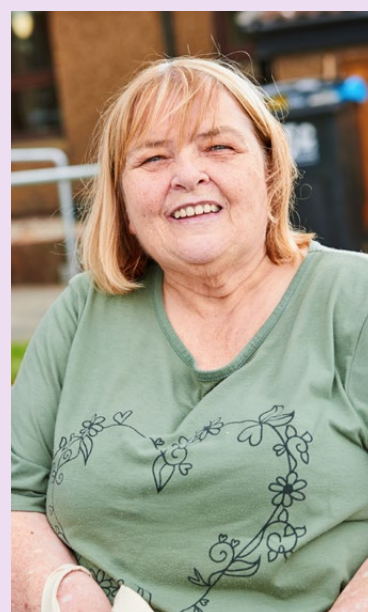
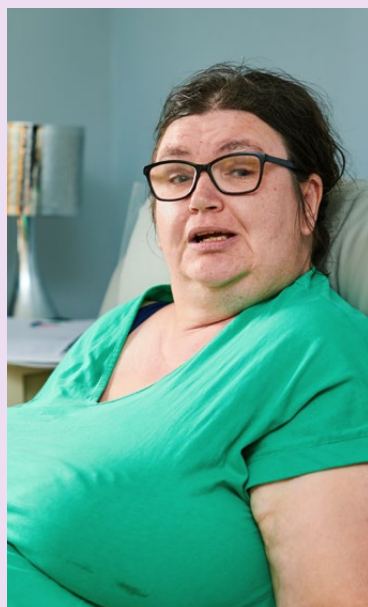




Welcome!

Our Charter Report looks at our performance as a landlord between April 2024 and March 2025.

At Key Housing, we are committed to:

- Providing good quality housing
- Delivering a high standard of housing service
- Engaging with our tenants on all aspects of their housing service
- Offering a range of personalised housing solutions
- Offering expertise in adapting your home to suit your needs.

This report explains how we do this and is split into 4 main areas:

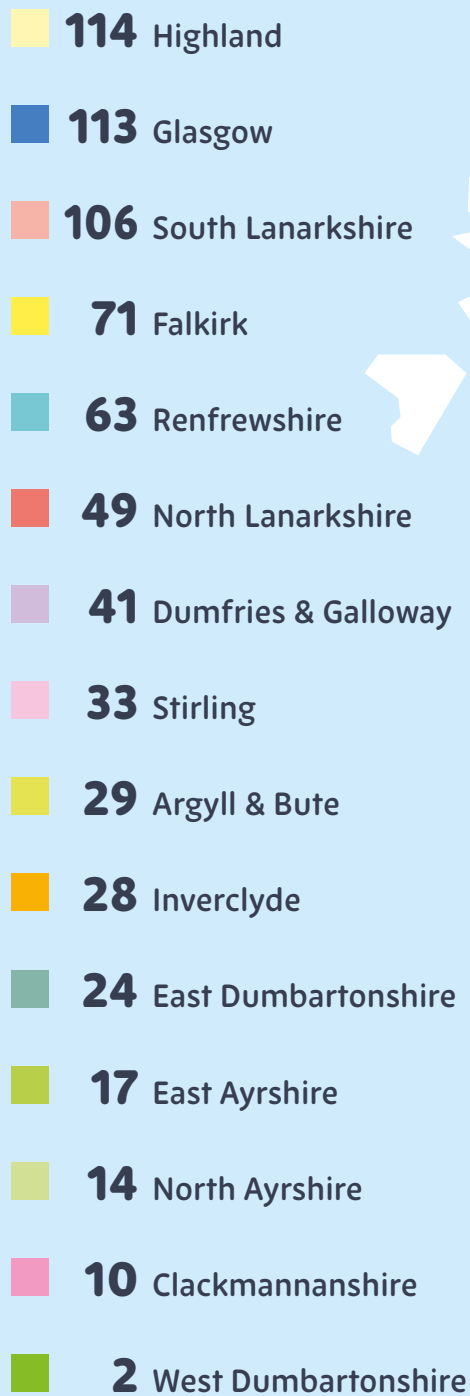
- Value for Money
- Tenant Engagement
- Repairs and Maintenance
- Neighbourhood and Community

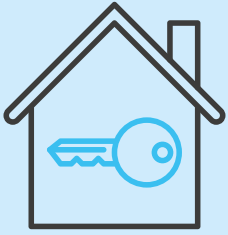




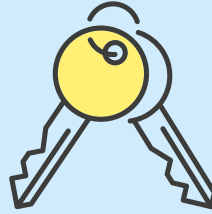
About Key

This map shows where our properties are located across Scotland. We have properties in 15 local authorities.

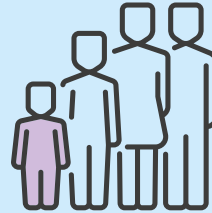


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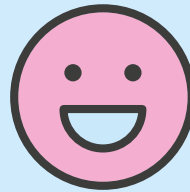
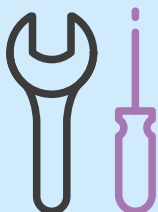
owned properties

**102**leased properties
from other landlords**729**

supported tenants

**825**

tenants

**90.5%**satisfied with our overall
housing service**99.96%**properties meet the
Energy Efficiency Standard
for Social Housing**44 days**average time to complete
an adaptation**6 days, 7hrs**non-emergency repair,
average time to fix**4.61%**average rent increase,
0.72% rent loss on empty
properties**3hrs, 32 mins**emergency repair,
average time to fix

Value for money

Providing tenants with a value for money service is important to us. This section looks at how we did this in 2024-2025.

The Charter states that Key Housing must:

- Set rents and service charges in consultation with our tenants
- Get the right balance between the level of services provided, the costs of the services and how affordable rents are
- Give information on how rent and other money is spent





"I love my Key home, I like having all my friends around me. It is a good location to shops and my flat looks across the water. I like all the staff at Key. If I didn't have Key Housing, I don't know where I would be."

Angela, Dumfries

Rent affordability

We always aim to get the right balance between providing a good service and affordable rent.

Below is a table of our average weekly rents compared against the averages of other Scottish landlords.

Rents in our largest properties are quite high in comparison as many of these are shared tenancies

The specialist housing average is a more realistic comparison for our rent as it reflects the additional costs around providing supported housing.

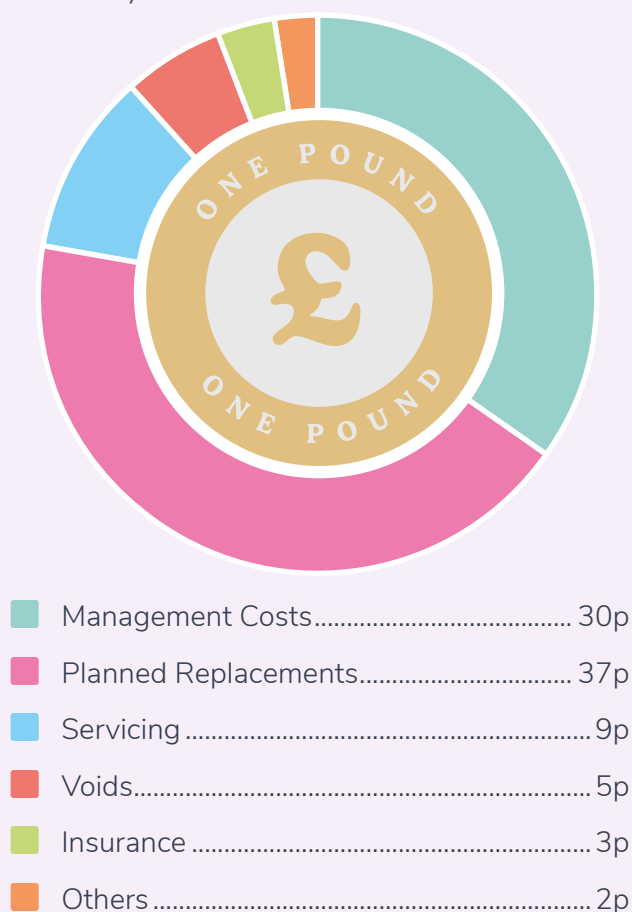
Number of Bedrooms	Number Owned	Key Housing	Scottish Average	Specialist Housing Average
Bedsit	7	£92.93	£87.12	£140.06
1 Bed	418	£110.14	£93.27	£142.80
2 Bed	182	£115.06	£96.00	£140.89
3 Bed	90	£125.13	£104.51	£146.92
4+ Bed	18	£210.57	£115.58	£136.39



Spend breakdown

We have broken down our main areas of expenditure for every pound of your rent.

84.36% of tenants feel rent represents good value for money.



"The move to universal credit has been a significant change for our tenants and has caused a lot of anxiety and confusion. We have worked hard to support tenants and transitional protection was seen as essential to avoid financial hardship."

Sandra, Housing officer

Re-lets

An important part of providing value for money is ensuring properties are not left empty for too long. We took an average of 58 days to relet 52 properties this year, this is slightly quicker than last year.

We are slightly quicker than the Scottish average of 60 days.

We let many more properties this year, following a large number of properties waiting to be let at the end of the year before. We were more successful in recruitment of support staff this year, which helped to us re-let void properties much quicker.

0.7% is our rent loss figure due to void properties, this is compared to a Scottish average of 1.3%.

Arrears

We work hard to help our tenants make their rental payments. We provide advice on benefits and assist tenants to access external support. Our overall rent arrears figure for this year was 1.68%, which is slightly higher than last years but is lower than the Scottish average of 6.17%. This year we collected 99.96% of our rent.

This year our tenants have experienced lots of issues with the Universal Credit Managed Migration, whereby those on traditional legacy benefits were being transferred to Universal Credit. This has caused lots of problems for our tenants in continuing to receive their personal benefits, but also for us as a landlord in receiving rent. We have worked with the DWP to try and make this process as smooth as possible, provided additional training for support staff and collaborated with external Universal Credit Advice partners to help us resolve complex cases. We receive rent payments direct from Housing Benefit or Universal Credit for 94% of our tenants.

Repairs and maintenance

At Key we strive to build, maintain and adapt homes to suit your life. This section looks at how we did this in 2024-2025.

The Charter states:

- We must manage our homes to meet the Scottish Housing Quality Standard (SHQS)
- When someone moves into one of our homes it is clean, tidy and in a good state of repair
- All repairs and improvements should be done when they are required
- Our tenants should have a reasonable choice about when repairs are done

"I like everything about living in my Key Home. I like having friends I can talk to living near me and the staff help me a lot."

Stella, Glasgow





Repairs

We want our tenants to receive a high level repairs and maintenance service, which is right first time.

Repairs Survey

In November 2024 we carried out a repairs survey. 87.5% of tenants were very or fairly satisfied with our repairs and maintenance service. This was slightly lower than our previous result from our Tenant Satisfaction Survey. 94% of tenants felt that reporting repairs to us was very or fairly easy. 94% of tenants were very or fairly happy with the quality of repairs carried out.

One of the areas that had the highest rate of dissatisfaction was in relation to the state of decoration within your communal stair or hallway. We are planning a programme of works for next year that focusses on upgrading these areas.

We had a low response rate to this survey, 15% compared to previous 40% return rate. We are working hard to understand reasons for this and improve our options for completing surveys to get the best feedback from our tenants.

Adaptations

We often make changes to our properties to help your home suit your changing needs and we refer to these works as adaptations. Some examples of adaptations may include installation of a wet floor bathroom, handrails or stairlift. This year we have completed 27 adaptations with an average of 44 days taken to complete each one.

These projects are made possible through grant funding from the Scottish Government and Local Authority councils. We have spent £109,479 on adaptations this year, 98% of which has been funded.

Repairs

Our emergency repair times have decreased since last year, however the non-emergency repairs has increased slightly.

3 hours, 32 minutes

Average time to complete emergency repair (Scottish average of 3 hours 54 minutes)

6 days, 7 hours

Average time to complete non-emergency repair (Scottish average of 9 days 2 hours)

82.3%

Repairs done, were right first time, which is slightly lower than last year. (Scottish average of 88%)

This means that the repair is fixed and doesn't need fixed again within 12 months. We are working hard to understand the reasons for a slight decrease in these areas and improve our service next year.

"As part of our drive towards "Net Zero" carbon output from our properties, in this year's Planned Replacement Program we are replacing windows at 5 of our developments with high quality Triple Glazed windows that have an extended life."

William, Property Maintenance Team Manager

Quality & energy standards

87.6% of tenants are happy with the quality of their home.

99.96% of our properties meet the Scottish Housing Quality Standard, compared to a Scottish average of 87.2%. This means only 3 properties do not meet this standard. We are working towards the Energy Efficiency Standard for social housing (EESH).

We expect 2 properties to be brought up to standard within the next couple of years and we have 1 property being identified as too costly to meet these standards.

You can find out more about EESH on the Energy Efficiency section of our website.

Planned replacement programme

Our Planned Replacement Programme involves the upgrade of major areas within your home or development.

This year we spent £911,738.40 on upgrading kitchens, bathrooms and roofs. Below is how this expenditure is broken down.

- **£151,907.69 on bathrooms**
- **£741,660.71 on kitchens**
- **£18,170 on roofs**

We have upgraded 87 kitchens, 18 bathrooms and 1 roof this year. We have a large programme of works for windows expected to start in late 2025 and several bathroom contracts approved and waiting a start date.

If you would like further information about our Planned Replacement Programme, please visit our website. We now have tenant guides and photo timelines providing helpful information on the process for the installation of kitchens, bathrooms and windows.





"The new kitchen is lovely,
we're really happy with the
finished product"

Katie, Annan





"I love the extra storage I have in my new kitchen and how modern it looks. The process was very quick and easy."

Angela, Glasgow





"I love cooking in my
new kitchen"

Harriet, Annan





Tenant engagement

We want tenants to give us their views which helps to improve and shape the housing services we provide. This section looks at how we did this in 2024-2025.

The Charter states:

- We should make it easy for tenants to participate in decision making
- Tenants should be able to influence decision making
- Communication with us should be easy and you should get the information you want

This year we have been working on improving opportunities to participate. This section will look at what our tenant engagement panel, the 'My Home Group' has been up to and other projects we have been working on with tenants.



"I started working with Key just over a year ago and it has been great to see tenant engagement expand to new areas, meeting with many more tenants."

Abby, Tenancy Services Team Manager





Tenant satisfaction

We want our tenants to be happy in their home and with the service they receive from us.

Tenant satisfaction

We carried out a Tenant Satisfaction Survey at the start of 2024 and just over 37% of you responded. The overall satisfaction with our housing service is 90.5%, which is higher than the Scottish average of 86.5%. We are due to carry out our next Tenant Satisfaction Survey in late 2025.

Keeping tenants informed

Providing you with up to date information on changes to our housing services is very important to us.

In our most recent survey, 81.6% of tenants were happy with how we carry this out. This figure is lower than the Scottish Average of 90.5% and has decreased from the previous survey of 86.1%.

In 2024, we carried out a Tenant Engagement and Communication Survey. This gave us up to date information on how our tenants would like us to communicate with them. Most tenants still like to be informed of any changes in writing, and love receiving our newsletter.

The 'At Home' newsletter is sent to tenants 3 times per year. We aim to provide tenants with advice and information, updates on changes to service, information on how we have dealt with complaints and finally good news stories from across Key.

We recognise that more tenants are now using online options for keeping up to date. Next year we aim to promote updates to housing service across our social media platforms and news pages of the website.

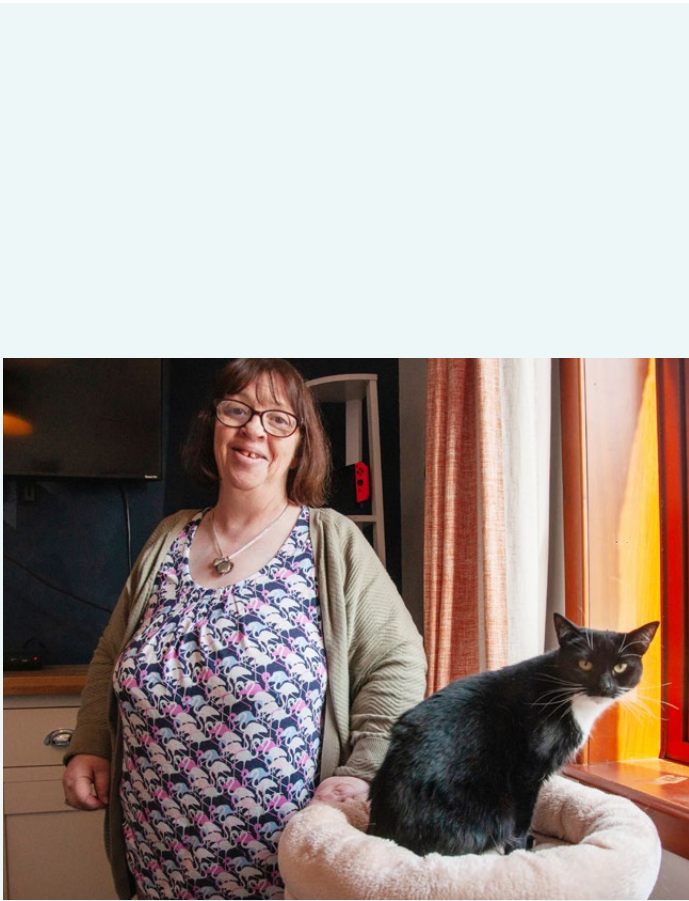
Meet and greets

This year we have also enjoyed getting staff out to meet tenants in their neighbourhood. We recognise that Key has tenants all over Scotland and we wanted to get our staff teams out to meet with tenants in their areas, introduce themselves, answer questions, give advice and guidance and be a friendly face in the community. So far we have visited some developments in Falkirk, Stirling, Glasgow, Dumfries & Galloway, Highland and West Dumbartonshire. We plan to make this a yearly feature throughout the summer, visiting different areas, as it has been a great success.



"The meet and greets have been a great opportunity to see how tenants engage in their communities and hear their ideas on how we can improve the places where they live."

Paddy, Maintenance officer



Tenant engagement

We want our tenants to have the opportunity to have their voice heard and be involved in changes to their housing service.

Opportunities to participate

In our survey, 75.3% of tenants were satisfied with the opportunities to participate in our decision making. This figure increased a little from our previous survey at 71.4% but still remains lower than the Scottish average of 87.7%. We are always looking for ways to improve, and increase the opportunities for participation.

In 2024, when we carried out the Tenant Engagement and Communication Survey, we also included a copy of our Tenant Engagement information booklet. 124 of our tenants responded, around half of which said they would be interested in participating in our tenant engagement panel, or consultations by phone, writing or online.

*Christopher and Ewan,
My Home Group members
presenting at this years AGM*



My Home Group

Our main tenant engagement panel is the My Home Group. In previous years, the group met 4-5 times a year in Glasgow. Following the results of our Tenant Engagement and Communication Survey, we decided to expand our My Home Group. In late 2024 we made a plan to visit other areas, where there were concentrated numbers of tenants looking to get involved. We planned meetings for Dumfries, Highland and virtually. We are currently holding 1 meeting per month in varying locations. Next year, we plan to further expand our meetings to Stranraer and Falkirk.

This year the My Home Group have helped us with the plans for expanding tenant engagement. They have come up with some very creative and exciting ideas and some members joined us for our first meeting in Dumfries. There were some discussions about the rent consultation, we explained to them some of the reasoning behind the proposal and they assisted with some changes to the consultation document before its release. Members have also been involved in the creation of new policies, we have worked hard on Estate Management and Tenancy Rights this year. We have also carried out a review of our Charter Report this year, triggered by feedback from the My Home Group.

Two members of the My Home Group gave a fantastic presentation at the Key Annual General Meeting this year. They provided an update on what the My Home Group has been up to this year, showed plans for next year and encouraged new members to join. The My Home Group are also involved in the interview process for all staff recruitment, including two new housing services assistants this year.



"I loved participating in the AGM this year. I have been part of the My Home Group since it started. I was one of the founding members. I like it because they get my thoughts and views across."

Christopher, Glasgow



Neighbourhood and community

We want all our tenants to enjoy living in their home. An important part of this is feeling happy and safe within your neighbourhood, as well as feeling part of the community.

The charter states:

- We must work in partnership with other agencies to make sure our tenants live in well maintained neighbourhoods where they feel safe.

"I am committed to ensuring tenants voices are heard and they feel they can approach us with any neighbourhood issues. We take concerns seriously and respond with clear and supportive communication."

Mark, Housing Officer





Neighbourhood management

We are all committed to ensure that everyone feels safe within their homes and takes pride in the area they live in.

Anti Social Behaviour

This year we had 62 cases of Anti-Social Behaviour across our properties. These cases can be categorised as nuisance, serious or very serious, with the majority being reported as low-level nuisance or noise. 61 of reported cases of Anti-Social Behaviour have been resolved by Key and 83% of these have been within our allocated timescale.

There are lots of reasons why Anti-Social Behaviour can occur and Key have been working hard to understand potential causes and get involved early. We often have to work in partnership with external agencies such as Police Scotland and Social Work to try and prevent disruption in our neighbourhoods. Occasionally, Anti-Social Behaviour cases run out of time scale due to becoming complex, awaiting on external agencies involvement or ongoing monitoring.

We plan to review our Anti-Social Behaviour policy and good neighbour guidance this year in collaboration with our My Home Group. We will also be holding working groups with tenants who have been impacted by Anti-Social Behaviour to understand what we can do as the landlord to help them feel safe within their communities.

You can find our Anti-Social Behaviour policy on our website.

"As a landlord, we take anti-social behaviour very seriously. Our goal is to maintain safe, respectful communities where everyone feels secure in their home."

Brenda, Housing Officer



Estate Management

This year we have been working on introducing an Estate Management Policy. This was done in collaboration with our My Home Group. We have had extensive discussions with tenants and housing staff about Estate Management issues in our areas and what we can do to improve our services.

The policy lays out both the tenant and landlord responsibility around areas such as garden maintenance, stair cleaning, security, waste and refuse and alterations. Our Housing Officers and Maintenance Officers have been continuing to carry out Estate Management inspections of our developments and follow these up with appropriate remedial works.



Complaints

It is important that you let us know if there has been a problem with the service we provide. Our current complaints statistics are available in our tenant "At Home" newsletter on a quarterly basis. Last year we received 52 complaints, with 47 of these being Stage 1 complaints and 5 being Stage 2 complaints. On average it took us 1.2 days to fully respond to a Stage 1 complaint and 14 days to fully respond to a Stage 2 complaint. 98% of complaints received this year were resolved within our allocated timescale.

The majority of complaints this year have been about garden maintenance and stair cleaning, both services provided by external contractors. We have been working hard to maintain regular contact with these contractors to give feedback and improve service. We have also met with contractors on site in problem areas so that tenants can give their direct feedback. We plan to go out to tender on these contracts next year and we hope this will positively impact the service being received.

You can find out more information on our complaints policy and procedures on our website.

"We have had a large focus on Estate Management this year. It has been great to hear from some tenants who want to get more involved in the spaces around their developments."

Helena, Housing Services Manager



We would like to say a huge thank you to the tenants of Dumfries, Annan, Glasgow and Inverness who agreed to appear in our Charter report this year. Another thank you to those who have attended our tenant engagement projects this year and also feature in our Charter report, we couldn't do the work we do without you.

Check out our website for more brilliant stories from across the areas we work.

You can also view our Charter Report on our website which gives you access to a range of accessibility options.

www.key.org.uk



Registered office: 70 Renton Street, Glasgow G4 0HT 0141 342 1890

Key is a society registered under the Co-operative and Community Benefit Societies Act 2014, company number 1938 R (S) and with the Scottish Housing Regulator, registration number 141. Key and Key Housing are names used by Key Housing Association Limited, a charity registered in Scotland, charity number SC006652.