CHARTER REPORT

2025/26

Our performance journey

How we performed, how we compare and where we go next



The Annual Return on the Charter (ARC) is a requirement of the Scottish Housing Regulator.Our Annual Charter Report shows tenants (and other service users) how we are performing, the services we have delivered over the past year and how we compare with other landlords. This year we sat down with tenants who are part of the tenant scrutiny panel and asked them how they would like us to present the information in the report.

The story of 2025/26

Overall, core outcomes strengthened across the three-year period

Headline conclusion

Repairs outcomes, arrears reduction, tenancy sustainment, home quality and lower rent loss from empty homes provide the strongest positive story. Communication, complaint completion and some case-management timescales require a clear improvement response.

95.41% STRONG
Repairs right first time

4.05% IMPROVED
Gross rent arrears

96.51% STRONG
Tenancies sustained

88.50% STABLE
Overall satisfaction

What improved

Repairs quality and satisfaction
Income and tenancy sustainment
Home quality and rent lost through empty homes

Where we need to continue improvement

Keeping tenants informed
Complaints - balancing completion with giving them the time they need to fairly and fully investigate, especially Stage 2
ASB, adaptations and factored-owner satisfaction

How we compare

The local benchmark is a defined group of eight landlords

Local authorities

Clackmannanshire Council
Stirling Council
Falkirk Council

Housing associations

Link Group
Ochil View Housing Association
Forth Housing Association
Rural Stirling Housing Association
Kingdom Housing Association

How to read the report

Each service page compares Paragon with the average for Scotland and the average for the eight local landlords. In some cases we have included an additional page giving all the local landlord data allowing us to take a closer look at performance.

What don’t we do?

Some ARC Indicators don’t apply to Paragon, for example we do not have responsibility for any Gypsy Traveller sites, nor do we have local authority duties to homeless households.

Homes and repairs

Better outcomes, with routine repair time still to improve

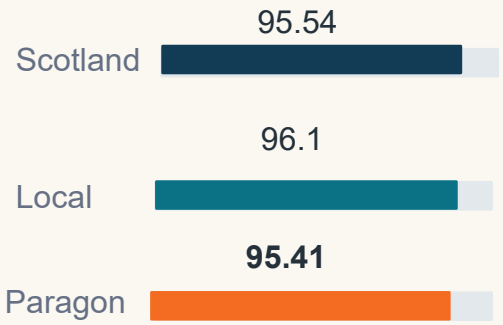
95.41% IMPROVED
Right first time

86.05% IMPROVED
Repairs satisfaction

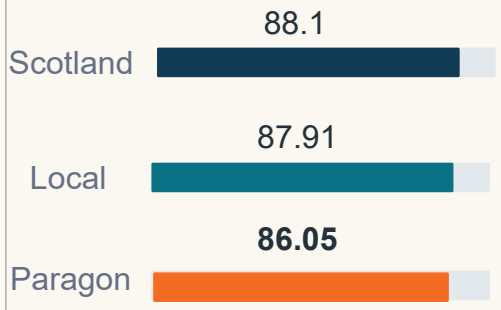
7.52 days REVIEW
Routine repairs

91.40% IMPROVED
Homes meeting SHQS

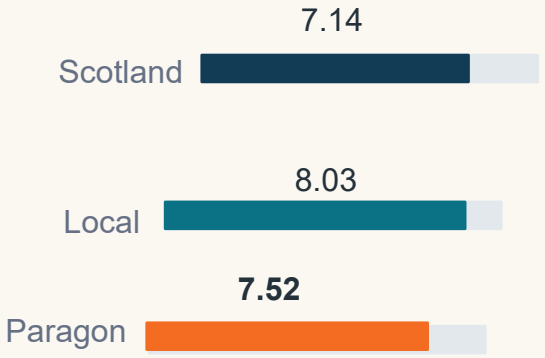
Right first time



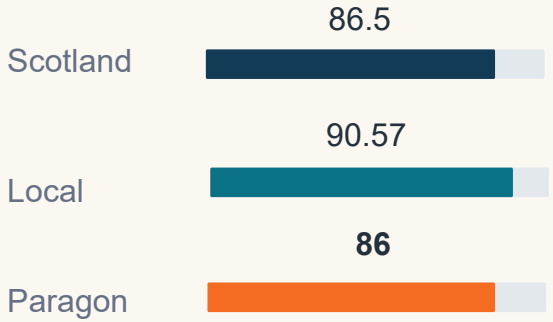
Repairs satisfaction



Routine repair days



Quality of home



Next destination

Set a specific action to reduce routine repair times while protecting the strong right-first-time result and rising repair satisfaction.

Average hours to complete emergency repairs

Landlord	2023/24	2024/25	2025/26
Clackmannanshire	3.99	3.71	3.67
Stirling Council	5.80	3.48	3.59
Falkirk Council	3.08	2.81	2.15
Link Group	3.02	2.98	2.95
Ochil View HA	1.40	1.36	1.35
Forth HA	2.72	2.54	2.42
Rural Stirling HA	3.00	3.02	3.01
Kingdom HA	2.21	2.36	2.47
Paragon HA	1.61	1.31	1.35
Local average	3.15	2.78	2.70

"Reporting a repair is really easy, and the guys who come out are friendly and helpful"

Assessment

Emergency repairs completed faster than the local average for the past three years.

2025/26 comparison

1.4 hours better than local average of 2.7 hours

Why we are not complacent

There are many factors that can have a negative impact on repairs performance especially when they are emergency repairs. We continue to meet with the main reactive contractors regularly and collect regular repair satisfaction data.

Tenancies and rent

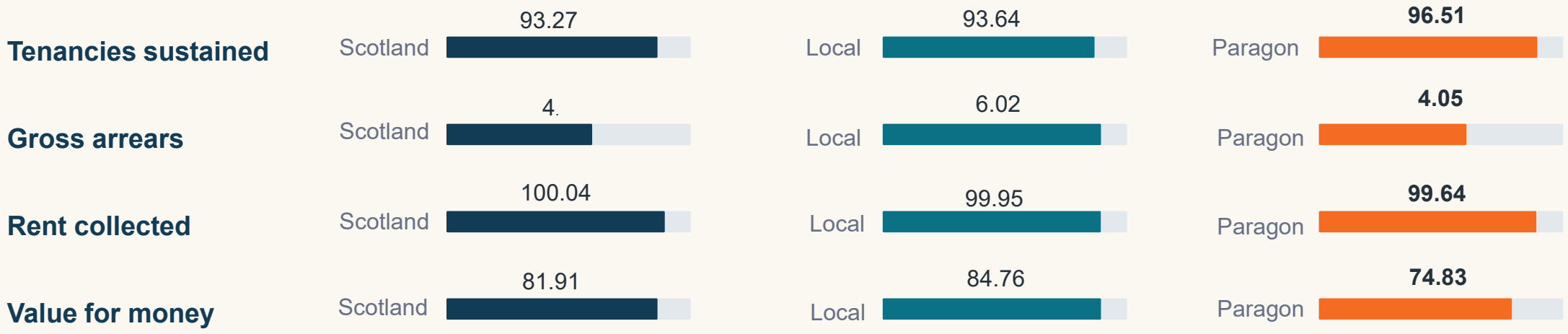
Stronger sustainment and income outcomes

96.51% IMPROVED
Tenancies sustained

4.05% IMPROVED
Gross arrears

99.64% STEADY
Rent collected

74.83% REVIEW
Rent is good value



Next destination

Whilst it is important that we continue to maximise rent collection we also know that some tenants struggle to maintain rent payments due to the ongoing cost of living crisis and we are continually looking at how we can work with partners to develop ways to offer tenants practical help and advice. For example this is the third year we have been supported by Energy Action Scotland (and Octopus Energy) to offer Energy Advice visits and help with Energy costs to 130 tenants.

Percentage new tenancies sustained more than a year

One to Watch

Landlord	2023/24	2024/25	2025/26
Clackmannanshire	91.5%	91.9%	93.2%
Stirling Council	93.0%	90.6%	94.3%
Falkirk Council	94.1%	93.9%	94.8%
Link Group	91.8%	92.3%	91.1%
Ochil View HA	95.0%	89.6%	92.9%
Forth HA	97.3%	94.6%	97.3%
Rural Stirling HA	94.1%	83.6%	90.0%
Kingdom HA	95.2%	95.2%	95.6%
Paragon HA	91.0%	94.4%	96.5%
Local average	94.0%	91.5%	93.6%

"One of the things I like about Paragon is they see me as a person, and are there when I need them"

Assessment

Performance moved from below the peer average to above it in each of the latest two years.

2025/26 comparison

2.9 percentage points better than peer average

Tenancy Support

In addition to our Tenancy Sustainment Officer we have our HoME Tenancy Support Service and a number of projects offering low level financial support such as food and fuel vouchers. All this contributes to increasing high levels of tenancy sustainment.

Percentage gross rent arrears of rent due

Local average excludes Paragon

Landlord	2023/24	2024/25	2025/26
Clackmannanshire	11.2%	7.3%	7.0%
Stirling Council	9.3%	9.5%	8.8%
Falkirk Council	14.0%	13.3%	12.3%
Link Group	4.1%	4.2%	3.4%
Ochil View HA	4.3%	4.1%	3.4%
Forth HA	3.0%	3.7%	3.8%
Rural Stirling HA	4.6%	3.4%	3.5%
Kingdom HA	8.1%	7.7%	6.0%
Paragon HA	5.8%	4.8%	4.0%
Local average	7.3%	6.6%	6.0%

Assessment

Arrears were below the peer average in all three years and improved year on year.

2025/26 comparison

2.0 percentage points better than peer average

Keep talking to us

If you are struggling to maintain rent payments please talk to us! We will do everything we can to help you including referring you to other agencies who may be able to help.

Empty homes and access

Lower rent loss is the clearest improvement

0.79% IMPROVED

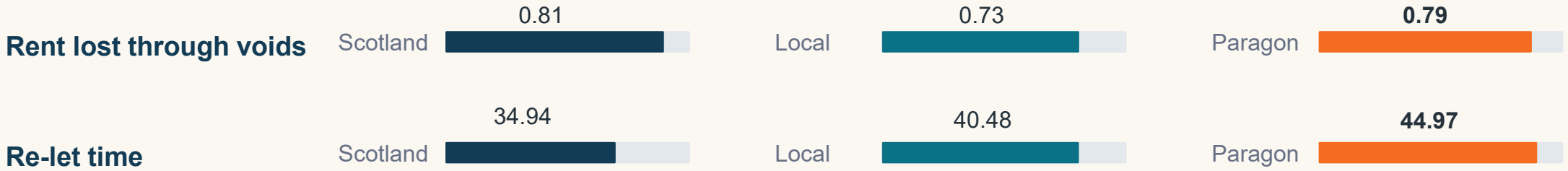
Rent lost through empty homes

44.97 days STABLE

Average re-let time

Lower Rent Loss POSITIVE

Positive trend



What this means

Lower rent loss protects income available for homes and services. Re-let time was broadly stable rather than a major improvement.

Next destination

Confirm the operational action that will support faster re-lets without reducing property standards.

Neighbourhoods and wellbeing

A mixed picture

75.33% REVIEW

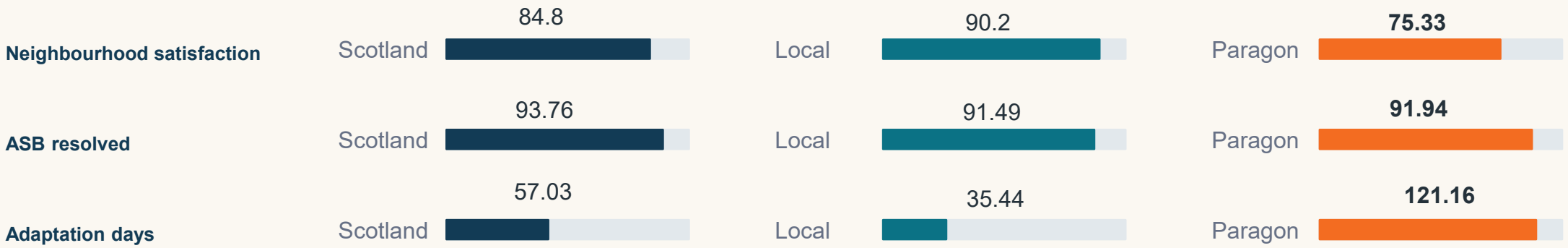
Neighbourhood satisfaction

91.94% REVIEW

ASB cases resolved

121.16 days REVIEW

Adaptation time



Next destination

We have been working with residents across our estate to develop a new Anti-Social Behaviour Policy which we expect to be implemented from April 2027. The new policy continues to place an emphasis on managing risk but introduces a new model for dealing with ASB – ACTS (Assess, Communicate, Take Action, Support & Sustain). Watch out for updates on Facebook and the Association's Website.

We know there are reasons why medical adaptation times were so high last year and are expecting to see a drop this year. We will continue to monitor closely

Listening and responding

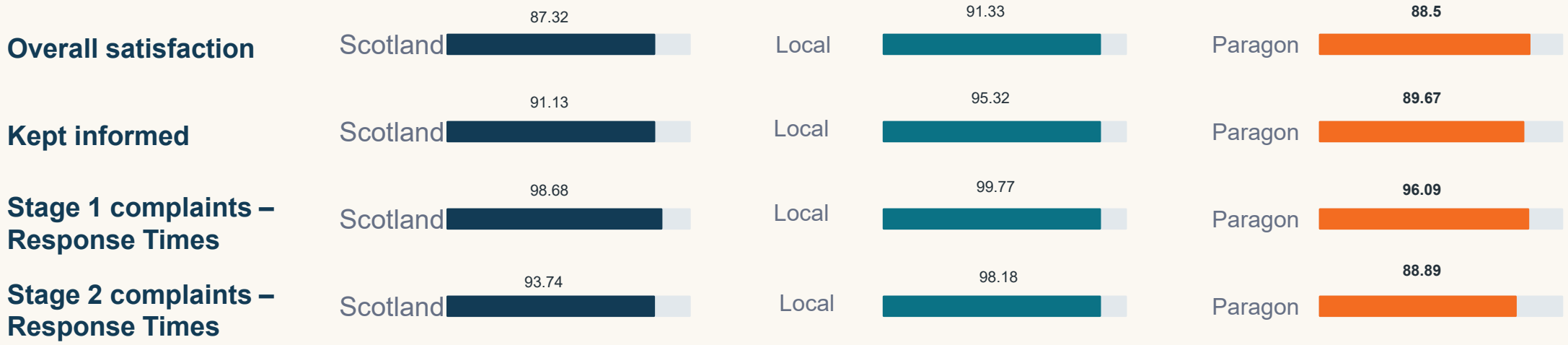
High overall satisfaction, but communication and complaints not quite so good

88.50% STABLE
Overall satisfaction

89.67% REVIEW
Kept informed

96.09% REVIEW
Stage 1 responded in full within target time

88.89% REVIEW
Stage 2 responded in full within target time



Next destination

Responding to complaints in a timely fashion is important to us, but not at the expense of the integrity of the complaints process. Along side this report a the Annual Complaints Report has been published and can be found on our website.

Percentage factored owners satisfied with factoring service

Local average excludes Paragon

Landlord	2023/24	2024/25	2025/26
Clackmannanshire	–	–	–
Stirling Council	–	–	–
Falkirk Council	47.2%	40.0%	38.1%
Link Group	48.1%	48.1%	46.4%
Ochil View HA	31.3%	31.3%	47.1%
Forth HA	50.0%	62.5%	62.5%
Rural Stirling HA	50.0%	50.0%	20.0%
Kingdom HA	61.1%	56.0%	54.0%
Paragon HA	57.9%	57.9%	54.5%
Local average	48.0%	48.0%	44.7%

Assessment

Satisfaction remained around 10 percentage points above the peer average across all three years.

2025/26 comparison

9.9 percentage points better than peer average

Review of Written Statement of Service

If you are an owner and are interested in joining a group looking at the Written Statement of Service and other areas around factoring why not contact us and get involved.

Our next destinations

Action Points

1	**Routine repairs**	We want to reduce completion time while maintaining quality
2	**Communication**	We are continually working to Improve how tenants are kept informed
3	**Complaints**	We won't compromise quality for the sake of deadlines but we will try and increase the percentage of complaints completed to target.
4	**ASB**	We will implement a new Anti-Social Behaviour Policy
5	**Factoring**	We remain committed to working with owners to improve satisfaction with the factoring service

Performance in 2025/26 was relatively strong, however we are not complacent and know there are some areas where we need to make some improvements and implement some changes. If you are interested to find out more about our performance or how you can get involved with the Association check out the next page.

Full Charter Report and comparisons

About this report

This presentation is an extract from our full Charter Report.
The full report is available on our website.

www.paragonha.org.uk

Compare landlord performance

You can use the Scottish Housing Regulator (SHR) comparison tool to compare landlords' performance against the Scottish Social Housing Charter. Here is the link.

Open the SHR landlord comparison tool

Your views are important

There is an online feedback form if you want to tell us what you think of this report, or you can email us at enquiries@paragonha.org.uk. We are always looking at ways we can help you get involved with the Association and a couple of them are detailed below.

1. Tenant Scrutiny Panel

The tenant scrutiny panel meets regularly and reviews performance generally as well as contributing to policy review and looking at specific service areas. You can join meetings on line or in person and we help with travel expenses. If you are a tenant of the Association you are eligible to join and we would be delighted to see you at a future meeting.

2. Wider Consultation and Engagement Opportunities.

We have recently used email to consult with tenants on the new Anti-Social Behaviour Policy and where there is a demand are happy to organise topic specific meetings. We also have other opportunities to get involved such as the annual Garden Competition. If you would be interested in getting involved in wider consultation activities please let us know.

3. Not a tenant?

We appreciate that not all residents on Paragon estates are tenants of the Association. We are looking to relaunch the owners group early in 2027 but thinking of extending the invitation to other residents such as private tenants. If you want more information on how you can get involved please contact us.

4. Just tell us:

www.paragonha.org.uk

enquiries@paragonha.org.uk

Tel: 01324 664966

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