



**Landlord name:** Cathcart & District Housing Association Ltd

**RSL Reg. No.:** 85

**Report generated date:** 19/08/2020 10:14:43

### Approval

A1.1	Date approved	09/06/2020
A1.2	Approver	Christine Leitch
A1.3	Approver job title	Director
A1.4	Comments	

This is a resubmission owing to having identified an incorrect entry under indicator 20.1. That has now been corrected. We were showing 19,713 against landlord expenditure. This was incorrect as all stage 3 expenditure was grant funded.



## Social landlord contextual information

### Staff

#### Staff information, staff turnover and sickness rates (Indicator C1)

C1.1	the name of Chief Executive	Ms Christine Leitch
C1.2.1	C1.2 Staff employed by the RSL: the number of senior staff	3.89
C1.2.2	the number of office based staff	8.46
C1.2.3	the number of care / support staff	0.00
C1.2.4	the number of concierge staff	4.00
C1.2.5	the number of direct labour staff	0.00
C1.2.6	the total number of staff	16.35
C1.3.1	Staff turnover and sickness absence: the percentage of senior staff turnover in the year to the end of the reporting year	0.00%
C1.3.2	the percentage of total staff turnover in the year to the end of the reporting year	0.00%
C1.3.3	the percentage of days lost through staff sickness absence in the reporting year	3.08%



## Social landlord contextual information

### Lets

Number of lets during the reporting year, split between 'general needs' and 'supported housing' (Indicator C3)	
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C3.1	The number of 'general needs' lets during the reporting year	40
C3.2	The number of 'supported housing' lets during the reporting year	2
Indicator C3		42



The number of lets during the reporting year by source of let (Indicator C2)
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C2.1	The number of lets to existing tenants	5
C2.2	The number of lets to housing list applicants	33
C2.3	The number of mutual exchanges	1
C2.4	The number of lets from other sources	1
C2.5.1	C2.5 The number of applicants who have been assessed as statutorily homeless by the local authority as:  section 5 referrals	2
C2.5.2	nominations from the local authority	0
C2.5.3	other	1
C2.6	the number of other nominations from local authorities	0
C2.7	Total number of lets excluding exchanges	42

# Annual Return on the Charter (ARC) 2019-2020

Comments (Social landlord contextual information)

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

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)
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1.1.1	1.1 In relation to the overall tenant satisfaction survey carried out, please state: the number of tenants who were surveyed	240
1.1.2	the fieldwork dates of the survey	01/2020
1.1.3	The method(s) of administering the survey:	
	Post	<input type="checkbox"/>
1.1.4	Telephone	<input type="checkbox"/>
1.1.5	Face-to-face	<input checked="" type="checkbox"/>
1.1.6	Online	<input type="checkbox"/>
1.2.1	1.2 In relation to the tenant satisfaction question on overall services, please state the number of tenants who responded:	197
	very satisfied	
1.2.2	fairly satisfied	30
1.2.3	neither satisfied nor dissatisfied	2
1.2.4	fairly dissatisfied	11
1.2.5	very dissatisfied	0
1.2.6	no opinion	0
1.2.7	Total	240

Indicator 1	94.58%
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# Annual Return on the Charter (ARC) 2019-2020

Comments (Overall satisfaction)



## The customer / landlord relationship

### Communication

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

2.1	How many tenants answered the question "How good or poor do you feel your landlord is at keeping you informed about their services and decisions?"	240
2.2.1	2.2 Of the tenants who answered, how many said that their landlord was: very good at keeping them informed	207
2.2.2	fairly good at keeping them informed	29
2.2.3	neither good nor poor at keeping them informed	2
2.2.4	fairly poor at keeping them informed	2
2.2.5	very poor at keeping them informed	0
2.2.6	Total	240

	Indicator 2	98.33%
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## Participation

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

5.1	How many tenants answered the question "How satisfied or dissatisfied are you with opportunities given to you to participate in your landlord's decision making processes?"	240
5.2.1	5.2 Of the tenants who answered, how many said that they were: very satisfied	208
5.2.2	fairly satisfied	27
5.2.3	neither satisfied nor dissatisfied	4
5.2.4	fairly dissatisfied	1
5.2.5	very dissatisfied	0
5.2.6	Total	240

	Indicator 5	97.92%
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## Annual Return on the Charter (ARC) 2019-2020

Comments (The customer / landlord relationship)

We were disappointed with the out turn of tenants satisfaction level with repairs. The survey was carried out externally and anonymised. We know however that within those returns some tenants had given a negative feedback when in actual fact they had refused access to contractors. The results were fed directly into our system by the consultant. We will ensure that any future surveys take account of that kind of response and factor it in to the results. We believe 4 tenants were in this category which would have raised satisfaction level to over 90%



## Housing quality and maintenance

### Quality of housing

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

C8.1	The date your organisation's stock was last surveyed or assessed for compliance with the SHQS	05/2017
C8.2	What percentage of stock did your organisation fully assess for compliance in the last five years?	20.00
C8.3	The date of your next scheduled stock condition survey or assessment	05/2021
C8.4	What percentage of your organisation's stock will be fully assessed in the next survey for SHQS compliance	20.00
C8.5	Comments on method of assessing SHQS compliance.	

External company carrying out field work and extrapolating information, using internal information also



Scottish Housing Quality Standard (SHQS) – Stock summary (Indicator C9)
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		End of the reporting year	End of the next reporting year
C9.1	Total self-contained stock	580	590
C9.2	Self-contained stock exempt from SHQS	0	0
C9.3	Self-contained stock in abeyance from SHQS	2	2
C9.4.1	Self-contained stock failing SHQS for one criterion	25	25
C9.4.2	Self-contained stock failing SHQS for two or more criteria	0	0
C9.4.3	Total self-contained stock failing SHQS	25	25
C9.5	Stock meeting the SHQS	553	563

C9.6	Total self-contained stock meeting the SHQS by local authority
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	End of the reporting year	End of the next reporting year
Aberdeen City	0	0
Aberdeenshire	0	0
Angus	0	0
Argyll & Bute	0	0
City of Edinburgh	0	0
Clackmannanshire	0	0
Dumfries & Galloway	0	0
Dundee City	0	0
East Ayrshire	0	0
East Dunbartonshire	0	0
East Lothian	0	0
East Renfrewshire	0	0
Eilean Siar	0	0
Falkirk	0	0
Fife	0	0
Glasgow City	553	563
Highland	0	0
Inverclyde	0	0
Midlothian	0	0
Moray	0	0
North Ayrshire	0	0



North Lanarkshire	0	0
Orkney Islands	0	0
Perth & Kinross	0	0
Renfrewshire	0	0
Scottish Borders	0	0
Shetland Islands	0	0
South Ayrshire	0	0
South Lanarkshire	0	0
Stirling	0	0
West Dunbartonshire	0	0
West Lothian	0	0
Totals	553	563



Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) (Indicator 6)
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6.1.1	The total number of properties within scope of the SHQS: at the end of the reporting year	580
6.1.2	projected to the end of the next reporting year	590
6.2.1	The number of properties meeting the SHQS: at the end of the reporting year	553
6.2.2	projected to the end of the next reporting year	563

Indicator 6 - Percentage of stock meeting the SHQS at the end of the reporting year	95.34%
Indicator 6 - Percentage of stock meeting the SHQS projected to the end of the next reporting year	95.42%



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

7.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with the quality of your home?"	235
7.2.1	7.2 Of the tenants who answered, how many said that they were: very satisfied	187
7.2.2	fairly satisfied	33
7.2.3	neither satisfied nor dissatisfied	1
7.2.4	fairly dissatisfied	14
7.2.5	very dissatisfied	0
7.3	Total	235

	Indicator 7	93.62%
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**Repairs, maintenance & improvements**

Average length of time taken to complete emergency repairs (Indicator 8)		
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8.1	The number of emergency repairs completed in the reporting year	454
8.2	The total number of hours taken to complete emergency repairs	992

Indicator 8		2.19
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Average length of time taken to complete non-emergency repairs (Indicator 9)		
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9.1	The total number of non-emergency repairs completed in the reporting year	965
9.2	The total number of working days taken to complete non-emergency repairs	3,271

Indicator 9		3.39
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Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10)
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10.1	The number of reactive repairs completed right first time during the reporting year	894
10.2	The total number of reactive repairs completed during the reporting year	965

	Indicator 10	92.64%
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How many times in the reporting year did not meet your statutory duty to complete a gas safety check (Indicator 11).

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

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

12.1	Of the tenants who had repairs carried out in the last year, how many answered the question "Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?"	108
	12.2 Of the tenants who answered, how many said that they were:	75
12.2.1	very satisfied	
12.2.2	fairly satisfied	20
12.2.3	neither satisfied nor dissatisfied	1
12.2.4	fairly dissatisfied	12
12.2.5	very dissatisfied	0
12.2.6	Total	108

	Indicator 12	87.96%
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## EESH

## Percentage of properties meeting the EESH (Indicator C10)

C10.1		Number of self contained properties			
	Gas	Electric	Other fuels	Total	
Flats	408	173	0	581	
Four-in-a-block	0	0	0	0	
Houses (other than detached)	0	0	0	0	
Detached houses	0	0	0	0	
<b>Total</b>	<b>408</b>	<b>173</b>	<b>0</b>	<b>581</b>	

C10.2		Number of self contained properties not in scope of the EESH			
	Gas	Electric	Other fuels	Total	
Flats	0	0	0	0	
Four-in-a-block	0	0	0	0	
Houses (other than detached)	0	0	0	0	
Detached houses	0	0	0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

C10.3		Number of self contained properties in scope of the EESH			
	Gas	Electric	Other fuels	Total	
Flats	408	173	0	581	
Four-in-a-block	0	0	0	0	
Houses (other than detached)	0	0	0	0	
Detached houses	0	0	0	0	
<b>Total</b>	<b>408</b>	<b>173</b>	<b>0</b>	<b>581</b>	

C10.4		Number of properties in scope of the EESH where compliance is unknown			
	Gas	Electric	Other fuels	Total	
Flats	10	2	0	12	
Four-in-a-block	0	0	0	0	
Houses (other than detached)	0	0	0	0	
Detached houses	0	0	0	0	
<b>Total</b>	<b>10</b>	<b>2</b>	<b>0</b>	<b>12</b>	



C10.4.21	Where EESSH compliance is unknown for any properties, please explain why
Difficult to gain access. It is anticipated that these flats will have EPC certificates in the near future	

C10.5	Number of properties in scope of the EESSH that do not meet the standard			
	Gas	Electric	Other fuels	<b>Total</b>
Flats	122	52	0	174
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	122	52	0	174

C10.6	Number of properties in scope of the EESSH that are exempt the standard			
	Gas	Electric	Other fuels	<b>Total</b>
Flats	0	0	0	0
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	0	0	0	0

C10.7	Number of properties in scope of the EESSH that meet the standard			
	Gas	Electric	Other fuels	<b>Total</b>
Flats	276	119	0	395
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	276	119	0	395

	C10	68.0%
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## Anticipated exemptions from the EESSH (Indicator C11)

C11.1	Number of properties anticipated to require an exemption from the first EESSH milestone in the next reporting year			
	Gas	Electric	Other fuels	Total
Flats	0	0	0	0
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	0	0	0	0

C11.2	The reasons properties anticipated to require an exemption	
		Number of Properties
Technical		0
Social		0
Excessive cost		0
New technology		0
Legal		0
Disposal		0
Long term voids		0
Unable to secure funding		0
Other reason / unknown		0
<b>Total</b>		0

## C11.3 If other reason or unknown, please explain

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## Energy Performance Certificates (EPCs) (Indicator C12)

C12.1	EPC rating	
	The number of properties with a valid EPC	The number of EPCs lodged in the reporting year
A	0	0
B	44	1
C	311	13
D	161	8
E	26	3
F	6	0
G	2	0
<b>Total</b>	<b>550</b>	<b>25</b>

C12.2	Of the properties with a valid EPC, please state which version of the SAP was used for generating the EPCs	
	Number of Properties	
SAP 2001	0	
SAP 2005	178	
SAP 2009	29	
SAP 2012	343	
Other procedure / unknown	0	
<b>Total</b>	<b>550</b>	

## C12.3 If other procedure or unknown, please explain

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Indicator C12

94.7%



## Investment in the EESSH (Indicator C13)

C13.1	The total number of properties brought up to the EESSH during the reporting year	0
C13.2	Of the total amount invested in bringing properties up to the EESSH, please state how much came from	
C13.2.1	Subsidy	£0
C13.2.2	The landlord's own financial resource	£0
C13.2.3	Another source	£0
C13.2.4	Total amount invested in bringing properties up to the EESSH	£0

C13.3 Please give reasons for any investment which came from another source

## Annual Return on the Charter (ARC) 2019-2020

### Comments (Housing quality and maintenance)

Our emergency timescales have improved this year. We have been working closely with our gas contractor to ensure returns are submitted on time as this area had a negative impact on our times last year. We now have a more robust process in place to continually monitor emergency repair completion times.

We have a project underway to increase the energy efficiency of our underachieving properties. External funding has been sourced but this contract is now on hold owing to Covid-19 Once activated it will provide gas central heating to an additional 50 properties.



## Neighbourhood & community

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

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

	1st stage	2nd stage
Complaints received in the reporting year	6	0
Complaints carried forward from previous reporting year	0	0
All complaints received and carried forward	6	0
Number of complaints responded to in full by the landlord in the reporting year	6	0
Time taken in working days to provide a full response	20	0

Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 1	100.00%
Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 2	
Indicators 3 & 4 - The average time in working days for a full response at Stage 1	3.33
Indicators 3 & 4 - The average time in working days for a full response at Stage 2	



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

13.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?"	240
13.2.1	13.2 Of the tenants who answered, how many said that they were: very satisfied	166
13.2.2	fairly satisfied	52
13.2.3	neither satisfied nor dissatisfied	11
13.2.4	fairly dissatisfied	11
13.2.5	very dissatisfied	0
13.2.6	Total	240

Indicator 13	90.83%
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## Percentage of tenancy offers refused during the year (Indicator 14)

14.1	The number of tenancy offers made during the reporting year	52
14.2	The number of tenancy offers that were refused	5

Indicator 14		9.62%
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Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 15)	
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15.1	The number of cases of anti-social behaviour reported in the last year	2
15.2	Of those at 15.1, the number of cases resolved in the last year	2

Indicator 15		100.00%
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Abandoned homes (Indicator C4)
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C4.1	The number of properties abandoned during the reporting year	4
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## Percentage of the court actions initiated which resulted in eviction and the reasons for eviction (Indicator 22)

22.1	The total number of court actions initiated during the reporting year	4
22.2.1	22.2 The number of properties recovered: because rent had not been paid	0
22.2.2	because of anti-social behaviour	0
22.2.3	for other reasons	0

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

# Annual Return on the Charter (ARC) 2019-2020

Comments (Neighbourhood & community)



## Access to housing and support

### Housing options and access to social housing

Percentage of lettable houses that became vacant in the last year (Indicator 17)
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17.1	The total number of lettable self-contained stock	580
17.2	The number of empty dwellings that arose during the reporting year in self-contained lettable stock	43

	Indicator 17	7.41%
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Number of households currently waiting for adaptations to their home (Indicator 19)
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19.1	The total number of approved applications on the list for adaptations as at the start of the reporting year, plus any new approved applications during the reporting year.	6
19.2	The number of approved applications completed between the start and end of the reporting year	5
19.3	The total number of households waiting for applications to be completed at the end of the reporting year.	1
19.4	if 19(iii) does not equal 19(i) minus 19(ii) add a note in the comments field.	

Indicator 19	1
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## Total cost of adaptations completed in the year by source of funding (£) (Indicator 20)

20.1	The cost (£) that was landlord funded;	£0
20.2	The cost (£) that was grant funded	£19,713
20.3	The cost (£) that was funded by other sources.	£0

Indicator 20		£19,713
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The average time to complete adaptations (Indicator 21)		
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21.1	The total number of working days taken to complete all adaptations.	148
21.2	The total number of adaptations completed during the reporting year.	5

		Indicator 21	29.60
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Homelessness – the percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that result in an offer, and the percentage of those offers that result in a let (Indicator 23)

23.1	The total number of individual homeless households referrals received under section 5.	11
23.2	The total number of individual homeless households referrals received under other referral routes.	0
23.3	The total number of individual homeless households referrals received under section 5 and other referral routes.	11
23.4	The total number of individual homeless households referrals received under section 5 that result in an offer of a permanent home.	2
23.5	The total number of individual homeless households referrals received under other referral routes that result in an offer of a permanent home.	0
23.6	The total number of individual homeless households referrals received under section 5 and other referral routes that result in an offer of a permanent home.	2
23.7	The total number of accepted offers.	2

Indicator 23 - The percentage of referrals under section 5, and other referrals for homeless households made by a local authority, that result in an offer	18.18%
Indicator 23 - The percentage of those offers that result in a let	100.00%



Average length of time to re-let properties in the last year (Indicator 30)		
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30.1	The total number of properties re-let in the reporting year	42
30.2	The total number of calendar days properties were empty	210

Indicator 30		5.00
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**Tenancy sustainment**

Percentage of new tenancies sustained for more than a year, by source of let (Indicator 16)
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16.1.1	The number of tenancies which began in the previous reporting year by: existing tenants	14
16.1.2	applicants who were assessed as statutory homeless by the local authority	3
16.1.3	applicants from your organisation's housing list	30
16.1.4	nominations from local authority	0
16.1.5	other	2
16.2.1	The number of tenants at 16.1 who remained in their tenancy for more than a year by: existing tenants	14
16.2.2	applicants who were assessed as statutory homeless by the local authority	3
16.2.3	applicants from your organisation's housing list	27
16.2.4	nominations from local authority	0
16.2.5	other	2

Indicator 16 - Percentage of new tenancies to existing tenants sustained for more than a year	100.00%
Indicator 16 - Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year	100.00%
Indicator 16 - Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year	90.00%
Indicator 16 - Percentage of new tenancies through nominations from local authority sustained for more than a year	
Indicator 16 - Percentage of new tenancies to others sustained for more than a year	100.00%

# Annual Return on the Charter (ARC) 2019-2020

Comments (Access to housing and support)

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

Rent collected as percentage of total rent due in the reporting year (Indicator 26)		
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26.1	The total amount of rent collected in the reporting year	£2,039,950
26.2	The total amount of rent due to be collected in the reporting year (annual rent debit)	£2,123,029

Indicator 26		96.09%
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Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year  
(Indicator 27)

27.1	The total value (£) of gross rent arrears as at the end of the reporting year	£130,135
27.2	The total rent due for the reporting year	£2,133,592

Indicator 27		6.10%
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## Average annual management fee per factored property (Indicator 28)

28.1	The number of residential properties factored	508
28.2	The total value of management fees invoiced to factored owners in the reporting year	£53,929

Indicator 28		£106.16
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## Percentage of rent due lost through properties being empty during the last year (Indicator 18)

18.1	The total amount of rent due for the reporting year	2,133,592
18.2	The total amount of rent lost through properties being empty during the reporting year	8,878

Indicator 18		0.42%
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Rent increase (Indicator C5)
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C5.1	The percentage average weekly rent increase to be applied in the next reporting year	2.00%
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The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year (Indicator C6)

C6.1	The number of households the landlord received housing costs directly for during the reporting year	336
C6.2	The value of direct housing cost payments received during the reporting year	£1,081,515





## Amount and percentage of former tenant rent arrears written off at the year end (Indicator C7)

C7.1	The total value of former tenant arrears at year end	£25,132
C7.2	The total value of former tenant arrears written off at year end	£3,000

	Indicator C7	11.94%
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**Value for money**

Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 25)
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25.1	How many tenants answered the question "Taking into account the accommodation and the services your landlord provides, do you think the rent for your property represents good or poor value for money?"	240
25.2.1	25.2 Of the tenants who answered, how many said that their rent represented: very good value for money	189
25.2.2	fairly good value for money	43
25.2.3	neither good nor poor value for money	1
25.2.4	fairly poor value for money	7
25.2.5	very poor value for money	0
25.3	Total	240

Indicator 25	96.67%
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## Percentage of factored owners satisfied with the factoring service they receive (Indicator 29)

29.1	How many factored owners answered the question "Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?"	80
29.2.1	29.2 Of the factored owners who answered, how many said that they were: very satisfied	55
29.2.2	fairly satisfied	23
29.2.3	neither satisfied nor dissatisfied	2
29.2.4	fairly dissatisfied	0
29.2.5	very dissatisfied	0
29.3	Total	80

Indicator 29	97.50%
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## Annual Return on the Charter (ARC) 2019-2020

Comments (Getting good value from rents and service charges)

Universal Credit has had an impact on our rent arrears this year with tenants requesting advanced payment directly from universal credit or not paying their rent with the housing element. All tenants have been made aware of all help available to them through the welfare rights service and housing officers have been applying for arrears direct and managed payment directly to the housing association as soon as they can. tenants are actively encouraged at the tenancy sign up stage to set up direct debits, where they do not agree to the payments coming directly from the start of their tenancy.



**Other customers**

**Gypsies / Travellers**

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

Indicator 31
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For those who provide sites – percentage of Gypsy/Travellers satisfied with the landlord's management of the site (Indicator 32)
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32.1	How many Gypsies/Travellers answered the question "How satisfied or dissatisfied are you with your landlord's management of your site?"	
32.2.1	32.2 Of the Gypsies/Travellers who answered, how many said that they were: very satisfied	
32.2.2	fairly satisfied	
32.2.3	neither satisfied nor dissatisfied	
32.2.4	fairly dissatisfied	
32.2.5	very dissatisfied	
32.2.6	Total	

Indicator 32	
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# Annual Return on the Charter (ARC) 2019-2020

Comments (Other customers)