

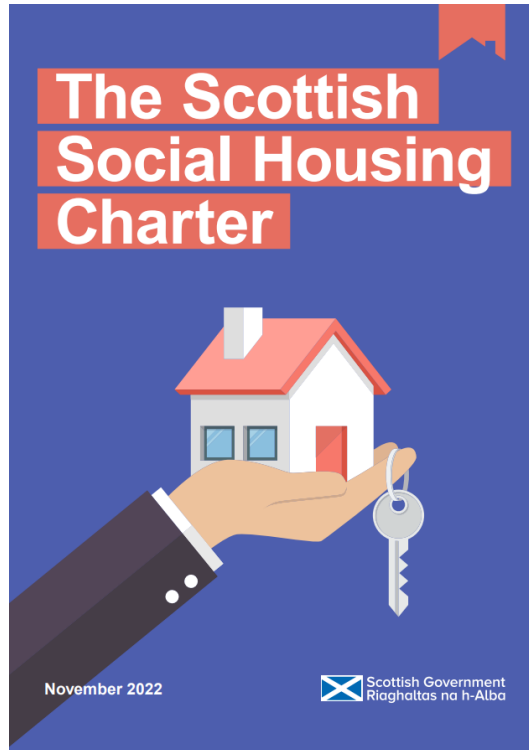


Annual Report on the Scottish Social Housing Charter Return (ARC)
2024/25

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 have to report on gypsy / traveller sites, or on performance against some of the homeless indicators which are for Local Authorities only

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.

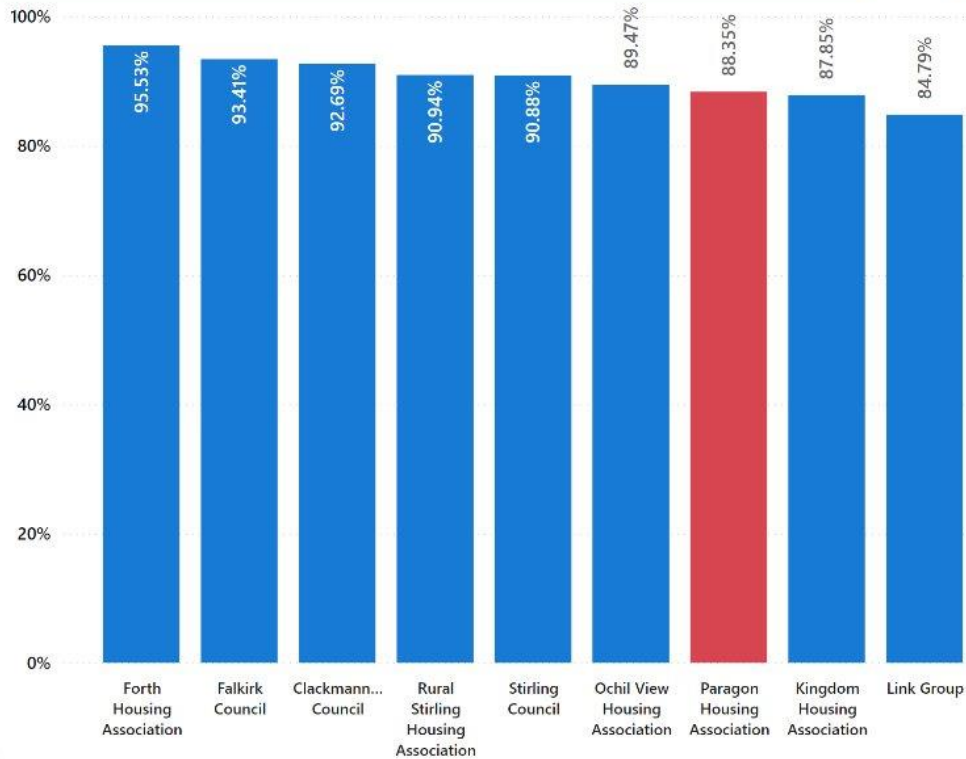
Although the main focus of this report is performance in 2024/25 ,we try and demonstrate how performance has improved or not over the past 2 – 3 years, this helps us to give context to performance identifying if it is improving or not and how this compares to the performance of other landlords.

This year we have simplified the Charter report because your feedback was that although multiple graphs in different colours might look good you sometimes found them difficult to interpret .

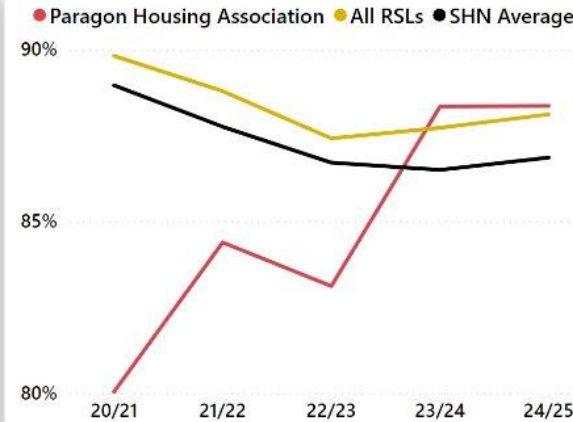
When reporting on the Charter we consider:

- **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?**

Overall Satisfaction



11 Percentage satisfied with overall service



Organisation Name	22/23	23/24	24/25
Paragon Housing Association	83.11%	88.33%	88.35%
Peer Group 7 - Large stock transfer	84.43%	84.59%	86.61%
All RSLs	87.41%	87.71%	88.10%
SHN Average	86.70%	86.49%	86.85%



On the 14th October 2025 the Scottish Housing Network delivered an Annual Performance Report to staff, committee, tenants and contractors. In addition to comparing Paragon performance with other local landlords they 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.

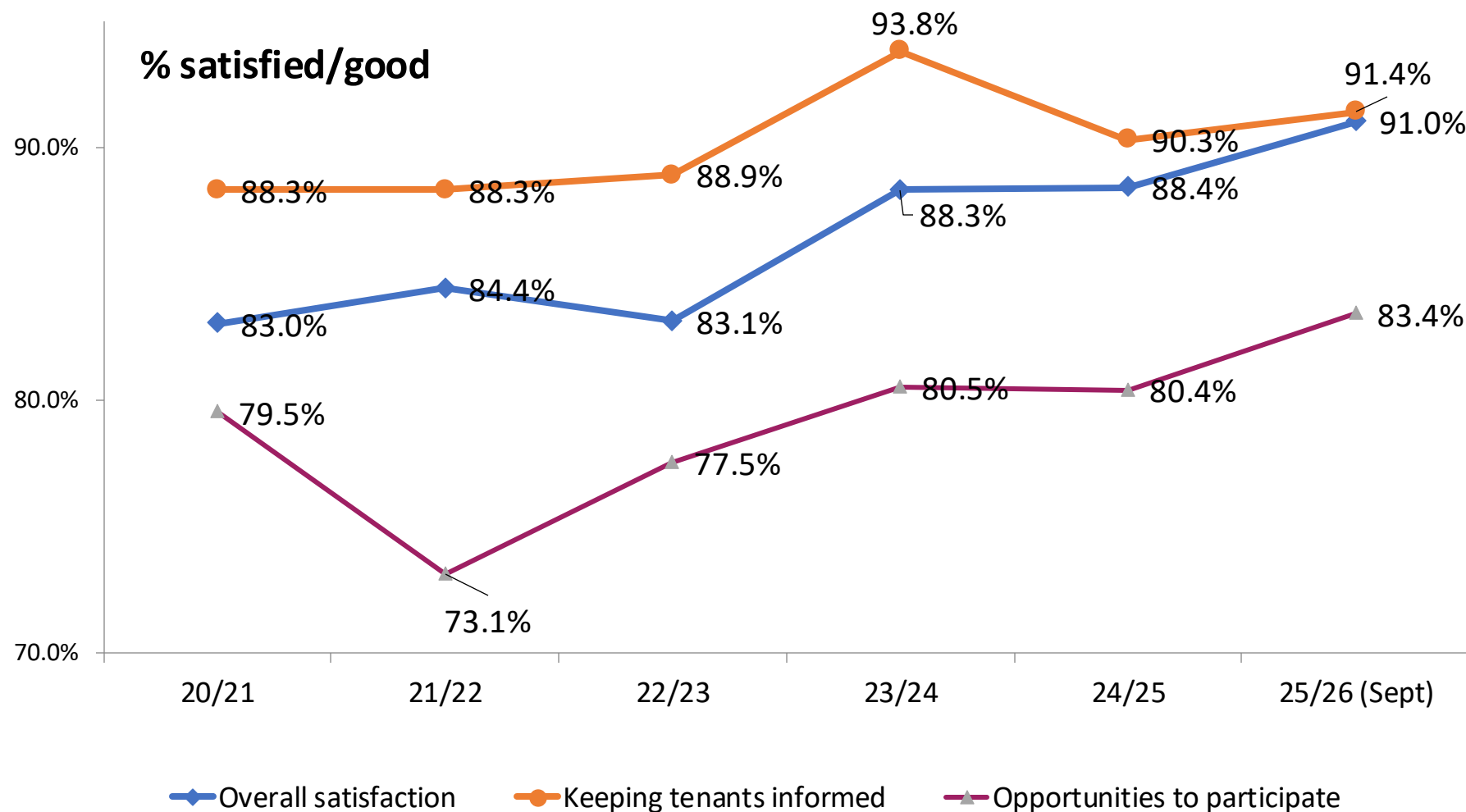
In 2021/22 we changed the way we carried out surveys to find out what tenants think of the Association and the services we offer. Before then like most social landlords, we carried out postal surveys every three years. Since then we have asked Knowledge Partnership to carry out telephone surveys, phoning 60 tenants a month. This has resulted in an improved response rate and more detailed feedback. They also ask additional questions and we have included some information on these questions in this report.

Overall Satisfaction



In the first half of 2025/26 we have seen an improvement in the three 'contact indicators' that we report on in the Annual Charter Return.

A key focus remains on improving our opportunities to participate result. For this reason we have asked Knowledge Partnership to ask some additional questions.

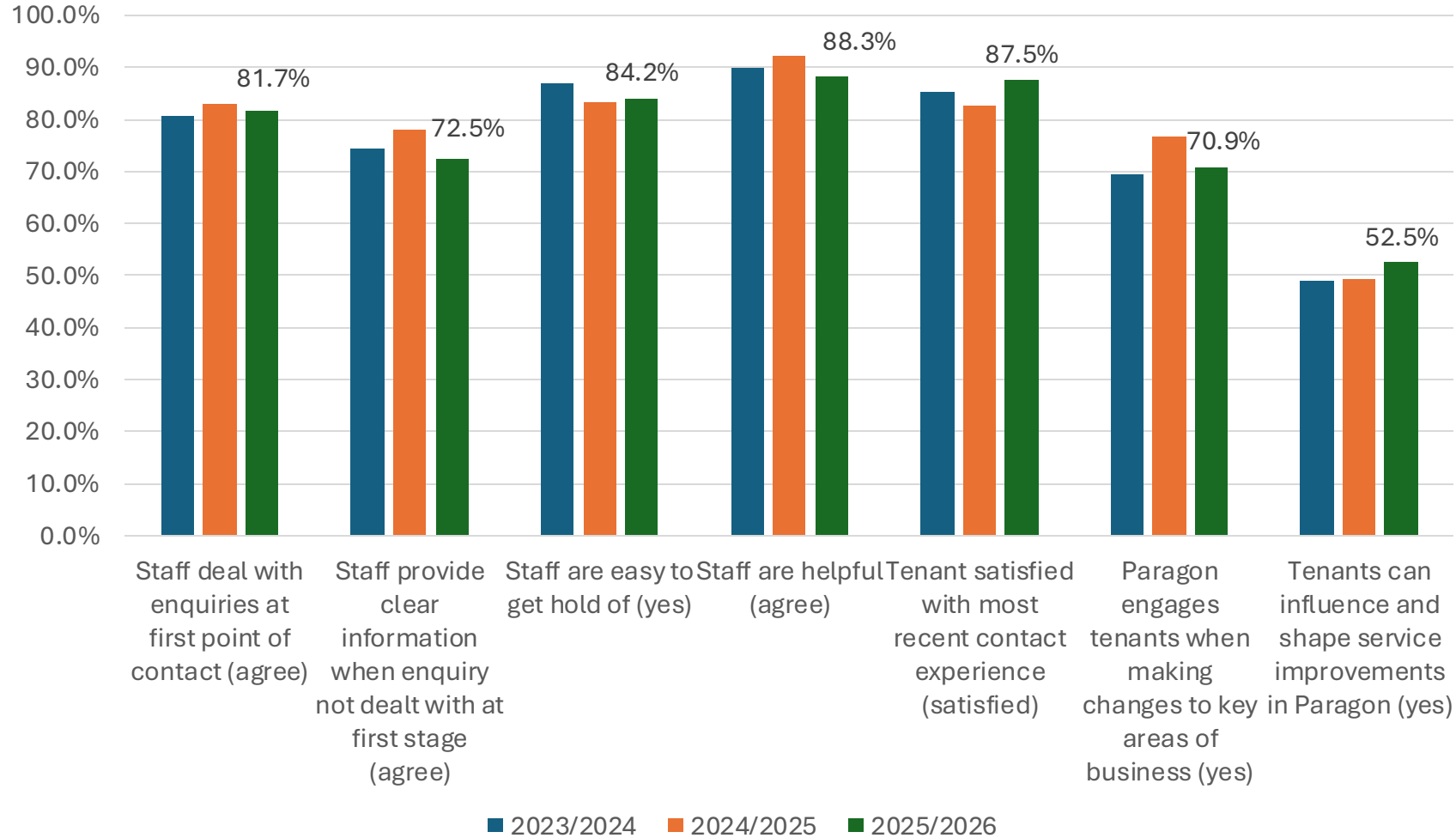


Since 2020/21 we have seen an 8% increase in overall satisfaction

Additional Communication Questions



Communication 2023/24-2025/26 (base 2 survey months 2025)



We are using this information to help us shape services moving forward. For example we have worked with the Tenant Scrutiny Panel to develop a Tenant Communication Profile (TCP) giving you the opportunity to tell us what works for you, and what doesn't, when making contact with the Association. If you would like to find out more about the profile then please call or email us or check out our website. [Link Tenant Communication Profile](#)

National Context: Repairs



What	Scottish Average 2024/25	Paragon Figure 2023/24	Paragon Figure 2024/25
Average time to complete emergency repairs	3.89 hours	3.72 hours	1.31 hours
Average time to complete non emergency repairs	8.35 days	10.22 days	6.39 days
Tenant satisfaction with repairs	86.75%	78.99%	83.06%
Percentage completed Right First Time	88.02%	84.82%	94.59%

Your feedback on our repairs service is very important and helps us to shape services moving forward. We are currently looking at Damp, Mould and Condensation Procedures in light of new ARC indicators and changes to legislation and would love to hear your views on this or any other aspect of the repairs service.

National Context: Rents



What	Scottish Average	Paragon Figure 2023/24	Paragon Figure 2024/25
Rent Arrears – Current & Former (as percentage of rent due)	6.27%	5.78%	4.76%
Rent Collected (as percentage of rent due)	99.41%	98.04%	100.50%
Percentage of tenants who believe rent represents good value for money	81.68%	75.33%	74.88%
Percentage of tenants with direct (housing benefit or universal credit) housing costs	64.79%	54.69%	56.28%

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. Whilst the percentage of tenants receiving direct help with their rent from Housing Benefit or Universal Credit increased slightly it is still below the Scottish Average. Once again in 2025/26 we have secured funding to help some tenants with energy cost over the winter months. Please contact us if you would like to find out more about the help available.

National Context: Satisfaction



What	Scottish Average 2024/25	Paragon Figure 2023/24	Paragon Figure 2024/25	Paragon figures 2025/26 (1/2 year)
Overall satisfaction	86.85%	88.33%	88.35%	91%
Keeping tenants informed	89.98%	93.83%	90.35%	91.4%
Opportunities to participate	86.34%	80.5%	80.37%	83.4%
Neighbourhood Management	84.23%	72.3%	76.2%	77.4%
Value for money	81.68%	75.3%	74.9%	79.8%
Quality of Housing	84.38%	81.8%	85.4%	88.7%

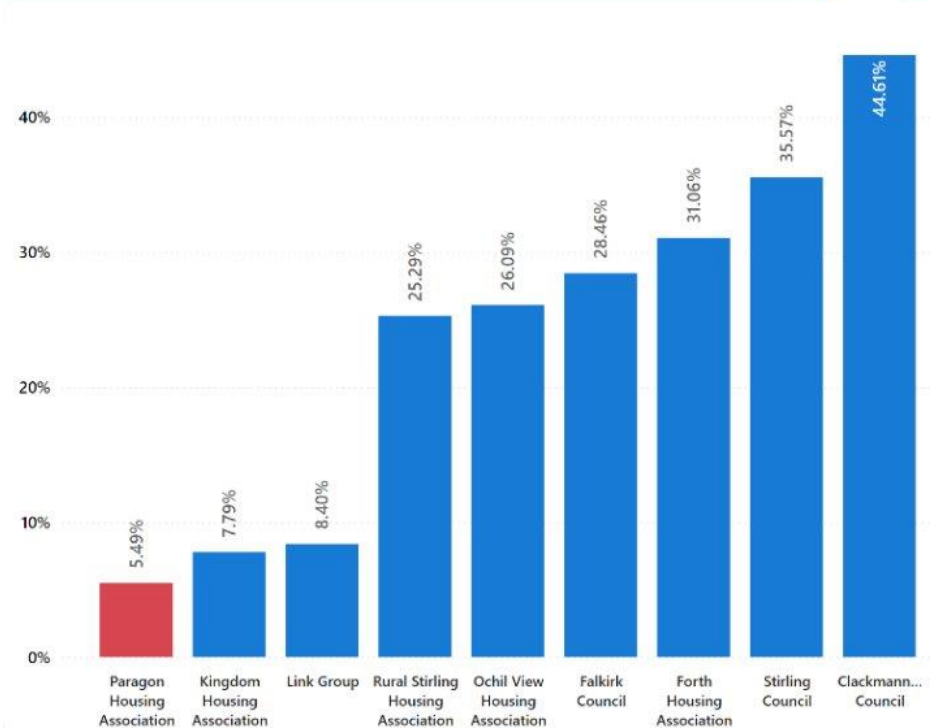
With all 6 key satisfaction indicators we are pleased to see that improvement continued into the first half of 2025/26. We recognise that there is always room for improvement and are looking at ways, for example, to better demonstrate that we believe our rents represent good value for money.

Local Context: Access to Housing

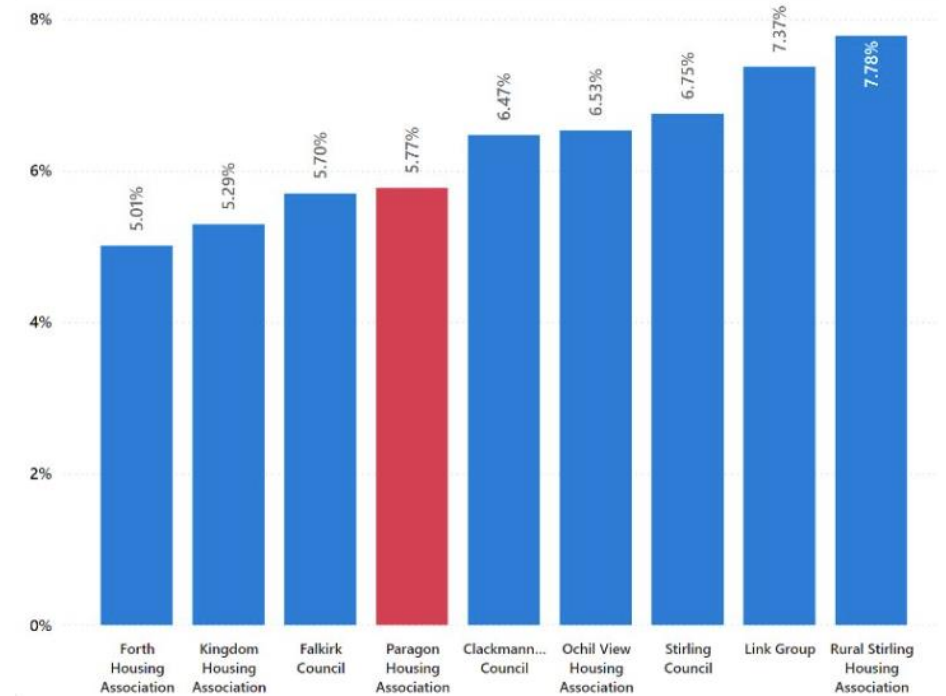


- 5.77% of our properties became vacant (void) in 2024/25, this is lower than the Scottish average of 7.13%
- We had a low refusal rate – 5.49%, with the average refusal rate for all Scottish Registered Social Landlords being 27.83%

Offers Refused



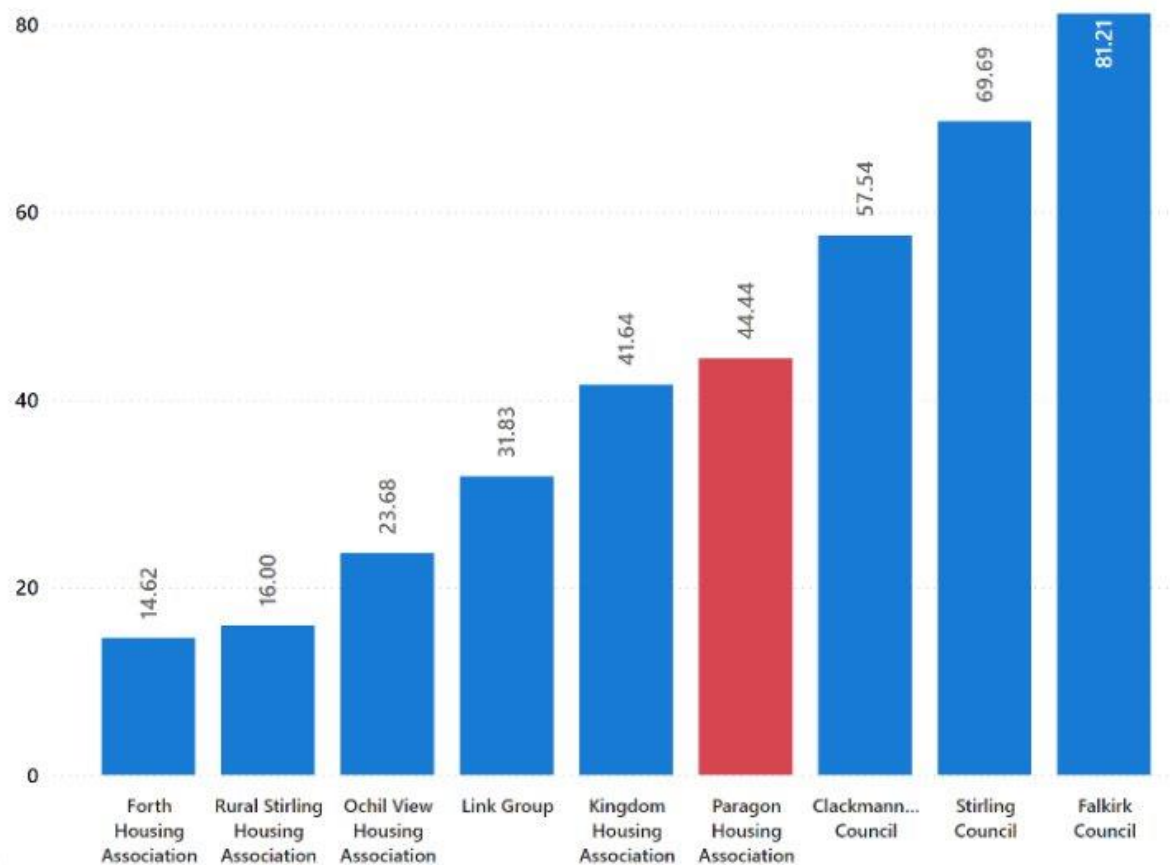
Turnover



Local Context: Access to Housing



Relet Times



	2022-23	2023-24	2024-25
Paragon Housing Association	73.42	45.52	44.44
Peer Group 7 (Large Stock Transfer)	52.03	58.56	60.15
All RSLs	44.14	39.35	40.39
Scottish Average	55.61	56.89	60.59

Like other social landlords across Scotland we faced challenges such as poor void condition and issues with gas & electric suppliers, when it came to letting our vacant properties. We are working closely with our contractors to try and improve things in 2025/26 and have asked our Internal Auditors to look at this. They will also involve our Tenant Scrutiny Panel in the exercise

Local Context: Access to Housing

- We were proud to see our performance in housing Homeless households was one of the strongest in the Forth Valley



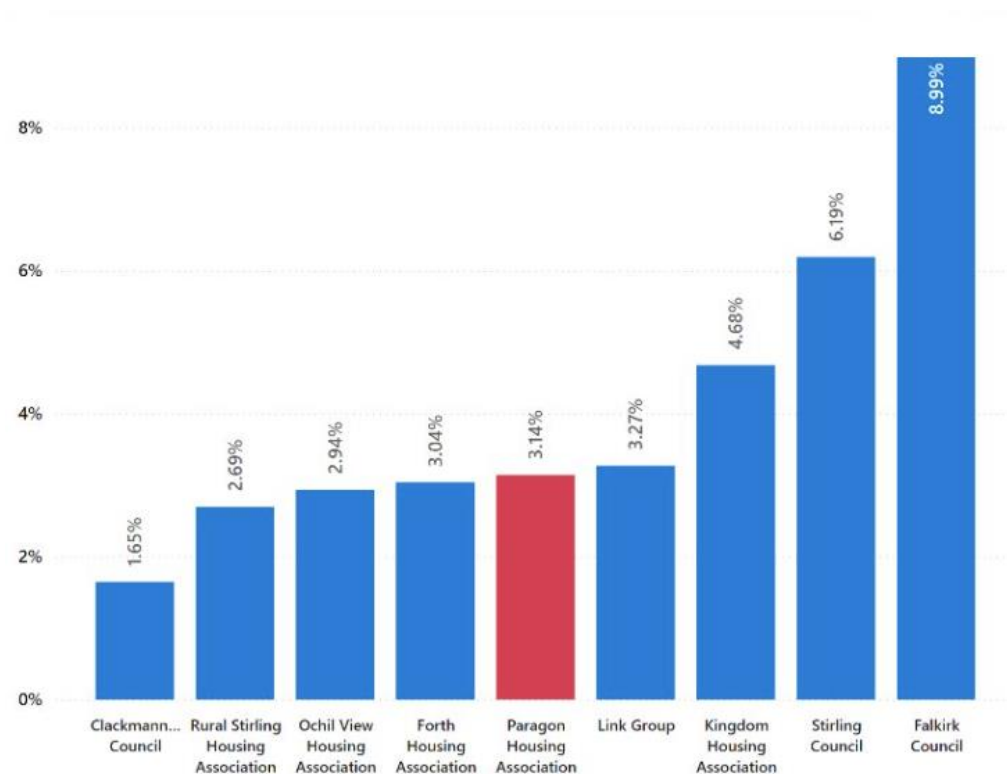
	Percentage of lets to existing tenants	Percentage of lets to housing applicants	Percentage of lets to 'other'	Percentage of lets to homeless applicants
Rural Stirling Housing Association	14.29	61.43	4.29	20.00
Clackmannanshire Council	10.81	21.08	0	68.11
Forth Housing Association	7.62	43.81	2.86	39.05
Kingdom Housing Association	7.42	36.70	0.41	42.68
Link Group	14.81	29.62	2.36	51.77
Ochil View Housing Association	16.47	42.35	5.88	35.29
Paragon Housing Association	15.12	15.12	2.33	67.44
Stirling Council	19.21	24.28	3.31	53.20
Peer Group 7 - Large stock transfer	16.73	41.49	0.81	40.35
All RSLs	14.01	37.27	3.56	41.97
SHR Scottish Average	18.09	31.69	2.34	46.34

Although we strongly believe Paragon needs to help out with the current housing crisis wherever possible we also believe that tenancy and community sustainability is important. We will shortly be reviewing our Allocations Policy in light of changing legislation. If you would like to be involved in that review please contact us.

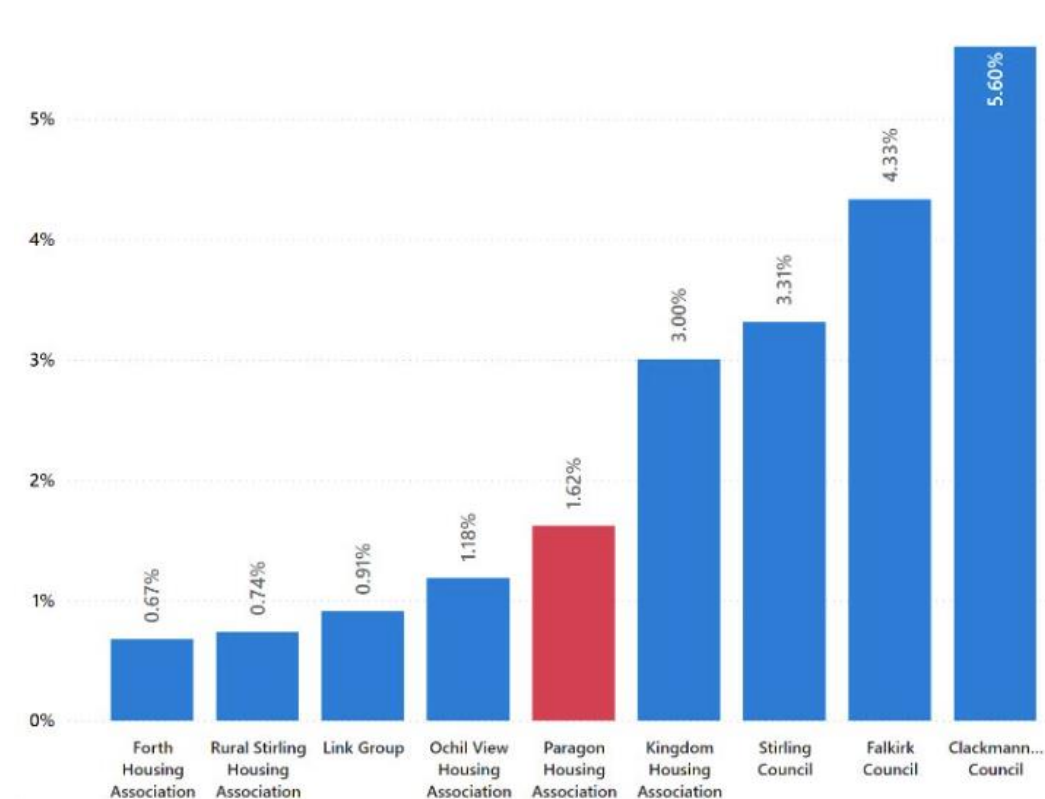
Local Context: Rent Arrears



Current Rent Arrears



Former Tenant Rent Arrears

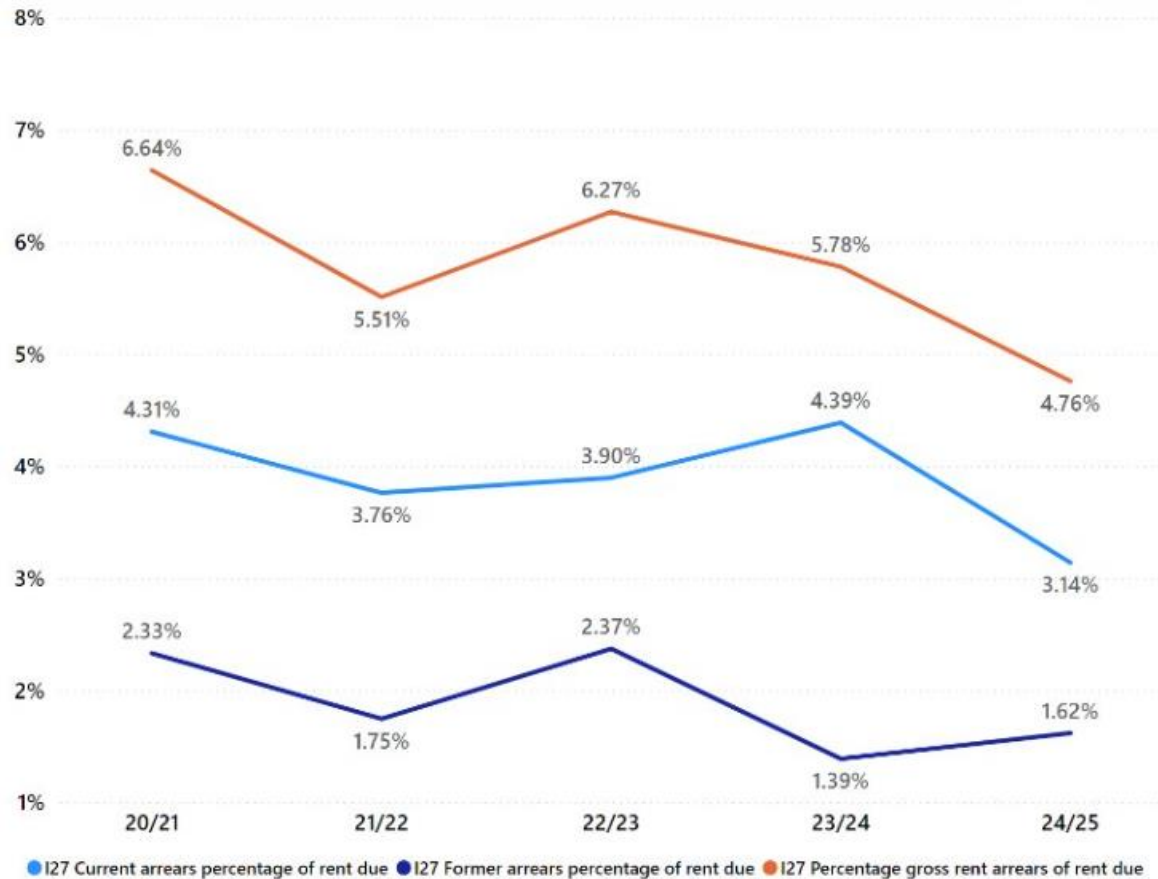


Abandonments (when someone leaves a tenancy without giving us notice) & evictions in 2024/25 accounted for 1.37% (20 tenancies) of Paragon stock.

Local Context: Rent Arrears



Arrears (Trends)

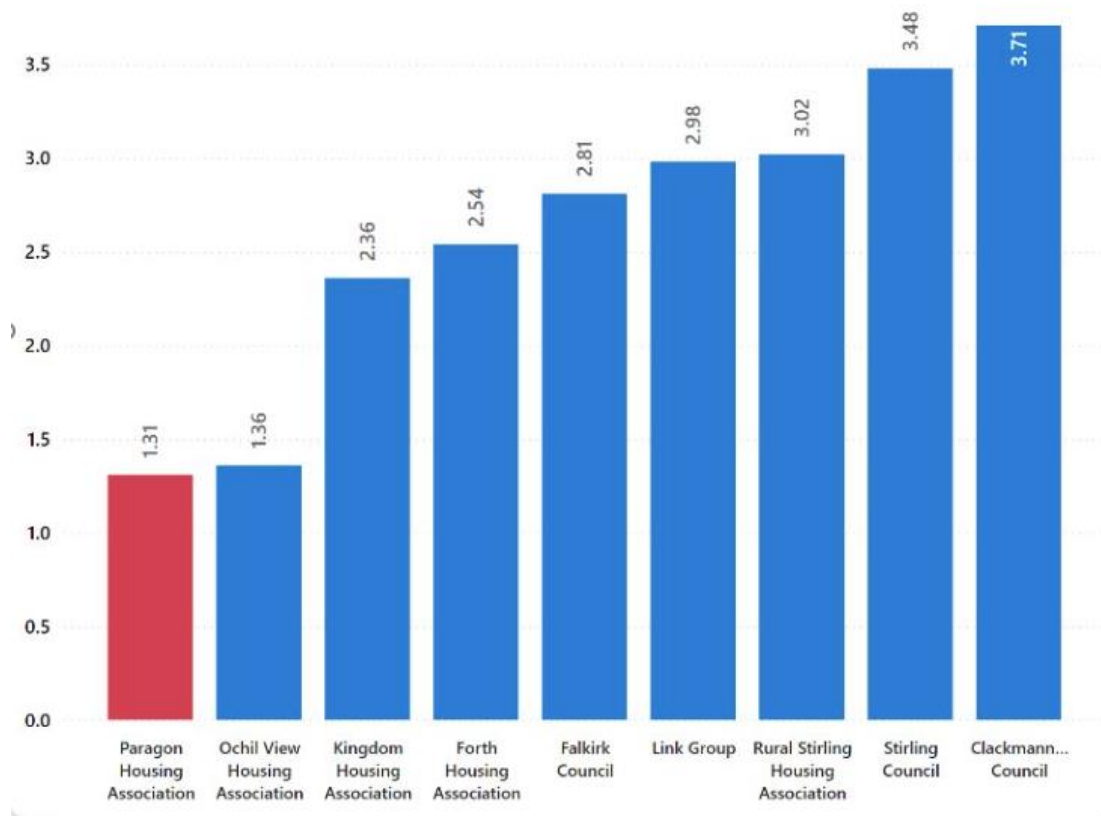


Performance in the management of rent arrears remains strong despite the challenges of the cost of living crisis. Our Tenancy Management Team which includes a Tenancy Sustainment Officer will always work with tenants to try and achieve a sustainable solution to rent arrears.

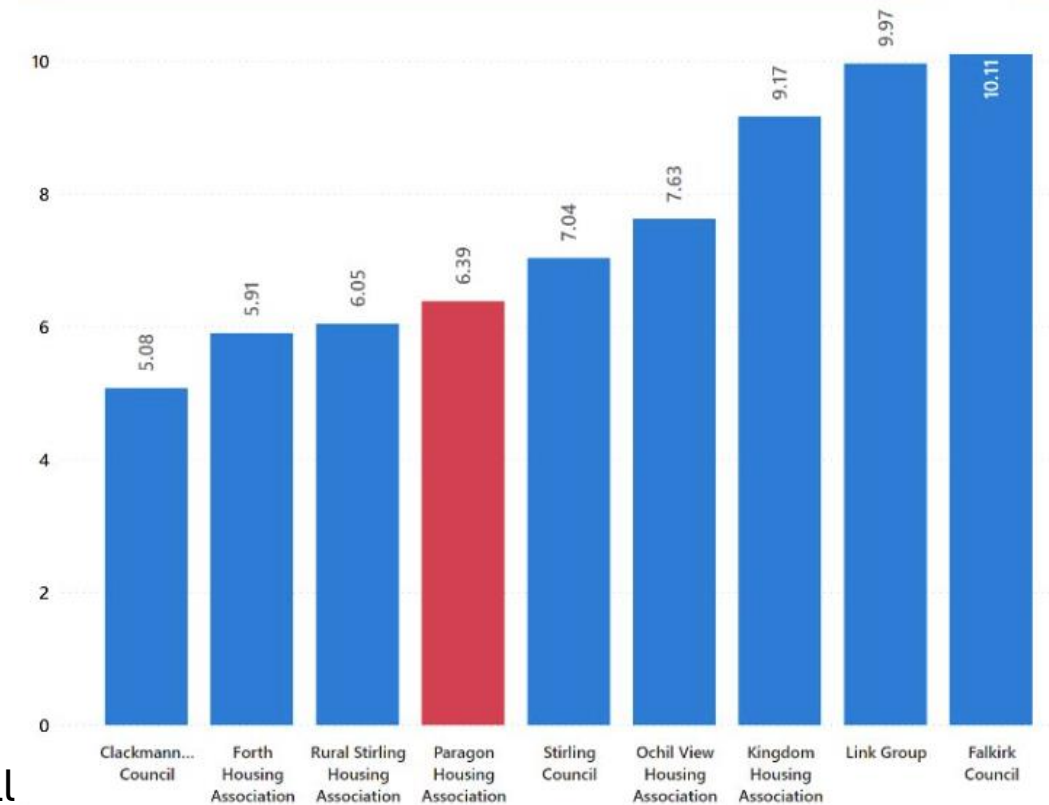
They can also offer a range of support including referrals to other agencies. If you are struggling with your rent, or any other aspect of your tenancy then please contact us and let us see if we can help.

Local Context: Reactive Repairs

Emergency Repairs

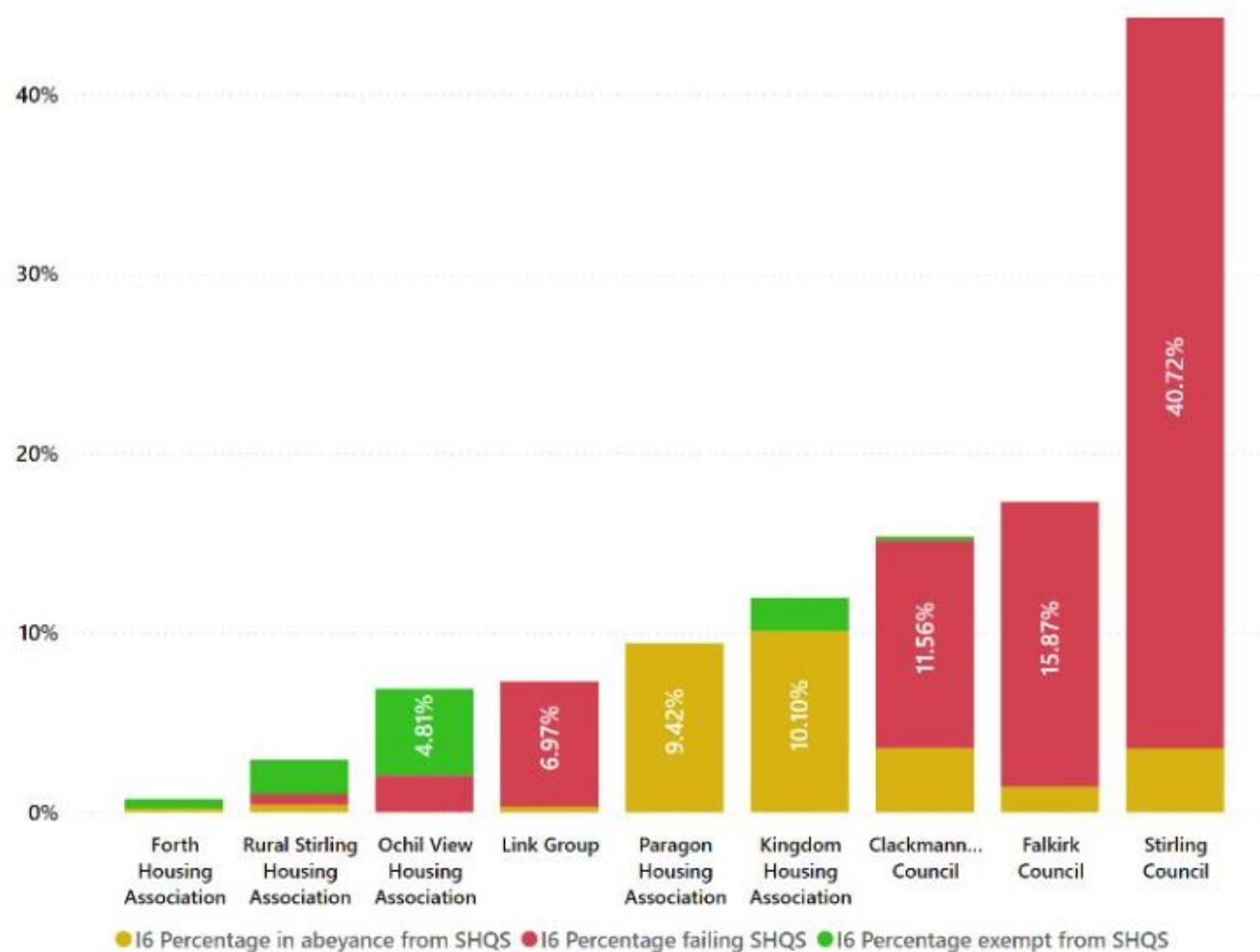


Non-Emergency Repairs



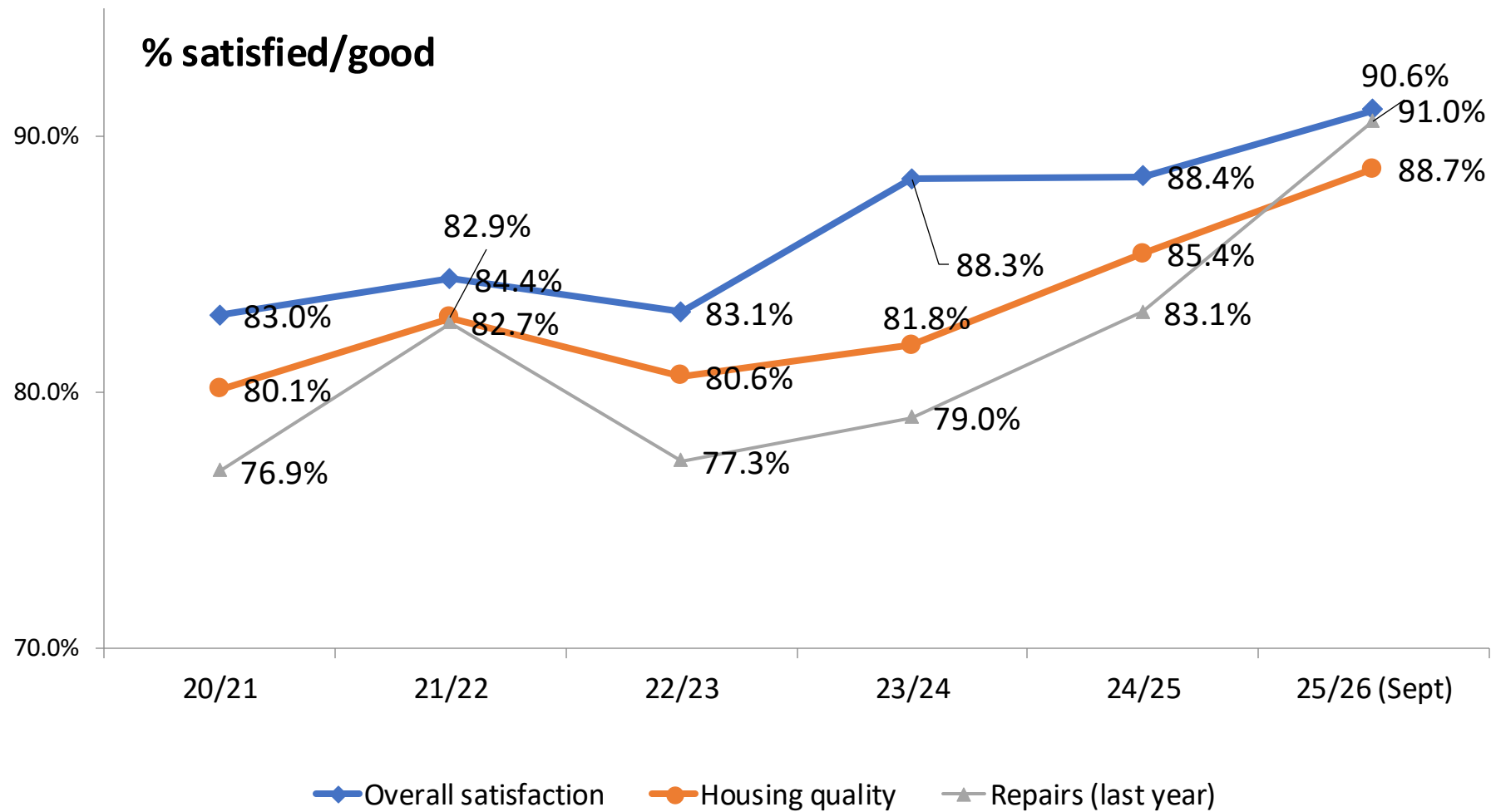
94.59% of repairs were considered to be right first time with an overall tenant satisfaction figure of 83.07%. Repairs are another area where we have asked Knowledge Partnership to ask some additional questions.

Local Context: Scottish Housing Quality Standard



The majority of our housing stock meets the Scottish Housing Quality Standard (SHQS). We have 9.42% of our stock covered by an abeyance. This means we have told the Scottish Housing Regulator that there is a reason why this stock cannot reach the SHQS. In all cases the reason is that we cannot install Door Entry Systems in some of our blocks of flats because owners also living in the block will not give their permission. We will continue to try and work with owners to install Door Entry Systems wherever we can.

Paragon's Property Related Indicators over time

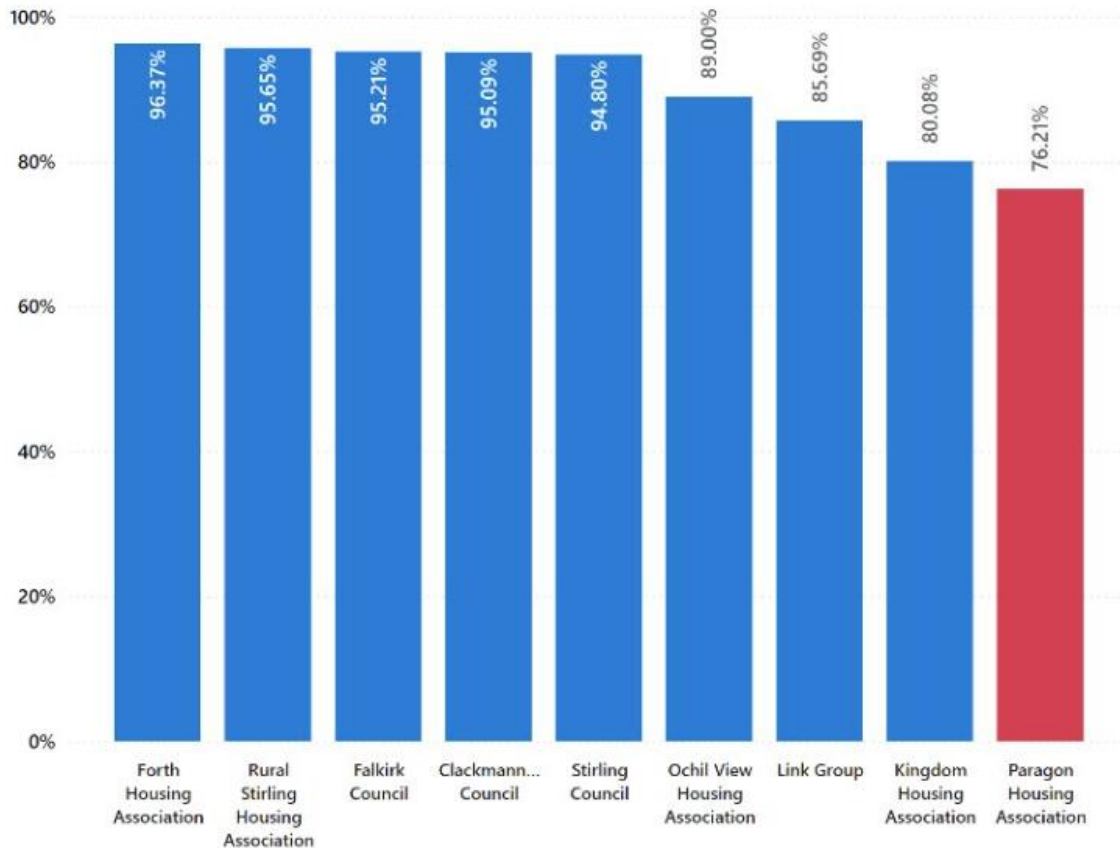


We are pleased to see that satisfaction indicators in relation to housing quality and repairs improved in 2024/25 and this improvement has continued into 2025/26

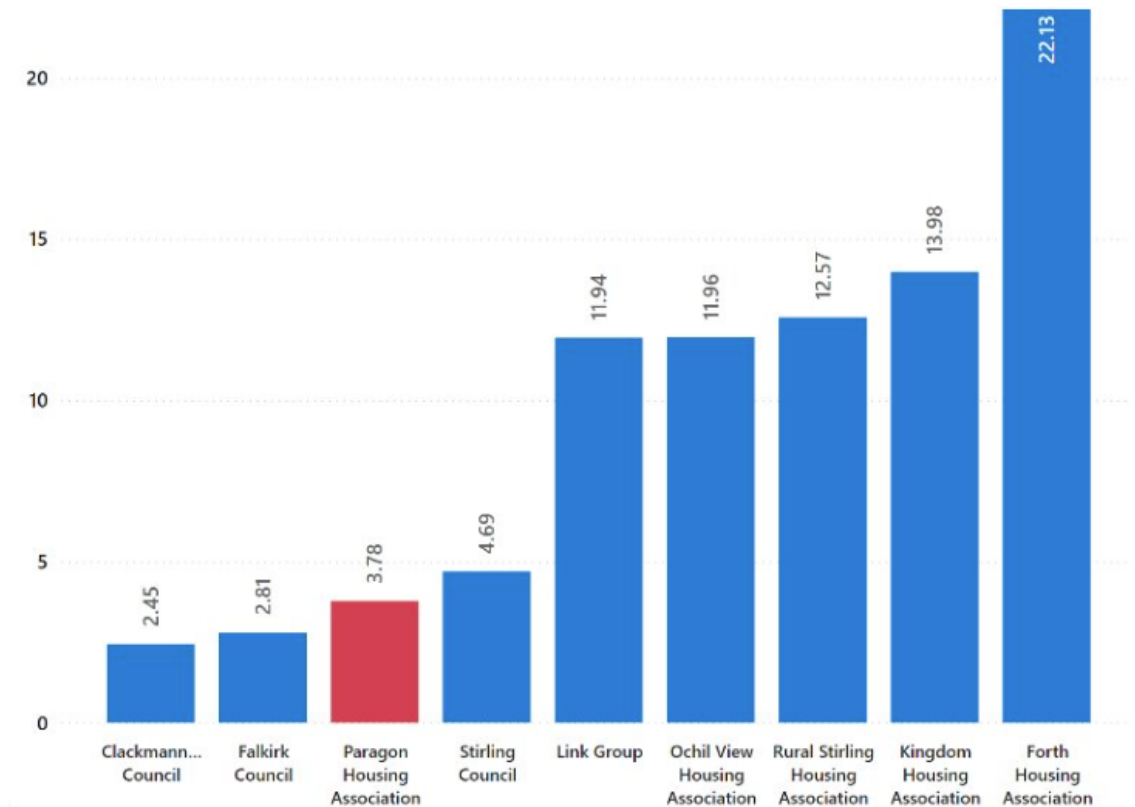
Local Context: Estate Management and Anti-Social Behaviour



Management of Neighbourhood

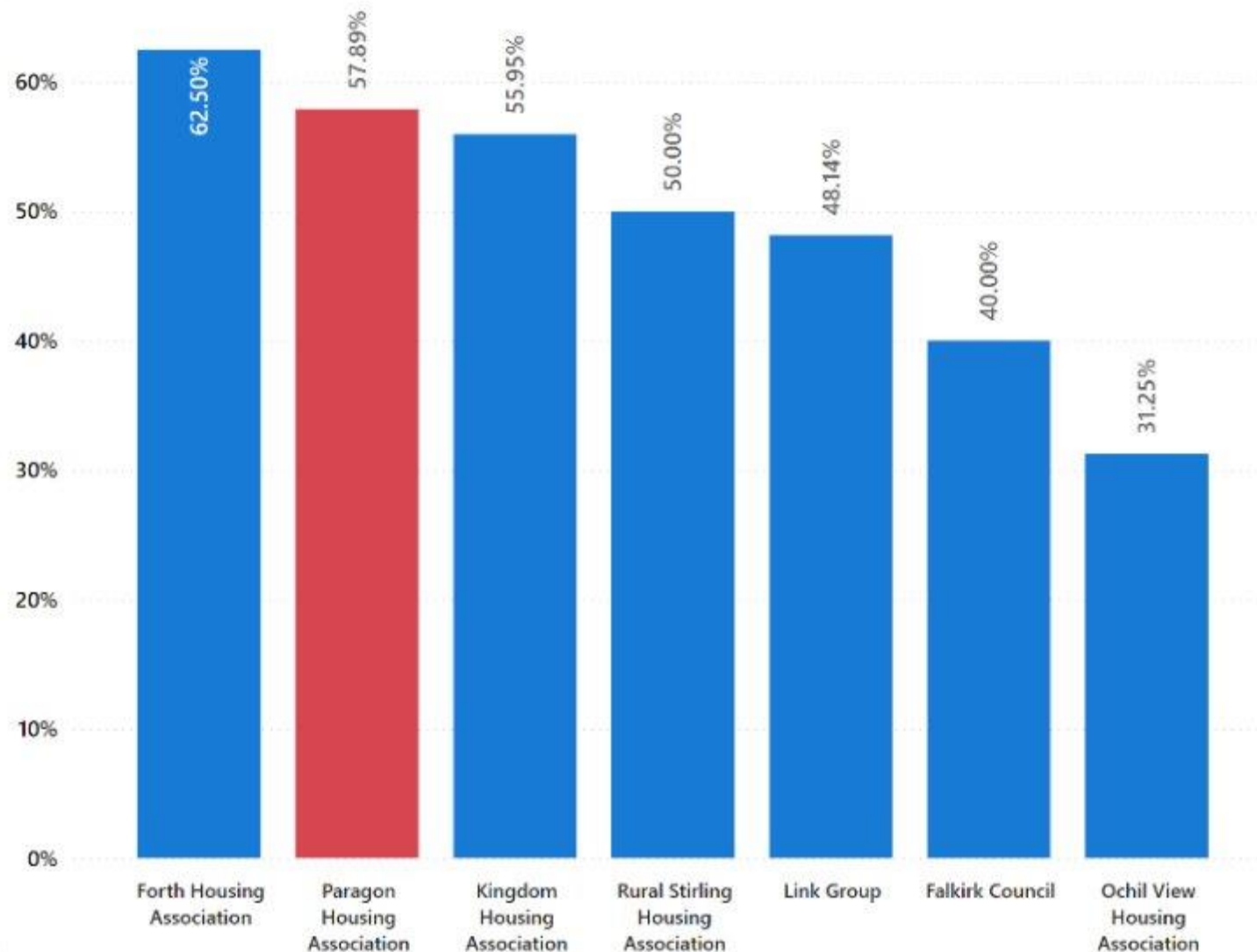


Anti-Social Behaviour



Despite low levels of ASB, the indicator on the management of neighbourhoods remains lower than we would like. For this reason we asked Knowledge Partnership to ask some additional questions.

Factoring



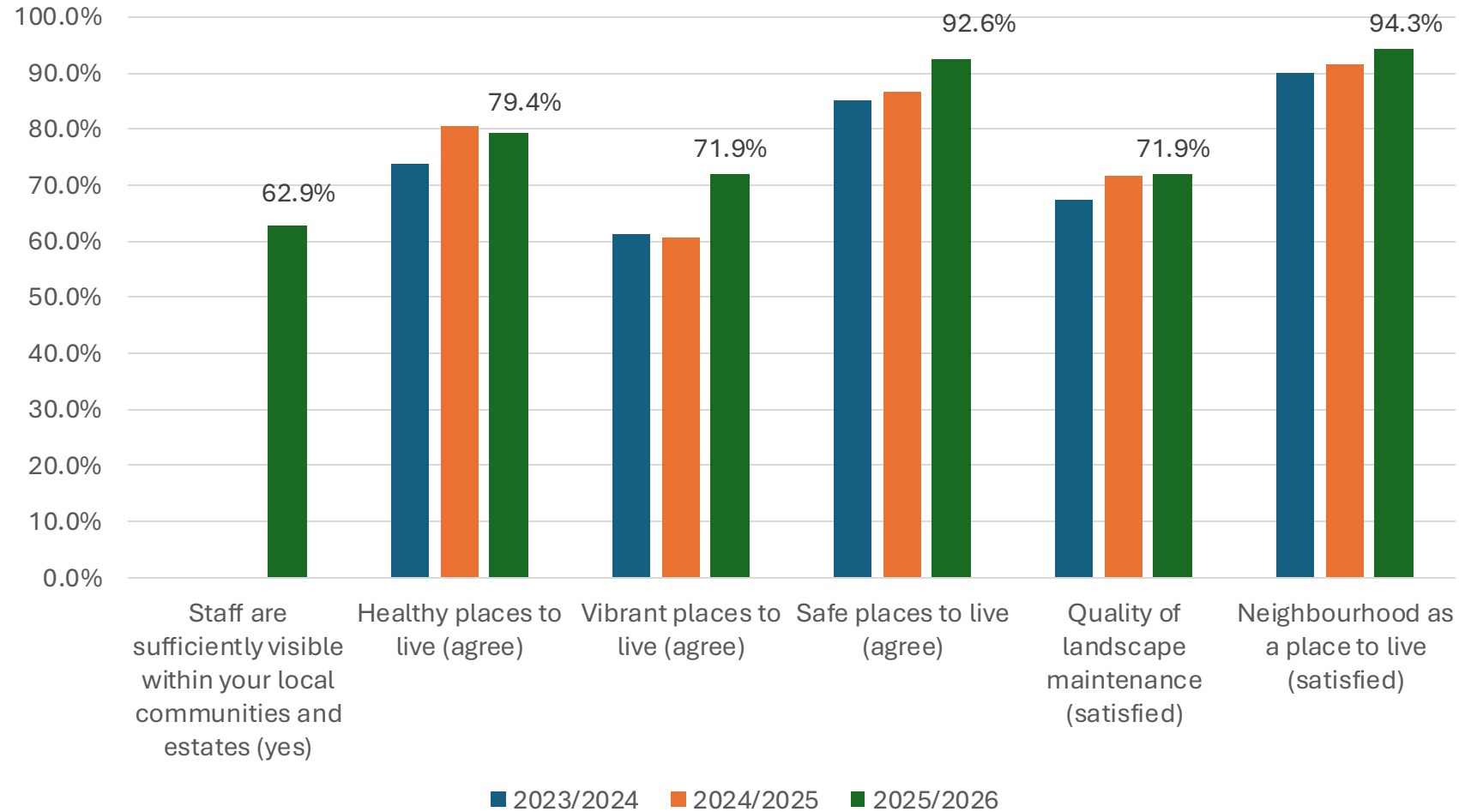
On the whole Paragon enjoys a positive relationship with owners across it's estates in all 3 local authorities. A new survey was carried out in May 2025 and this saw satisfaction levels increase slightly to 63.64%.

We will looking to refresh our owners group in the next 6 months and would love to hear from you if you are the owner of a property on one of Paragon's estates.

Paragon – Additional questions on neighbourhood



Neighbourhood 2023/24-2025/26 (base 2 survey months 2025)



Looking forward



We recognise that there is much for celebration in Paragon's performance over the past 3 – 4 years and we also acknowledge that there are areas where we want to improve things still further.

- 2025/26 is the first year of data collection to support new ARC indicators around Damp, Mould & Condensation and we want to make sure we get things right from the start.
- We want to see more tenants getting involved with the Association at a level they feel comfortable with, and we hope that the newly created Tenant Communication Profile will support tenants to find that level.
- We want to continue to build on improved performance in terms of neighbourhood management, and value for money
- We want to maintain our strong performance in achieving the Scottish Housing Quality Standard through continued investment in our stock.

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.

In this report we talk about the Scottish Housing Network (SHN) Annual Performance visit and Knowledge Partnership's Tenant Satisfaction Survey, let us know if you would like more information about either.

If you want to know more about getting involved with the Association check out the Tenant Participation pages on our website or have a look on our Facebook page.



Phone us 01324 664966



Fill in the feedback form on our website www.paragonha.org.uk



Email us enquiries@paragonha.org.uk



Come along to a meeting of the Tenant Scrutiny Panel

Get in touch if you need this report in an alternative format. We are looking at producing more of our information in an Easy Read format and if you would like to get involved in that please let us know.