SHN
Scotland's Housing Network

GWSF
Glasgow and West of Scotland Forum of Housing Associations



November 2026

Annual Return on the Charter 2025/26

A comparative review for Glasgow and West of Scotland Forum of Housing Associations

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Summary

This report compares the 2025/26 Charter performance of GWSF members with non-GWSF RSLs, Local Authorities with housing stock and Scotland as a whole. Overall, the findings demonstrate that GWSF members continue to perform strongly across most Charter indicators, particularly those relating to tenant satisfaction, customer service, repairs performance, tenancy sustainment, arrears management and void management.

The report presents evidence that GWSF members continue to demonstrate the strengths of the community-based housing association model, by achieving high levels of tenant satisfaction, engagement and confidence in landlord services.

Despite challenges through investment in housing quality, safety compliance and repairs services, GWSF members continue to deliver the strongest asset management performance outcomes in the sector. The outcomes of this report demonstrate that GWSF members play a vital role in supporting homelessness services and sustaining tenancies, despite increasing demand and a reduced supply of available homes.

KEY HIGHLIGHTS

Customer and Landlord Relationship

Overall tenant satisfaction increased to 90.77%, compared with 87.60% nationally, 86.62% for Non-GWSF RSLs and 82.90% for local authorities.

GWSF members achieved the highest satisfaction levels for:

- Keeping tenants informed (95.91%)
- Opportunities to participate (93.96%)
- Quality of home (89.36%)
- Repairs service (89.46%)
- Neighbourhood management (89.57%)
- Value for money (85.47%)

Complaint volumes increased across the sector due to a number of factors. Despite this, GWSF members recorded the fastest Stage 1 complaint response times and maintained consistently strong performance in handling more complex Stage 2 complaints.

Asset Management

- Performance across housing quality, safety compliance and repairs indicators remains strong.

- 91.92% of GWSF members' homes met the Scottish Housing Quality Standard (SHQS), above both the Scottish average and local authority performance.
- 93.76% of properties met EESSH, broadly in line with the Scottish average.
- GWSF members achieved the strongest performance for electrical safety compliance, with only 0.66% of properties missing an EICR. Gas safety performance remained strong, with very few compliance failures.
- GWSF members completed emergency repairs in an average of 2.58 hours; and non-emergency repairs in 5.47 days. Both measures represent the best performance amongst all comparator groups.

Access to Housing

- Housing demand continues to increase while the supply of available homes remains constrained.
- Turnover fell to 5.92%, the lowest level among all comparator groups.
- Despite fewer homes becoming available, 45.03% of all lets were allocated to homeless households, broadly in line with the Scottish average.
- GWSF members achieved the highest tenancy sustainment rates: 94.13% for all new tenancies and 93.68% for households previously assessed as homeless.

Rents and Value for Money

- Average weekly rents were £104.18, broadly in line with the Scottish average (£103.10) and significantly below Non-GWSF RSLs (£114.88).
- Average rent increases for 2026/27 were 5.47%, below both the Scottish average and local authority levels.
- Tenant perceptions of value for money remained strong at 85.47%, the highest among all comparator groups.
- Current arrears reduced to 2.06%, while former tenant arrears fell to 1.09%, both the lowest levels recorded by any comparator group.
- GWSF members recorded the lowest void rent loss (0.42%) and the fastest re-let times (26.67 days).

The overarching message from this analysis is clear: GWSF members continue to lead the sector in many of the areas considered to be the most important by tenants, delivering strong performance, positive housing outcomes and significant value to the communities they serve.

Max Scotto

Service Improvement Manager

Scotland's Housing Network

November 2026

Introduction

Scotland's Housing Network is pleased to produce this annual report on behalf of the Glasgow and West of Scotland Forum of Housing Associations (GWSF), comparing their performance with the wider Scottish housing sector and providing contextual insights.

This report draws on data submitted by social landlords in Scotland to the Scottish Housing Regulator by 31 May 2025, along with updates up to September 2025. It covers performance during the 2025/26 reporting year. Aggregated data is presented for three groups of social landlord: GWSF members, 'Other RSLs', and local authorities. We have also included the 'Scotland' average, which represents our calculated average for the sector as a whole. GWSF membership as of September 2026 includes 68 landlords which are included in this report.

1. Abronhill Housing Association
2. Ardenglen Housing Association
3. Atrium Homes
4. Ayrshire Housing
5. Barrhead Housing Association
6. Blairtummock Housing Association
7. Blochairn Housing Association
8. Bridgewater Housing Association
9. Cadder Housing Association
10. Calvay Housing Association
11. Cassiltoun Housing Association
12. Cathcart & District Housing Association
13. Cernach Housing Association
14. Cloch Housing Association
15. Clydebank Housing Association
16. Craigdale Housing Association
17. Cunninghame Housing Association
18. Dalmuir Park Housing Association
19. Drumchapel Housing Co-operative
20. Dunbritton Housing Association
21. East Kilbride and District Housing Assoc.
22. Easthall Park Housing Cooperative
23. Elderpark Housing Association
24. Ferguslie Park Housing Association
25. Gardeen Housing Association
26. Glasgow West Housing Association
27. Glen Oaks Housing Association
28. Govan Housing Association
29. Govanhill Housing Association
30. Hawthorn Housing Co-operative
31. Hillhead Housing Association 2000
32. Homes for Life Housing Partnership
33. Kingsridge Cleddans Housing Association
34. Linstone Housing Association
35. Linthouse Housing Association
36. Lochfield Park Housing Association
37. Maryhill Housing Association
38. Milnbank Housing Association
39. Molendinar Park Housing Association
40. New Gorbals Housing Association
41. ng homes
42. North View Housing Association
43. Oak Tree Housing Association
44. Paisley Housing Association
45. Parkhead Housing Association
46. Partick Housing Association
47. Pineview Housing Association
48. Prospect Community Housing
49. Provanhall Housing Association
50. Queens Cross Housing Association
51. Reidvale Housing Association
52. Rosehill Housing Association
53. Ruchazie Housing Association
54. Rutherglen and Cambuslang Housing Assoc.
55. Shettleston Housing Association
56. Shire Housing Association
57. Southside Housing Association
58. Spire View Housing Association
59. Thenue Housing Association
60. Tollcross Housing Association
61. Trafalgar Housing Association
62. Wellhouse Housing Association
63. West Granton Housing Co-operative
64. West of Scotland Housing Association
65. West Whitlawburn Housing Co-operative
66. Whiteinch and Scotstoun Housing Assoc.
67. Williamsburgh Housing Association
68. Yorkhill Housing Association

National context

Looking at the social sector as a whole, the 2025/26 reporting year shows continued stability across the social housing sector, with improvements recorded in many key Charter indicators despite ongoing pressures relating to affordability, homelessness, housing supply and future investment requirements.

Tenant Satisfaction and Customer Services

Based on 91 new tenant satisfaction surveys, overall tenant satisfaction remained broadly stable, with improvements in overall satisfaction, participation, satisfaction with the quality of homes and repairs services. Perceptions of value for money also improved. The main exception was factored owner satisfaction, which continued to decline, particularly amongst local authorities.

Complaint volumes increased to their highest level in five years, reflecting growing customer expectations and greater scrutiny of landlord services. While Stage 1 response times increased across the sector, most RSLs continued to meet SPSO timescales.

Repairs, Housing Quality and Safety

Repairs performance improved modestly during the year. Emergency repairs were completed more quickly across both sectors, while non-emergency repairs showed gradual improvement following several years of deterioration. Changes to the Right First Time indicator mean year-on-year comparisons are no longer meaningful.

Housing quality continued to improve, with SHQS compliance increasing across all landlord groups. EESSH compliance also improved among landlords submitting voluntary returns. Gas safety performance remains extremely strong, with compliance failures now rare across the sector.

Access to Housing

Demand for social housing continues to exceed supply. Turnover reduced again during the year, meaning fewer properties became available for allocation. Arguably as a contributing factor to this lower turnover, tenancy sustainment rates increased and remain at historically high levels.

Homelessness pressures remain significant. A high proportion of available lets continue to be allocated to homeless households, reflecting the ongoing housing emergency and the growing demand being experienced by local authorities and housing associations.

Performance on medical adaptations was mixed, with completion times increasing for RSLs while improving for local authorities.

Damp and Mould

Damp and mould indicators remain at an early stage of reporting, and caution should be exercised in interpreting the findings. Initial results suggest that RSLs generally resolve reported cases more quickly than local authorities, although further years of data will be required before robust conclusions can be drawn.

Voids, Rents and Arrears

Void management improved significantly during 2025/26. Average re-let times reduced across both sectors, while void rent loss fell to its lowest level for several years.

Arrears performance also improved, with reductions in both current and former tenant arrears. This suggests that landlords continue to provide effective tenancy sustainment and financial support services despite ongoing cost-of-living pressures for tenants.

Average rent increases rose compared with the previous year, reflecting the continuing challenge of balancing affordability for tenants with the need to invest in homes, services and future regulatory requirements.

Overall

Overall, the sector continues to demonstrate resilience in a challenging environment. Improvements in tenant satisfaction, repairs performance, housing quality, arrears management and void performance indicate positive progress, although significant challenges remain around homelessness, housing supply, adaptations and long-term investment in existing housing stock.

Customer and Landlord Relationship

Satisfaction

Of the 90 landlords that reported new tenant satisfaction survey results in Scotland during 2025/26, 39 were GWSF members, representing 57% of the Forum's membership.

Overall Satisfaction

It must be noted that satisfaction surveys are not always carried out annually by all landlords, so the changes reflected in the Scotland figure are influenced by 90 organisations that carried out satisfaction surveys during the 2025/26 reporting year.

Satisfaction levels across the sector have remained stable or increased for most indicators. GWSF members have consistently recorded higher levels of satisfaction than that of non-GWSF members and of the sector as a whole. They have also generally reported greater improvements in satisfaction over the period.

FIGURE 1: INDICATOR 1- PERCENTAGE OF TENANTS SATISFIED WITH THE OVERALL SERVICE

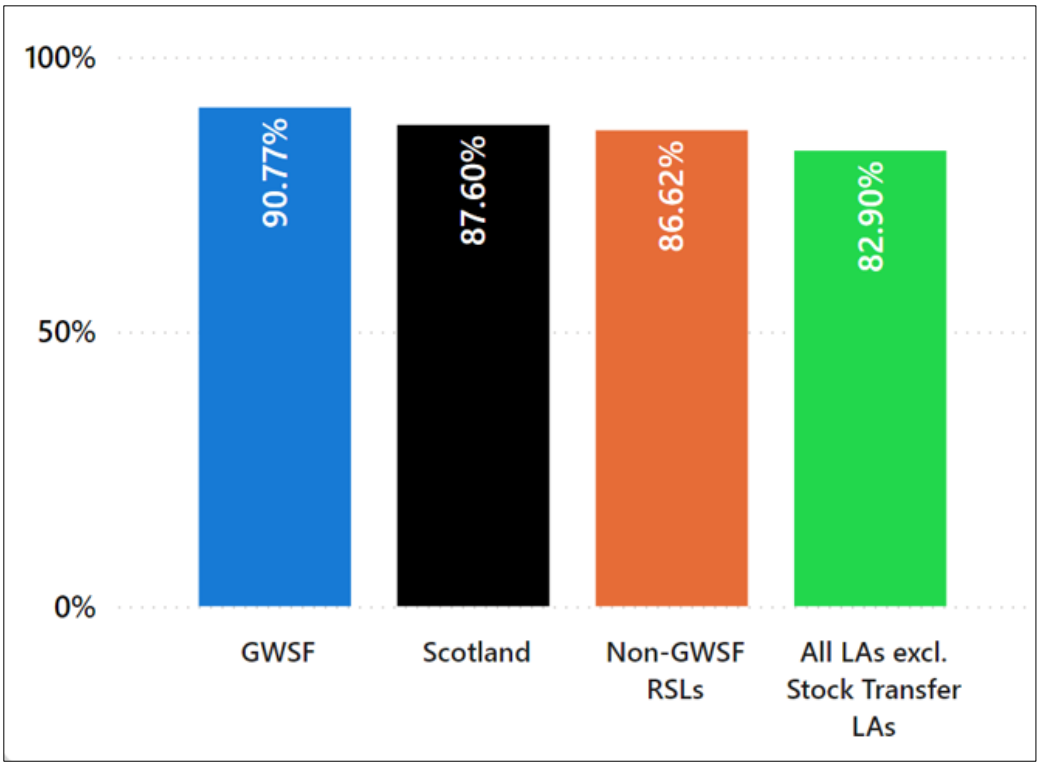
Organisation	21/22	22/23	23/24	24/25	25/26
All LAs excl. Stock Transfer LAs	82.50%	81.95%	79.52%	81.19%	82.90%
GWSF	89.72%	88.17%	88.85%	89.61%	90.77%
Non-GWSF RSLs	88.03%	86.77%	86.75%	86.64%	86.62%
Scotland	87.74%	86.70%	86.49%	86.85%	87.60%

The table above shows that overall satisfaction among GWSF members has reached 90.77%, the highest level recorded since 2019/20. In contrast, overall satisfaction among RSLs that are not GWSF members has shown a marginal but gradual decline over the past four years. As a result, the gap between GWSF members and the rest of the sector has continued to widen, reflecting the sustained improvements reported by Forum members.

Among GWSF members, overall satisfaction increased for 24 landlords, with improvements ranging from 0.2 to 13 percentage points. By comparison, 14 members recorded reductions ranging from 0.01 to 5 percentage points.

Local authorities also recorded an improvement in overall satisfaction, increasing by 1.7 percentage points to reach 82.9%.

FIGURE 2: INDICATOR 1 - PERCENTAGE OF TENANTS SATISFIED WITH THE OVERALL SERVICE



GWSF members achieved 90.77% satisfaction in 2025/26 compared with:

- Scotland: 87.60%
- Non-GWSF RSLs: 86.62%
- Local Authorities: 82.90%

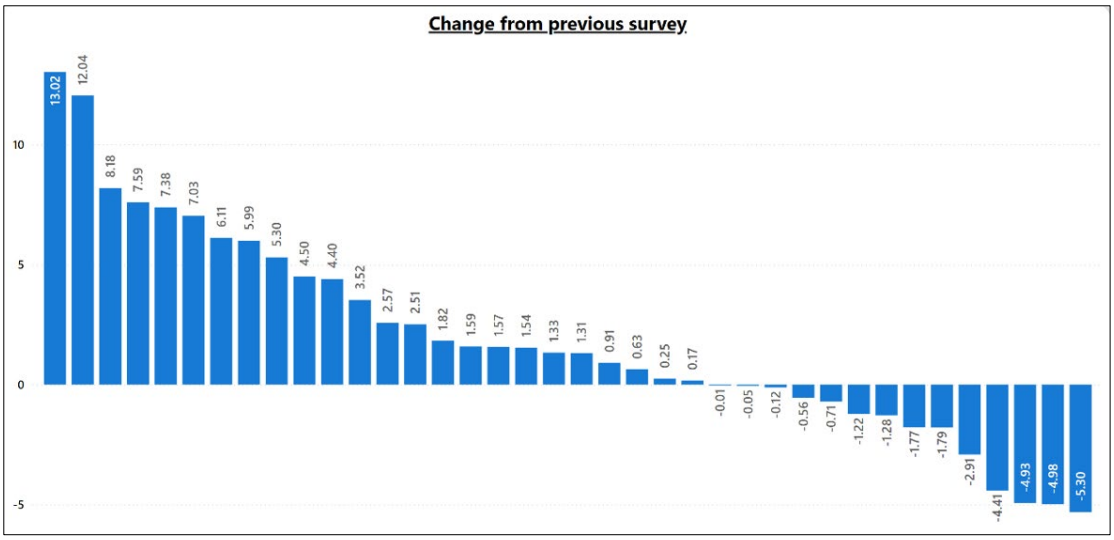
GWSF members experienced an increase from 89.61% in the previous year, continuing a recovery trend following declines observed between 2020/21 and 2022/23.

Figure 3 illustrates that while many landlords recorded improvements, 14 landlords experienced reductions. Among GWSF members, several organisations achieved increases of over ten percentage points whilst only a small minority experienced notable deterioration.

This variation demonstrates that individual organisational performance remains an important factor despite generally positive sector-wide trends.

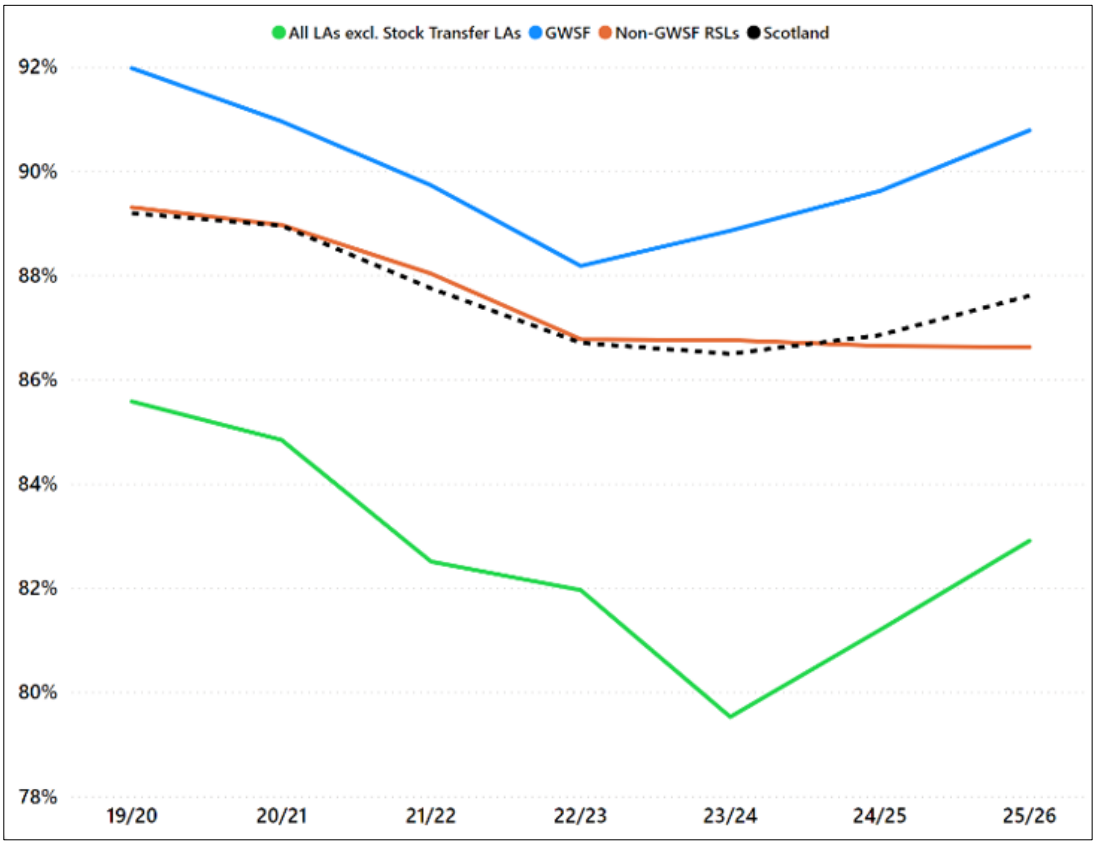
The overall picture remains positive, as improvements significantly outweigh declines across the GWSF membership.

FIGURE 3: INDICATOR 1 - PERCENTAGE SATISFIED WITH OVERALL SERVICE - CHANGE FROM PREVIOUS SURVEY (GWSF MEMBERS ONLY)



The following chart illustrates 7-year trends, comparing performance for GWSF members, other RSLs, local authorities and Scotland as a whole. It shows that for non-GWSF landlords, satisfaction is stagnant and gradually declining, while GWSF members continue showing a positive improvement trend since 2022/23 which now exceeds 90% satisfaction. The findings suggest that community-based housing associations continue to deliver services that tenants value and trust, despite wider sector pressures.

FIGURE 4: INDICATOR 1 - PERCENTAGE SATISFIED WITH OVERALL SERVICE



Being kept informed and opportunities to participate

How satisfied are GWSF tenants with how their landlords keep them informed about services and decisions? The results of the surveys are particularly encouraging and show that communication continues to be a particular strength of GWSF members.

In 2025/26:

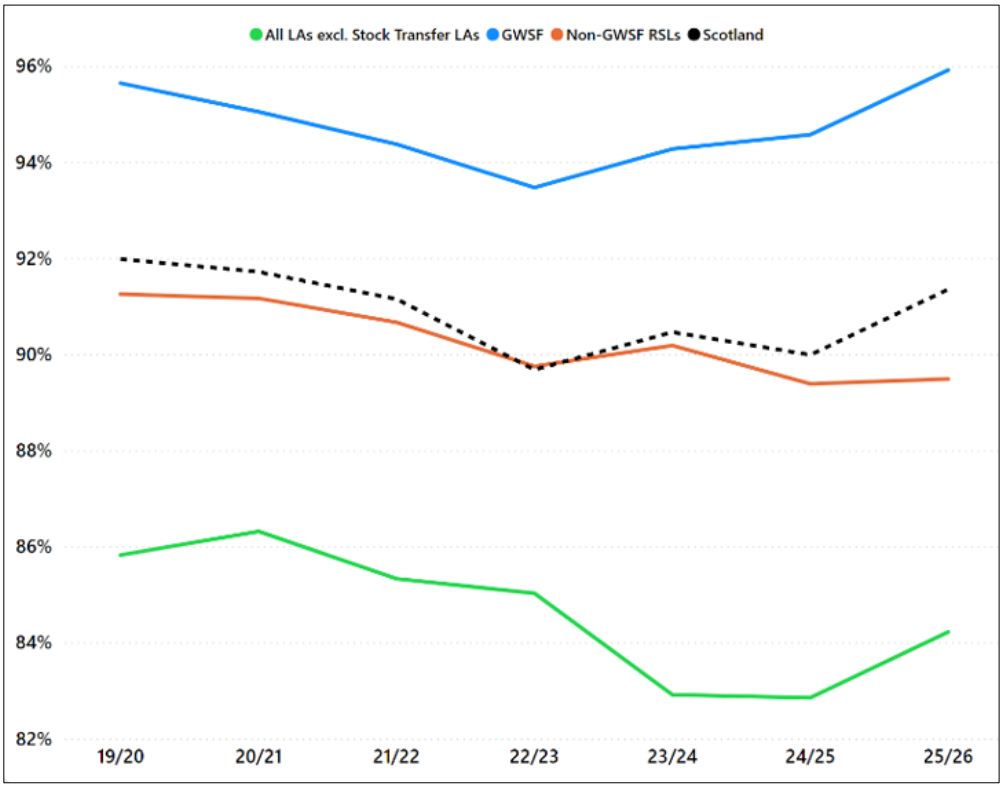
- GWSF: 95.91%
- Scotland: 91.35%
- Non-GWSF RSLs: 89.48%
- Local Authorities: 84.22%

The figure for GWSF members has increased from 94.57% in the previous year and now records its highest performance over the reporting period.

While this indicator has recorded a modest increase for the whole sector, the substantial gap between GWSF and the Scottish average suggests that GWSF member landlords continue to place significant emphasis on tenant communication, consultation and information sharing.

This remains one of the strongest performing indicators across the GWSF membership.

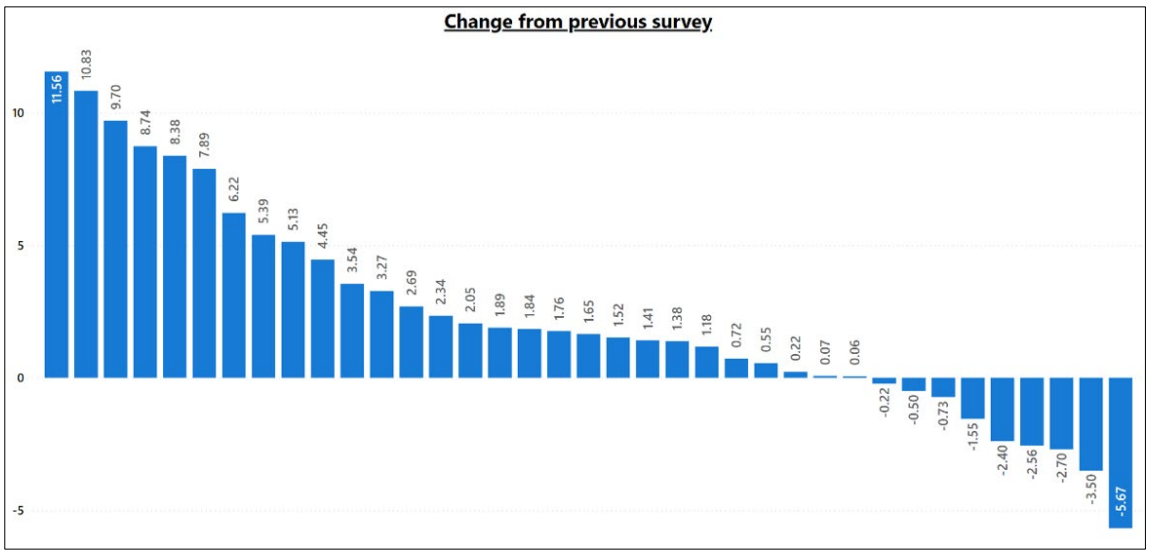
FIGURE 5: INDICATOR 2 – PERCENTAGE TENANTS WHO FEEL LANDLORD IS GOOD AT KEEPING THEM INFORMED ABOUT SERVICES AND DECISIONS



The graphic below presents the variation in performance for this indicator among GWSF members that conducted a new tenant satisfaction survey. Several landlords achieved double-digit improvements, while only a small number experienced reductions.

The predominance of positive change suggests that many GWSF landlords continue to strengthen communication methods and successfully adapt engagement approaches to changing tenant expectations.

FIGURE 6: INDICATOR 2 – PERCENTAGE TENANTS WHO FEEL LANDLORD IS GOOD AT KEEPING THEM INFORMED ABOUT SERVICES AND DECISIONS (VARIANCES)

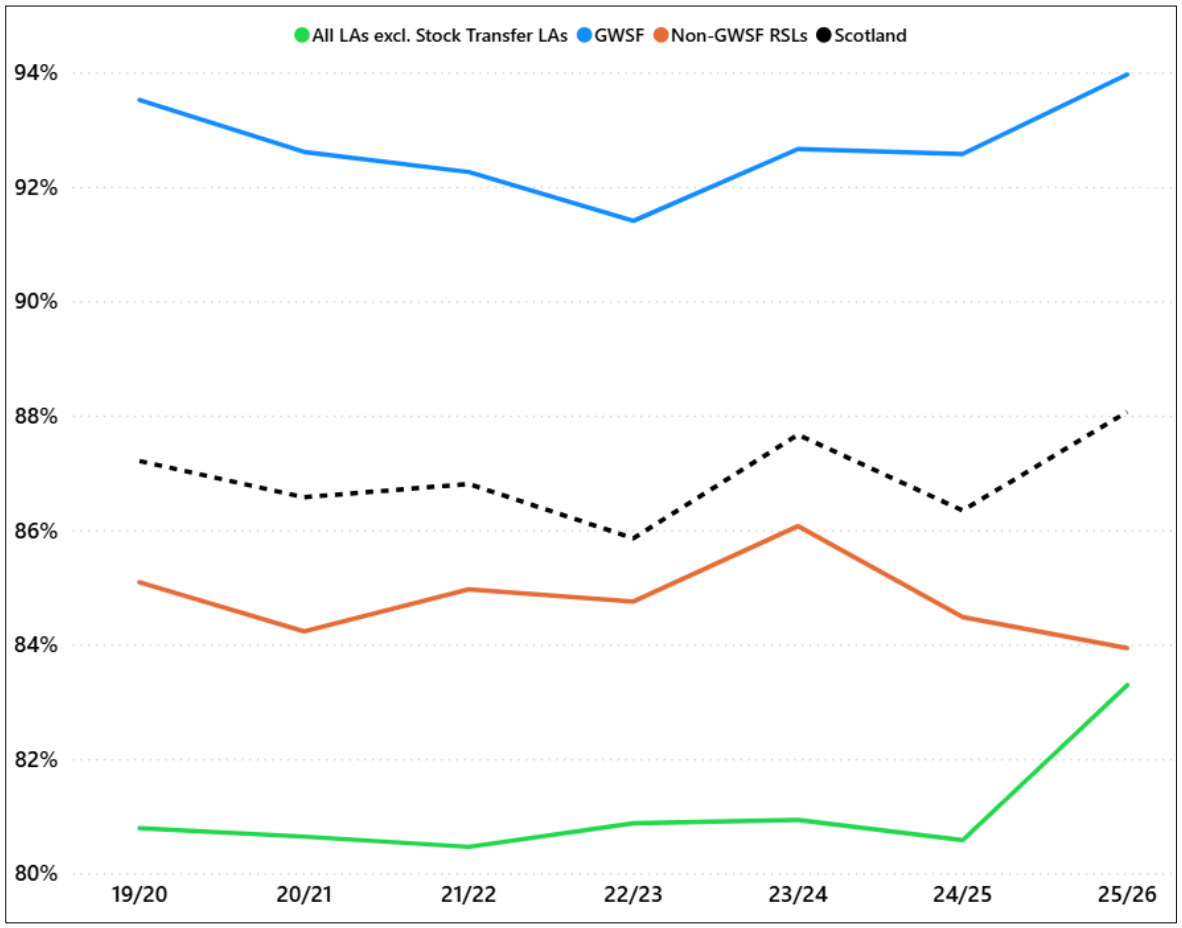


Satisfaction with opportunities to participate has increased across Scotland overall, driven by improvements among local authorities and some RSLs, particularly GWSF members. In contrast, non-GWSF RSLs recorded a marginal decrease in performance. Against this backdrop, opportunities for participation remains an area in which GWSF members clearly distinguish themselves from comparator groups.

Performance reached:

- GWSF: 93.96%
- Scotland: 88.07%
- Non-GWSF RSLs: 83.93%
- Local Authorities: 83.29%

FIGURE 7: INDICATOR 5 - PERCENTAGE TENANTS SATISFIED WITH OPPORTUNITIES GIVEN TO THEM TO PARTICIPATE IN LANDLORD'S DECISION MAKING



Looking at the results for individual organisations, many achieved notable gains of more than 10 percentage points, with some recording increases of over 40 percentage points. This suggests that participation arrangements, digital engagement methods and tenant involvement structures continue to deliver high levels of engagement. Conversely, a smaller number of organisations recorded declines of up to 33 percentage points.

Among GWSF members, the range of variation was more moderate, with increases of up to 17 percentage points and declines of less than 10 percentage points. While some landlords experienced reductions in tenant satisfaction with opportunities to participate, the overall GWSF position remains exceptionally strong.

These results demonstrate that GWSF members continue to excel in tenant engagement and involvement. The gap of almost six percentage points above the Scottish average, and ten percentage points above non-GWSF RSLs, reflects the longstanding strengths of community-based and community-controlled housing associations in supporting meaningful tenant participation and local decision-making.

The comparatively strong performance of GWSF members may suggest that their locally focused approach continues to provide tenants with greater opportunities to influence decisions and shape services than is typically seen elsewhere in the sector.

FIGURE 8: INDICATOR 5 - PERCENTAGE TENANTS SATISFIED WITH OPPORTUNITIES GIVEN TO THEM TO PARTICIPATE IN LANDLORD'S DECISION MAKING (TABLE)

Organisation	21/22	22/23	23/24	24/25	25/26
All LAs excl. Stock Transfer LAs	80.46%	80.88%	80.93%	80.58%	83.29%
GWSF	92.26%	91.40%	92.66%	92.57%	93.96%
Non-GWSF RSLs	84.96%	84.75%	86.07%	84.48%	83.93%
Scotland	86.81%	85.86%	87.67%	86.34%	88.07%

Satisfaction with the quality of home

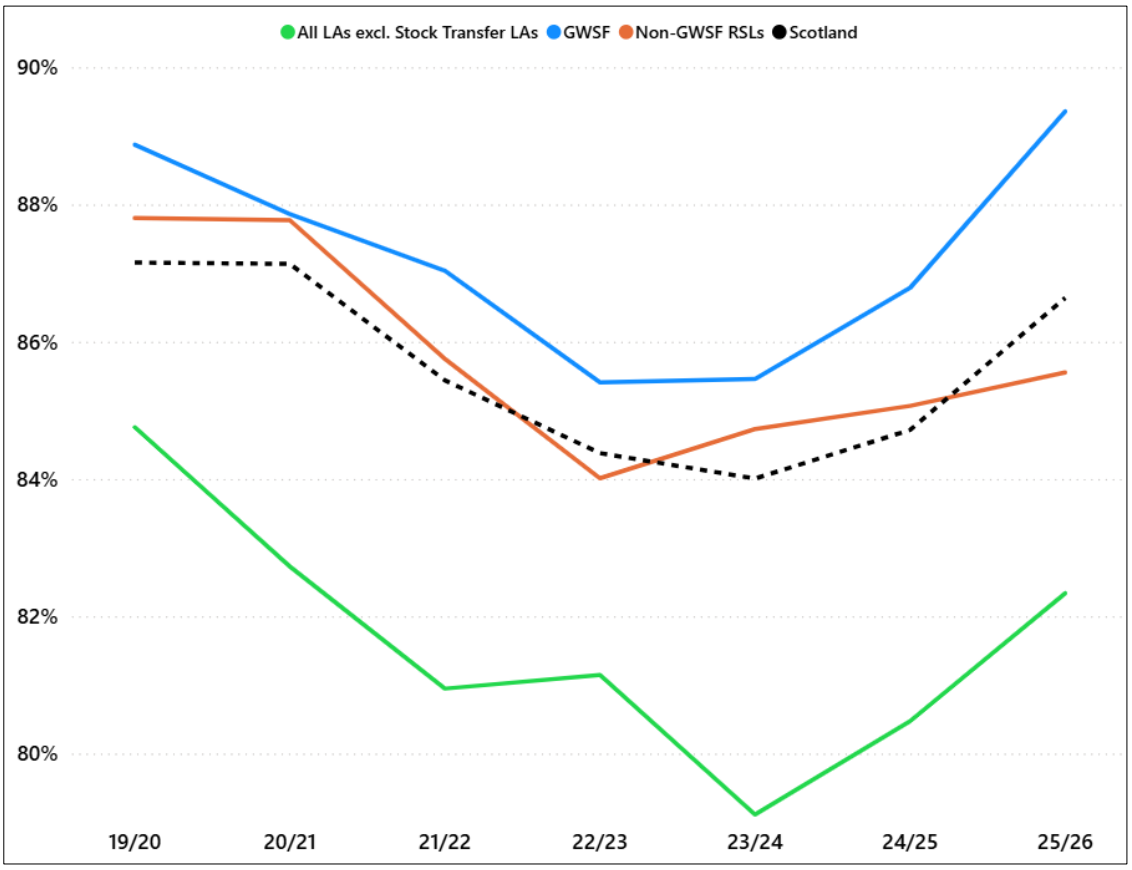
Tenant satisfaction with the quality of their home has improved significantly and this indicator shows some of the largest positive improvements across the survey measures.

Several landlords achieved gains exceeding ten percentage points, and while a small number of landlords experienced declines, positive movement predominates throughout the GWSF membership.

Current performance is:

- GWSF: 89.36%
- Scotland: 86.64%
- Non-GWSF RSLs: 85.55%
- Local Authorities: 82.34%

FIGURE 9: SATISFACTION WITH THE QUALITY OF HOME



Following the Covid period and its influence in the decline observed between 2020/21 and 2022/23, satisfaction has recovered steadily and is now at its highest level within the reporting period. The improvement may reflect the positive impact that investment programmes, planned maintenance and property improvement works are having on tenant perceptions.

Three key themes emerge from the analysis:

GWSF members outperform non-GWSF RSLs, local authorities and Scotland overall across every satisfaction and perception indicator.

Most indicators show clear improvement compared with previous years, and in some cases now exceed pre-Covid pandemic levels, suggesting partial recovery from the disruption and service pressures experienced since the pandemic.

The strongest areas of relative performance for GWSF members are: Overall satisfaction; keeping tenants informed; opportunities to participate; and neighbourhood management

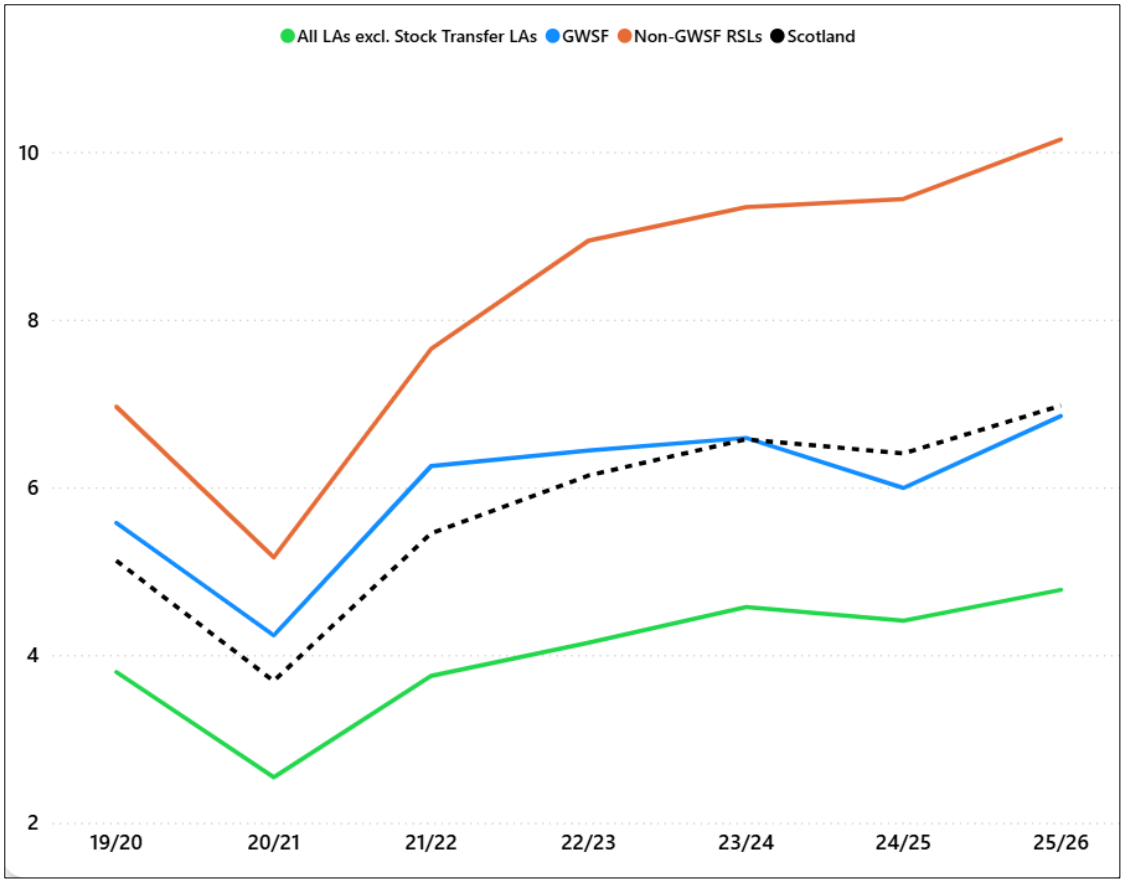
These findings reinforce the value of locally focused and tenant-centred housing management models within the GWSF membership.

Complaints

Landlords reported the number of Stage 1 and Stage 2 complaints they handled during the reporting year, and we have made a calculation based on the number of homes owned by each landlord, to assess their respective proportional volume of complaints.

This graphic illustrates the number of complaints received for every 100 homes managed by a landlord.

FIGURE 10: NUMBER OF COMPLAINTS RECEIVED PER 100 HOMES



In 2025/26, GWSF members recorded 6.85 complaints per 100 homes, compared with:

- 6.98 across Scotland
- 10.15 for Non-GWSF RSLs
- 4.78 for Local Authorities (excluding stock transfer authorities)

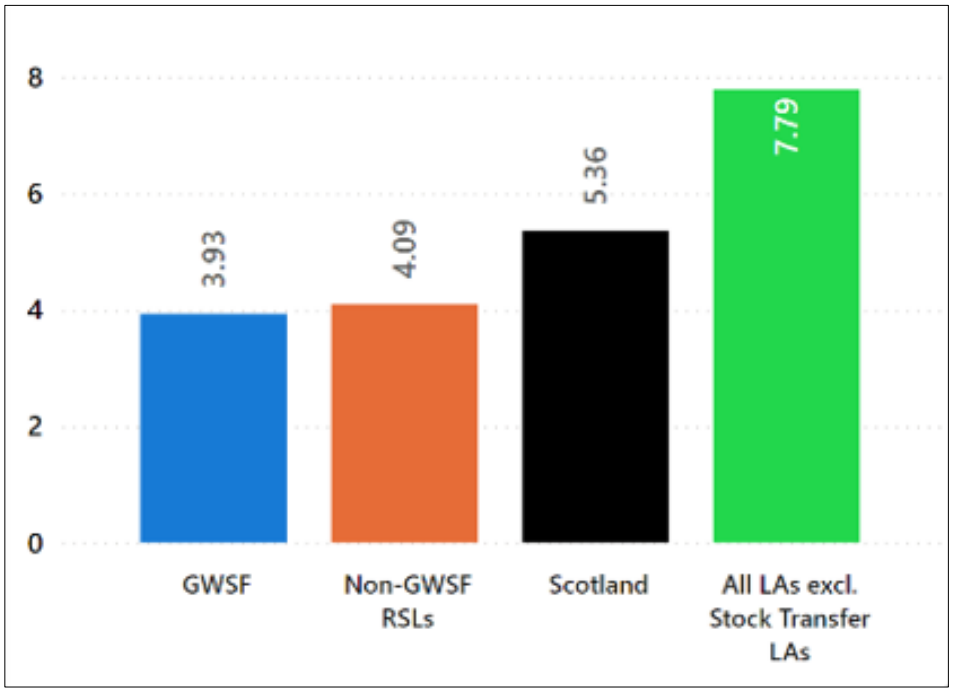
It must be noted that higher figures do not necessarily indicate poorer performance, as they can also reflect tenant confidence in the landlord's complaints process and a willingness to raise concerns. GWSF performance remains broadly aligned with the Scottish average and significantly lower than that recorded by Non-GWSF RSLs.

Looking at the longer-term trend, complaints levels amongst GWSF members have risen from 6.26 complaints per 100 homes in 2021/22 to 6.85 in 2025/26. This mirrors a wider national

pattern, with complaints increasing across most landlord groups over the period.

Many landlords have reported an increase in the volume of complaints where there is evidence that tenants have used artificial intelligence (AI) tools to assist in preparing and submitting complaints. Some landlords are also using AI-assisted technology to improve their complaints-handling processes, for example by scanning and analysing customer interactions and identifying expressions of dissatisfaction that may previously have gone unrecorded. This has led to reviews of staff training and improvements in recording processes. This may be a contributing factor to the increase in complaint volumes. However, the rise should also be considered in the context of growing customer expectations, increased scrutiny of landlord services, and greater awareness of, and easier access to, formal complaints procedures.

FIGURE 11: INDICATOR 4 - AVERAGE TIME TO RESPOND TO STAGE 1 COMPLAINTS



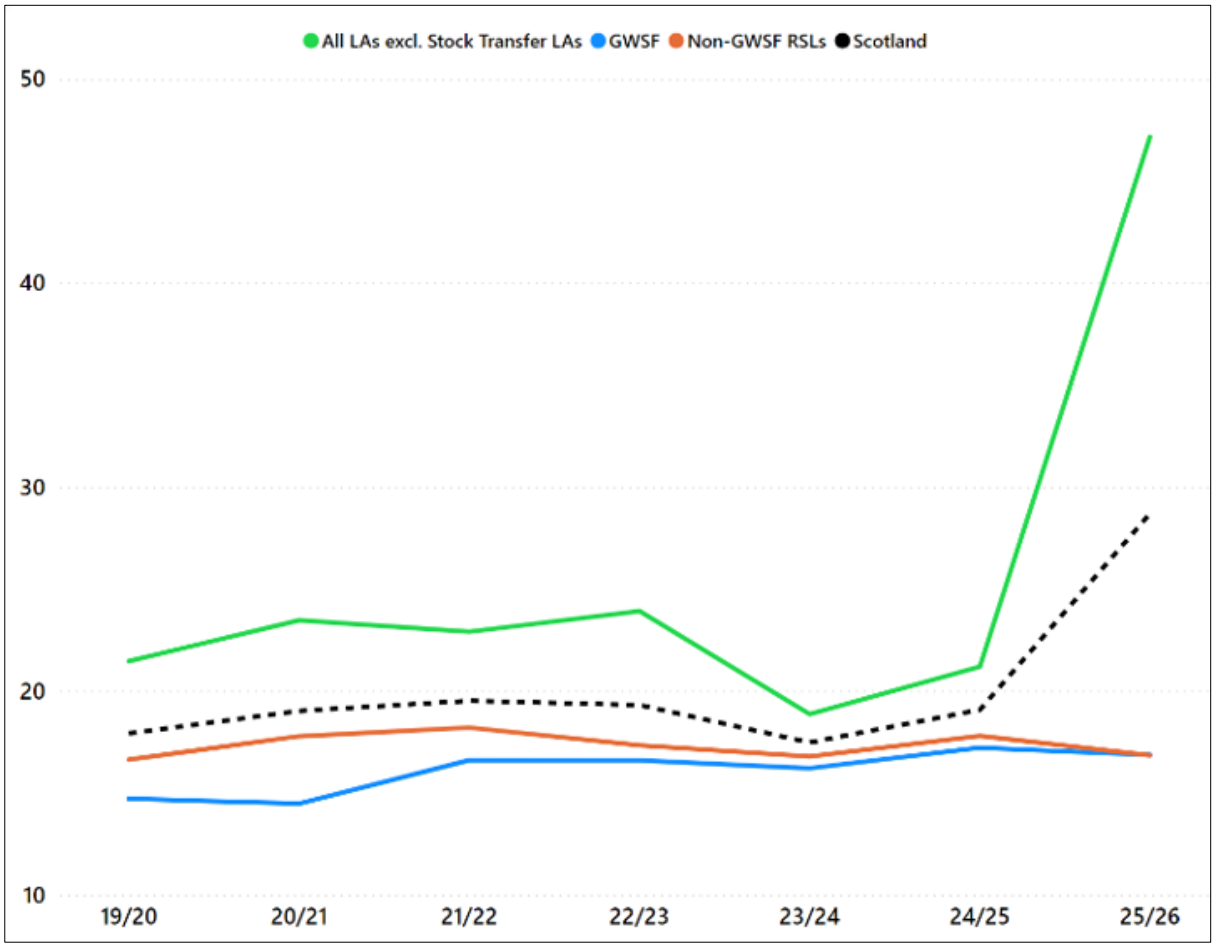
This indicator measures the average number of working days taken to respond to Stage 1 complaints which have a target time of 5 days set by the Scottish Public Services Ombudsman (SPSO). Lower figures indicate better performance.

In 2025/26, GWSF members achieved an average response time of 3.93 working days, the fastest average response time recorded since 2021/22, and now outperforming all comparator groups.

While the national average response time increased from 4.96 days to 5.36 days, GWSF members moved in the opposite direction, achieving improved complaint handling performance despite increasing complaint volumes across the sector.

These results suggest that GWSF members continue to place a strong emphasis on resolving issues quickly and maintaining effective customer service standards.

Figure 12: Indicator 4 - Average Time to Respond to Stage 2 Complaints



This indicator measures the average number of working days taken to respond to Stage 2 complaints, which have a target response time of 20 working days set by the SPSO. As with Stage 1 complaints, lower response times indicate better performance.

In 2025/26, GWSF members recorded an average response time of 16.86 working days, compared with:

- Non-GWSF RSLs: 16.83 days
- Scotland: 28.69 days
- Local Authorities (excluding stock transfer authorities): 47.15 days

GWSF performance is virtually identical to that of Non-GWSF RSLs and significantly better than both the Scottish average and local authorities. GWSF members responded to Stage 2 complaints almost 12 days faster than the Scottish average and more than 30 days faster than local authorities.

However, it should be noted that the local authority figure above appears to have been disproportionately increased because of system issues within two councils.

The longer-term trend shows that GWSF performance has remained remarkably consistent

over the five-year period, fluctuating by less than one working day, between 16.2 and 17.2 days. This consistency suggests that GWSF members have been successful in maintaining effective complaint investigation and resolution processes despite increasing complaint complexity and rising complaint volumes across the sector.

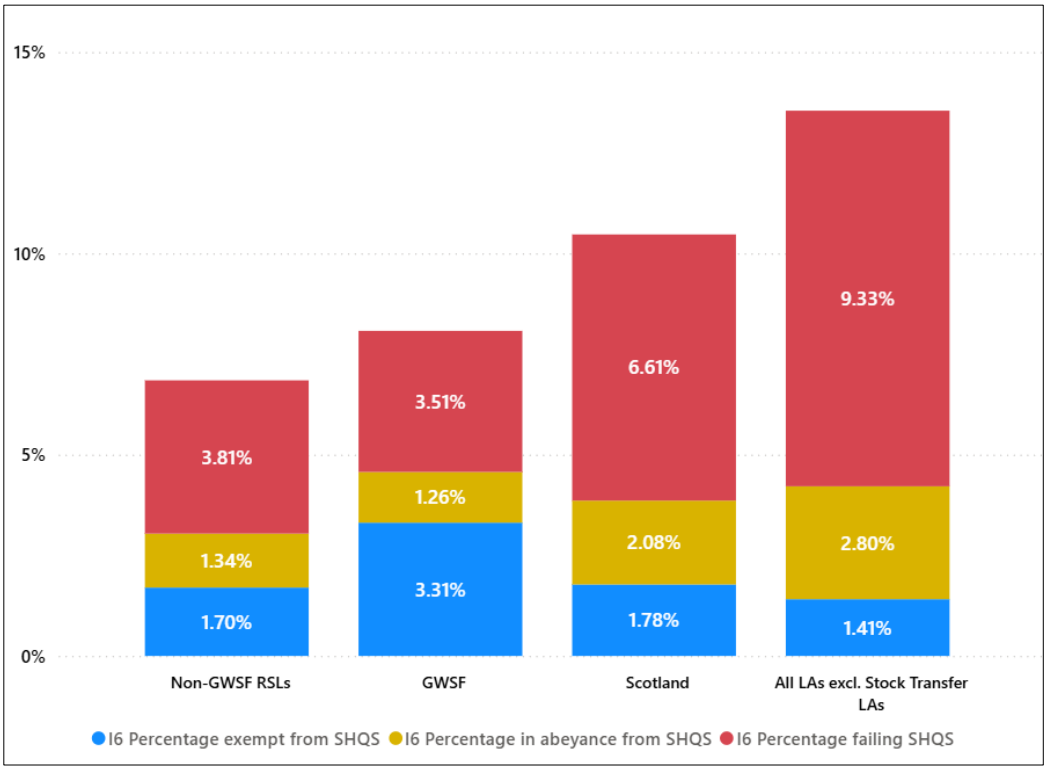
Asset Management

Scottish Housing Quality Standard (SHQS)

The SHQS is a key measure of housing quality and assesses whether homes meet a range of criteria relating to energy efficiency, safety, security and the condition of major building components. The bar chart below illustrates Charter indicator 6, which measures the proportion of homes that meet the Scottish Housing Quality Standard (SHQS) at the end of the reporting year.

The breakdown of non-compliant properties provides further context. At a national level, 6.61% of homes failed SHQS, while a further 2.08% were in abeyance and 1.78% were exempt. GWSF members reported a lower proportion of homes failing SHQS (3.51%) than the Scottish average and local authorities (9.33%), although a higher proportion of homes were recorded as exempt (3.31%) than in the other comparator groups. This may reflect differences in housing stock characteristics or circumstances where compliance cannot reasonably be achieved.

FIGURE 13: INDICATOR 6 - PERCENTAGE PROPERTIES IN ABEYANCE, FAILING OR EXEMPT FROM SHQS AT YEAR END



Since 2019/20, there have been several changes to the Scottish Housing Quality Standard (SHQS) that have impacted compliance across the sector. In 2020/21, the Energy Efficiency Standard for Social Housing (EESSH) was incorporated as an element of the SHQS, meaning that failures against this standard affected overall SHQS compliance rates. In 2021/22, a new requirement for an Electrical Installation Condition Report (EICR) was introduced, along with the new Fire Safety regulations (LD2), both of which were added to the SHQS.

These two elements are included under both the "Healthy, Safe and Secure" and the "Tolerable Standard" criteria of the SHQS. Therefore, a failure against either element would result in a failure under "two or more" criteria.

The following linear chart, shows that in 2025/26, GWSF members achieved SHQS compliance of 91.92%, compared with:

- Non-GWSF RSLs: 93.15%
- Scotland: 89.53%
- Local Authorities (excluding stock transfer authorities): 86.46%

GWSF members therefore continue to outperform both the Scottish average and local authorities, although they remain slightly below the performance recorded by Non-GWSF RSLs.

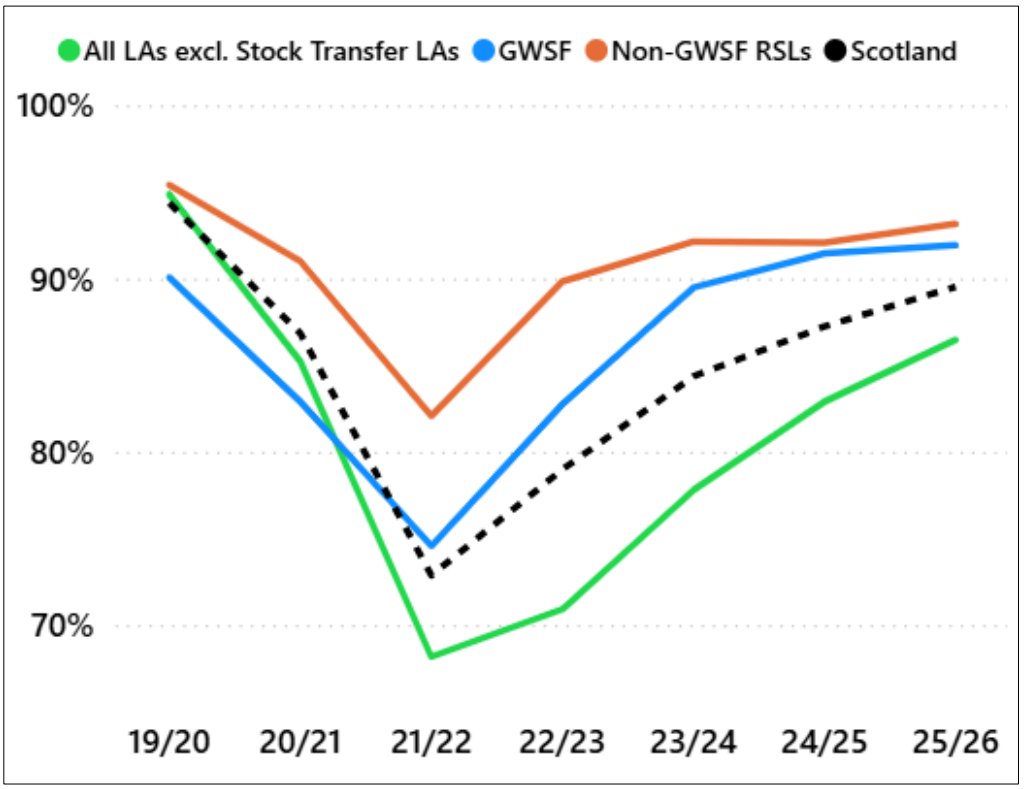
The longer-term trend shows a significant recovery across all landlord groups following the substantial reduction in SHQS compliance recorded in 2021/22. This significant reduction can be explained by the introduction during this period of new SHQS requirements (EICR, EESSH, LD2 fire safety). In addition to this, the sector experienced difficulties completing planned maintenance and investment programmes as a result of the pandemic, contractor shortages, material supply issues and rising construction costs. Since then, compliance has improved steadily year-on-year.

For GWSF members, SHQS compliance has increased from 74.57% in 2021/22 to 91.92% in 2025/26, representing an improvement of more than 17 percentage points over the period. This increase is greater than that achieved nationally, demonstrating the success of member landlords in working to meet the new requirements and progressing investment programmes.

While Non-GWSF RSLs continue to achieve the highest compliance levels at 93.15%, the gap between them and GWSF members has narrowed considerably since 2021/22. Both groups now report compliance levels above 90%, indicating generally high housing quality across the RSL sector.

Local authorities have also reported substantial improvement, increasing compliance from 68.17% to 86.46% over the period. However, they continue to lag behind both RSL comparator groups, reflecting the challenges associated with managing larger and often more diverse housing portfolios.

FIGURE 14: INDICATOR 6 - PERCENTAGE OF PROPERTIES MEETING SHQS AT YEAR END

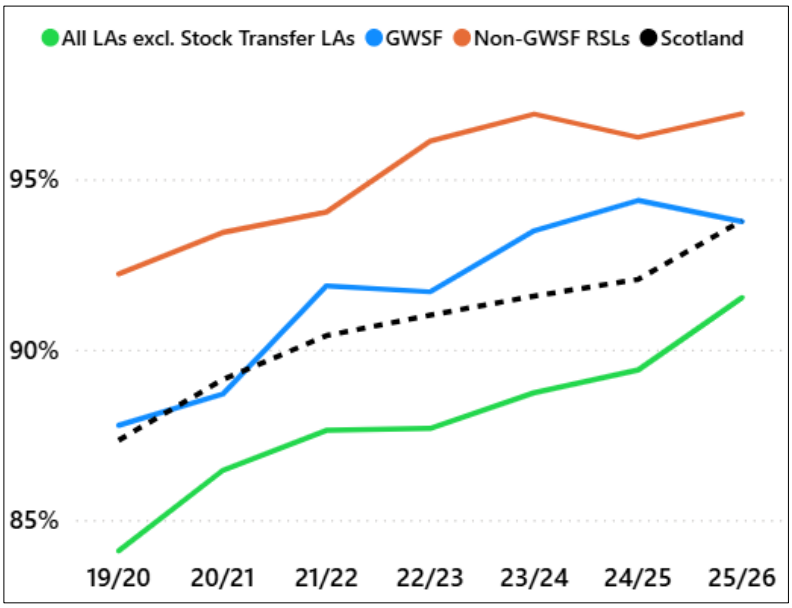


Energy Efficiency Standard for Social Housing (EESSH)

This indicator measures the proportion of self-contained homes that meet the Energy Efficiency Standard for Social Housing (EESSH). The standard, now an element of SHQS, is designed to improve the energy efficiency of social housing stock and reduce fuel poverty, lower energy costs for tenants and support Scotland's climate change objectives. Higher percentages indicate better performance.

It should be noted that Scotland's Housing Network (SHN) receives EESSH information on a voluntary basis, continuing to collect an indicator no longer required by SHR in the Annual Return on the Charter(C10). For 2025/26, SHN received 53 EESSH returns, 41 of which were submitted by RSLs, including 17 GWSF members. The data presented reflects Indicator C10, which was previously collected by the Scottish Housing Regulator. As the analysis is based on a relatively small sample of voluntary returns, the findings should be interpreted with appropriate caution and may not be fully representative of the wider social housing sector.

FIGURE 15: C10 - SELF-CONTAINED PROPERTIES MEETING EESSH



In 2025/26, based on a sample of 17 GWSF members, the same as in the previous year, EESSH compliance levels were at 93.76%, which is a reduction of the previously reported rate of 94.38% in 2024/25. This compared with:

- Non-GWSF RSLs: 96.92%
- Scotland: 93.78%
- Local Authorities (excluding stock transfer authorities): 91.52%

GWSF performance is therefore broadly aligned with the Scottish average, exceeding local authority performance by more than two percentage points. However, Non-GWSF RSLs continue to record the highest compliance levels, with almost 97% of properties meeting the standard.

Although GWSF members recorded their highest level of compliance in 2024/25 (94.38%), performance reduced marginally in the latest year. This small decrease may likely reflect differences in the sample returns and, due to the limited participation, is not a true average across the Forum or all the sector.

The composition of non-compliant stock provides additional context. In 2025/26:

- 93.76% of GWSF properties met EESSH.
- Around 1.1% were exempt from the standard.
- 5.13% did not meet EESSH requirements.

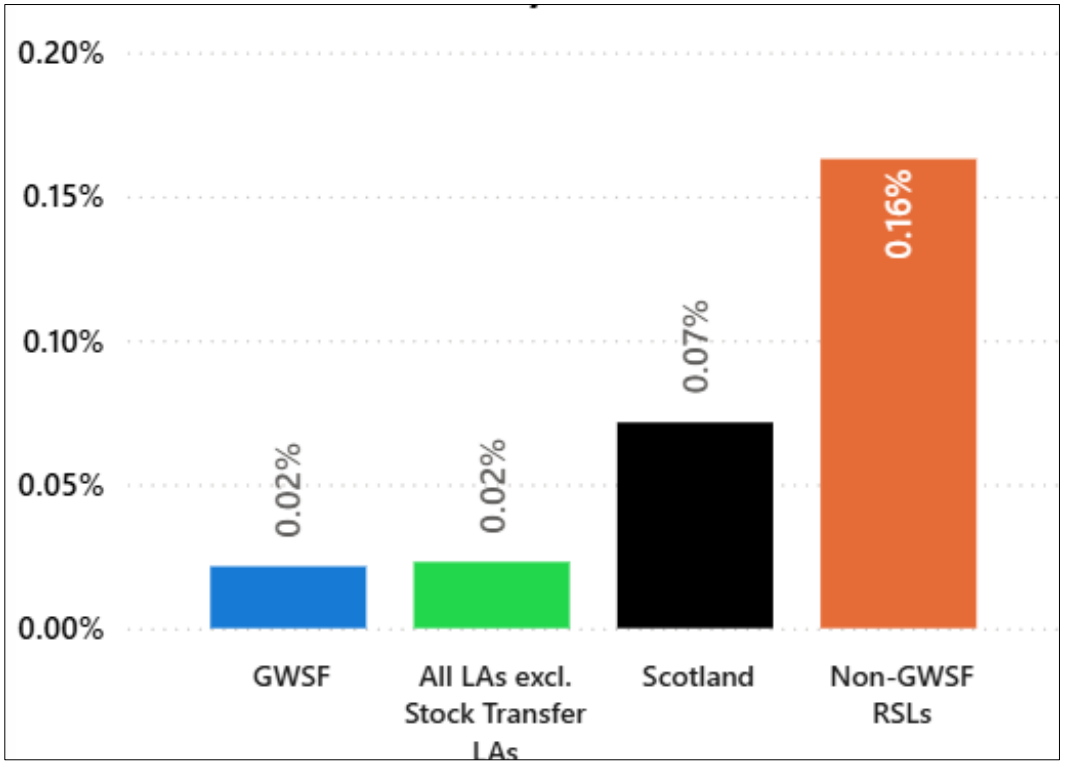
Therefore, the proportion of properties failing EESSH is slightly higher than the Scottish average (3.78%), Non-GWSF RSLs (around 2%), and local authorities (4.72%).

Gas safety

This indicator measures the number of properties where landlords failed to meet their statutory obligations in relation to annual gas safety inspections. Gas safety compliance is one of the most important indicators reported through the Charter framework, as failure to complete inspections within the required timescales can have significant implications for tenant safety and regulatory compliance. Unlike many other indicators, the objective is not improvement over a baseline but achieving complete compliance.

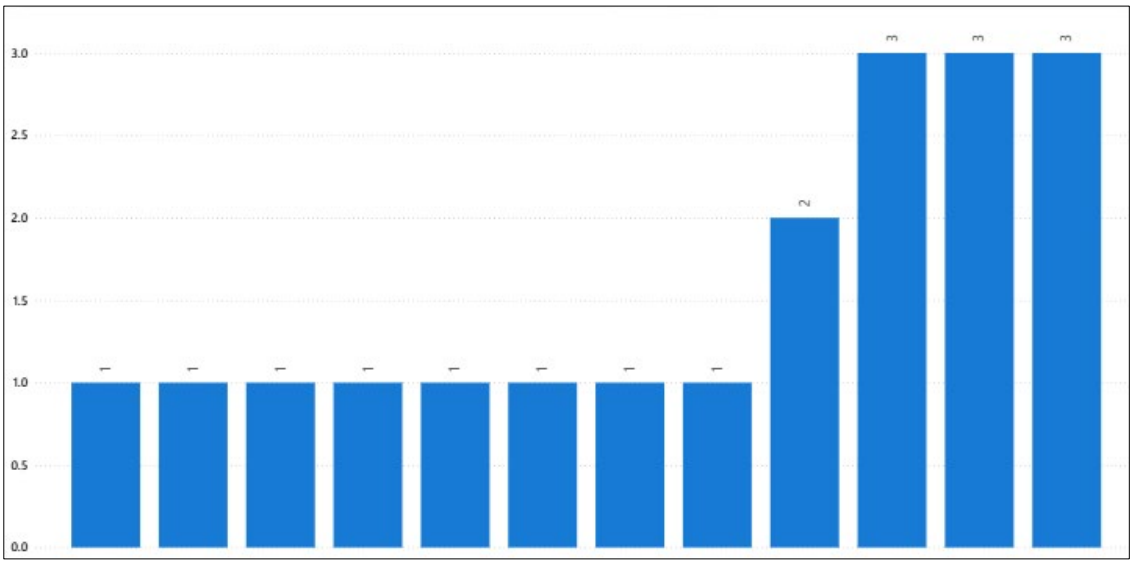
The chart below shows that gas safety compliance among GWSF members remains exceptionally strong. Most member organisations reported either no breaches or only a very small number of instances where statutory gas safety requirements were not met.

FIGURE 16: INDICATOR 11 – GAS SAFETY FAILS AS A PERCENTAGE OF LETTABLE STOCK



The following chart demonstrates that the majority of GWSF members recorded between one and three failures during the reporting year. Twelve organisations reported between one and three cases where gas safety regulations were not met, indicating that breaches remain relatively uncommon across the membership. The reasons provided for these cases were generally related to difficulties gaining access to properties and other tenant-related issues, rather than failures in landlords' monitoring or compliance systems.

FIGURE 17: INDICATOR 11 – NUMBER OF GAS SAFETY FAILS BY GWSF MEMBERS

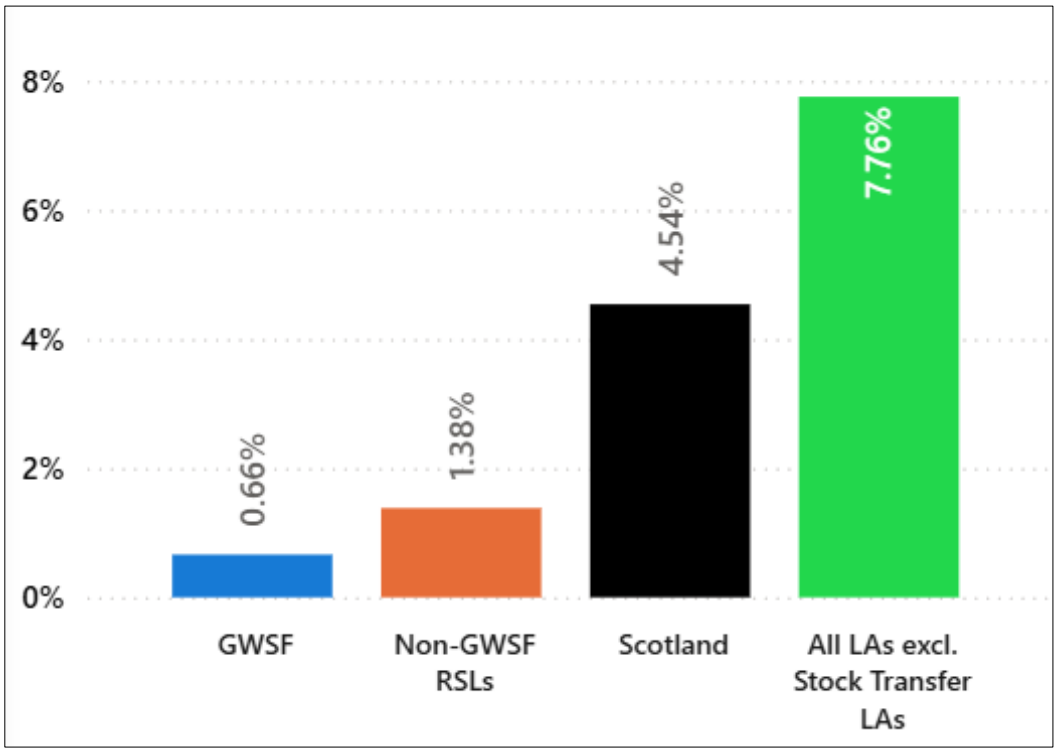


Electrical Installation Condition Report

During 202526 the SHR required landlords to report on a new indicator that measures the proportion of lettable self-contained properties where an Electrical Installation Condition Report (EICR) was not completed within the required timescale. As EICRs form an important component of landlords' electrical safety obligations, lower percentages indicate stronger compliance and more effective management of electrical safety programmes.

As this indicator was introduced relatively recently, there is currently no trend data available to assess longer-term performance. Consequently, the 2025/26 results should be viewed as establishing a baseline against which future performance can be measured. Nevertheless, the comparator analysis in the following chart provides a useful indication of relative performance across the sector.

FIGURE 18: INDICATOR 11 – NUMBER OF EICR SAFETY FAILS BY GWSF MEMBERS



The data for 2025/26 shows that GWSF members achieved the strongest performance of all comparator groups, recording a non-compliance rate of just 0.66%, compared with:

- Non-GWSF RSLs: 1.38%
- Scotland: 4.54%
- Local Authorities (excluding stock transfer authorities): 7.76%

These results mean that GWSF members recorded the lowest rate of missed EICRs and performed substantially better than all comparator groups. The non-compliance rate for GWSF members was less than half that recorded by Non-GWSF RSLs and significantly below both the Scottish average and local authority performance.

The results indicate that GWSF members have been particularly successful in maintaining electrical inspection programmes and ensuring that statutory requirements are met. The difference between the RSL groups and local authorities is especially notable, with local authorities reporting a non-compliance rate almost twelve times higher than that recorded by GWSF members.

As with gas safety compliance, a proportion of missed EICRs may be attributable to challenges in obtaining access to properties rather than failures in landlord monitoring systems. Other reported failures relate to operational challenges which did not necessarily reflect a risk to tenants safety. For example, many landlords undertake major upgrades when properties become empty and will not renew expired EICRs during that period until all works have completed, causing the new EICRs to be renewed after the expiration date.

The low level of non-compliance reported by GWSF members suggests that member landlords generally have effective systems in place to monitor inspection requirements, manage contractor programmes and follow up cases where access difficulties arise.

The strong performance achieved by GWSF members is consistent with the wider findings throughout this report, which show member landlords performing particularly well across a range of property quality, safety and maintenance indicators.

Reactive Repairs

Repairs are one of the most important services that tenants receive, directly affecting both the quality of their home and their overall satisfaction with landlord services. For the purposes of Annual Return on the Charter reporting, reactive maintenance refers to any repair work that cannot be planned or included within a maintenance programme and is instead carried out in response to a reported issue or one identified through inspection.

The ARC requires reactive maintenance to be reported under two categories: emergency repairs and non-emergency repairs. During 2025/26, landlords were also required to identify damp and mould repairs and report these separately under specific categories. However, as these indicators are relatively new, it would be prudent to allow a further year for reporting practices to become fully embedded before drawing firm conclusions from the results.

As a sub-category of non-emergency repairs, landlords also report the proportion of repairs completed right first time. This indicator showed an improvement across the sector in 2025/26. However, the increase is largely attributable to a change in the definition of the measure. Repairs completed outwith the target timescale are now counted as having been completed right first time, whereas in previous years they were accounted as not-right first time. Consequently, this indicator has been excluded from the analysis, as direct comparisons with previous years are not appropriate and may overstate the extent of performance improvement.

Emergency Repairs

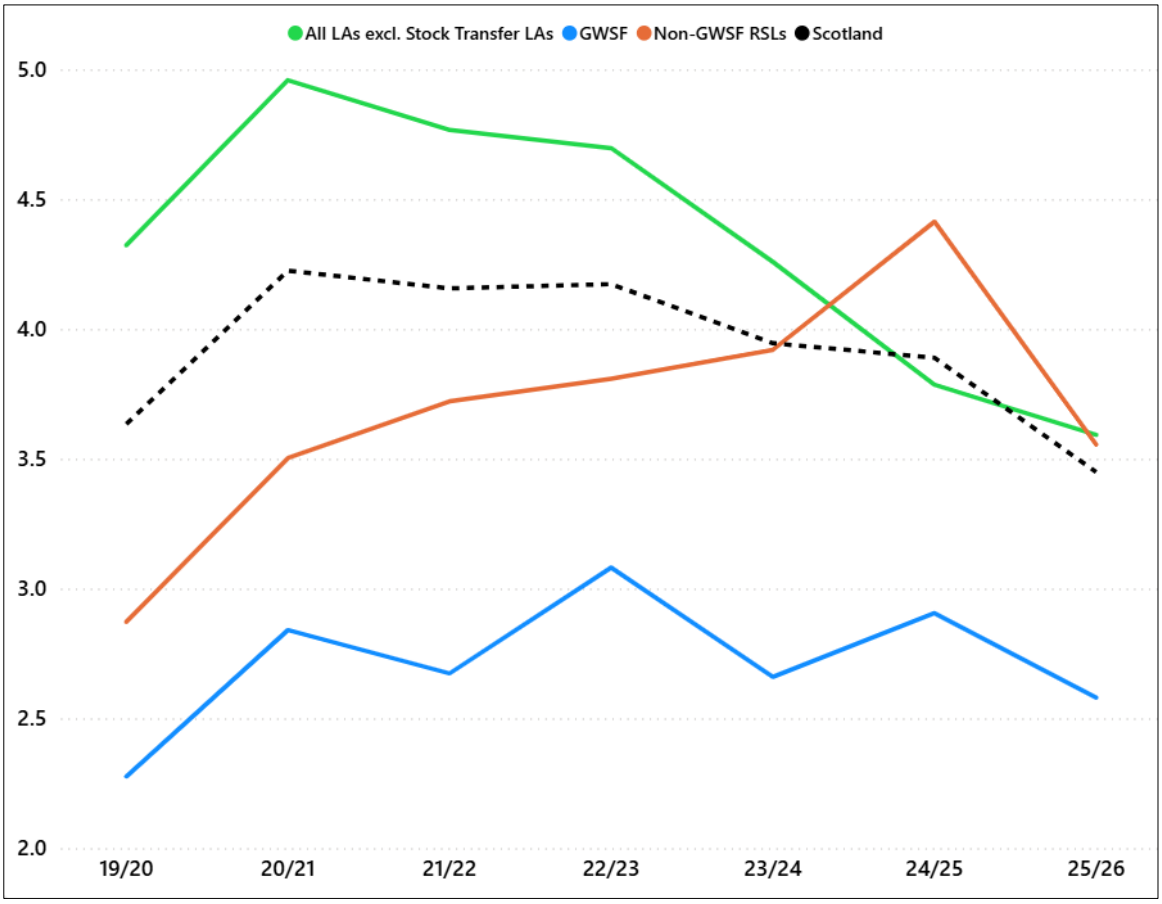
Emergency repairs are those required to remove an immediate danger to tenants or prevent serious damage to property. This Charter indicator measures the average number of hours taken to complete emergency repairs. Lower completion times indicate better performance and are typically associated with responsive repairs services and effective contractor arrangements.

In 2025/26, GWSF members recorded the shortest average completion time at 2.58 hours, outperforming all comparator groups:

- Scotland: 3.45 hours
- Non-GWSF RSLs: 3.55 hours
- Local Authorities (excluding stock transfer authorities): 3.59 hours

This means that GWSF members completed emergency repairs approximately 25% faster than the Scottish average and around one hour faster than both non-GWSF RSLs and local authorities.

FIGURE 19: INDICATOR 8 - AVERAGE HOURS TO COMPLETE EMERGENCY REPAIRS



The longer-term trend demonstrates consistently strong performance amongst GWSF members. Since 2019/20, GWSF has maintained the lowest emergency repair completion times of all comparator groups. While performance has fluctuated slightly between 2.27 and 3.08 hours over the period, completion times have remained substantially below the national average.

Following a slight deterioration in 2024/25, when completion times increased to 2.91 hours, GWSF performance improved significantly in 2025/26, falling to 2.58 hours. This represents the second-best performance achieved during the five-year period and suggests that member landlords have been successful in maintaining responsive emergency repairs services despite ongoing pressures relating to workforce availability, contractor capacity and increasing repair demands.

The wider sector also experienced improvements during the latest year. Scotland's average completion time reduced from 3.89 to 3.45 hours, while Non-GWSF RSLs improved from 4.41 to 3.55 hours and local authorities improved from 3.79 to 3.59 hours. Despite these improvements, GWSF members continue to maintain a clear performance advantage over all comparator groups.

Fast response times for emergency repairs are particularly important as they can have a significant impact on tenant safety, property condition and overall satisfaction with landlord services. The strong performance achieved by GWSF members is therefore likely to contribute positively to the high levels of tenant satisfaction reported elsewhere in this analysis, particularly in relation to repairs services.

Non-Emergency Repairs

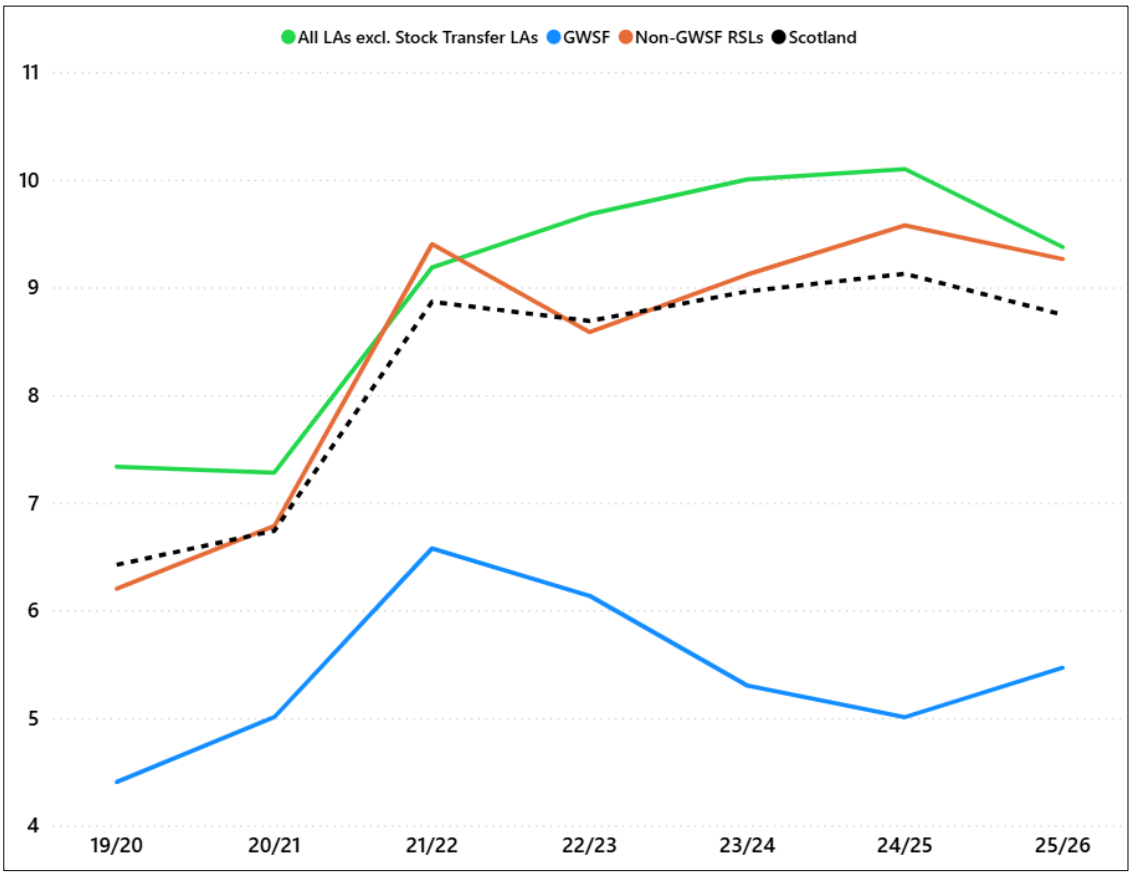
Charter indicator 9 measures the average number of working days taken to complete non-emergency repairs. These repairs make up the majority of day-to-day repairs activity undertaken by landlords and are a key factor in shaping tenant perceptions of the repairs service. This indicator collects reactive repairs that encompass a range of timescales that vary according to each organisation's repairs policy. These may include classifications such as "urgent" and "routine" repairs, each with different target times. Additionally, factors such as geographical spread and property type also influence response times.

In 2025/26, GWSF members recorded an average completion time of 5.47 working days, significantly outperforming all comparator groups:

- Scotland: 8.75 days
- Non-GWSF RSLs: 9.26 days
- Local Authorities (excluding stock transfer authorities): 9.37 days

GWSF members therefore completed non-emergency repairs around 3.3 days faster than the Scottish average and almost four days faster than both Non-GWSF RSLs and local authorities.

FIGURE 20: INDICATOR 9 - AVERAGE WORKING DAYS TO COMPLETE NON-EMERGENCY REPAIRS



The longer-term trend highlights the consistently strong performance of GWSF members. Since 2019/20, GWSF has maintained the shortest average repair completion times among all comparator groups. While performance peaked in 2024/25 at 5.01 days, the increase to 5.47 days in the latest year represented only a modest deterioration that was experienced in all comparator groups, GWSF performance remains substantially better than the performance reported elsewhere in the sector.

In contrast, completion times for the other comparator groups have generally increased since 2019/20. Non-GWSF RSLs recorded a sharp increase between 2020/21 and 2021/22, rising from 6.78 days to 9.40 days, and have remained above nine days for most of the period since. Local authorities have similarly experienced longer completion times, peaking at 10.10 days in 2024/25 before improving slightly to 9.37 days in 2025/26.

The results suggest that GWSF members have been more successful in maintaining efficient repairs services despite the operational challenges experienced across the sector in recent years.

Repairs Satisfaction

Repairs remain one of the most important drivers of overall satisfaction. In 2025/26:

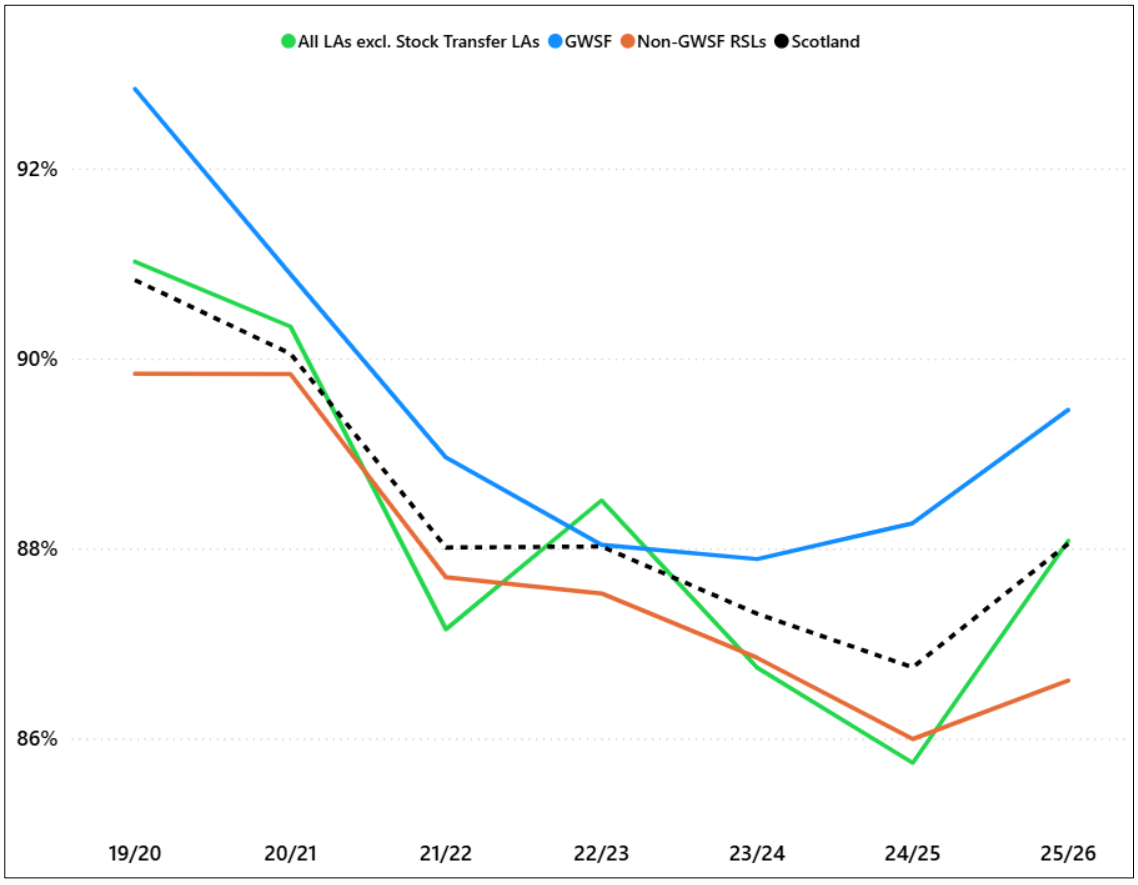
- GWSF: 89.46%
- Local Authorities: 88.08%
- Scotland: 88.05%
- Non-GWSF RSLs: 86.61%

GWSF members records the highest satisfaction score among the comparator groups and has now shown a three-year trend of improvement. However, satisfaction levels remain below those achieved before the Covid-19 pandemic, when scores consistently exceeded 90%.

Although the differences between groups is narrower than for other perception indicators, GWSF members continue to demonstrate strong performance in the quality of their repairs service.

The increase from 88.27% to 89.46% suggests a continued recovery following the operational challenges experienced across the sector in recent years.

FIGURE 21: INDICATOR 12 - PERCENTAGE TENANTS SATISFIED WITH REPAIRS SERVICE



The substantial gap between GWSF members and the comparator groups is particularly noteworthy given the close relationship between repairs performance and tenant satisfaction. The strong completion times achieved by GWSF members are likely to be reflected in the high levels of satisfaction with the repairs service reported elsewhere in this analysis.

When considered alongside emergency repairs performance, the results demonstrate that GWSF members continue to provide a highly responsive repairs service across both urgent and routine repair categories. GWSF recorded the best performance for both indicators, reinforcing the consistently strong performance of community-based housing associations in delivering frontline housing services

Access to Housing

Charter data on lets, provides insight into how available homes are allocated across different applicant groups and demonstrates the continuing pressure on social housing demand across Scotland.

During 2025/26, GWSF members completed a total of 6,054 lets, of which 5,672 were new lets (excluding mutual exchanges). This represents approximately 12% of all completed lets across Scotland (45,924).

The most notable feature of the data is the significant number of lets made to homeless households. Of the 5,672 new lets excluding exchanges, 2,554 were allocated to homeless applicants, representing approximately 45% of all new lets made by GWSF members.

This proportion is broadly consistent with the Scottish picture, where homeless households accounted for around 46% of all new lets. The figures demonstrate the important role that GWSF members continue to play in supporting local authorities to meet their statutory homelessness duties.

Housing list applicants account for the second-largest source of lets, with 1,949 allocations, while 970 lets were made to existing tenants transferring within the sector. The relatively modest level of mutual exchanges reflects the continued importance of direct allocations in meeting housing needs.

When considered alongside the low turnover rates reported by GWSF members, the allocation figures highlight the increasingly challenging operating environment for social landlords. Demand remains exceptionally high, particularly from homeless households, whilst the number of available properties continues to fall as turnover reduces.

Stock Turnover

Charter indicator 16 measures the proportion of housing stock that became vacant during the reporting year and it is not a performance measure. Turnover can be influenced by a range of

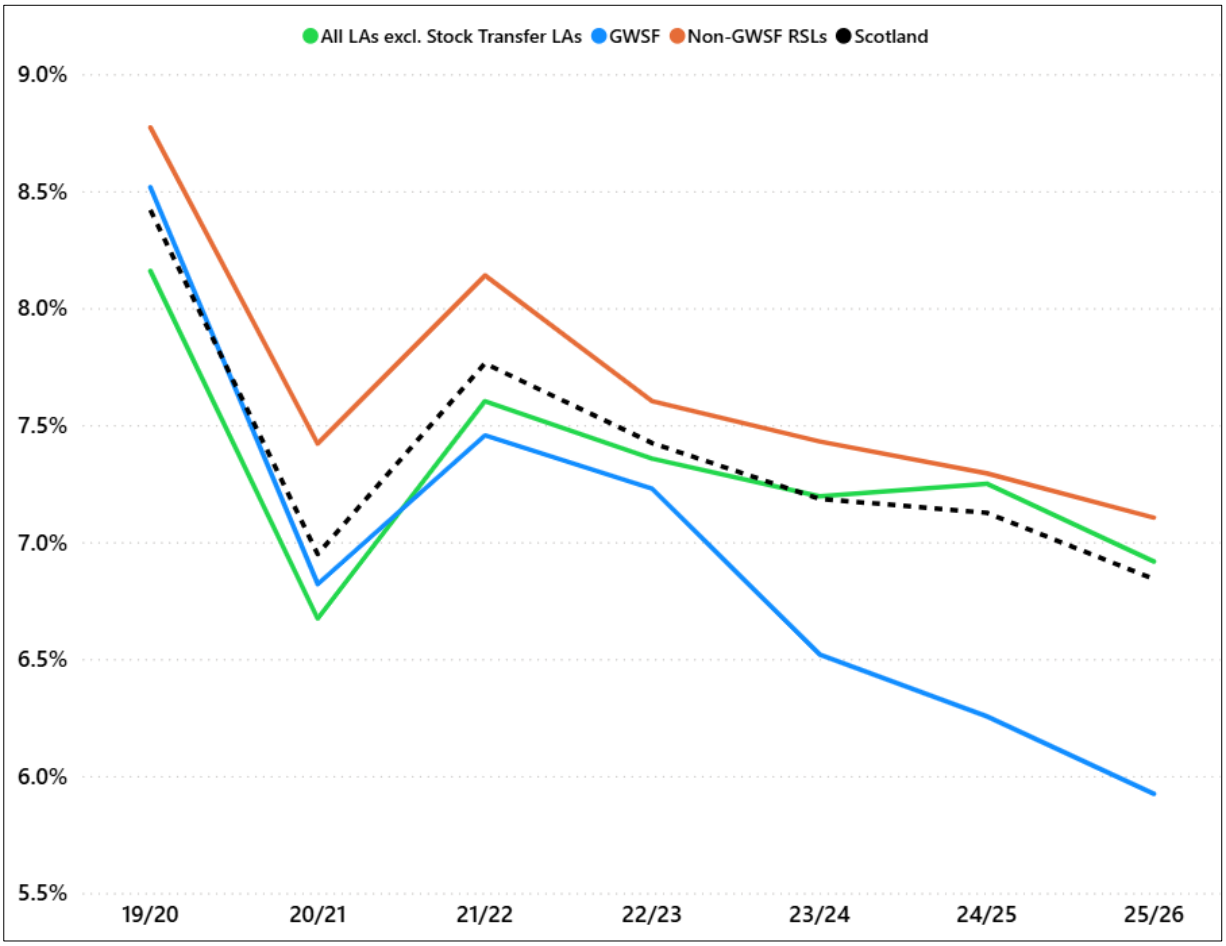
factors, including tenant mobility, stock profile, local housing markets, demographic changes and tenancy sustainment. Lower turnover rates generally indicate greater tenancy stability, although extremely low turnover can also restrict access to housing for applicants on waiting lists.

In 2025/26, GWSF members recorded the lowest turnover rate of all comparator groups at 5.92%, compared with:

- Scotland: 6.84%
- Local Authorities (excluding stock transfer authorities): 6.92%
- Non-GWSF RSLs: 7.10%

GWSF members therefore experienced significantly lower turnover than all comparator groups, with vacancy rates almost one percentage point below the Scottish average and over one percentage point below Non-GWSF RSLs.

FIGURE 22: INDICATOR C2 - PERCENTAGE LETTABLE SELF-CONTAINED HOUSES THAT BECAME VACANT IN YEAR



The longer-term trend shows turnover rates declining across all landlord groups since 2021/22. GWSF has seen the greatest reduction, falling from 7.46% in 2021/22 to 5.92% in

2025/26, a decrease of 1.54 percentage points. This compares with reductions of 1.04 percentage points nationally and 1.04 percentage points amongst Non-GWSF RSLs.

The continued reduction in turnover is likely to reflect several factors. For GWSF members, lower turnover is consistent with the strong tenancy sustainment outcomes and high levels of tenant satisfaction observed elsewhere in this analysis. The results suggest that tenants continue to value the quality of housing and services provided by member landlords and are choosing to remain in their homes for longer.

However, lower turnover also presents challenges. Reduced movement within existing stock limits the number of properties becoming available for allocation, potentially increasing waiting times for applicants and making access to social housing more difficult. Likewise, affordability pressures within both the social and private rented sectors have reduced household mobility, while limited housing supply and increasing difficulty accessing alternative accommodation may also be encouraging tenants to remain in their existing homes for longer periods.

Lets to homeless households

Based on Charter indicator C2 we are able to measures the proportion of all permanent lets made to households assessed as homeless. It provides an indication of the contribution made by social landlords towards meeting statutory homelessness duties and addressing housing need within their local authority areas.

In 2025/26, 45.03% of all lets made by GWSF members were allocated to homeless households, compared with:

- Scotland: 45.68%
- Local Authorities (excluding stock transfer authorities): 51.40%
- Non-GWSF RSLs: 38.39%

The results show that GWSF members continue to make a substantial contribution towards meeting homelessness demand. The proportion of lets allocated to homeless households by GWSF members is broadly in line with the Scottish average and, during 2025/26, it was significantly above that reported by Non-GWSF RSLs.

The following linear chart demonstrates a longer trend of marked increase in the proportion of lets allocated to homeless households across the sector. Since 2021/22, the proportion of GWSF lets allocated to homeless households has increased from 30.03% to 45.03%, representing an increase of almost 15 percentage points. This is the largest increase recorded amongst the comparator groups and reflects the growing pressure on homelessness services across Scotland.

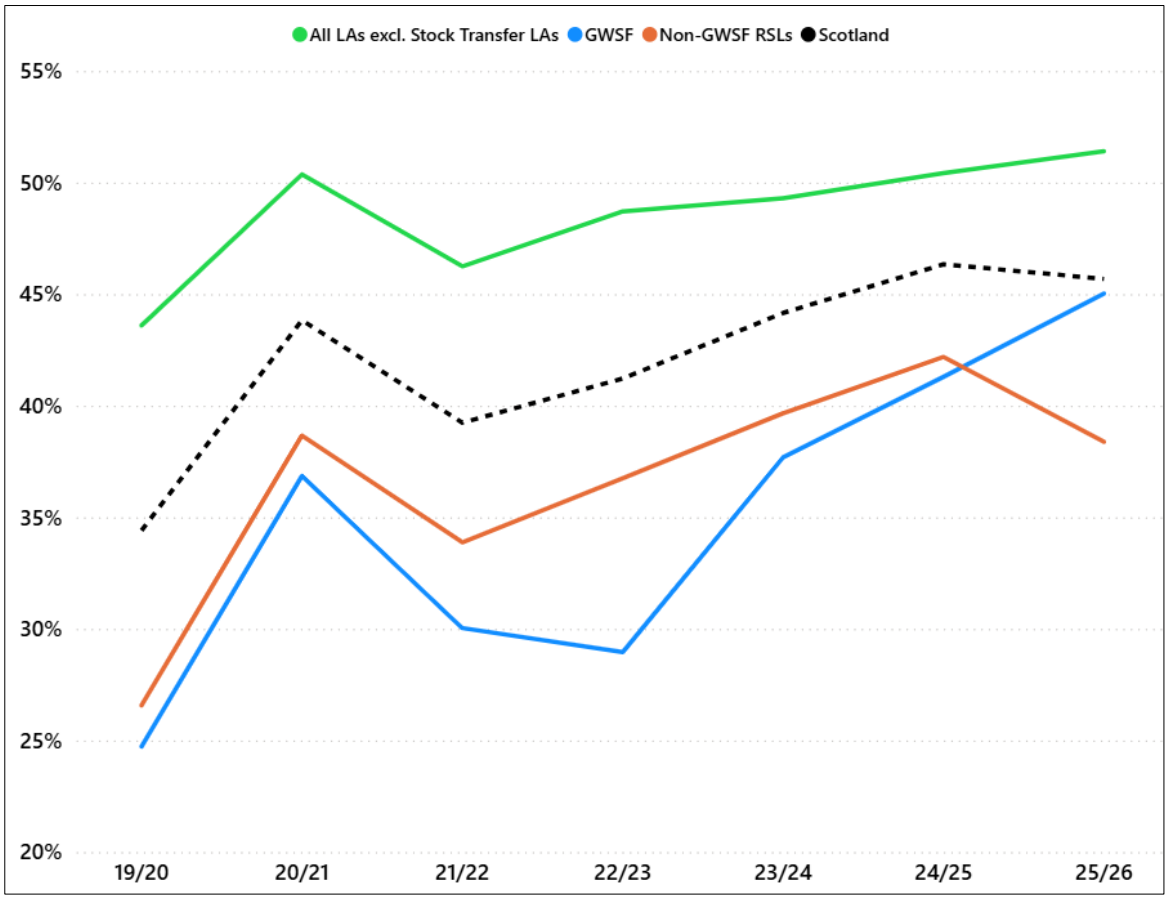
A particularly notable feature of the trend is the rapid increase since 2022/23, when only 28.96% of GWSF lets were made to homeless households. Within three years this proportion

has risen by more than 16 percentage points, illustrating the increasing priority being given to homelessness allocations.

By comparison, Non-GWSF RSLs allocated 38.39% of lets to homeless households during 2025/26, a reduction from 42.19% in the previous year. This contrasts with the continued upward trend amongst GWSF members and local authorities.

Local authorities remain the highest-performing comparator group on this measure, with over half of all lets (51.40%) allocated to homeless households. This reflects their statutory homelessness responsibilities and the increasing housing pressures being experienced across many local authority areas.

Figure 23: Indicator C2 – Percentage of lets to Homeless Applicants



When considered alongside the access to housing data presented previously, the results highlight the significant role played by GWSF members in supporting homelessness services. Although GWSF members recorded the lowest turnover rate of all comparator groups, almost half of all available lets were nevertheless used to accommodate homeless households. This demonstrates the extent to which member landlords continue to prioritise housing need despite the limited number of properties becoming available for re-let.

The increasing proportion of lets being allocated to homeless households also provides important context for understanding access to housing pressures. As a larger share of available properties is used to meet homelessness demand, fewer homes are available for

applicants on housing lists and for existing tenants seeking transfers. This reflects a challenge being experienced across much of the social housing sector and is indicative of the wider housing emergency currently affecting Scotland.

National homelessness statistics reinforce this picture. Based on the latest population estimates published by the National Records of Scotland, the rate of homelessness applications increased from 7.44 to 7.47 applications per 1,000 people in 2025/26, following the first reduction in applications for four years in the previous year. At the same time, local authorities have become more efficient in processing applications, with the average time taken to assess a homeless application falling from 21 days in 2022/23 to 17 days in 2025/26.

Despite these improvements in assessment times, homelessness pressures continue to intensify. The proportion of applicants assessed as unintentionally homeless or threatened with homelessness has increased to 82%, while the number of live homelessness cases at year end rose from 5.75 to 6.3 cases per 1,000 population. These trends indicate that local authorities are managing a growing backlog of homelessness cases and continue to face significant demand pressures.

Against this backdrop, RSLs are under increasing pressure to allocate a higher proportion of available homes to homeless households than in previous years. However, with turnover rates continuing to fall across the sector, the picture for homeless applicants is becoming increasingly challenging. While homelessness demand is rising, the supply of homes available for allocation is reducing, creating additional pressures for local authorities and social landlords alike.

Tenancy Sustainment

This Charter indicator measures the proportion of tenancies that began in the previous reporting year and lasted for more than one year. Tenancy sustainment is an important measure of both landlord performance and wider housing outcomes, as it provides an indication of how successfully tenants are able to establish and maintain their tenancy. High levels of sustainment can be associated with effective allocations policies and tenancy support services, and strong landlord-tenant relationships. The context for each landlord is also important to interpret this data, as lower rates of sustainment do not necessarily constitute a failure. For example, landlords with a higher proportion of specialist accommodation for older people may see more tenancies ending due to deaths or moves to other forms of assisted living.

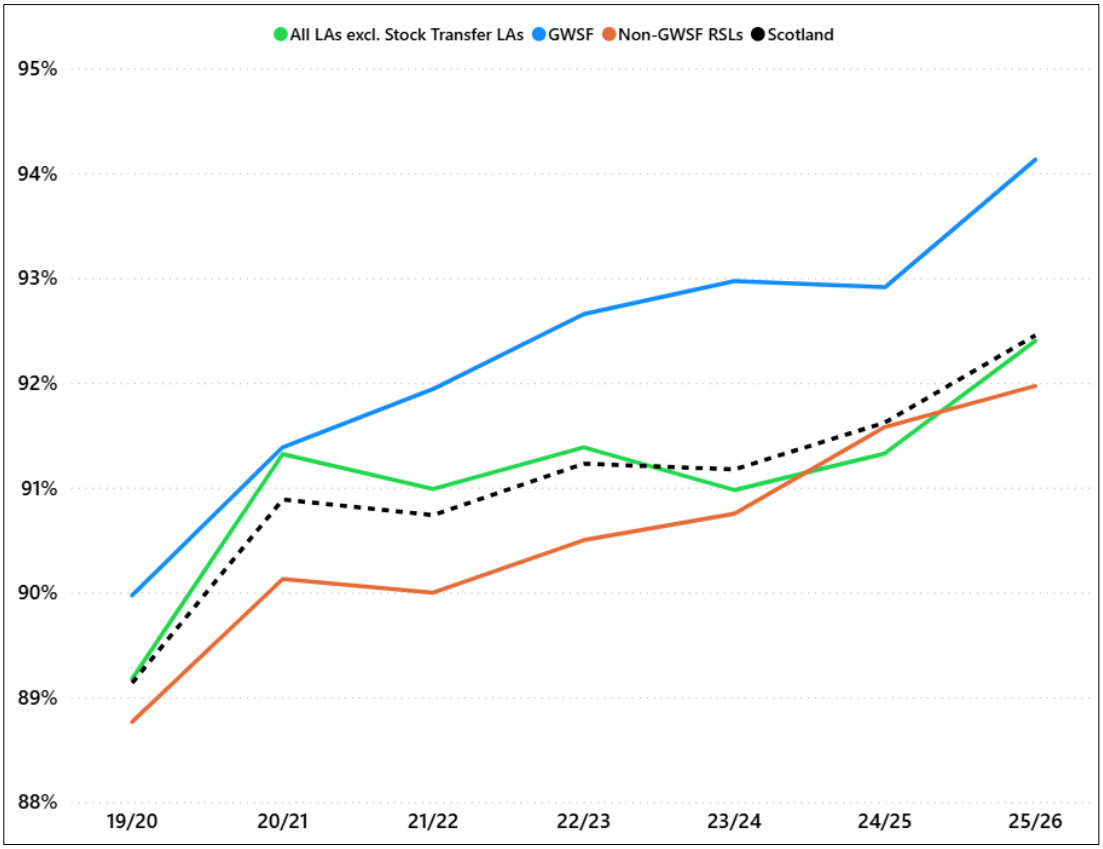
In 2025/26, GWSF members recorded the highest tenancy sustainment rate of all comparator groups at 94.13%, compared with:

- Scotland: 92.45%
- Local Authorities (excluding stock transfer authorities): 92.40%
- Non-GWSF RSLs: 91.97%

GWSF members therefore outperformed the Scottish average by 1.68 percentage points and Non-GWSF RSLs by over two percentage points.

The longer-term trend shows sustained improvement across all landlord groups since 2019/20. However, GWSF members have consistently maintained the strongest performance throughout the period and have widened the gap in recent years. Since 2019/20, GWSF sustainment has increased from 91.94% to 94.13%, representing the highest level recorded during the period shown.

FIGURE 24: INDICATOR 16 – PERCENTAGE TENANCIES BEGAN IN PREVIOUS YEAR REMAINED MORE THAN A YEAR



The results suggest that GWSF members continue to be particularly effective in supporting new tenants during the critical first year of a tenancy. This may reflect a combination of strong allocations practices, early intervention when issues arise, effective tenancy support services and comparatively high levels of tenant satisfaction.

Strong tenancy sustainment also contributes to neighbourhood stability and helps reduce the costs associated with tenancy failure, including void losses, repairs and re-letting activity. The results therefore reinforce the positive outcomes identified elsewhere in this report, including high levels of tenant satisfaction and low turnover rates.

Homeless households

This indicator (15) provides a more focused measure of sustainment by examining outcomes

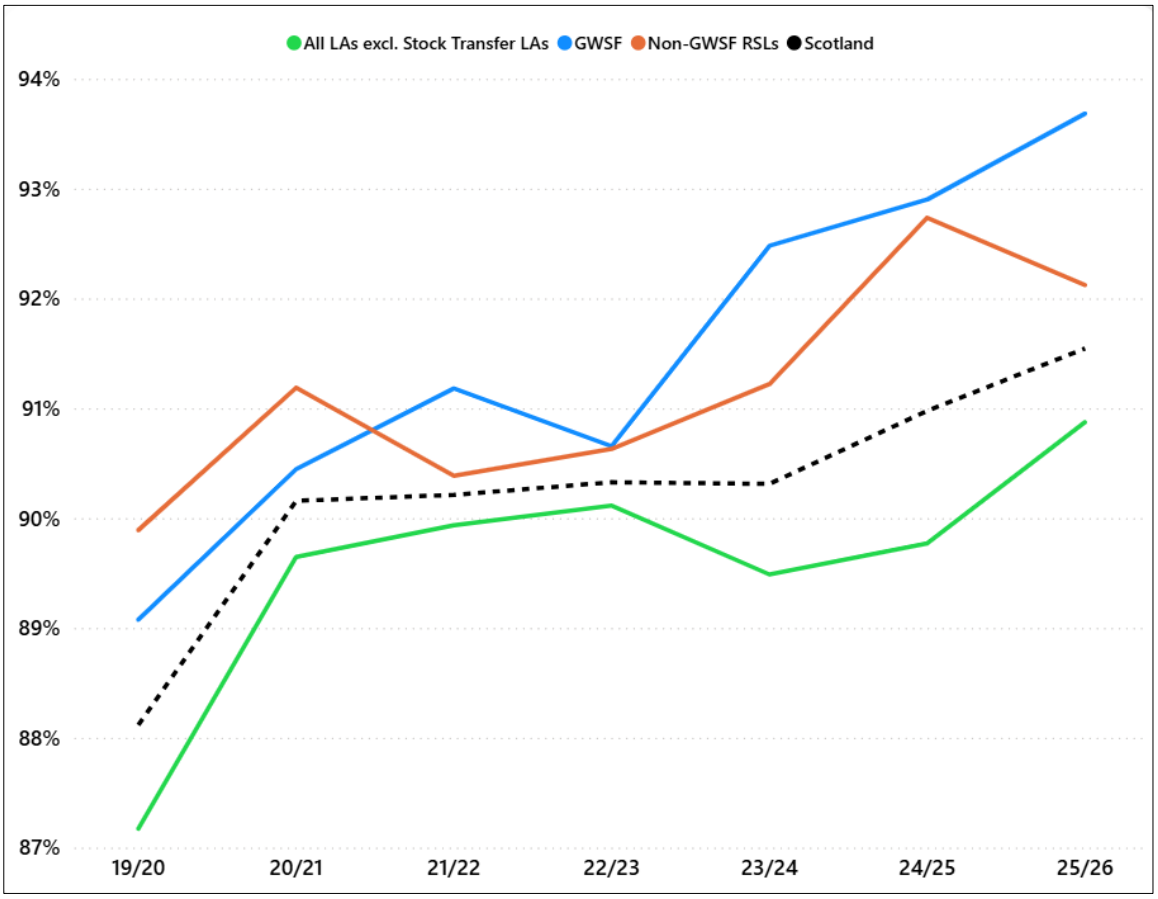
for tenants who were assessed as homeless prior to allocation. As homeless households are often more likely to experience financial, health or support needs, this indicator provides valuable insight into how effectively landlords are supporting some of the most vulnerable households entering social housing.

In 2025/26, GWSF members again recorded the strongest performance of all comparator groups, with 93.68% of tenancies sustained beyond one year, compared with:

- Non-GWSF RSLs: 92.12%
- Scotland: 91.55%
- Local Authorities (excluding stock transfer authorities): 90.87%

GWSF members therefore exceeded the Scottish average by more than two percentage points and local authorities by almost three percentage points.

FIGURE 25: INDICATOR 16 – PERCENTAGE TENANCIES THAT BEGAN IN PREVIOUS YEAR AND REMAINED MORE THAN A YEAR (APPLICANTS ASSESSED STATUTORY HOMELESS)



Since 2019/20, sustainment rates for homeless households have increased from 89.10% to 93.68%, a rise of almost 4.6 percentage points. This is a significant rise given the increasing number of lets being made to homeless households and the growing complexity of housing need across Scotland.

These results suggest that GWSF members are not only helping to address homelessness through the supply of permanent housing but are also supporting those tenancies remain sustainable over the longer term. This is particularly significant given the increasing pressures facing households, including rising living costs, benefit restrictions and limited housing options.

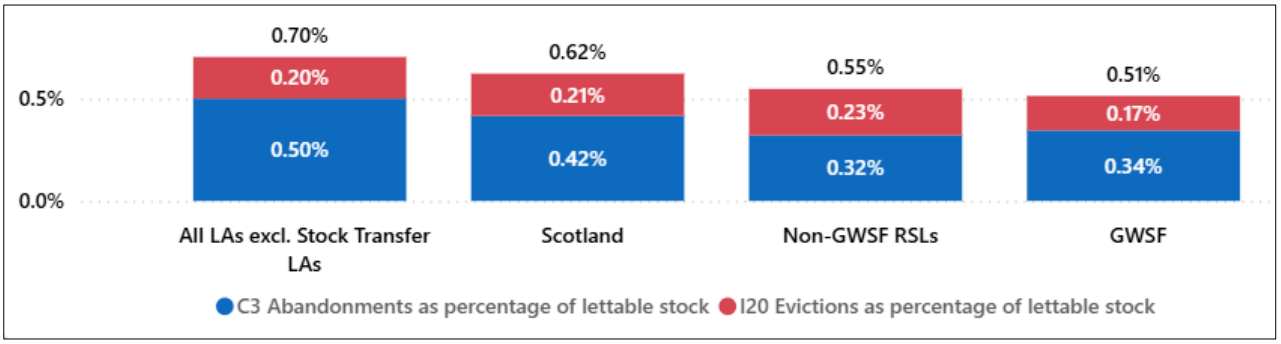
Abandonments and Evictions

Charter indicators C3 and I20 measure the proportion of housing stock lost through tenancy abandonment and eviction during the reporting year. Together, they provide an indication of tenancy stability and can help identify the extent to which landlords are experiencing tenancy failure or taking enforcement action to address serious breaches of tenancy conditions. Lower percentages generally indicate stronger tenancy sustainment and successful early intervention to prevent tenancy breakdown.

In 2025/26, GWSF members recorded the lowest combined rate of abandonments and evictions of all comparator groups at 0.51% of lettable stock, compared with:

- Non-GWSF RSLs: 0.55%
- Scotland: 0.62%
- Local Authorities (excluding stock transfer authorities): 0.70%

FIGURE 26 : C4 - ABANDONMENTS AND INDICATOR 22 EVICTIONS AS A PERCENTAGE OF LETTABLE STOCK



This is an improvement from last year, however, as in the previous year, GWSF members continue to record a higher proportion of abandonments, but they also recorded the lowest eviction rate of all comparator groups. This may suggest that member landlords continue to be successful in resolving tenancy issues before formal legal action becomes necessary.

These indicators complement the tenancy sustainment indicators presented previously. We saw that GWSF members reported the highest levels of tenancy sustainment for both all new tenancies and tenancies allocated to formerly homeless households. The low rate of abandonments and evictions provides further evidence that member landlords continue to support tenants to maintain successful tenancies, even in a challenging economic

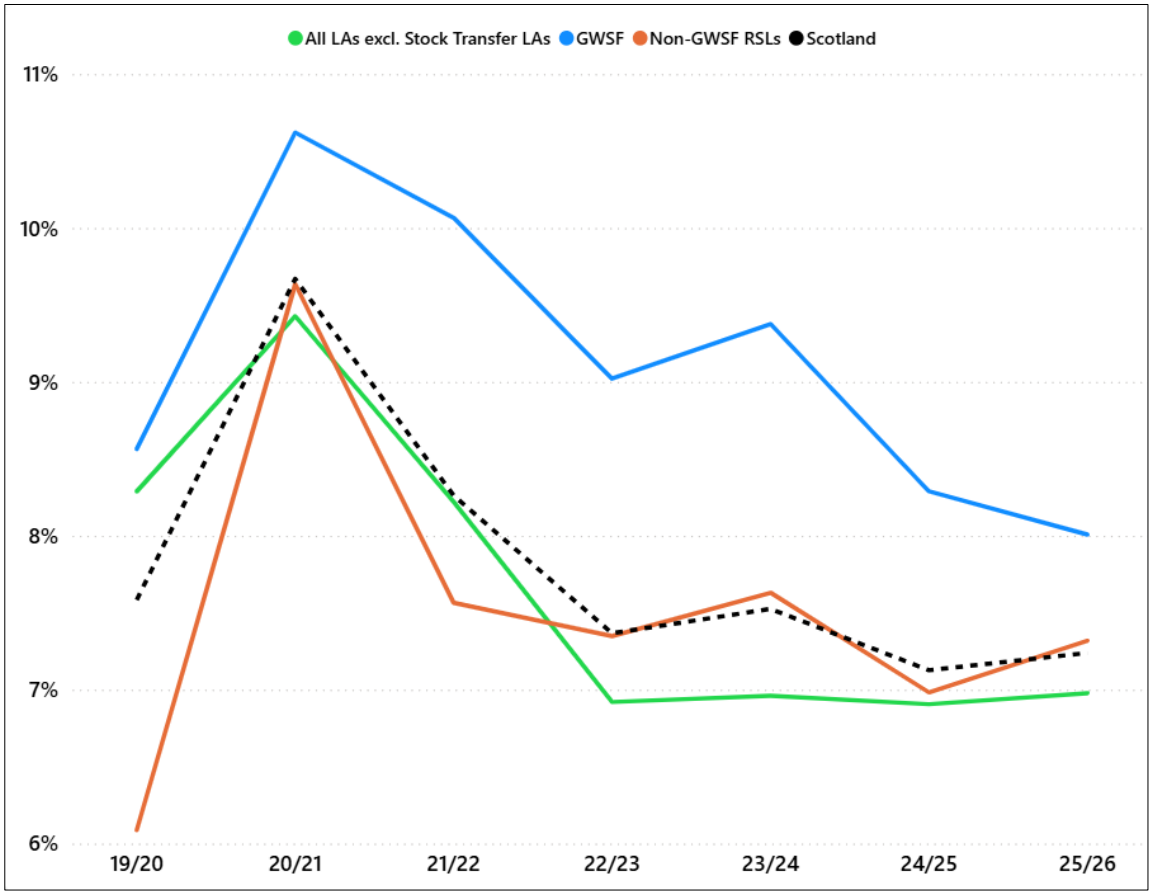
environment characterised by rising living costs and increasing financial pressures.

Our engagement with landlords confirms that many are investing more resources in tenancy support, early intervention, welfare advice and income maximisation services in recent years. The results suggest that these approaches continue to have a positive impact in preventing tenancy breakdown and reducing the need for enforcement action.

Anti-social Behaviour

This new Charter indicator measures the number of anti-social behaviour (ASB) cases reported per 100 properties managed. Like other indicators, higher rate does not necessarily indicate poorer performance, as reported levels can be influenced by tenant confidence in reporting issues, local neighbourhood characteristics and the approaches landlords take to recording and managing cases.

FIGURE 27: INDICATOR 15 - ANTI-SOCIAL BEHAVIOUR CASES PER 100 HOMES



In 2025/26, GWSF members recorded 8.01 ASB cases per 100 properties, compared with:

- Scotland: 7.24%
- Non-GWSF RSLs: 7.32%
- Local Authorities (excluding stock transfer authorities): 6.98%

Despite this improvement, GWSF members continue to report higher levels of ASB than other landlord groups. This may reflect a combination of factors, including the urban nature of many GWSF communities with tenement flats, and case recording practices. Community-based housing associations often maintain close relationships with their tenants and local communities, which can encourage greater reporting of neighbourhood concerns and lower-level nuisance behaviour.

The results should also be considered alongside the tenant satisfaction findings presented earlier in this report. GWSF members achieved the highest levels of satisfaction with neighbourhood management, substantially outperforming all comparator groups. This suggests that although more incidents may be reported, tenants generally remain satisfied with how their landlord manages the neighbourhood and responds to local issues.

The reduction in reported ASB cases since 2021/22 may also reflect the increased use of preventative interventions, partnership working with local agencies, early resolution approaches and community engagement activities. However, changes in reporting behaviour and recording practices may also influence the number of cases reported from year to year.

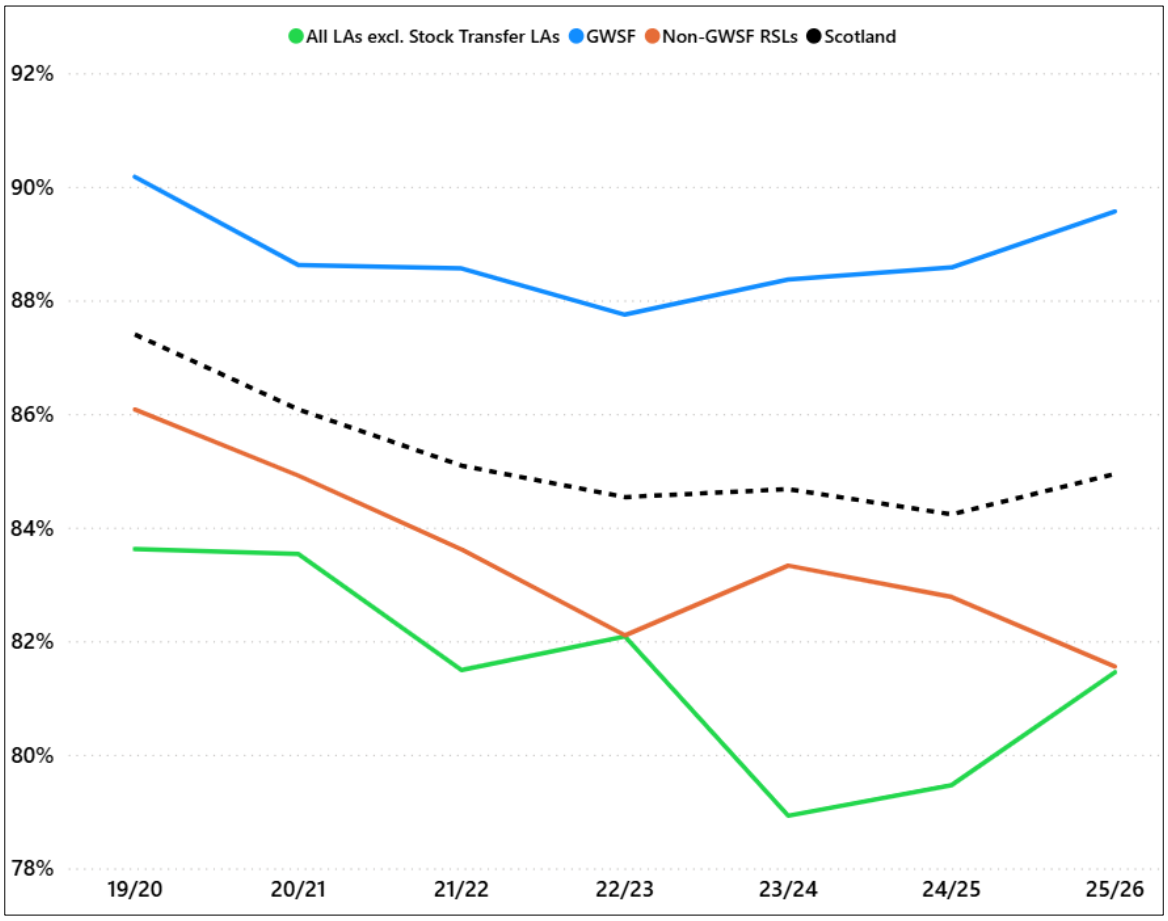
Overall, the trend is encouraging. While GWSF members continue to record a higher incidence of reported ASB than comparator groups, the gap has narrowed significantly and the number of reported cases has continued to decline.

Management of Neighbourhood

GWSF members continue to outperform all comparator groups on neighbourhood management. Performance stands at:

- GWSF: 89.57%
- Scotland: 84.94%
- Non-GWSF RSLs: 81.55%
- Local Authorities: 81.46%

FIGURE 28: INDICATOR 13 - PERCENTAGE TENANTS SATISFIED WITH MANAGEMENT OF NEIGHBOURHOOD



This represents one of the largest performance gaps in favour of GWSF, suggesting a very strong estate management services, maintaining positive neighbourhood environments despite increasing pressures relating to anti-social behaviour and environmental maintenance. Looking at individual results, a number of landlords achieved major improvements, with gains of more than ten percentage points recorded in several cases.

Whilst some deterioration is evident for a minority of organisations, overall performance remains very strong and reinforces the importance of neighbourhood services as a distinguishing factor for community-based landlords.

Medical adaptations

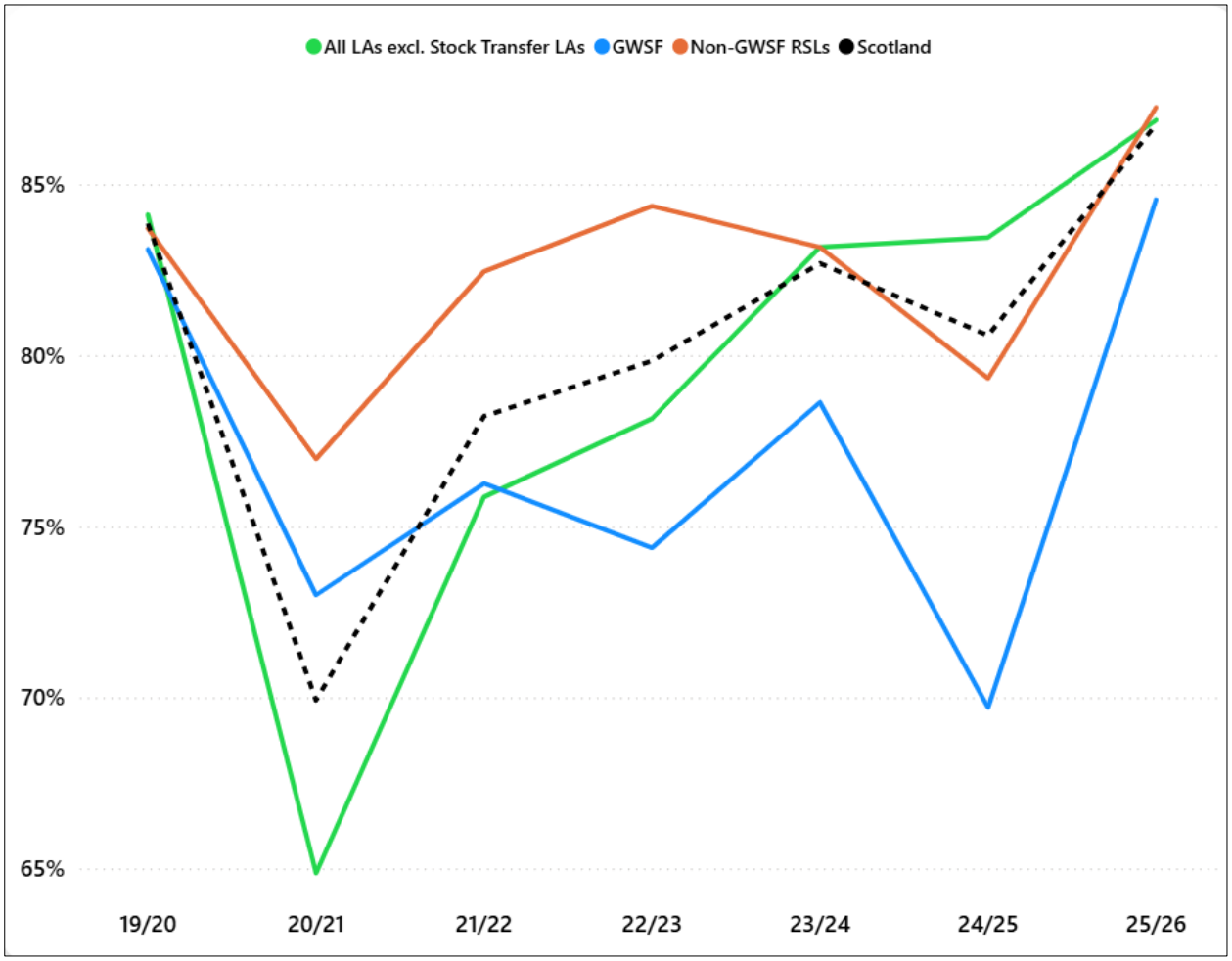
Medical adaptations play an important role in helping tenants remain independent in their homes, supporting tenancy sustainment and reducing the need for alternative housing or health and social care interventions. Indicator 18 measures the proportion of approved medical adaptation applications that were completed during the reporting year.

In 2025/26, GWSF members completed 84.55% of approved medical adaptations, compared with:

- Local Authorities (excluding stock transfer authorities): 86.88%
- Scotland: 86.75%

While GWSF performance remains strong, it is slightly below the Scottish average and the other comparator groups. However, the latest results represent a significant improvement on the previous year, when GWSF members completed 69.71% of approved applications.

FIGURE 29 : INDICATOR 18 – PERCENTAGE OF APPROVED APPLICATIONS FOR MEDICAL ADAPTATIONS COMPLETED



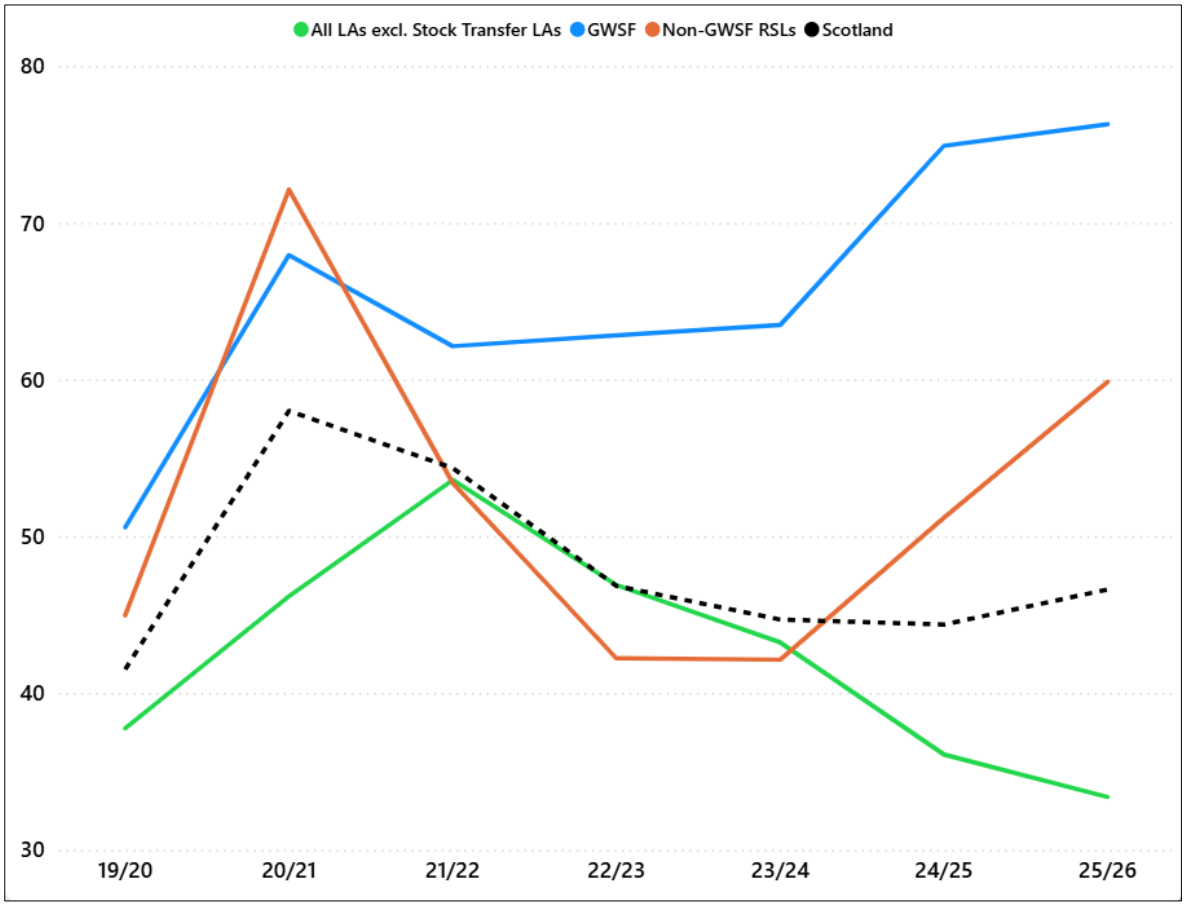
The following indicator (19) measures the average number of days taken to complete medical adaptations.

In 2025/26, GWSF members reported an average completion time of 76.29 days, compared with:

- Local Authorities (excluding stock transfer authorities): 33.37 days
- Scotland: 46.61 days
- Non-GWSF RSLs: 59.86 days

GWSF members therefore recorded the longest average completion time of all comparator groups and were almost 30 days slower than the Scottish average.

FIGURE 30: INDICATOR 19 - AVERAGE DAYS TO COMPLETE APPROVED ADAPTATIONS



The longer-term trend shows that adaptation completion times have increased for GWSF members over the last five years. Average completion times rose from 62.13 days in 2021/22 to 76.29 days in 2025/26, with the most significant increases occurring during the last two reporting years.

This trend appears, at first glance, to contrast with the increase observed in the proportion of adaptations completed. However, the two indicators may reflect different aspects of service delivery. The increase in completion rates suggests that more approved works are ultimately being delivered, while longer completion times may indicate increasing complexity of cases, greater contractor pressures, funding constraints or higher demand for major adaptations.

The findings reflect a broader challenge across the social housing sector. Nationally, the average time taken to complete adaptations has increased from 44.37 days in 2024/25 to 46.61 days in 2025/26. This aligns with findings from the national overview, which identified increases in adaptation completion times as a sector-wide concern.

Taken together, the two adaptation indicators present a mixed picture. While GWSF members have significantly improved the proportion of approved adaptations completed, challenges remain in reducing the time taken to deliver those works.

Rents and Value for Money

Average weekly rent

In 2025/26, GWSF members reported an average weekly rent of £104.18, compared with:

- Local Authorities (excluding stock transfer authorities): £94.79
- Scotland: £103.10
- Non-GWSF RSLs: £114.88

The table below shows that GWSF rents therefore remain broadly in line with the Scottish average, being approximately £1.08 per week higher than the national figure. However, average rents amongst GWSF members remain significantly lower than those charged by Non-GWSF RSLs, with a difference of more than £10 per week

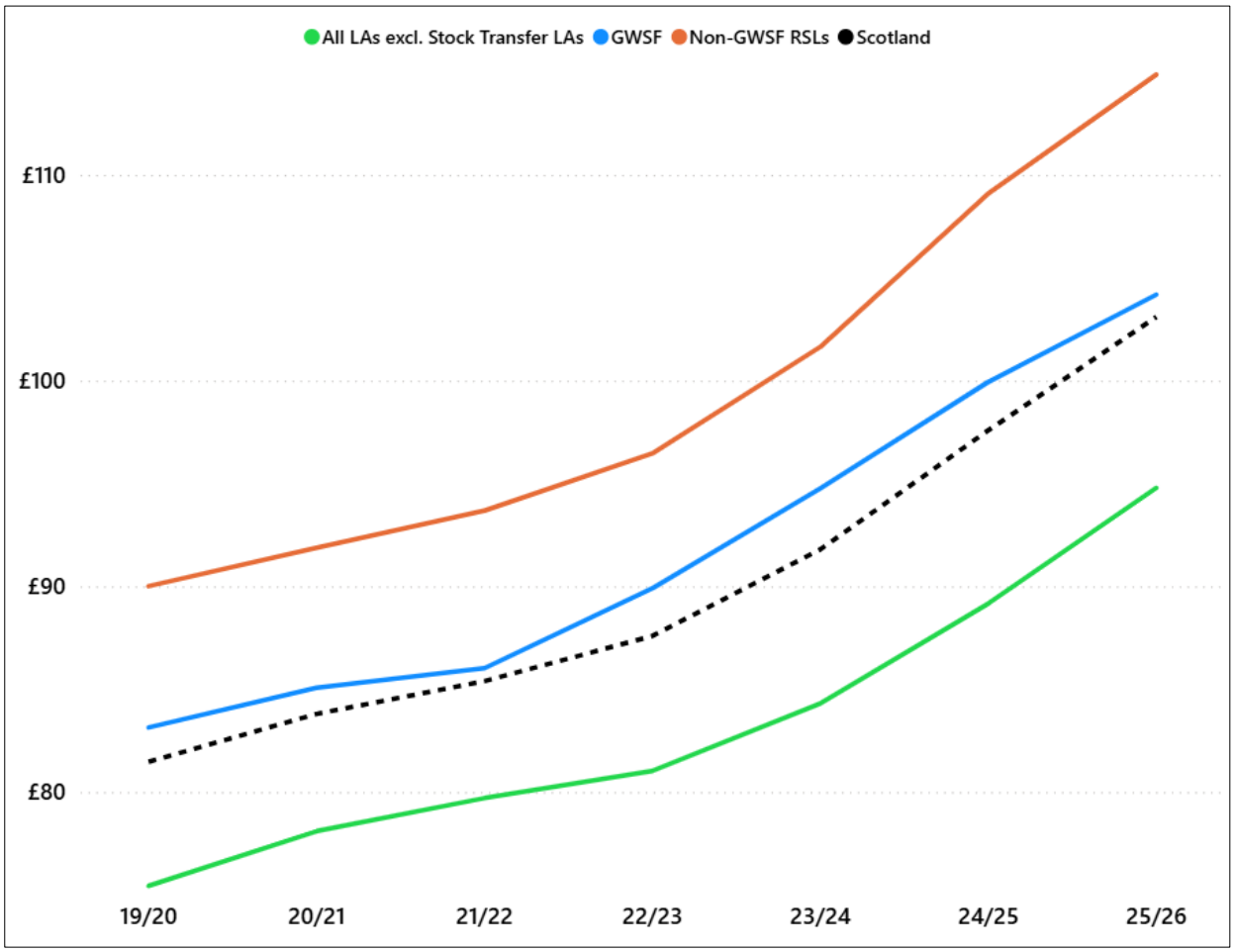
Rent levels are influenced by a range of factors, including stock profile, property size, investment requirements, service provision and local rent-setting policies. While lower rents may support affordability, they must also be considered alongside the quality of homes and services provided.

FIGURE 31: C16 - LETTABLE SELF-CONTAINED UNITS - TOTAL - AVERAGE WEEKLY RENT

Organisation	21/22	22/23	23/24	24/25	25/26
All LAs excl. Stock Transfer LAs	£79.71	£81.03	£84.31	£89.17	£94.79
GWSF	£86.02	£89.90	£94.76	£99.94	£104.18
Non-GWSF RSLs	£93.68	£96.46	£101.64	£109.10	£114.88
Scotland	£85.39	£87.59	£91.80	£97.59	£103.10

The following linear graphic illustrates the longer-term trend, showing the extent to which rents have increased across all landlord groups since 2021/22. For GWSF members, average rents have increased from £86.02 per week to £104.18 per week, representing an increase of approximately 21% over the period. Similar increases can be seen across the wider sector, reflecting the impact of inflation, rising maintenance costs, increased investment requirements and wider financial pressures facing social landlords.

Figure 32: C16 - Average Weekly Rent



The table below shows the average percentage increase in weekly rents approved by landlords for 2026/27.

Figure 33: C4.1 – Percentage Average Weekly Rent increase agreed in 2025/26 to be applied in 2026/27

Organisation	21/22	22/23	23/24	24/25	25/26
All LAs excl. Stock Transfer LAs	1.74%	3.89%	5.75%	6.19%	6.61%
GWSF	3.52%	5.35%	5.84%	4.18%	5.47%
Non-GWSF RSLs	3.01%	5.51%	6.44%	4.62%	5.46%
Scotland	2.98%	5.14%	6.05%	4.68%	6.05%

In 2025/26, GWSF members approved an average rent increase of 5.47%, compared with:

- Non-GWSF RSLs: 5.46%
- Scotland: 6.05%
- Local Authorities (excluding stock transfer authorities): 6.61%

GWSF therefore recorded a lower average rent increase than both the Scottish average and local authorities, while remaining almost identical to Non-GWSF RSLs. Despite these increases, GWSF members continue to maintain rents that are broadly comparable with the Scottish average while delivering some of the strongest service outcomes across the sector.

The comparison with Non-GWSF RSLs is particularly notable. While Non-GWSF RSLs reported average rents that were almost 10% higher than those charged by GWSF members, they generally achieved lower levels of tenant satisfaction across the perception indicators discussed earlier in the report. This suggests that GWSF members continue to provide a strong balance between affordability, service quality and investment in housing stock.

Earlier sections of this report showed that GWSF members outperform comparator groups across a range of key Charter indicators, providing important context when considering rent levels and help explain why GWSF members also perform strongly on perceptions of value for money.

Value for Money satisfaction

Value for money remains particularly noteworthy given continuing rent increases and cost-of-living pressures. Results for 2025/26 show that 85.7% of tenants from members of GWSF feel that their rent represents good value for money, compared with:

- Scotland: 82.01%
- Local Authorities: 80.88%
- Non-GWSF RSLs: 78.87%

GWSF has improved steadily over the last two years and is now significantly ahead of all comparator groups.

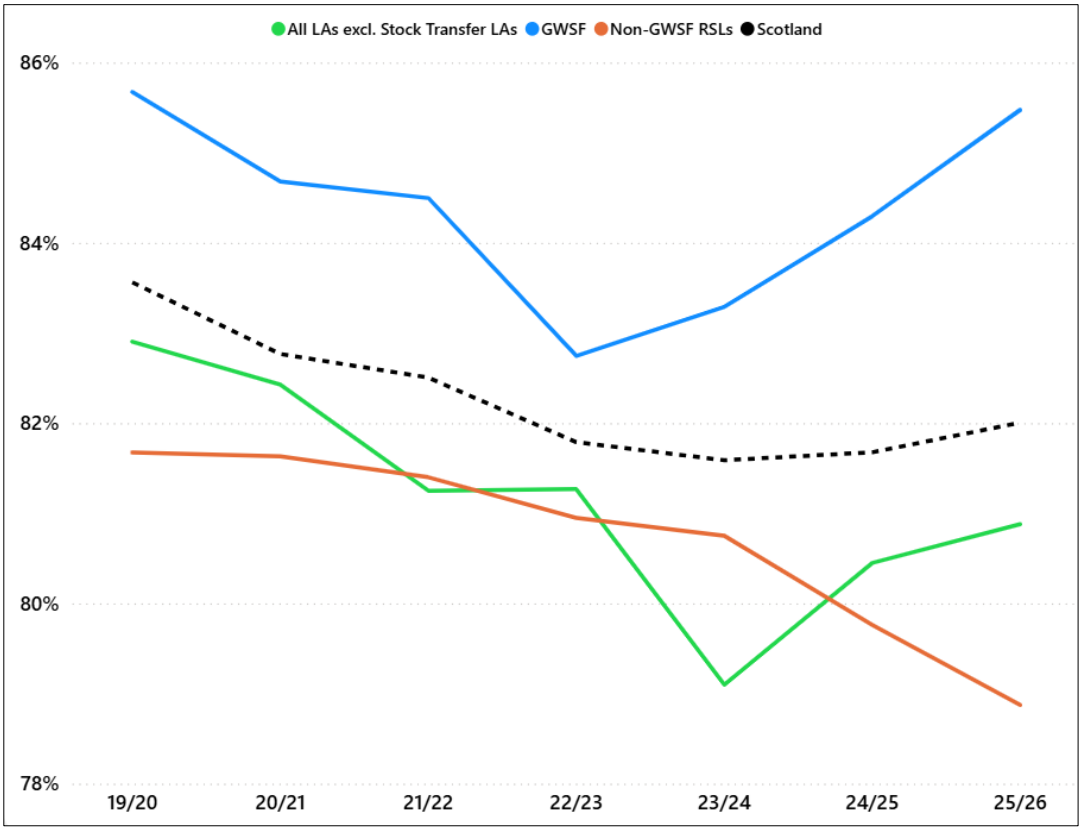
For this particular indicator, results show considerable variation across landlords, with more landlords recording declines in value for money perception. However, for GWSF members, the number of increases outnumber the declines, and the level of increases also show substantial gains. In fact, all landlords which recorded increases of more than 10 percentage points are GWSF members.

This may also relate to the higher satisfaction rates recorded in satisfaction with opportunities to participate and with communications for GWSF members. Given increasing

rent levels across the sector, effective communication regarding investment priorities, service standards and business planning is likely to be a factor influencing tenant perceptions.

This is particularly important as tenants continue to face affordability challenges. The findings suggest that tenants generally believe the quality of services and homes provided by GWSF members justifies the rent they pay.

FIGURE 34: INDICATOR 25 – PERCENTAGE OF TENANTS WHO FEEL THEIR RENT REPRESENTS GOOD VALUE FOR MONEY



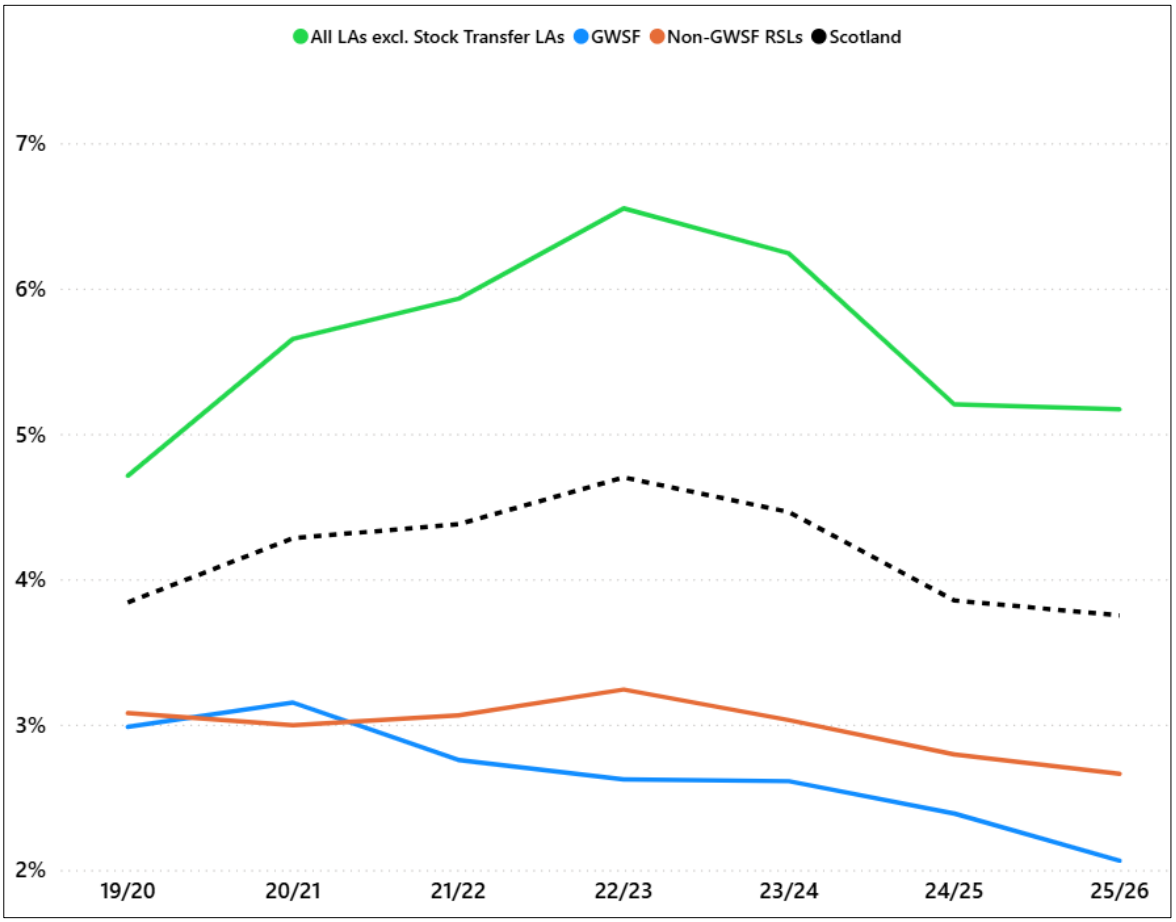
Rent Arrears Performance

Current Arrears

Indicator 23 measures the value of current tenant rent arrears as a percentage of the total rent due during the reporting year. It is a key indicator of affordability, income management performance and tenants' ability to sustain rent payments during changing economic conditions. In 2025/26, GWSF members recorded current rent arrears of 2.06% of rent due, compared with:

- Non-GWSF RSLs: 2.66%
- Scotland: 3.75%
- Local Authorities (excluding stock transfer authorities): 5.17%

FIGURE 35: INDICATOR 23 - CURRENT ARREARS AS A PERCENTAGE OF RENT DUE



GWSF members achieved the strongest performance of all comparator groups, with arrears levels substantially lower than both the Scottish average and local authorities. Current arrears amongst GWSF members were almost half the Scottish average and less than half the level reported by local authorities.

The trend demonstrates a sustained improvement in arrears performance across all landlord groups, particularly since 2022/23. Following increases during and immediately after the pandemic period, arrears levels have reduced steadily for three consecutive years.

While all landlord groups have reported improving arrears performance, the reduction achieved by GWSF members is especially significant when considered alongside the rising rent levels highlighted earlier in this report. Average weekly rents amongst GWSF members have increased from £86.02 in 2021/22 to £104.18 in 2025/26, yet arrears levels have continued to fall over the same period.

These findings also complement the tenancy sustainment indicators presented earlier in the report. High tenancy sustainment rates, low levels of abandonments and evictions, and low arrears levels together suggest that GWSF members continue to support tenants effectively through financial pressures while maintaining strong income performance.

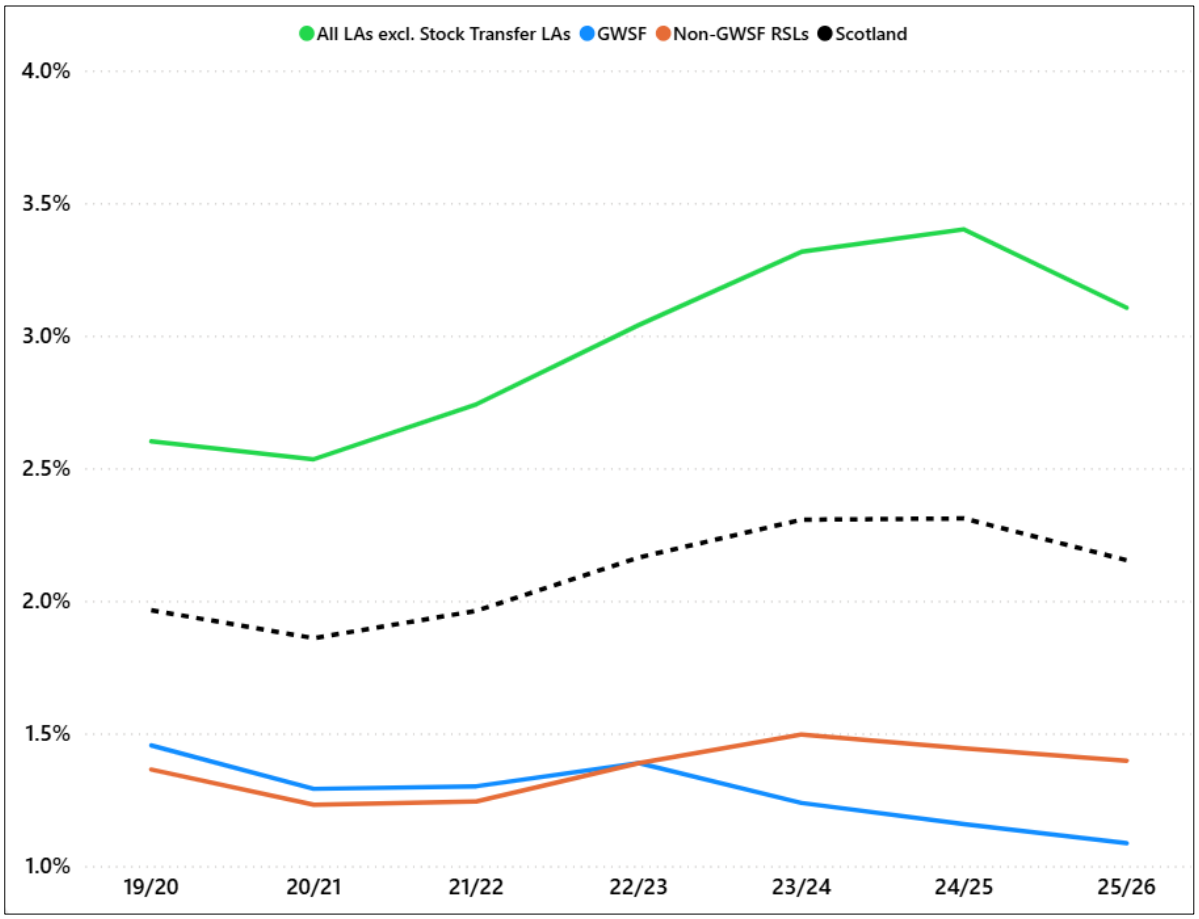
Former Tenant Arrears and Arrears Written Off

This indicator also measures the value of arrears owed by former tenants as a percentage of the total rent due during the reporting year. Former tenant arrears can be more challenging to recover than current tenant arrears because landlords no longer have an ongoing tenancy relationship through which repayments can be managed.

In 2025/26, GWSF members recorded former tenant arrears of 1.09% of rent due, compared with:

- Non-GWSF RSLs: 1.40%
- Scotland: 2.15%
- Local Authorities (excluding stock transfer authorities): 3.11%

FIGURE 36: INDICATOR 23 - FORMER TENANT ARREARS AS A PERCENTAGE OF RENT DUE



GWSF members also achieved the strongest performance of all comparator groups, recording the lowest level of former tenant arrears. The level reported by GWSF members was around half the Scottish average and almost one-third of the level reported by local authorities. The trend shows a consistent improvement in performance amongst GWSF members. Former tenant arrears have fallen from 1.30% in 2021/22 to 1.09% in 2025/26, representing a reduction of approximately 16% over the period.

Therefore, the results of Indicator 23 overall suggest that GWSF members continue to perform particularly well in minimising tenancy failure and managing debt before tenants leave their homes. This interpretation is supported by several other indicators presented throughout this report, including:

- The highest tenancy sustainment rates.
- The lowest levels of abandonments and evictions.
- The lowest current tenant arrears.
- Strong performance in tenancy support and homelessness sustainment.

Taken together, these findings indicate that fewer tenants are leaving GWSF-managed homes with significant rent debt and that member landlords are generally successful in identifying financial difficulties at an early stage and supporting sustainable repayment arrangements.

Lower percentages of former tenant arrears indicate stronger debt recovery performance and lower levels of outstanding former tenant debt, but they are also influenced by the write-off of bad debts by landlords.

Figure 37 shows former tenant rent arrears written off as a percentage of the total former tenant arrears. In simple terms, it measures how much debt landlords have decided is unlikely to be recovered and have therefore removed from their accounts

FIGURE 37: C6 – PERCENTAGE OF FORMER TENANT ARREARS WRITTEN OFF

Organisation	21/22	22/23	23/24	24/25	25/26
All LAs excl. Stock Transfer LAs	24.13%	22.60%	22.52%	31.44%	24.95%
GWSF	34.61%	39.86%	35.24%	38.47%	31.18%
Non-GWSF RSLs	34.20%	34.21%	32.83%	40.65%	32.31%
Scotland	27.57%	27.06%	26.11%	34.20%	27.25%

In 2025/26, GWSF members' combined write-off rate (31.18%) was 6.23 percentage points higher than local authorities (24.95%) and 3.93 percentage points above Scotland.

However, GWSF members performed slightly better than Non-GWSF RSLs, whose write-off rate was 32.31%, a difference of 1.13 percentage points.

Relet Times and Void Rent Loss

The efficient management of empty properties is important given the continuing pressures on housing supply, growing homelessness demand and falling turnover rates. Two key indicators provide insight into performance in this area: the proportion of rent lost through empty

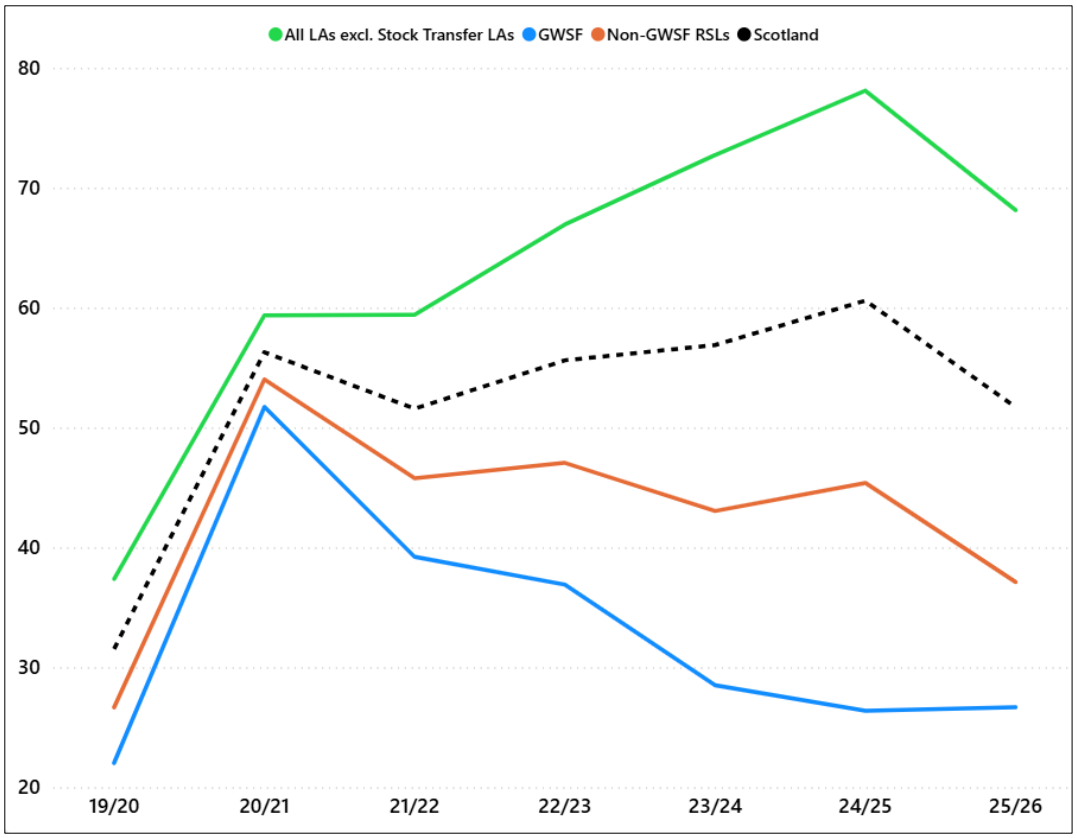
properties and the time taken to re-let homes.

Indicator 26 shows that GWSF members recorded the fastest re-let times of all comparator groups. In 2025/26, properties were re-let in an average of 26.67 calendar days, compared with:

- Non-GWSF RSLs: 37.12 days
- Scotland: 51.70 days
- Local Authorities: 68.13 days

The linear graphic shows that COVID-19 pandemic had a significant impact on re-let performance across the sector. During 2020/21, the Scottish average increased from around 31.5 days to more than 55 days as restrictions limited repairs and maintenance activity, emergency works were prioritised, and staffing shortages affected service delivery. Since then, performance has generally recovered, although local authorities continue to experience significantly longer re-let times than other landlord groups and have not returned to re-let times that were usual before 2020.

FIGURE 38: INDICATOR 26 - AVERAGE TIME TO RE-LET PROPERTIES



In contrast, GWSF members have steadily improved performance, reducing average re-let times from 39.21 days in 2021/22 to 26.67 days in 2025/26. This is substantially faster than both the Scottish average and other RSLs, and less than half the time taken by local authorities.

The strong performance achieved by GWSF members on re-let times is reflected in their exceptionally low void rent loss. Together, these indicators demonstrate highly effective void management arrangements that maximise housing availability and minimise the financial impact of empty properties, despite ongoing issues with some energy companies.

Consequently the rent lost due to empty properties has decreased consistently over recent years, with GWSF void rent loss falling from 0.87% in 2021/22 to 0.42% in 2025/26. This reduction of more than 50% reflects the ability of member landlords to minimise the length and frequency of void periods, ensuring that homes are returned to use quickly and rental income is protected.

The table below shows that in 2025/26, GWSF members recorded the lowest void rent loss of all comparator groups at 0.42% of rent due, compared with:

- Non-GWSF RSLs: 0.94%
- Scotland: 1.13%
- Local Authorities: 1.49%.

FIGURE 39: INDICATOR 17 – PERCENTAGE OF RENT DUE LOST DUE THROUGH PROPERTIES BEING EMPTY

Organisation	21/22	22/23	23/24	24/25	25/26
All LAs excl. Stock Transfer LAs	1.63%	1.66%	1.80%	1.68%	1.49%
GWSF	0.87%	0.77%	0.57%	0.51%	0.42%
Non-GWSF RSLs	1.39%	1.26%	1.22%	1.05%	0.94%
Scotland	1.43%	1.37%	1.40%	1.26%	1.13%

Therefore, the strong performance achieved by GWSF members on re-let times is reflected in their exceptionally low void rent loss. Together, these indicators demonstrate highly effective void management arrangements that maximise housing availability and minimise the financial impact of empty properties.

Conclusion

The 2025/26 Charter results demonstrate that GWSF members continue to deliver strong outcomes for tenants and communities across a wide range of performance areas.

The analysis shows that GWSF members outperform comparator groups across all major tenant satisfaction indicators, reinforcing the strengths of community-based and community-controlled housing associations in delivering responsive, locally accountable services. High levels of satisfaction are supported by strong performance in repairs, housing quality, neighbourhood management, complaint handling and tenant participation.

Operational performance is equally strong. GWSF members achieve some of the best results in Scotland for tenancy sustainment, arrears management, re-let performance and void rent loss. These outcomes are particularly noteworthy given the challenging environment facing the sector, including rising costs, increasing homelessness demand, affordability pressures and significant investment requirements.

The report also highlights the substantial contribution made by GWSF members in supporting Scotland's homelessness response. Despite falling turnover and fewer available homes, almost half of all new lets continue to be allocated to homeless households, while tenancy sustainment rates for these households remain exceptionally high.

There remain areas where improvement will be required, particularly around the time taken to complete medical adaptations and the continuing challenges associated with meeting growing housing demand. However, these issues are largely reflective of wider sector pressures rather than challenges unique to GWSF members.

Overall, the evidence demonstrates that GWSF members continue to combine high-quality services, strong housing outcomes and effective asset management with a commitment to affordability and tenant engagement. In an increasingly difficult operating environment, member landlords continue to outperform comparator groups across many of the indicators that matter most to tenants and communities, reinforcing their important contribution to Scotland's social housing sector.

Scotland's Housing Network serves as the national benchmarking organisation in Scotland, assisting landlords to improve service delivery through the comparison of cost and performance outcomes, and by sharing best practice. The organisation further supports landlords in conducting peer reviews and self-assessments to evaluate service quality. With membership comprising over two-thirds of social landlords in Scotland, the network plays a significant role in elevating service standards nationwide.

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