waverley housing

ANNUAL REPORT TO TENANTS

2025/26



Welcome from our Chief Executive



Our vision, "Creating Great Communities to Live In," puts your homes, services and communities at the heart of our work. This report sets out how we have performed over the year, where we have made progress and where we intend to improve.

We know that the things that matter most to you are practical: a safe, well-maintained home, timely repairs, clear communication and helpful support when you need it. With household budgets continuing to face pressure, we also recognise the importance of keeping rents affordable while investing in your homes and delivering reliable services.

During 2025/26, we began preparing for a new housing management system to modernise how we work and support better services. As we take this work forward, our focus remains on making improvements that you can see and experience.

We also know that we do not always get things right. Your feedback helps us understand what is working and where change is needed. Listening to you, responding to concerns and learning from complaints helps us to improve our services.

Thank you to our tenants for your feedback and involvement throughout the year, and to our staff members and Board for their commitment to Waverley Housing and the communities we serve.

I hope you find this report useful and informative. Please continue to share your views and help to shape Waverley Housing's future.

Paul Scott

WAVERLEY HOUSING AT A GLANCE 2025/26

Number of homes owned on 31 March 2026	1,455
Tenancies started	101
Number of employees or full-time equivalents	45
Total rent due	£7.7m
Average weekly rent	£106.25
Investment in existing homes	£1.5m
Number of repairs completed	4,290

LOCATION OF OUR HOMES

Waverley Housing is proud to provide homes in communities across the Scottish Borders.



Sources: Waverley property export; OpenStreetMap settlement locations (ODbl); OS / ONS local authority boundary (2013), via UK-GeoJSON. Contains OS data © Crown copyright and database right.

About this report

This report explains how Waverley Housing performed between 1 April 2025 and 31 March 2026. It draws principally on our Annual Return on the Charter.

Listening to tenants

Listening to our tenants helps us understand what matters most to you and where we need to improve. We carried out our comprehensive tenant satisfaction survey in 2024, with the next survey planned for 2027.

Alongside these surveys, your day-to-day feedback, suggestions and complaints help shape our services. This section presents our latest survey results alongside this year's Scottish averages, showing how we compare with other social landlords.

Our results reflect tenants' views in 2024, while the Scottish averages draw on landlords' latest reported results (covering the year to 31 March 2026).

Tenant satisfaction measure	2025/26	Scottish Average
Overall service	80.9%	87.6%
Quality of home	73.2%	86.6%
Kept well informed	83.2%	91.4%
Opportunities to participate	76.7%	88.1%
Neighbourhood management	64.1%	84.9%
Repairs service	81.1%	88.1%
Rent is good value	72.9%	82%

Getting involved

Overall, more than 500 tenants and residents engaged with us through consultations and events. Via the multi-agency What Matters Hub, we engaged with 150 tenants, generating 40 referrals to essential services provided by partner agencies.

The Making Memories initiative engaged 102 Waverley Housing households, providing cost-free experiences in our local communities.

Estate Walkabouts were carried out in all our developments, helping to ensure our communal areas are well maintained and creating valuable opportunities to meet tenants, listen to their priorities, and understand what matters most to them.

Our annual rent consultation response rate increased by 5% compared to 2024/25, reaching 14%.

Tenants influenced our policies on Tenancy Sustainment and Streamlined Eviction. Our Tenant Review Team also carried out a review of our complaints and made several recommendations, including:

- Avoiding the use of technical terms and acronyms in our communications
- Reviewing our application form to make it easier for prospective tenants to understand
- Making the yearly rent review clearer and more engaging
- Reminding tenants about the importance of contents insurance

REPAIRS AND CUSTOMER SERVICE

Looking after your home

During 2025/26, Waverley completed 4,290 repairs and spent £1.5m on reactive repairs and maintenance.

Repairs performance	2025/26	2024/25	Scottish RSL average
Emergency repairs completed	348	342	-
Average emergency time	3.1hrs	2.6hrs	3.9hrs
Non-emergency repairs completed	3,942	4,220	-
Average non-emergency time	6.1 days	6.5 days	8.75 days
Completed right first time	98.7%	98.8%	95.3%

Safe, warm and good-quality homes

Keeping tenants safe and investing in existing homes

Safety and quality measure	2025/26	2024/25	Target
Homes meeting Scottish Housing Quality Standard (SHQS)	88.9%	90.9%	100%
Gas safety checks on time	100%	100%	100%
Electrical inspections within five years	99.8%	100%	100%
Satisfactory fire detection equipment	100%	100%	100%

Damp and mould

Waverley Housing recorded 61 damp and mould cases during 2025/26.

Cause	Cases	Average resolution time
Condensation related	30	25.6 working days
Structural defect	18	34.3 working days
Other cause	13	8.4 working days
Total	61	24.7 working days

Investing in existing homes

During the year, Waverley invested £1.5m in planned and cyclical improvements.

Improvement	Value	Improve-ment	Value
Kitchens	£262k	Bath-rooms	£281k
Heating systems	£447k	Windows & Doors	£323k
Roof or structural works	£13k	Electrical works	£32k
Major Repairs	£60k	External works	£50k

Your rent

The rent we collect allows us to maintain homes, deliver services and invest for the future. The average rent increase applied in 2025/26 was 5.5%.

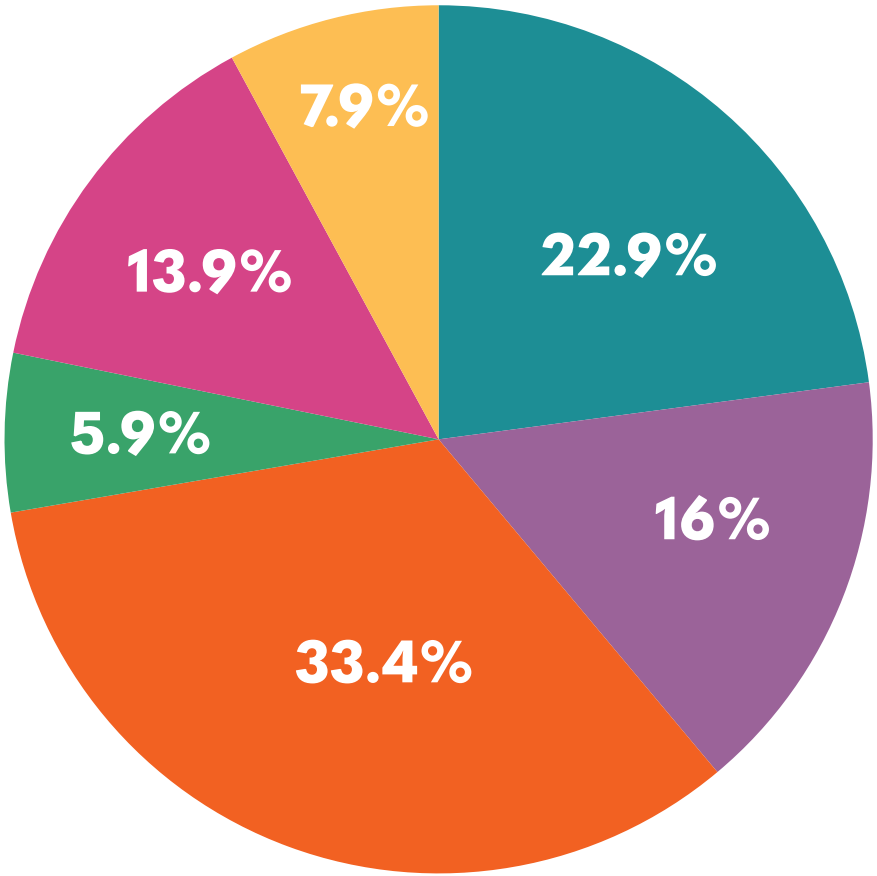
Average weekly rent	Waverley Housing	Scottish RSL average
One bedroom	£93.41	£98.60
Two bedroom	£105.01	£101.42
Three bedroom	£118.96	£110.33
Four bedroom or larger	£132.33	£121.71
Overall average	£106.25	£108.02

Rent Performance

Measure	2025/26	2024/25	Scottish RSL average
Rent collected	98.8%	98.7%	99.7%
Gross rent arrears	3.35%	2.2%	5.9%
Rent lost through empty homes	0.5%	0.5%	1.1%

How every pound of rent was spent

This chart shows how your rent was invested to maintain and improve the homes and services we provided in 2025/26.



22.9% **Repairs**
Repair materials and contractors

16% **Planned Investment**
Planned and cyclical works

33.4% **Staff Costs**
Salaries, employer costs and staff-related costs

5.9% **Service Delivery and Business Support**
Tenant support and company services

13.9% **Borrowing Costs**
Interest and loan issue costs

7.9% **Property and IT Costs**
Insurance, property overheads and office systems

Staff costs include our teams delivering repairs, housing services and support to tenants.

Finding and keeping a home

Lettings performance	2025/26	2024/25	Scottish RSL average
Total number of homes let	101	84	-
Average relet time	17.8 days	19.9 days	51.7 days
Rent lost through empty homes	0.5%	0.5%	1.1%
New tenancies sustained over one year	91.6%	95.1%	92.5%

Who moved into our homes

Type of letting	Number	Percentage
Existing Waverley tenants	18	17.9%
Waiting list applicants	49	48.6%
Statutorily homeless households	32	31.6%
Other lets	2	1.9%
Total	106	100%

Neighbourhood complaints

Neighbourhood performance	2025/26	2024/25	Scottish RSL average
Antisocial behaviour cases	43	36	-
Proportion of cases resolved	88.4%	77.7%	93.1%

Complaints

Complaints help us identify when we have not met the expected standard and where services need to improve.

Complaints performance	2025/26	2024/25	Scottish RSL average
Stage 1 complaints	31	40	-
Stage 1 average response time	2.8 days	3.5 days	5.4 days
Stage 2 complaints	6	5	-
Stage 2 average response time	12.6 days	9.6 days	28.7 days

Our priorities for 2026/27

As we look to improve our services and performance over the next year, we will focus on the priorities below.

Priority	What we aim to do
Modernising systems	Embed our new integrated housing management system, HomeMaster Improve our performance information Develop online services and a new tenant portal
Customer focus	Strengthen tenant involvement Improve repairs communication Learn from complaints and feedback
Value for money	Improve empty home turnaround times Strengthen repairs performance Show clearly how rent is used
Developing staff	Build skills in new systems Strengthen service ownership, accountability and reporting

Tell us what you think

We welcome your views on this report and the services we provide. If you'd like to tell us what you think about how we're doing or to request this report in alternative formats or languages, please get in touch by emailing info@waverley-housing.co.uk or calling 01450 364200.

Further information

You can check how our performance compares with other social landlords by using the Scottish Housing Regulator's online comparison tool at: Comparison tool | Scottish Housing Regulator

Waverley Housing is a Registered Social Landlord regulated by the Scottish Housing Regulator.
Scottish Housing Regulator number: 327 | Scottish Charity number: SC026231 | FCA/Company number: SC115066