

**Landlord name:** Paragon Housing Association Ltd

**RSL Reg. No.:** 298

**Report generated date:** 15/07/2025 13:10:43

**Approval**

A1.1	Date approved	28/05/2025
A1.2	Approver	Margaret Torrance
A1.3	Approver job title	Director
A1.4	Comments (Approval)	N/A



none

## Social landlord contextual information

### Staff

Staff information, staff turnover and sickness rates (Indicator C1)
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C1.1	the name of Chief Executive	Ms. Margaret Torrance
C1.2.1	C1.2 Staff employed by the RSL: the number of senior staff	4.00
C1.2.2	the number of office based staff	19.40
C1.2.3	the number of care / support staff	0.00
C1.2.4	the number of concierge staff	0.00
C1.2.5	the number of direct labour staff	0.00
C1.2.6	the total number of staff	23.40
C1.3.1	Staff turnover and sickness absence: the percentage of senior staff turnover in the year to the end of the reporting year	0.00%
C1.3.2	the percentage of total staff turnover in the year to the end of the reporting year	4.27%
C1.3.3	the percentage of days lost through staff sickness absence in the reporting year	1.90%

**Social landlord contextual information**

**Lets**

Number of lets during the reporting year, split between 'general needs' and 'supported housing' (Indicator C3)		
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C3.1	The number of 'general needs' lets during the reporting year	84
C3.2	The number of 'supported housing' lets during the reporting year	2
Indicator C3		86

The number of lets during the reporting year by source of let (Indicator C2)
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C2.1	The number of lets to existing tenants	13
C2.2	The number of lets to housing list applicants	13
C2.3	The number of mutual exchanges	7
C2.4	The number of lets from other sources	2
C2.5.1	C2.5 The number of applicants who have been assessed as statutorily homeless by the local authority as:  section 5 referrals	33
C2.5.2	nominations from the local authority	0
C2.5.3	other	25
C2.6	the number of other nominations from local authorities	0
C2.7	Total number of lets excluding exchanges	86

## Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Social landlord contextual information" section.

The number of voids has consistently remained under a 100 properties post Covid. The proportion of lets to stat homeless households has increased.

**Overall satisfaction****All outcomes**

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)
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1.1.1	1.1 In relation to the overall tenant satisfaction survey carried out, please state: the number of tenants who were surveyed	601
1.1.2	the fieldwork dates of the survey	04/2024
1.1.3	The method(s) of administering the survey: Post	<input type="checkbox"/>
1.1.4	Telephone	<input checked="" type="checkbox"/>
1.1.5	Face-to-face	<input type="checkbox"/>
1.1.6	Online	<input type="checkbox"/>
1.2.1	1.2 In relation to the tenant satisfaction question on overall services, please state the number of tenants who responded: very satisfied	289
1.2.2	fairly satisfied	242
1.2.3	neither satisfied nor dissatisfied	22
1.2.4	fairly dissatisfied	26
1.2.5	very dissatisfied	21
1.2.6	no opinion	1
1.2.7	Total	601

Indicator 1	88.35%
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## Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Overall satisfaction" section.



## The customer / landlord relationship

### Communication

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (Indicator 2)

2.1	How many tenants answered the question "How good or poor do you feel your landlord is at keeping you informed about their services and decisions?"	601
2.2.1	2.2 Of the tenants who answered, how many said that their landlord was: very good at keeping them informed	321
2.2.2	fairly good at keeping them informed	222
2.2.3	neither good nor poor at keeping them informed	26
2.2.4	fairly poor at keeping them informed	24
2.2.5	very poor at keeping them informed	8
2.2.6	Total	601

	Indicator 2	90.35%
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## Participation

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes (Indicator 5)

5.1	How many tenants answered the question "How satisfied or dissatisfied are you with opportunities given to you to participate in your landlord's decision making processes?"	601
5.2.1	5.2 Of the tenants who answered, how many said that they were: very satisfied	202
5.2.2	fairly satisfied	281
5.2.3	neither satisfied nor dissatisfied	71
5.2.4	fairly dissatisfied	26
5.2.5	very dissatisfied	21
5.2.6	Total	601

	Indicator 5	80.37%
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## Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "The customer / landlord relationship" section.

With these 3 key indicators have remained relatively stable in the past twelve months we are continuing to focus on improving our participation 'score' with the implementation of our most recent Tenant Participation Strategy. We have an active Tenant Scrutiny Panel in place.

**Housing quality and maintenance**

**Quality of housing**

Scottish Housing Quality Standard (SHQS) – Stock condition survey information (Indicator C8)

C8.1	The date your organisation's stock was last surveyed or assessed for compliance with the SHQS	06/2024
C8.2	What percentage of stock did your organisation fully assess for compliance in the last five years?	100.00
C8.3	The date of your next scheduled stock condition survey or assessment	08/2026
C8.4	What percentage of your organisation's stock will be fully assessed in the next survey for SHQS compliance	100.00
C8.5	Comments on method of assessing SHQS compliance.	

The Association appointed JMP Consultants to undertake a full stock condition survey late 2019/20. Due to the impact of Covid, this was delayed at the time and then completed 2021/22. The survey did not pick up any failures other than those known to the Association. The data collected as part of the stock survey has been migrated into our new Asset management System HUB and is being used to manage forward investment plans to ensure compliance with SHQS continues. JMP were again appointed 9/2/2024 to undertake an up to date full stock condition survey as done in 2021/22. The survey works were completed June 2024 with no failures other than those known to the Association. Going forward, the Association will be using the HUB Asset Management System to update stock surveys every 2 years with the next planned for 2026/27. Of the 137 properties in abeyance, 108 relate to Communal DES where unable to get agreement with owner occupiers over 30 communal blocks. 27 are energy efficiency due to access, hoarding and tenants refusing improvements, with the balance of 2 EICRs again due to property condition/hoarding - see comments at Housing Quality & Maintenance section. In addition to the Stock Survey, and in preparation for the update of RdSAP-10.2 Software we are appointing specialist consultants to ensure all our property energy ratings ratings are fully up to date.



## Scottish Housing Quality Standard (SHQS) – Stock summary (Indicator C9)

		End of the reporting year	End of the next reporting year
C9.1	Total self-contained stock	1,455	1,477
C9.2	Self-contained stock exempt from SHQS	0	0
C9.3	Self-contained stock in abeyance from SHQS	137	130
C9.4.1	Self-contained stock failing SHQS for one criterion	0	0
C9.4.2	Self-contained stock failing SHQS for two or more criteria	0	0
C9.4.3	Total self-contained stock failing SHQS	0	0
C9.5	Stock meeting the SHQS	1,318	1,347



C9.6	Total self-contained stock meeting the SHQS by local authority
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	End of the reporting year	End of the next reporting year
Aberdeen City	0	0
Aberdeenshire	0	0
Angus	0	0
Argyll & Bute	0	0
City of Edinburgh	0	0
Clackmannanshire	414	416
Dumfries & Galloway	0	0
Dundee City	0	0
East Ayrshire	0	0
East Dunbartonshire	0	0
East Lothian	0	0
East Renfrewshire	0	0
Eilean Siar	0	0
Falkirk	754	774
Fife	0	0
Glasgow City	0	0
Highland	0	0
Inverclyde	0	0
Midlothian	0	0
Moray	0	0
North Ayrshire	0	0

North Lanarkshire	0	0
Orkney Islands	0	0
Perth & Kinross	0	0
Renfrewshire	0	0
Scottish Borders	0	0
Shetland Islands	0	0
South Ayrshire	0	0
South Lanarkshire	0	0
Stirling	150	157
West Dunbartonshire	0	0
West Lothian	0	0
Totals	1,318	1,347

Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) (Indicator 6)	
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6.1.1	The total number of properties within scope of the SHQS: at the end of the reporting year	1,455
6.1.2	projected to the end of the next reporting year	1,477
6.2.1	The number of properties meeting the SHQS: at the end of the reporting year	1,318
6.2.2	projected to the end of the next reporting year	1,347

Indicator 6 - Percentage of stock meeting the SHQS at the end of the reporting year	90.58%
Indicator 6 - Percentage of stock meeting the SHQS projected to the end of the next reporting year	91.20%

Percentage of tenants satisfied with the quality of their home (Indicator 7)

7.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with the quality of your home?"	601
7.2.1	7.2 Of the tenants who answered, how many said that they were: very satisfied	238
7.2.2	fairly satisfied	275
7.2.3	neither satisfied nor dissatisfied	27
7.2.4	fairly dissatisfied	37
7.2.5	very dissatisfied	24
7.3	Total	601

	Indicator 7	85.36%
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**Repairs, maintenance & improvements**

Average length of time taken to complete emergency repairs (Indicator 8)		
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8.1	The number of emergency repairs completed in the reporting year	1,083
8.2	The total number of hours taken to complete emergency repairs	1,423

Indicator 8		1.31
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Average length of time taken to complete non-emergency repairs (Indicator 9)		
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9.1	The total number of non-emergency repairs completed in the reporting year	4,585
9.2	The total number of working days taken to complete non-emergency repairs	29,297

Indicator 9		6.39
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Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10)		
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10.1	The number of reactive repairs completed right first time during the reporting year	4,337
10.2	The total number of reactive repairs completed during the reporting year	4,585

Indicator 10		94.59%
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How many times in the reporting year did not meet your statutory duty to complete a gas safety check (Indicator 11).

11.1	The number of times you did not meet your statutory duty to complete a gas safety check.	0
11.2	if you did not meet your statutory duty to complete a gas safety check add a note in the comments field	
		N/A

Indicator 11	0
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Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (Indicator 12)

12.1	Of the tenants who had repairs carried out in the last year, how many answered the question "Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?"	372
	12.2 Of the tenants who answered, how many said that they were:	196
12.2.1	very satisfied	
12.2.2	fairly satisfied	113
12.2.3	neither satisfied nor dissatisfied	24
12.2.4	fairly dissatisfied	16
12.2.5	very dissatisfied	23
12.2.6	Total	372

	Indicator 12	83.06%
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## Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance, or compliance with tenant and resident safety requirements regarding the figures supplied in the "Housing quality and maintenance" section, including non-compliance with electrical, gas and fire safety requirements and plans to address these issues.

There have been improvements in the right first time performance and in tenant satisfaction with repairs. We continue to work closely with our main contractors to ensure the focus remains on continued improvement.

Element 45 (Safe Electrical Systems) - From our stock of 1455 properties at year end March 2025, there are 1453 (99.86%) with live EICRs in place. We currently have 2 properties rolled into 2025/26 where we have been unable to complete the EICRs due to "Condition of Property / Hoarding". We are continuing to progress these 2 properties through partnership working with other agencies to ensure these are completed a.s.a.p.

The first 2 years of the implementation of the EICRs to a 5 year cycle resulted in the Association carrying out over 1200 EICRs inspections. From 2024/25, we streamlined the number of EICRs planned to 20% (circa 290 properties) annually to ensure that deliverability going forward is managed.

## Neighbourhood & community

### Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2. (Indicators 3 & 4)

	1st stage	2nd stage
Complaints received in the reporting year	108	52
Complaints carried forward from previous reporting year	2	1
All complaints received and carried forward	110	53
Number of complaints responded to in full by the landlord in the reporting year	110	53
Time taken in working days to provide a full response	442	1,064

Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 1	100.00%
Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 2	100.00%
Indicators 3 & 4 - The average time in working days for a full response at Stage 1	4.02
Indicators 3 & 4 - The average time in working days for a full response at Stage 2	20.08

Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in (Indicator 13)

13.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?"	601
13.2.1	13.2 Of the tenants who answered, how many said that they were: very satisfied	200
13.2.2	fairly satisfied	258
13.2.3	neither satisfied nor dissatisfied	52
13.2.4	fairly dissatisfied	50
13.2.5	very dissatisfied	41
13.2.6	Total	601

	Indicator 13	76.21%
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Percentage of tenancy offers refused during the year (Indicator 14)	
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14.1	The number of tenancy offers made during the reporting year	91
14.2	The number of tenancy offers that were refused	5

Indicator 14		5.49%
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Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 15)	
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15.1	The number of cases of anti-social behaviour reported in the last year	55
15.2	Of those at 15.1, the number of cases resolved in the last year	53

Indicator 15		96.36%
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Abandoned homes (Indicator C4)		
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C4.1	The number of properties abandoned during the reporting year	12
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Percentage of the court actions initiated which resulted in eviction and the reasons for eviction (Indicator 22)

22.1	The total number of court actions initiated during the reporting year	19
22.2.1	22.2 The number of properties recovered: because rent had not been paid	7
22.2.2	because of anti-social behaviour	1
22.2.3	for other reasons	0

Indicator 22 - Percentage of the court actions initiated which resulted in eviction because rent had not been paid	36.84%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction because of anti-social behaviour	5.26%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction for other reasons	0.00%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction	42.11%

## Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Neighbourhood & community" section.

The increase in abandonments and evictions was predicted and we still work towards prevention and this is evidenced by continued high sustainability levels. As an Association we continue to experience low levels of anti-social behaviour but still see this as a priority area when it comes to supporting safe, thriving communities.

The average time to respond to investigative complaints was over the 20 day target. This was a result of some complex cases and in one case a specialist report was required which delayed a final response. If this particular outlier is removed the average response time falls below the 20 day target.

**Access to housing and support**

**Housing options and access to social housing**

Percentage of lettable houses that became vacant in the last year (Indicator 17)	
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17.1	The total number of lettable self-contained stock	1,455
17.2	The number of empty dwellings that arose during the reporting year in self-contained lettable stock	84

Indicator 17		5.77%
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Number of households currently waiting for adaptations to their home (Indicator 19)		
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19.1	The total number of approved applications on the list for adaptations as at the start of the reporting year, plus any new approved applications during the reporting year.	62
19.2	The number of approved applications completed between the start and end of the reporting year	44
19.3	The total number of households waiting for applications to be completed at the end of the reporting year.	18
19.4	if 19(iii) does not equal 19(i) minus 19(ii) add a note in the comments field.	
		N/A

		Indicator 19	18
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Total cost of adaptations completed in the year by source of funding (£) (Indicator 20)		
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20.1	The cost (£) that was landlord funded;	£18,334
20.2	The cost (£) that was grant funded	£33,450
20.3	The cost (£) that was funded by other sources.	£0

Indicator 20		£51,784
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The average time to complete adaptations (Indicator 21)		
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21.1	The total number of working days taken to complete all adaptations.	4,843
21.2	The total number of adaptations completed during the reporting year.	44

		Indicator 21	110.07
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Homelessness – the percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that result in an offer, and the percentage of those offers that result in a let (Indicator 23)

23.1	The total number of individual homeless households referrals received under section 5.	39
23.2	The total number of individual homeless households referrals received under other referral routes.	0
23.3	The total number of individual homeless households referrals received under section 5 and other referral routes.	39
23.4	The total number of individual homeless households referrals received under section 5 that result in an offer of a permanent home.	39
23.5	The total number of individual homeless households referrals received under other referral routes that result in an offer of a permanent home.	0
23.6	The total number of individual homeless households referrals received under section 5 and other referral routes that result in an offer of a permanent home.	39
23.7	The total number of accepted offers.	33

Indicator 23 - The percentage of referrals under section 5, and other referrals for homeless households made by a local authority, that result in an offer	100.00%
Indicator 23 - The percentage of those offers that result in a let	84.62%

Average length of time to re-let properties in the last year (Indicator 30)		
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30.1	The total number of properties re-let in the reporting year	84
30.2	The total number of calendar days properties were empty	3,733

Indicator 30		44.44
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**Tenancy sustainment**

Percentage of new tenancies sustained for more than a year, by source of let (Indicator 16)
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16.1.1	The number of tenancies which began in the previous reporting year by: existing tenants	7
16.1.2	applicants who were assessed as statutory homeless by the local authority	56
16.1.3	applicants from your organisation's housing list	23
16.1.4	nominations from local authority	3
16.1.5	other	0
16.2.1	The number of tenants at 16.1 who remained in their tenancy for more than a year by: existing tenants	7
16.2.2	applicants who were assessed as statutory homeless by the local authority	52
16.2.3	applicants from your organisation's housing list	22
16.2.4	nominations from local authority	3
16.2.5	other	0

Indicator 16 - Percentage of new tenancies to existing tenants sustained for more than a year	100.00%
Indicator 16 - Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year	92.86%
Indicator 16 - Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year	95.65%
Indicator 16 - Percentage of new tenancies through nominations from local authority sustained for more than a year	100.00%
Indicator 16 - Percentage of new tenancies to others sustained for more than a year	N/A

## Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Access to housing and support" section.

We continue to house a high proportion of homeless households and tenancy sustainment remains high. However in many cases, the work required to support tenancies is both intensive and expensive.

**Getting good value from rents and service charges**

**Rents and service charges**

Rent collected as percentage of total rent due in the reporting year (Indicator 26)		
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26.1	The total amount of rent collected in the reporting year	£7,147,728
26.2	The total amount of rent due to be collected in the reporting year (annual rent debit)	£7,112,168

Indicator 26		100.50%
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Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (Indicator 27)

27.1	The total value (£) of gross rent arrears as at the end of the reporting year	£338,187
27.2	The total rent due for the reporting year	£7,112,168

Indicator 27		4.76%
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Average annual management fee per factored property (Indicator 28)		
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28.1	The number of residential properties factored	85
28.2	The total value of management fees invoiced to factored owners in the reporting year	£4,675

Indicator 28		£55.00
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Percentage of rent due lost through properties being empty during the last year (Indicator 18)		
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18.1	The total amount of rent due for the reporting year	£7,112,168
18.2	The total amount of rent lost through properties being empty during the reporting year	£59,766

Indicator 18		0.84%
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Rent increase (Indicator C5)
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C5.1	The percentage average weekly rent increase to be applied in the next reporting year	3.90%
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The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year (Indicator C6)

C6.1	The number of households the landlord received housing costs directly for during the reporting year	819
C6.2	The value of direct housing cost payments received during the reporting year	£3,241,226

Amount and percentage of former tenant rent arrears written off at the year end (Indicator C7)	
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C7.1	The total value of former tenant arrears at year end	£115,144
C7.2	The total value of former tenant arrears written off at year end	£34,924

Indicator C7		30.33%
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**Value for money**

Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 25)
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25.1	How many tenants answered the question "Taking into account the accommodation and the services your landlord provides, do you think the rent for your property represents good or poor value for money?"	601
25.2.1	25.2 Of the tenants who answered, how many said that their rent represented: very good value for money	144
25.2.2	fairly good value for money	306
25.2.3	neither good nor poor value for money	59
25.2.4	fairly poor value for money	62
25.2.5	very poor value for money	30
25.3	Total	601

Indicator 25	74.88%
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## Percentage of factored owners satisfied with the factoring service they receive (Indicator 29)

29.1	How many factored owners answered the question "Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?"	19
29.2.1	29.2 Of the factored owners who answered, how many said that they were: very satisfied	2
29.2.2	fairly satisfied	9
29.2.3	neither satisfied nor dissatisfied	2
29.2.4	fairly dissatisfied	5
29.2.5	very dissatisfied	1
29.3	Total	19

Indicator 29	57.89%
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## Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Getting good value from rents and service charges" section.

Void relet times have continued to fall but we recognise there is still work to do and this will be a continuing priority in 2025/26. There was a reduction in gross rent arrears, despite a slight increase to 1.62% for former tenant arrears, with current tenant arrears falling to 3.13%. We recognise that our tenants like most people are still experiencing financial pressures as a result of the cost of living crisis. We are continuing to work with partners to maximise help available for tenants and have been successful in attracting additional funding for some initiatives. Following the adoption of a new Rent Setting Policy we will be working with tenants to implement the policy through a rent harmonisation exercise in 2025/26. An owner's satisfaction survey will be issued in 2025 and will be used for next year's ARC return

**Other customers**

**Gypsies / Travellers**

For those who provide Gypsies/Travellers sites - Average weekly rent per pitch (Indicator 31)		
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31.1	The total number of pitches	0
31.2	The total amount of rent set for all pitches during the reporting year	N/A

		Indicator 31	N/A
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For those who provide sites – percentage of Gypsy/Travellers satisfied with the landlord’s management of the site (Indicator 32)

32.1	How many Gypsies/Travellers answered the question "How satisfied or dissatisfied are you with your landlord's management of your site?"	
32.2.1	32.2 Of the Gypsies/Travellers who answered, how many said that they were: very satisfied	
32.2.2	fairly satisfied	
32.2.3	neither satisfied nor dissatisfied	
32.2.4	fairly dissatisfied	
32.2.5	very dissatisfied	
32.2.6	Total	

Indicator 32	
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## Annual Return on the Charter (ARC) 2024-2025

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Other customers" section.