trust

Affordable homes.
Exceptional care.

How we're performing

Performance review 2025/26



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Exceptional care.

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Registered Office: 12 New Mart Road, Edinburgh, EH14 1RL
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Introduction

A warm welcome to our 2025/26 Annual Performance Review. The strong performance levels we have achieved over the year reflects the care, commitment and expertise of colleagues across Trust. Highlights include:

- **We completed approximately 12,000 repairs, responding to emergency repairs in an average of 2 hours and completing 98.5% of repairs right first time.**
- **We let 485 homes, while reducing average re-let time to 65 days and reduced rent loss to 2.01%.**
- **We maintained strong rent arrears performance at just 1.5% of rental income due.**
- **More than 1,500 customers responded to our most recent customer satisfaction survey (40% response rate) with overall satisfaction rising 1% to 82% from the previous survey.**

This report highlights the difference we have made for customers and communities over the past year. Despite continuing cost-of-living pressures and wider uncertainty, we stayed focused on helping customers feel secure and live well by providing affordable homes, and exceptional care and services.

Supporting our customers

We know that rising household costs continue to put pressure on many of our customers. Through our hardship fund – which was fully funded by our suppliers through 'community benefits' – we provided £70,000 to help nearly 400 customers with essential costs, providing average support of just over £182 per customer. Our welfare benefits service also helped customers secure £4.3 million in financial gains, £300,000 more than the previous year.

Investing in our homes

We invested £4 million in improving our homes, not including day-to-day repairs. This delivered 227 new bathrooms, 100 new kitchens, windows and doors in 62 homes, new fuse boxes in 146 homes and 254 medical adaptations to help customers live safely and comfortably. We also improved fire alarms, electrical systems, low-energy lighting and lifts in communal areas of our Later Living properties. By continuing the move from analogue to digital alarm technology, we are helping to keep an essential customer service safe, reliable and ready for the future.

New affordable and energy efficient homes

With support from our local authority partners and the Scottish Government, we started work on 90 new homes across Argyll and Bute, North Ayrshire and North Lanarkshire. This includes 26 much-needed, energy-efficient family homes on the Isle of Arran and 48 new homes at Reema Road in Bellshill, transforming a derelict brownfield site close to the town centre and local amenities. At Manse Gardens, in Strachur, we also transformed 21 former sheltered homes into 16 highly energy-efficient general needs

homes that better meet local housing need and demand.

Supporting environmental sustainability

Building on our 2024/25 programme on the Isle of Arran, we delivered a further £3.6 million multi-measure energy efficiency retrofit programme across 284 homes in 26 mainland and island locations, including Islay and Mull. Tailored improvements—including insulation, high heat retention storage heaters, air source heat pumps, solar photovoltaic systems and battery storage—brought every home to at least EPC Band B. We also completed a second phase of smart heating controls in 58 homes with electric storage heating. These changes reduce emissions and wasted energy, while helping customers enjoy warmer homes that are more affordable to heat. Both projects support our commitment of a fair transition to Net Zero.

Our digital journey

The latest generation of MyTrust – our online customer portal - went live in March 2026, giving more than 650 registered customers 24-hour access to report repairs, apply for housing and pay rent. We fully introduced digital care and support planning across our Later Living with Care and Support developments, while digital noticeboards in 25 Later Living developments now share live local information and photography. Automated surveys help us listen to customers after repairs, complaints and reports of anti-social behaviour. We kept in touch digitally with 58% of customers through email or SMS, making it easier to receive timely information and stay connected with Trust. We also strengthened our cyber and data security through the implementation of a new security operations centre and achieving external Cyber Essentials accreditation.

Ready, together

Our new five-year strategy, 'Ready, together', was approved by Board this year. The strategy was shaped by the priorities of our customers and colleagues and builds on the strong foundations put in place by our previous strategy, 'The Time is Now'. We will share much more about 'Ready, together' with you over the coming months.



Jackie McIntosh
Chief Executive



About this report

The main purpose of this report is to provide information on how Trust has performed during 2025/26 against the Scottish Social Housing Charter performance indicators. The report allows you to compare our performance against the previous year and the Scottish average as published by the Scottish Housing Regulator.

What is the Scottish Social Housing Charter?

The Charter was introduced by the Scottish Government in March 2012 and sets out the standards and outcomes that all social landlords in Scotland should aim to achieve when performing their everyday housing activities.

You can find out more about the Scottish Social Housing Charter and how we have performed against all the Charter indicators, and how we compare against all other Scottish social landlords at the Scottish Housing Regulator's website: www.scottishhousingregulator.gov.uk

How do we assess our performance against the Charter?

The report relates to the financial year 2025/26 (1 April 2025 to 31 March 2026). We've grouped our results into six themes based on the services and experiences that matter most to customers:

1. Our relationship with you
2. Your home and repairs
3. Finding and keeping a home
4. Your neighbourhood and community
5. Your rent and value for money
6. Your care and support

How we compare performance

The following tables show our results for 2025/26, how they changed from 2024/25 and, where available, the Scottish average for 2025/26.

Green = performance improved

Amber = performance broadly unchanged

Red = performance declined

Grey = measure is new, unable to compare to last year

We describe small changes as "slightly improved" or "slight decline" so they are not overstated. Percentage changes are shown as percentage points; other changes use the relevant unit, such as hours or days. Figures may be rounded.

The year at a glance

Measure	Trust 2025/26	Scottish Avg. 2025/26
Average time taken to complete emergency repairs	2.0 hrs ↓ 0.1 hrs · Slightly improved	3.5 hrs
Percentage of reactive repairs completed right first time	99% ↑ 6% · Improved	95%
Average length of time to re-let properties	64.9 days ↓ 20.2 days · Improved	51.7 days
Percentage of rent due lost through properties being empty	2% ↓ 0.9% · Improved	1%
Percentage of stock meeting the Scottish Housing Quality Standard (SHQS)	91.9% ↑ 2.2% · Improved	89.5%
Percentage of tenants satisfied with the overall service provided by their landlord	82% ↑ 1% · Slightly improved	88%
Gross rent arrears as a percentage of rent due	1.5% ↓ 0.5% · Improved	5.9%

Measure	Trust 2025/26	Scottish Avg. 2025/26
Average time taken to complete non-emergency repairs	6.5 days ↑ 1 day · Slightly declined	8.8 days
Percentage of new tenancies sustained for more than a year	86.4% ↓ 3% · Declined	92.5%

Behind these figures is a year of practical delivery for customers. Trust completed around 12,000 repairs, responded to emergency repairs in an average of 2 hours and completed 99% of repairs right first time. Focused work on empty homes also reduced rent loss from 2.88% to 2.01%, saving around £250,000 that can support homes and services.

Customer satisfaction survey

Trust completed a new survey in February 2026. It covered 1,517 customers and achieved a 40% response rate. The results replace satisfaction figures reported in previous years.

New measures

For 2025/26, the Scottish Housing Regulator introduced some new performance measures, including measures for damp and mould and empty homes. As these measures are new, there are no results from 2024/25 to compare them with.

Our relationship with you

Measure	Trust 2025/26	Scottish Avg. 2025/26
Percentage of tenants satisfied with the overall service provided by their landlord	82% ↑ 1% · Slightly improved	88%
Average time in working days for a full response at Stage 2	16.5 days ↓ 3.4 days · Improved	28.6 days
Percentage of all complaints responded to in full at Stage 1	99% ↑ 2% · Improved	98%
Percentage of tenants satisfied with opportunities to participate in their landlord's decision-making processes	63% No change	88%
Average time in working days for a full response at Stage 1	3.8 days ↑ 0.5 days · Slight decline	5.4 days
Complaints per 100 homes	8.1 ↑ 0.5 · Slight decline	7

Measure	Trust 2025/26	Scottish Avg. 2025/26
Percentage of tenants who feel their landlord is good at keeping them informed about services and decisions	79% ↓ 3% · Declined	91%
Percentage of all complaints responded to in full at Stage 2	92% ↓ 3% · Declined	93%

We are making it easier for customers to share their experience throughout the year. Automated pulse surveys now gather feedback after repairs, complaints and reports of anti-social behaviour, helping teams identify issues earlier and use customer insight to improve services.

We follow a two-stage complaints process. Stage 1 covers more straightforward complaints and Stage 2 is generally more complex. We follow SPSO guidance and aim to resolve Stage 1 complaints within 5 working days and Stage 2 complaints within 20 working days.

Your home and repairs

Measure	Trust 2025/26	Scottish Avg. 2025/26
Percentage of stock meeting the Scottish Housing Quality Standard (SHQS)	91.9% ↑ 2.2% · Improved	89.5%
Percentage of tenants satisfied with the quality of their home	86% ↑ 2% · Improved	87%
Average length of time taken to complete emergency repairs	2.0 hrs ↓ 0.1 hrs · Slightly improved	3.5 hrs
Average time to complete adaptations	86 days ↓ 27 days · Improved	47 days
Percentage of reactive repairs carried out in the last year completed right first time	99% ↑ 6% · Improved	95%
Number of times the statutory duty to complete a gas safety check was not met	0 Standard maintained	Not available
Number of EICRs not completed within five years of the previous EICR	7 New measure	Not available

Measure	Trust 2025/26	Scottish Avg. 2025/26
Average length of time taken to complete non-emergency repairs	6.5 days ↑ 1 day · Slight decline	8.8 days
Percentage of tenants who had repairs or maintenance carried out in the last 12 months satisfied with the service	85% ↓ 1% · Slight decline	88%

During 2025/26, Trust invested £4 million in capital improvements to existing homes, excluding repairs. This included 227 new bathrooms, 100 new kitchens, new windows and doors in 62 homes, new fuse boxes in 146 homes and 254 medical adaptations to help customers live safely and comfortably at home.

Damp & Mould: New Measures	Trust 2025/26	Scottish Avg. 2025/26
Total number of resolved cases of damp and/or mould	110 New measure	Not available
Average length of time taken to resolve cases of damp and/or mould by cause	12.9 days New measure	25.8 days
Percentage of resolved damp and/or mould cases reopened during the reporting year	10.9% New measure	8.3%
Number of open cases of damp and/or mould at the year end	3 New measure	Not available

These new measures establish a baseline for future reporting. During 2025/26, 110 damp and mould cases were resolved in an average of 12.86 days, with only three cases remaining open at year end. We will use this information to monitor trends, strengthen prevention and improve how quickly customers receive a lasting resolution.

Finding & keeping a home

Measure	Trust 2025/26	Scottish Avg. 2025/26
Percentage of lettable houses that became vacant in the last year	12.8% ↓ 0.5% · Slightly improved	6.8%
Average length of time to re-let properties in the last year	64.9 days ↓ 20.2 days · Improved	51.7 days
Number of self-contained properties void at the year end	140 New measure	Not available
Number of self-contained properties void for more than six months at the year end	41 New measure	Not available
Total number of lets excluding exchanges	485 ↓ 103 · Declined	Not available
Percentage of new tenancies sustained for more than a year	86.4% ↓ 2.9% · Declined	92.5%

Trust let 485 homes during 2025/26 and reduced the average re-let time from 85 days to around 65 days. This is meaningful progress, although our re-let time remains less favourable than the Scottish average. A specialist team is focusing on the most challenging empty homes so that more homes can be brought back into use sooner, improving the experience for applicants and reducing the income lost while homes are empty.

Your neighbourhood & community

Measure	Trust 2025/26	Scottish Avg. 2025/26
Percentage of anti-social behaviour cases reported in the last year which were resolved	100% ↑ 1% · Slightly improved	93%
Number of anti-social behaviour cases per 100 properties	4.2 ↑ 0.3 · Slight decline	7.2
Percentage of tenants satisfied with their landlord's contribution to the management of their neighbourhood	74% ↓ 3% · Declined	85%
Number of anti-social behaviour cases reported in the last year	159 ↑ 12 · Declined	Not available

We resolved and closed every anti-social behaviour case during 2025/26, while the number of reported cases increased from 147 to 159. Automated feedback following reported cases is helping us understand customers' experience and identify where communication, support and case handling can be strengthened. This will help us build on strong case resolution performance while continuing to improve the experience of customers affected by anti-social behaviour.

Your rent & value for money

Measure	Trust 2025/26	Scottish Avg. 2025/26
Gross rent arrears as at 31 March as a percentage of rent due for the reporting year	1.5% ↓ 0.5% · Improved	5.9%
Percentage of rent due lost through properties being empty during the last year	2.0% ↓ 0.9% · Improved	1.1%
Percentage average weekly rent increase to be applied in the next reporting year	4.0%	6.1%
Rent collected as a percentage of total rent due in the reporting year	100.7% ↓ 0.1% · Slight decline	99.7%
Percentage of tenants who feel that the rent for their property represents good value for money	71% ↓ 4% · Declined	82%

Strong arrears management sits alongside practical support for customers facing financial pressure. During 2025/26, nearly 400 customers received help through Trust's £70,000 hardship fund, while the welfare benefits service helped customers secure £4.3 million in financial gains, £300,000 more than in the previous year.

Your Care & Support

During 2025/26 four of our five Care and Support service branches were inspected in line with the Care Inspectorate's Quality Indicator Framework. We also received a Core Assurance Inspection in Branch 1. Here is a breakdown of how we did:

Key Question 1 How well do we support people's wellbeing?	Key Question 3 How good is our staff team?	Key Question 5 How well is our care and support planned?
1.3: People's health and wellbeing benefits from their care and support. Graded as 5 Very Good In all 4 branches	3.3: Staffing arrangements are right and staff work well together. Graded as 5 Very Good In all 4 branches	5.1: Assessment and personal planning reflects people's outcomes and wishes. In 1 branch: Graded as 5, Very Good In 3 branches: Graded as 4, Good

The inspectors also commented:

"We found significant strengths in aspects of the care provided and how these supported positive outcomes for people."

"Staff were kind, caring and compassionate."

"Staff wellbeing was prioritised, and the management team recognised the complexity and dynamic nature of the service."

Your Care & Support (Continued)

Core Assurance Inspection

This is a new type of inspection for low-risk services and is not graded by the Care Inspectorate.

Core Assurance inspections are described by the Care Inspectorate as an inspection to provide assurance that better performing services continue to deliver care and support that meets people's needs.

The report covers: legal assurances; wellbeing; leadership; staffing; and planned care and support.

There were no concerns raised by the Care Inspectorate within the Core Assurance Inspection.



Compare our performance & have your say

You can view our performance and compare it with other social landlords on the Scottish Housing Regulator website at www.housingregulator.gov.scot. You can also scan the QR code below to go directly to our performance page:

Help us improve this report

Was this report clear and useful? Did it cover the things that matter most to you? What should we explain differently next year? You can share your feedback using the contact details on the back cover of this document. Your views will help us improve future reports and make our performance information more useful and accessible.

Accessible formats

We publish this report digitally as standard to provide value for money for tenants and reduce our environmental impact. If you would prefer a paper copy, or need the report in another language or accessible format, please contact our Business Support Team using the details below.

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