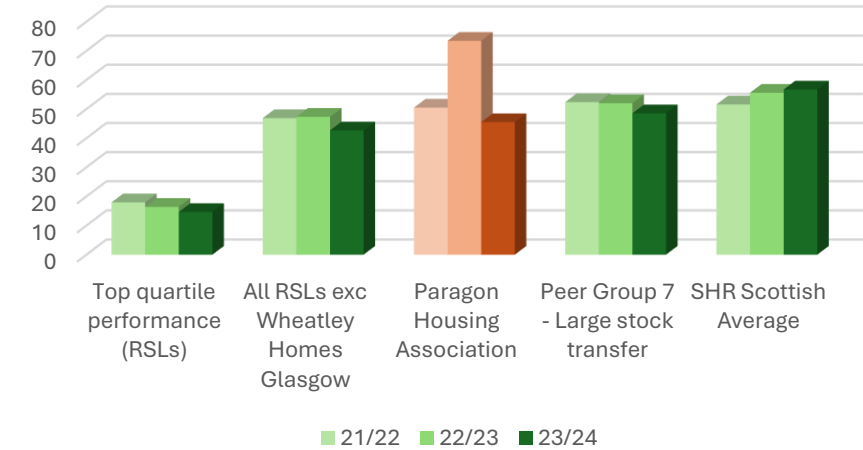
Access to Housing



Local Landlords - Average Time to re-let properties



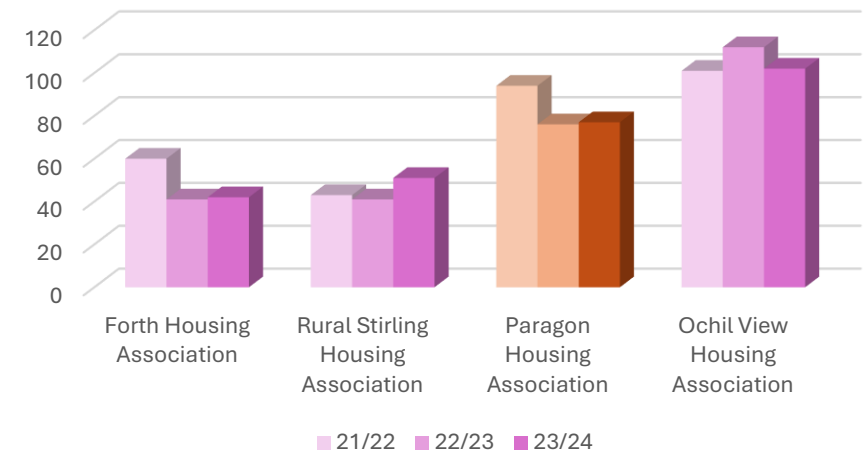
Scottish Average re-let times



An empty property is called a void and we have to report how many voids we have in a year and how long it takes us to let them to a new tenant.

Whoever you compare Paragon to when looking at re-let times we are pretty middle of the road. We believe we can do better which is why we are developing an improvement plan to target re-let times.

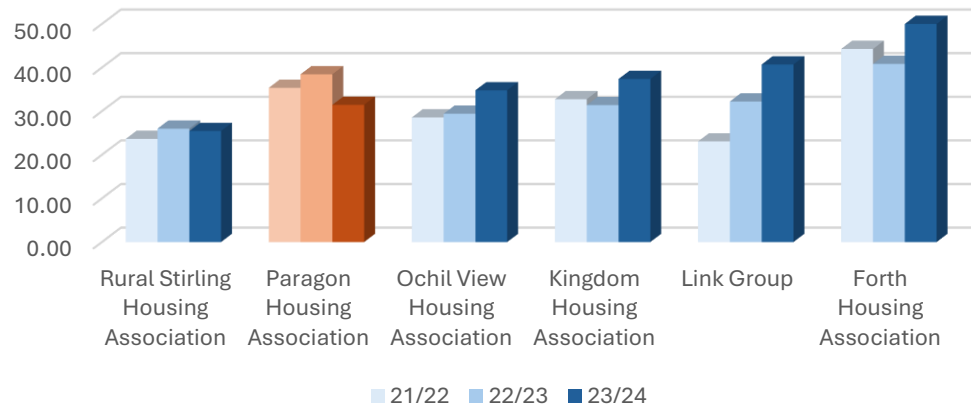
Local Housing Associations - Voids over time



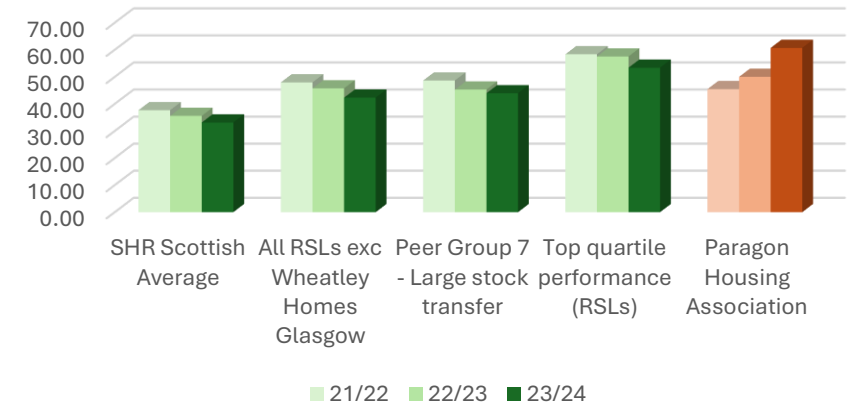
Access to Housing



Local Landlords Percentage of Lets to Homeless Households



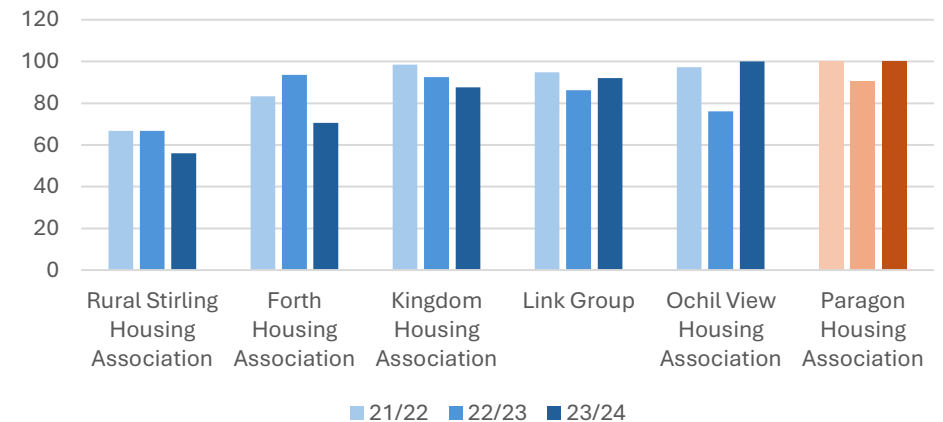
Scottish Averages – Percentage of Lets to Homeless Households



Although the percentage of lets to homeless households dipped slightly the number of Section 5's (a local authority nomination of a homeless household) converted to an offer, returned to a 100%.

5.03% of our stock became vacant last year. The percentage of offers refused continued to fall and at 3.37% is one of the lowest levels of refusal in Scotland.

Local landlords Percentage of Section 5's Converted to an Offer



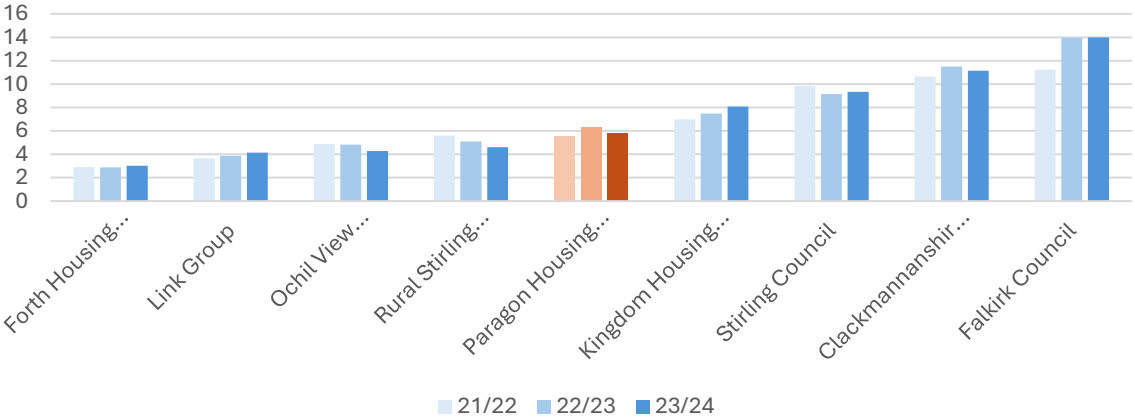
Rents – Arrears



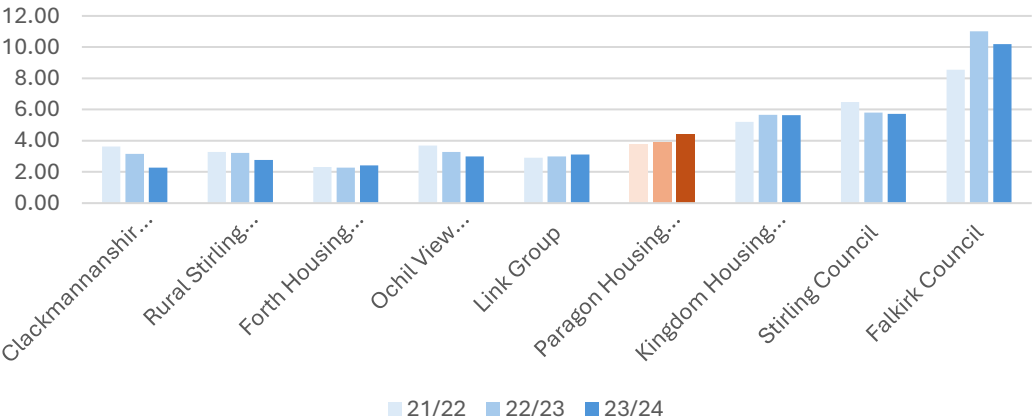
Changes in the way help with Housing Costs can be claimed (Housing Benefit and Universal Credit), along with the cost of living crisis has had an impact on arrears levels.

Whilst levels remained relatively stable in 2023/24 we continue to closely monitor the situation and are starting to see Former Tenant arrears increase.

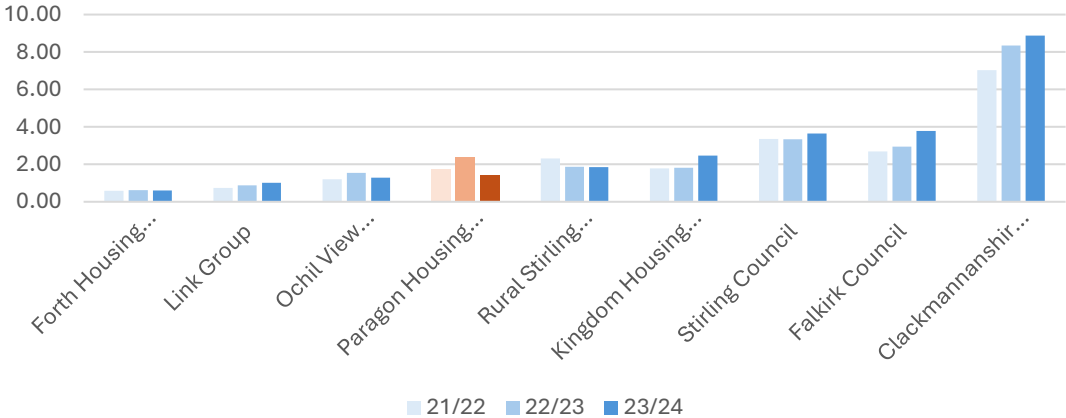
Local Landlords - Rent Arrears (current and former) as Percentage of Rent Due



Local Landlords - Current Tenant Arrears as Percentage of Rent Due



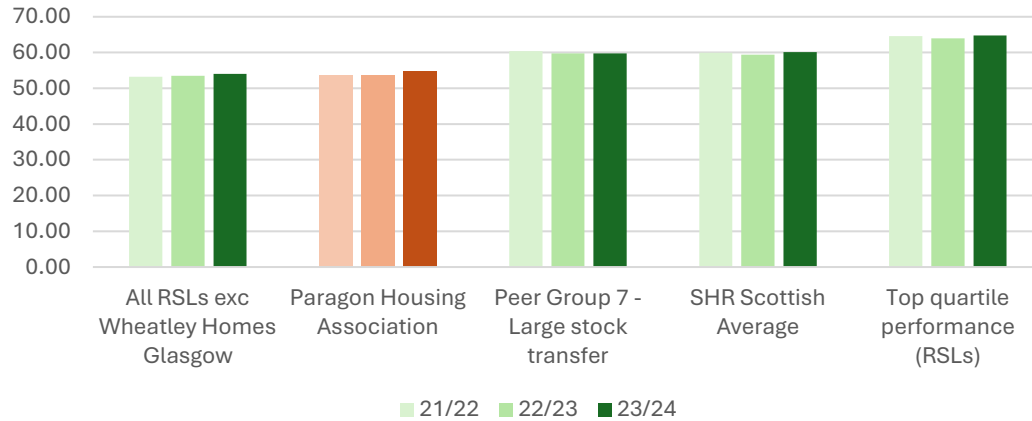
Local Landlords - Former Tenant Rent Arrears as Percentage of Rent due



Rents – other indicators

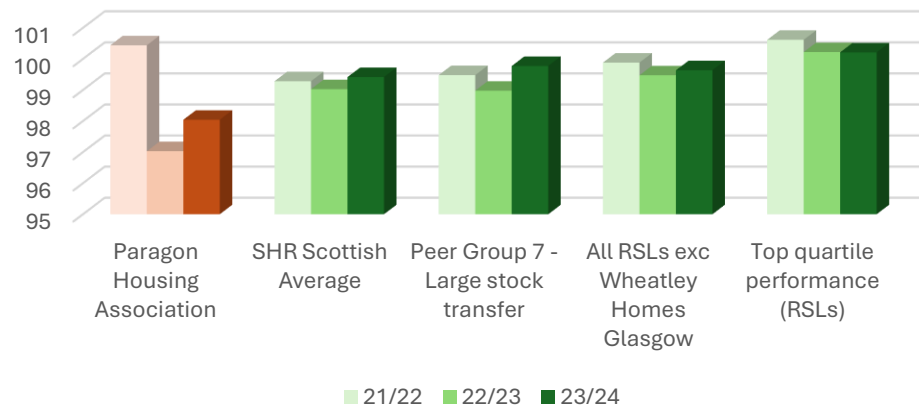


Scottish Averages - Percentage of Tenants with Direct Housing Costs



As more tenants move across from Housing Benefit to Universal Credit we are seeing a reduction in the total amount of rent collected.

Scottish Averages - Percentage Collected of Rent Due



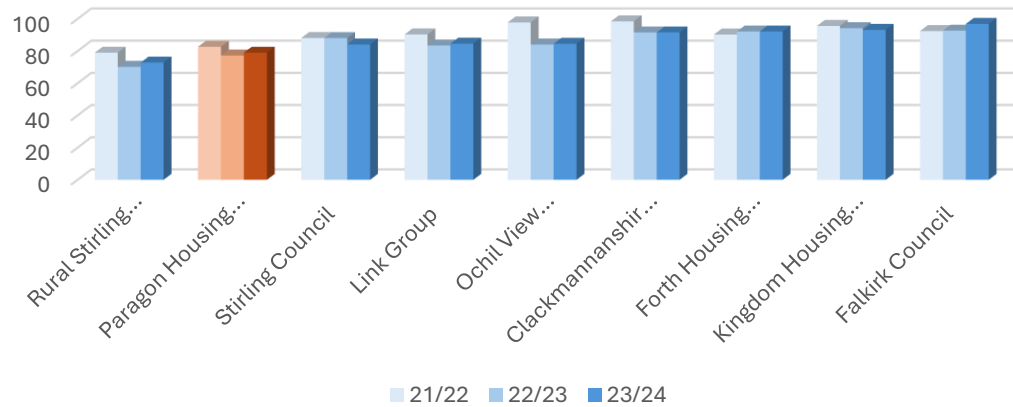
Local Landlords - Percentage of Tenants with Direct Housing Costs



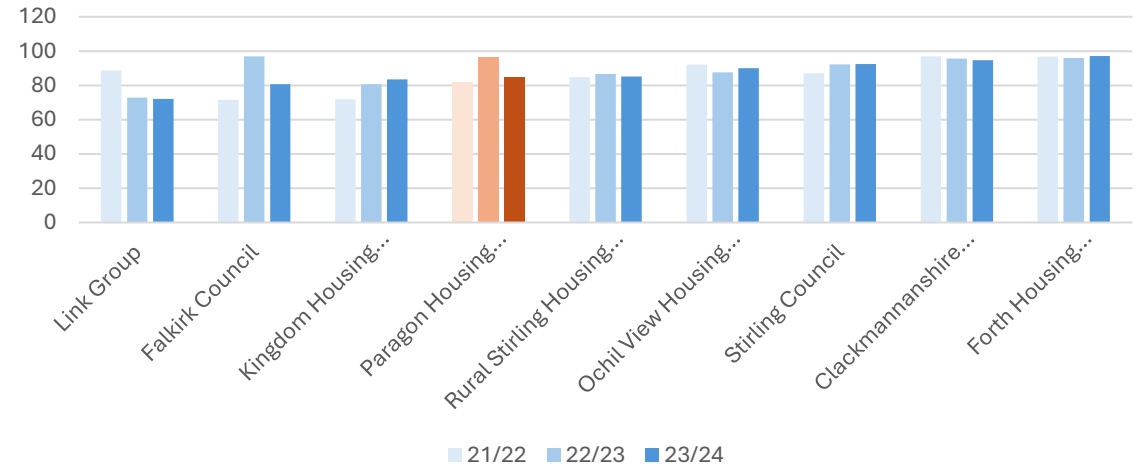
Repairs



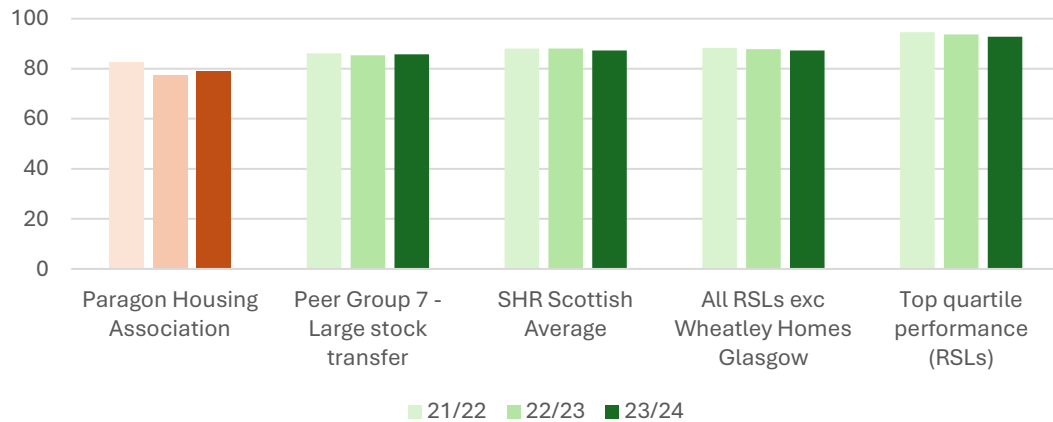
Local Landlords Percentage of Tenants Satisfied with Quality of Repairs



Local Landlords - Percentage of Repairs Right First Time



Scottish Averages – Percentage of Tenants Satisfied with Quality or Repairs



In 2023/24 Paragon completed 81.63% of Repairs Right First Time. The main reason for the drop from the previous year was the re-introduction of routine response time targets. The average time for emergency repairs was 1.61 hours and the average time for routine repairs was 10.22 days. For the first 6 months of 2024/25 we have seen right first time performance improve to 95.10%.

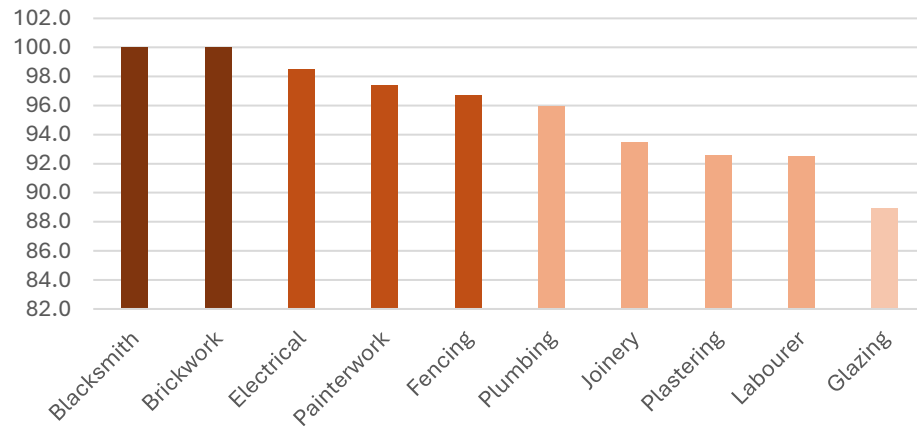
Repairs



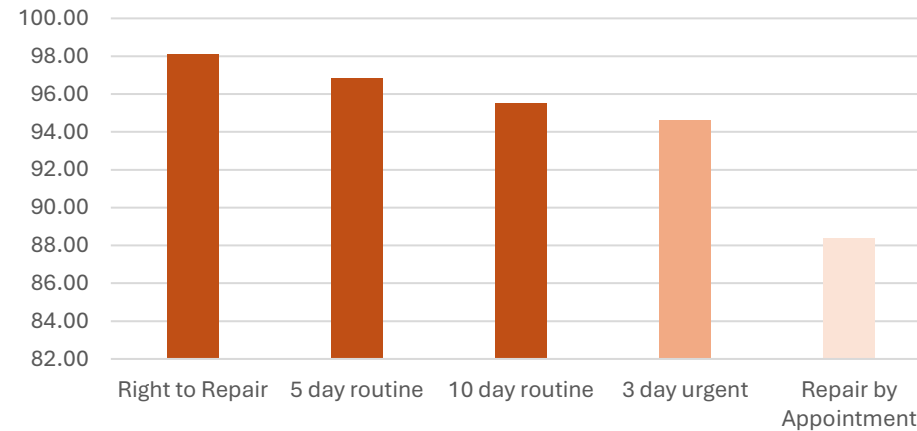
We know how important it is that we continually work with contractors to improve the repairs service we offered. On this page we are giving you some information on our performance in the first 6 months of this year (April 2024 – Sept 2024).

When looking at performance we look at trades and target response times, this gives us the opportunity to concentrate maintenance officer post inspections in areas where performance is weakest. At the moment we are focusing on joinery repairs and Repair by Appointment repairs as these are two weaker area.

% Right First Time by trade April 2024 - Sept 2024



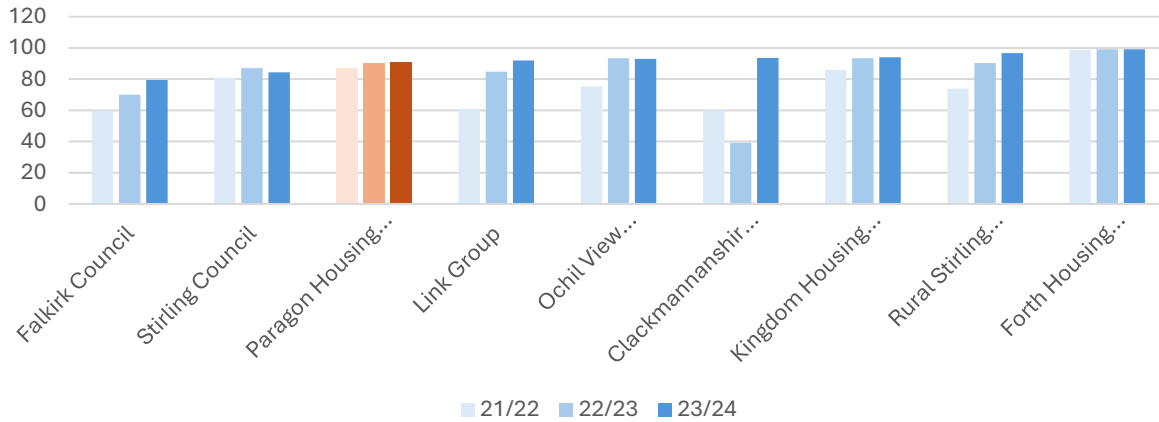
RFT% by Target Response Times – April 2024 – Sept 2024



Scottish Housing Quality Standard

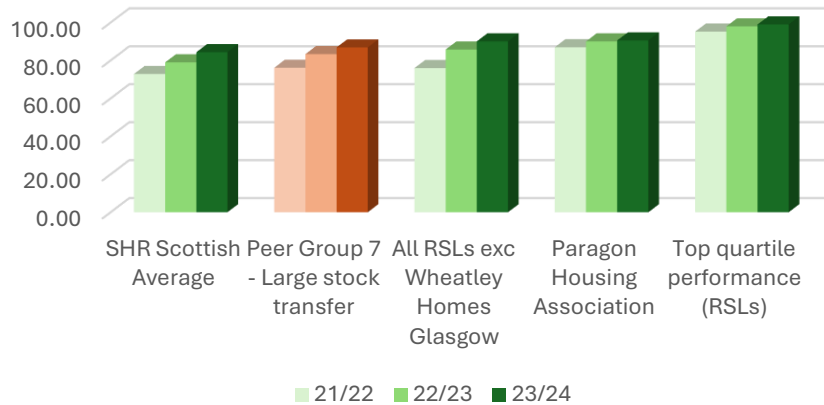


Local Landlords - Percentage of Properties Meeting the Scottish Housing Quality Standard

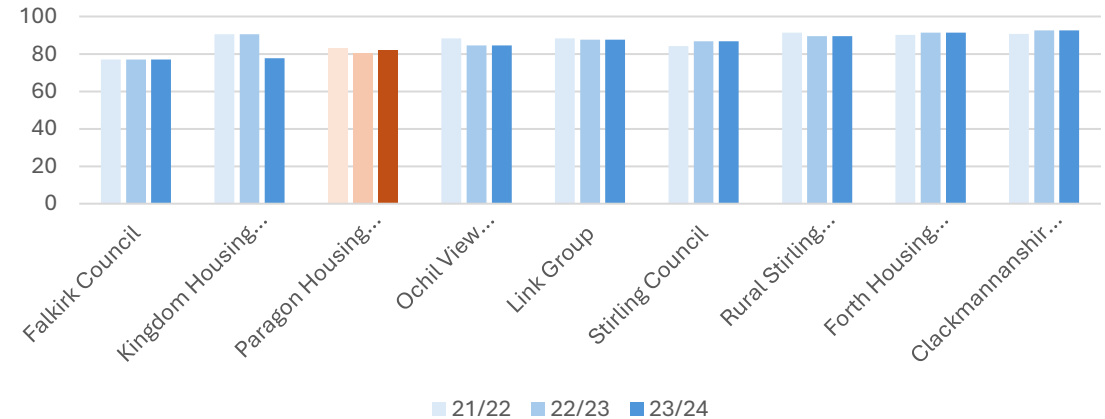


137 Paragon properties failed to meet the Scottish Housing Quality Standard at the end of March 2024. The main reason was flatted properties in blocks that does not have a door entry system at present. This is due to owner occupier non-participation in works but we continue to seek opportunities to engage with owners on this.

Scottish Averages - Percentage of Properties Meeting the Scottish Housing Quality Standard



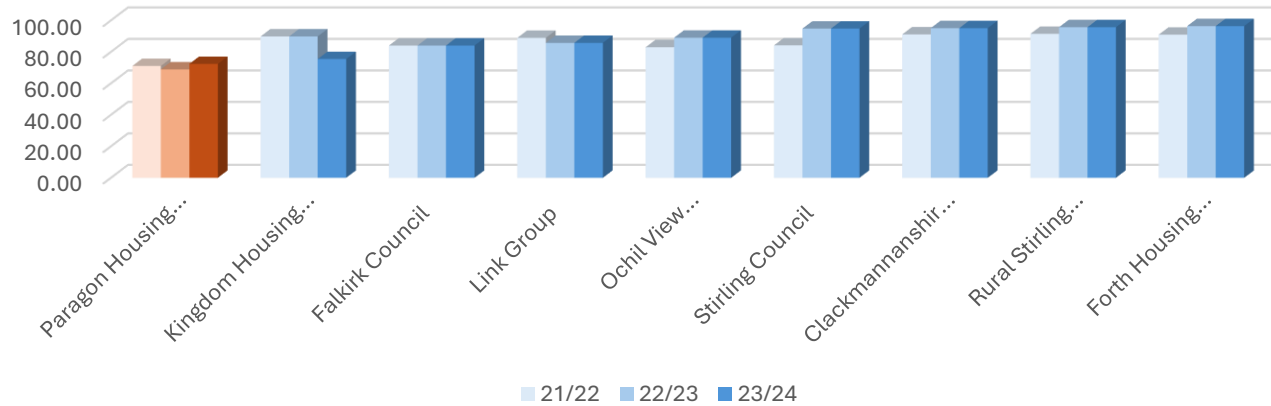
Local Landlords - Percentage of tenants satisfied with the quality of their home



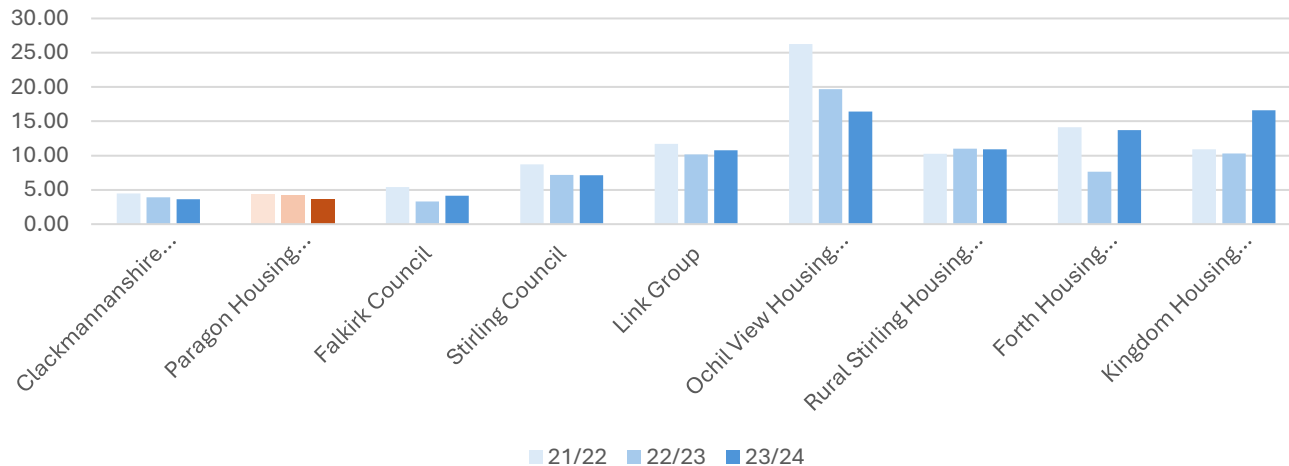
Estate Management and Anti-Social Behaviour



Local Landlords - Percentage of Tenants Satisfied with their Landlords
Contribution to the Management of their Neighbourhood



Local Landlords - ASB cases per 100 homes



Our new Estate Management Strategy was adopted in February 2024. The strategy acknowledges the many challenges facing Paragon and other landlords in managing the estates where our properties are located. In the first 6 months of 2024/25 this indicator has improved to 77.6% but we know there is still a way to go. We are working in partnership with local authorities, contractors and others to continually improve the way we do things.

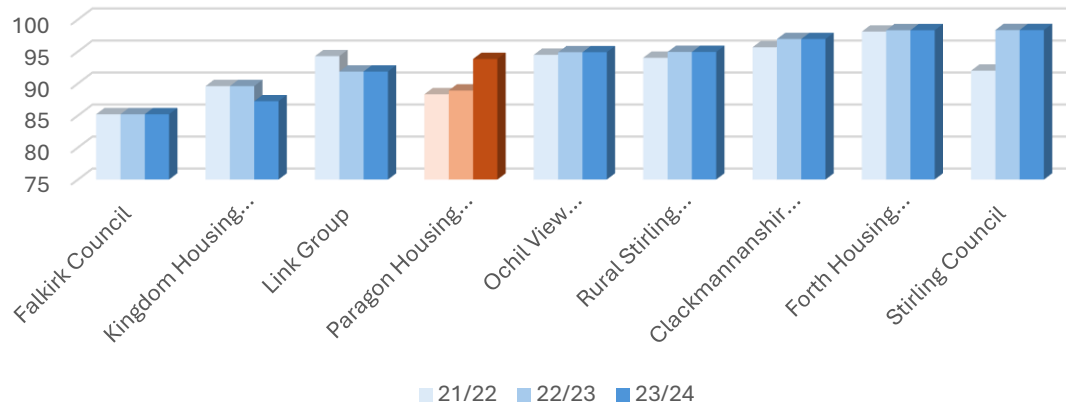
Whilst instances of Anti-Social Behaviour within our stock are relatively low we take the cases we do have very seriously and are currently reviewing our Anti-Social Behaviour Policy.

Other Satisfaction Indicators

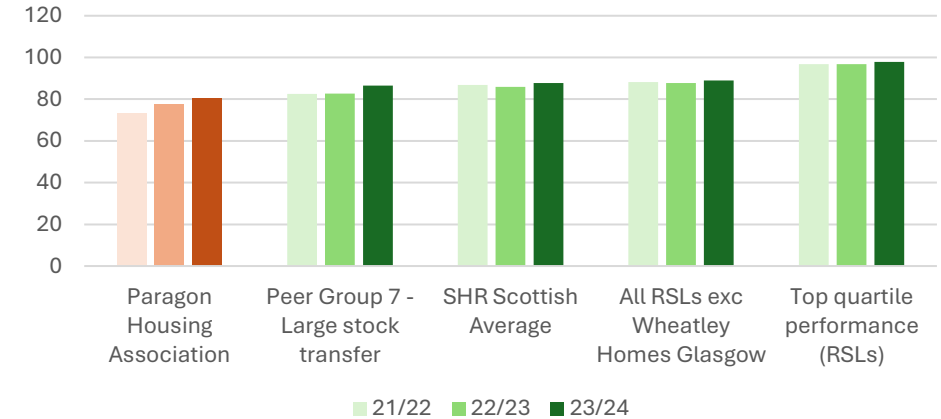


Every month Knowledge Partnership phones 60 tenants on our behalf and asks a number of questions about tenant satisfaction with various aspects of the services Paragon delivers. We report on this as part of the Annual Return on the Charter.

Local Landlords - Percentage of Tenants who think their Landlord is Good at Keeping them Informed



Scottish Average - Tenants Satisfied with Opportunities to Participate



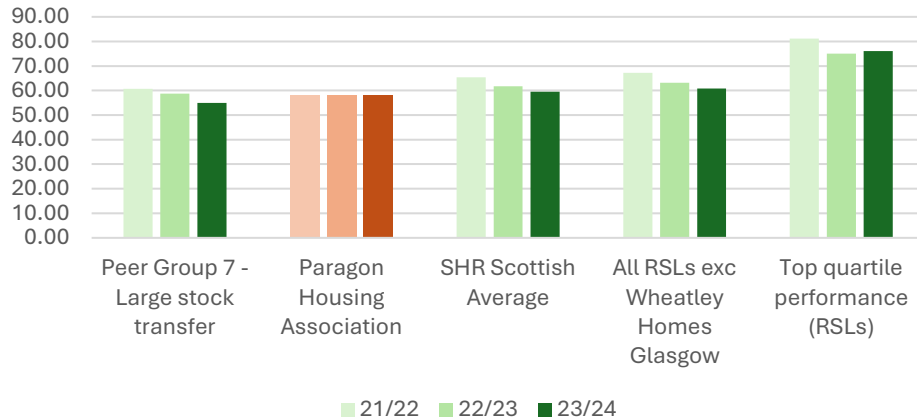
Not all landlords survey tenants in the same way, some landlords choose to do a postal or in person survey once every three years.

Overall the surveys undertaken show us that our performance is improving. However, we know that there are always things we can do to improve further, and we would really love to hear what you think.

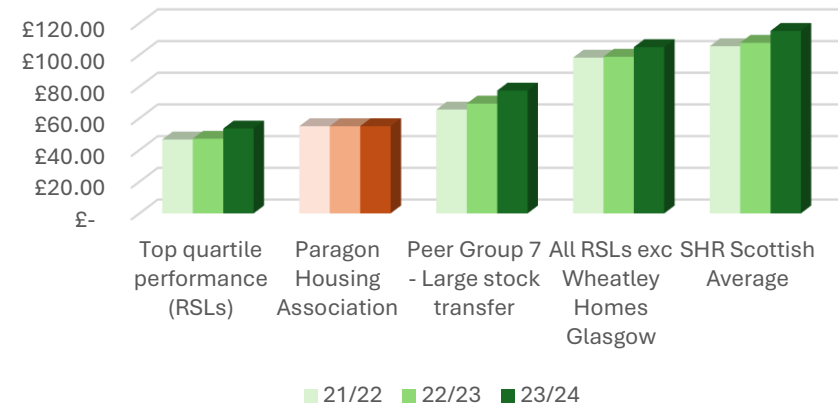
Owners



Percentage of factored owners satisfied with Factoring Service



Average Management Fee per Factored Property



The Annual Return on the Charter also looks at our performance with Fully Factored Owners. We are currently looking at how we can update our owners' pages on our website. We are also consulting on a draft owners' arrears management policy. If you are the owner of a property on a Paragon Estate we would love to hear from you and talk to you about your relationship with Paragon and what information you would like to see on the website.

Changes to the Annual Return



The Scottish Housing Regulator is currently consulting on some changes to the data they are asking social landlords to collect and report on. The main changes proposed are the introduction of 5 new indicators focused on Health & Safety issues.

NEW - The number of times in the reporting year did you not meet the requirement to complete an electrical installation condition report (EICR) within five years of the last EICR
NEW - Number of homes that do not have 'satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire' installed at the year end
NEW - Average length of time taken to resolve cases of damp and/or mould
NEW - Percentage of resolved cases of damp and/or mould that were reopened
NEW - Number of open cases of damp and/or mould at the year end

We are currently developing reports to support the collection of this information. Although we won't need to report on these indicators until April 2026 (for the year 2025/26) it is our intention to provide this information to tenants when we complete this year's (2024/25) annual return.

Tell us what you think



A big thank you to the Housing Management & Investment Sub Committee and the Tenant Scrutiny Panel for giving us some ideas and advice on how to present this year's Charter Report. We'd love to know what you think about it.



You can....

- **Fill in the feedback form on the website**
- **Email us enquiries@paragonha.org.uk**
- **Phone us 01324 664966**
- **Come along to one of our Tenant Scrutiny panel meetings**

We are, or shortly will be, consulting on a number of key policies:
Rent Setting Policy (Rent Harmonisation)
Neighbour Disputes & Anti-Social Behaviour
Repairs & Maintenance

If you would like to get involved contact us and ask to speak to
Karen Strathie – HOST Team Leader, or
Evelyn Mathershaw – Housing Manager