Cassiltoun
Housing Association

Asset Management Plan

2025 - 2026

FOREWORD

Chair's Foreword, Cassiltoun Housing Association

It is vital that the Association sets out how it will manage and maintain our Assets to ensure that we sustain our business plan goals but also to ensure that we create a community environment where people want to live and are satisfied with Cassiltoun's property maintenance and environmental services.

This plan clearly sets out how we intend to manage our Assets, when we will invest, how we will monitor, review and involve tenants in the process.

Cassiltoun wants to achieve high standards and secure the best value for money. We believe our approach will deliver both. We fully intend to monitor our performance and to seek tenant's views on how we perform.

Cassiltoun is committed to investing large amounts of money over the period of this 5 year plan not only in our current stock, which will ensure our properties retain their value, we will also develop feasible plans for any potential development opportunities to increase the stock base which will contribute to the sustainability and long term viability of Cassiltoun Housing Association.

I would like to thank the Board for having the vision to create this strategic plan and for our staff team and advisor who have worked hard to create, review and update the Plan and who will now implement the updated Asset Management Strategy.

Anna Stuart MBE

Chairperson

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1 INTRODUCTION

1.1 Our Strategy and Plan

Asset Management is the process by which we ensure that the assets that we need to operate our business are managed effectively and provide value for money. It covers a range of activities that are in place to protect these assets.

Our assets consist of:

- Housing stock we own to support our main business i.e. provision of quality, affordable accommodation to people in housing need
- Land at the nursery site which provides potential development opportunities
- Our office accommodation
- Skilled staff - the people resource that is in place to ensure that our physical assets are effectively managed and that the required services are offered to customers.
- Voluntary Board members who govern the organisation, take strategic decisions to influence the direction and ethos of the Association
- Other assets that support the above such as IT systems, stock information, equipment
- Financial strength that underpins the organisation to ensure that we achieve our strategic objectives

We rely on all of these to deliver our key objectives.

We have an Asset Management Strategy and an Asset Management Plan to ensure deployment of the strategy. Quite simply, we want to ensure that we 'make the most of what we have got'.

Our Plan focuses primarily on the stock assets as the management of our other assets is covered elsewhere in our other strategic documents.

Our Asset Management Strategy is to manage the asset base in such a way that it supports the wider organisational objectives and contributes to the long-term sustainability of the organisation.

1.2 Strategic Linkages

Asset management is a key part of our strategic approach towards delivering our organisational objectives, and includes a number of aspects:

- Recognising that asset life should be maximised to obtain best value

- Appreciating that property assets must be held to meet our objectives and in line with the constraints of charitable status
- Linking between the strategies for management and maintenance of existing assets and any future procurement of new stock
- Ensuring that in-house staffing and governance policies and procedures complement the asset management strategy
- Committing to meet regulatory and statutory requirements in respect of equality and diversity
- Ensuring that we can adequately fund the strategy through our business plan
- Recognising that although our main aim is to retain stock, understanding that in the long-term in some exceptional circumstances it may be good business sense to sell assets to achieve on-going financial viability, or where those assets are no longer fit for purpose
- Integrating the asset management strategy into the risk management framework

1.3 Purpose of our Asset Management Plan

The purpose of our asset management plan is to

- Set out the framework for our approach to managing our assets in order that we achieve our aims and objectives both now and in the future.

- Propose a working document- an action plan- to assist with continual improvement in the efficient and effective delivery of the Asset Management Strategy.

- To comply with the Scottish Housing Regulator's Regulatory Standards of Governance and Financial Management.

    - **Standard 1 – 1.1** The governing body sets the RSL's strategic direction. It agrees and oversees the organisation's strategic and financial plans to achieve its purpose and intended outcomes for its tenants and other service users.
    - **Standard 3 – 3.3** The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans. Risks to the delivery of financial plans are identified and managed effectively. The RSL considers sufficiently the financial implications of risks to the delivery of plans.
    - **Standard 3 – 3.4** The RSL bases its financial forecasts on appropriate and reasonable assumptions and information.
    - **Standard 4 – 4.1 T**he governing body ensures it receives good quality information and advice from staff and, where necessary, expert independent advisers, that is timely and appropriate to its strategic role and decisions. The governing body is able to evidence any of its decisions.

The objectives of the plan are as follows:

- To produce an asset profile of the housing stock
- To state the value of the stock
- To review the findings of the most recent stock condition survey against the current and future repairs and maintenance requirements including the requirement to meet the Scottish Housing Quality Standard and EESSH 2020.
- To set out our approach to asset investment
- To evaluate the Association's housing stock against existing housing needs and demand information
- To clarify CHA's understanding of customer needs and detail how we ensure we keep abreast of changing needs of current and potential customers
- To provide an integrated understanding of the 30 year financial plans for the organisation and how asset management impacts upon this
- To set out the risks acknowledged in relation to asset management and identify actions that we will take to mitigate against the effects of these risks
- Produce an action plan detailing how we will challenge ourselves to continually improve and remain effective and efficient in supporting our strategy

1.4 Governance

The Board of Management at Cassiltoun has the experience, training and support to be effective in discharging its role of ensuring good governance of the organisation.

We use a corporate planning cycle to ensure there is effective monitoring of progress towards our aims and objectives. This assists the Board in maintaining clear control of the strategic direction of the organisation and also having a clear picture of on-going operational performance. A traffic light monitoring system of review is embedded into the planning cycle along with financial performance reports and updates on service delivery activity.

The Asset Management Plan and its on-going review is integrated into the planning cycle, aligning with the other key strategic documents such as the Business Plan and the Internal Management Plan.

1.5 Key Stakeholders

We recognise that there are a number of key stakeholders who have a vested interest in our asset management strategy and plan.

These include:

- Our tenants, factored owners, local stakeholders and the wider community
- Our Board of Management and staff

- Funders and lenders
- The Scottish Housing Regulator and OSCR
- Partners such as GCC, contractors, other RSLs, agencies and community groups

Through the following reporting and engagement mechanisms we will ensure that our stakeholders are kept informed of our strategy and plan:

- Audited Financial Statements and external Auditor letters
- Loan Portfolio Return
- Five Year Financial Projections
- Annual Assurance Statement
- Annual Return on Charter (ARC) Tenants' Focus Group, which meets quarterly to monitor our performance
- Newsletter articles
- Website updates
- Annual General Meetings
- Board of Management and staff briefings and away days
- Monitoring of loan covenants and on-going engagement with lenders
- The SHR Regulatory Framework

1.6 Organisational Commitment

Our first formal Asset Management Plan was produced in 2013 to formalise the strategic approach that the organisation takes to asset management. We have a successful and engaging process of annual strategic planning. However, by formalising our plan in this way we are giving ourselves the opportunity to challenge ourselves further in our approach to developing, maintaining and preserving assets so that we can secure the value of them over the long term, contribute to business development, sustainable communities and meet the needs and protect the health and well-being of our key stake holders, the tenants.

It is not a static document; it contains an action plan that will be subject to regular review to ensure that it remains relevant to the needs of CHA and its stakeholders. The development and review of the plan and the establishment of a specific improvement plan embeds into CHA the 'whole organisation approach' and reiterates that asset management is not merely a technical matter to do with 'bricks and mortar'.

Through our asset management plan we are committed to ensuring the following:

- Quality- that we meet continually improving standards, now and in the future
- Purpose- that the property stock is available for letting and appropriate to current housing needs
- Sustainability- that quality and demand are sustained in the long term

- Economic viability- that we can afford to manage and maintain our stock long term
- Engagement- that we actively involve our key stakeholders in our approach to shaping and monitoring of service delivery

In carrying out asset management we are committed to the principles of equality and diversity, details of which are outlined in our Equality and Diversity Policy.

1.7 Structure of the Plan

The Plan supports the overarching strategy of *'making the most of what we have got'.*

Firstly, we set the scene by looking at the wider context in which we are operating, focussing on the responsibilities of CHA as a landlord registered with the Scottish Housing Regulator.

The plan goes on to describe our asset base, its current condition and future stock projections. We look at our current and anticipated performance in relation to the Scottish Housing Quality Standard and EESSH (Energy Efficiency Standards Social Housing).

The focus then moves to our approach to investment: how we secure value for money, how we develop partnerships and procure services and seek to ensure 'added value' from our activities.

In line with our 'whole organisation approach' to asset management, demand management and service delivery play a key role in our plan. Section 5 details our understanding of the needs of current and potential customers and how this is integrated into the strategic and operational direction of the organisation.

Linkages between asset management and wider financial forecasting and business planning for Cassiltoun are outlined in Section 6.

Although the issues of challenges and risks are mentioned throughout the plan, section 7 specifically draws these together.

Section 8 is the 'working' section of the document. It details our Improvement Plan.

Our Plan concludes with how we will monitor and review our strategy and plan and confirms that we have the capacity to deliver our strategy.

2 THE WIDER CONTEXT

2.1 Landlord Responsibilities

As a landlord, CHA has a critical role in protecting the physical environment in which its tenants live. Our ability to provide excellent services and quality housing is at the core of what we do. How we manage our assets is at the heart of the success of the organisation and the long-term sustainability of the organisation as well as the community.

We are a registered social landlord with the Scottish Housing Regulator, which exists to safeguard and promote the interests of current and future tenants. We currently do not require to provide the regulator with any further assurance about the business other than the annual regulatory returns.

2.2 Charitable Status

As well as regulation by the Scottish Housing Regulator, the governing members of CHA are required as charitable trustees by OSCR to:

- Act in the interest of the charity
- Seek, in good faith, to ensure that the charity operates in a manner that is consistent with its objectives and purposes
- Act with the care and diligence that it is reasonable to expect of a person who is managing the affairs of another person
- Ensure that we comply with the Charities and Trustee Investment (Scotland) Act 2005 and other relevant legislation

2.3 Housing (Scotland) Acts

Our responsibilities as a registered social landlord are set out in the Housing (Scotland) Acts 2006, 2010, 2011 and 2014. As a registered social landlord, we are required by law to keep properties wind and watertight and 'reasonably fit for human habitation'. We seek to go well beyond this.

2.4 Scottish Secure Tenancy Agreement

Our obligations are set out in our Scottish Secure Tenancy Agreement and include:

(a) A duty of care to carry out repairs relating to water penetration, rising dampness and condensation dampness. This duty of repair includes a duty to take into account the extent to which the property falls short of the current building regulations by reason of disrepair or sanitary defects
(b) To keep in repair the structure and exterior of all properties and communal areas
(c) To keep in repair and proper working order installations that we have provided for space heating, water heating and sanitation and for the supply of water, gas and electricity
(d) To publish and inform tenants of their, and the Association's, responsibilities in respect of repairs and maintenance.

2.5 Scottish Social Housing Charter

The Housing (Scotland) Act 2010 established the Scottish Social Housing Charter which set standards and outcomes that social landlords, such as Cassiltoun, are expected to achieve.

For each year ending on 31 March, starting 2013/14, we are required to:

- Measure and assess our performance in progressing towards or achieving the Charter outcomes and standards;
- Provide the Scottish Housing Regulator with some key performance information on our achievement of the outcomes and standards; and
- Report our performance to their tenants and other service users who use their services.

The implications for Cassiltoun of the Regulator's timetable for these actions is as follows:

Key Dates each Year	Outcomes
May	Cassiltoun Housing Association must produce an Annual Return on the Charter (ARC)
August	The SHR will publish ARC information about all social landlords' performance including Cassiltoun Housing Association on its website and a report for tenants.
September	Provide the Scottish Housing Regulator with Annual Account and Auditors response letter

October	Cassiltoun Housing Association must produce a report of performance against the charter for tenants and submit the Annual Assurance Statement to the Scottish Housing Regulator
March	The SHR will publish regulation plans and a report on the performance of the Scottish Housing Sector.

Of specific relevance to the Asset Management Plan are the following:

- Standard 4- quality of housing
- Outcome 5- repairs, maintenance and improvement
- Standard 13- value for money.

The Scottish Housing Regulator is not prescriptive on how to involve tenants. However, its regulatory framework requires landlords like Cassiltoun Housing Association to:

- Agree our approach to self-assessment with tenants;
- Demonstrate our approach is being implemented;
- Produce a statement of how Cassiltoun Housing Association will involve service users, customers, homeless people, home owners and hard to reach groups in our self-assessment activities.

Cassiltoun Housing Association established a tenant and service users focus group in 2014 which meets quarterly. We want to do this to ensure that the views of tenants are at the heart of what Cassiltoun Housing Association does. We also want to provide value for money housing services based on tenant's views. Further details of our Community Engagement work is referenced within section 5.2.

2.6 Scottish Housing Quality Standard (SHQS)

The Scottish Housing Quality Standard (SQHS), the national standard based on a minimum set of quality measures for all homes in the social rented sector, was announced in 2004. Revised guidelines have subsequently been issued (March 2011).

The five areas of assessment (or 'criteria' to use the SHQS terminology) have 55 elements and 9 sub-elements and are summarised below.

Criteria	Code	Element Number
Must meet the Tolerable Standard (the basic legal minimum standard).	A	1-12
Must be free from serious disrepair	B	13-30
Must be energy efficient	C	31-35
Must have modern facilities and services	D	36-40
Must be healthy, safe and secure	E	41-55

Organisations such as CHA have to report ongoing compliance to the Scottish Housing Regulator through the Annual Return on the Charter each May.

2.7 Energy Efficiency Standard for Social Housing (EESSH)

The Scottish Housing Charter, issued under Section 31 of the Housing (Scotland) Act 2010, sets the standards and outcomes that all social landlords should aim to achieve when performing their housing activities. A revised Charter was approved by the Scottish Parliament and came into effect from 1 April 2017.

Charter Outcome 4 (Quality of Housing) states:

Social Landlords manage their businesses so that tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in a good state of repair; Social Landlords are required to report compliance through the Annual Return on the Charter a summary of the information collected is detailed in the table below.

Charter indicators for EESSH compliance

Charter Indicator	Description
C33. Percentage of properties meeting the EESSH	How many applicable properties, by dwelling and fuel type, are in the scope, and how many of these meet the EESSH?
C34. Working towards the EESSH	How many properties, by dwelling and fuel type, which the landlord estimated would be brought up to the EESSH during the reporting year, how many were actually brought up to the EESSH in the reporting year, and how many the landlord estimates will be brought up to the EESSH in the next reporting year?
C35. Anticipated exemptions from the EESSH	How many properties, by dwelling and fuel type, will require an exemption at the first EESSH milestone in December 2020, and the reason for the exemption?
C36. Energy Performance Certificates (EPCs)	How many properties have a valid EPC, how many of these were lodged in the reporting year, and what version of SAP was used?
C37. Investment in the EESSH	How many properties were brought up to EESSHH in the reporting year and how much was invested by source.

The key aims of EESSH are to:

- Ensure that housing helps to meet its share of the carbon emission targets set in the Climate Change (Scotland) Act 2009
- Help address fuel poverty by making Scotland's social housing warmer and more affordable to heat

2.8 Other Legislative Requirements

The other key legislative and good practice requirements in relation to asset management that RSLs such as CHA need to comply with are as follows:

Topic	Legislation/ Good Practice	How it impacts at CHA
Fire Safety	Fire Safety (Scotland) Act 2005	CHA is required to carry out Fire Risk Assessments for common areas (where required) to properties that it has responsibility for maintaining. Provision of smoke alarms, heat detectors and carbon monoxide detectors in every property.
Asbestos	Health and Safety at Work Act 1974 &The Control of Asbestos Regulations 2006, 2012	Requirement to maintain an asbestos register. Follow in-house Asbestos Policy and Procedures.
Gas Safety	Gas Safety (Installation and Use) 1998	Annual gas safety check must be carried out on each appliance with a flue
Electrical Safety	Periodic Inspection of Electrical Installations	Inspection every five years
Legionella	HSE's Approved Code of Practice L8	Water testing for legionella bacteria (e.g. at water tanks in tenements).
General Health and Safety	CDM Regulations 2007	Fulfil 'Client' requirements under Regulations for larger projects. This includes appointment of a CDM Coordinator, retaining and providing access to the health and safety file
Procurement	European public contracts directive (2004/18/EC)	Follow advertising and timescale requirements for larger projects. (For smaller projects there is an expectation from the Scottish Housing Regulator, reflected in Cassiltoun's in-house Policy and Procedure, to attain value for money when procuring contractors and consultants).

3 CASSILTOUN'S ASSET BASE

3.1 Our Asset Base

CHA's main asset base of rented stock is within the Castlemilk area of Glasgow.

The stock is a mix of tenement flats, post-1989 new build flats, four in a block style cottage flats, town houses and terraced housing. We also have one care home. There is relatively little variation between house types. For example, of the 526 units transferred from GHA in 2009 there were only 6 different house types.

There were 18 properties transferred into the Associations Ownership during April 2022 as a result of the conclusion of the development within Castlemilk Drive. As at 30th April 2022 our stock profile of dwellings was as follows.

Size/type

	1 apt	2apt	3apt	4apt	5apt	6apt	7apt	TOTAL
Tenement flat	**0**	**75**	**611**	**128**	**5**	**0**	**1**	**820**
Cottage flat	**0**	**36**	**24**	**0**	**0**	**0**	**0**	**60**
House	**0**	**2**	**57**	**34**	**98**	**6**	**0**	**197**
townhouse	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	40	**83**	**623**	**160**	**102**	**6**	**1**	**1077**
Care home	**40**	**0**	**0**	**0**	**0**	**0**	**0**	**40**

Age Band built

	percentage
Pre- 1983: Stock built by Glasgow Corporation	**61%**
Post 1983: Stock that has been built by the Cassiltoun (excluding Buchanan Lodge refurbishment/new build)	**39%**

Classification

	Total	Percentage
Mainstream	**1007**	**94%**
Supported	**44**	**4.%**
Leased	**26**	**2.%**
Total	**1077**	**100%**

The supported and leased accommodation is monitored by the following support group or managing agency.

Stock name	Number	Agency
2-4 Barlia Grove **68-70 Machrie Drive**	3	Enable Community Integrated Care
Various Throughout Stock – Temporary Accommodation	26	Glasgow City Council
Buchanan Lodge	40	Talbot Association
total	70	

Other assets

	Description	Year of construction/ refurbishment
Castlemilk Stables	**Office**	**Refurbishment 2007**

3.2 Stock Condition

We use survey information to inform our future maintenance planning and to determine our ability to meet the standards we aim to achieve. Every four years the Association completes a stock condition survey with the last one completed in 2024.

The purpose of the surveys are:

- To ensure Cassiltoun had a sufficiently robust understanding of its housing stock so that it could meaningfully develop its 30 year investment programme
- To assess the stock against the requirements of the SHQS
- To identify areas of potential failure
- To incorporate remedial works into the life cycle costings to meet the requirements of the Scottish Government.
- To assess the stock against the EESSH targets and to provide an energy efficiency rating for a representative sample of the stock

In summary, the survey report concluded that **we are meeting the SHQS under all headings**. The current and planned investment programme, detailed in Section 4, will ensure our stock continues to meet the SHQS until 2025 and beyond.

SHQS Criteria	Sub-heading	Findings stock condition surveys
A. Must meet the Tolerable Standard (the basic legal minimum standard).		**No properties were found to fail this criteria**
B. Must be free from serious disrepair	**Primary Building Elements**	**No properties were found to fail these criteria**
	Secondary Building elements	**No properties were found to fail these criteria**
C. Must be energy efficient		**No properties were found to fail these criteria**
D. Must have modern facilities and services		**No properties were found to fail these criteria**
Must be healthy, safe and secure		**No properties were found to fail these criteria**

It is our belief that recognition of the lifecycles across the entire range of building elements and maintaining a regular cycle of inspection allows us to refine our data and projections to facilitate more accurate reporting and forecasting over time.

3.3 Asset Value

As at 31st March 2024 the self-contained stock is valued at £24million, with the non-self-contained stock (Buchanan Lodge) valued at £650k.

3.4 Storing, using and maintaining stock information

Stock information is held in various formats.

The Association's computerised Property Maintenance software Homemaster consists of:

- A property register, enabling the accumulation of comprehensive records of all units either owned or managed by the Association.
- A repair record for each dwelling, common property and scheme.
- A system to record all repair requests, inspections carried out, maintenance works instructed, completion dates, rechargeable repairs and insurance claims.
- A record of service and cyclical maintenance history and a record of the next due service/maintenance.
- Details of tenant satisfaction surveys
- Planned investment programme

The most recent Stock Condition Survey (2024) is held on HUB Asset Management System which holds all the SCS information and the programme of improvement works for the next 30 years. Previous information is held on interconnected Excel spread sheets

.

The Real Asset Management (RAM) system holds data on the stock, primarily for accounting purposes to assist with depreciation calculations.

It is critical to our success that the information we have is accurate, relatively recent and accessible to the staff team. It is also vital in terms of good governance that the Board of Management has external assurances that we are working from accurate data. To ensure that this happens, we have specifically incorporated an action within our Improvement Plan to ensure that our stock data is updated annually to take account of:

- any actual works undertaken in the previous year

- any changes in the stock profile e.g. through new developments coming off –site.
- any changes to the programme approved by the Board of Management[1]

3.5 Legislative compliance

SHQS- As noted above at 31st March 2025 100% of CHA's stock was SHQS compliant[2] and is projected to remain that way until 2026 and for some time beyond.

EESSH – Introduced in March 2014 with a target set for 2020, we have been improving our baseline data on the energy performance of our stock. All stock within the scope of EESSH was compliant by 2020.

EPCs- For 100% of the re-lets since January 2010, including assignations and mutual exchanges, the new tenants have been provided with a valid EPC for the property. As at 31/3/24 we hold valid EPCs for 53% of our stock.[3]

Fire Safety- our duties as a landlord in terms of Fire Safety are discharged on our behalf by Richard Irwin, our Facilities Management contractor at Buchanan Lodge. Undertaking fire safety assessments at common areas of tenements is carried out throughout the year by our Technical Team.

Asbestos- We have carried out surveys of our stock and no evidence of asbestos has been found. That said, we hold a register and operate a procedure should any ACMs be identified in the future. All Operations Staff have been trained in Asbestos Awareness.

Gas Safety- as at 31/03/2025 100% of our stock had a valid annual Landlord Safety Certificate.

Electrical Safety- All our stock will have an Electrical Safety Inspection carried out within the next 5 years, this is carried out on a rolling annual programme. All the Associations stock is 100% compliant as at 31/03/2025.

Legionella- Legionella testing is included in the Facilities Management Contract for Buchanan Lodge. For tenement stock, water tanks are tested every 2 years. In terms of this on-going liability, future decisions on replacement and upgrade of heating and hot

[1] *The programme may change as a result of such factors as new legislative requirements or evidence from reactive repair analysis of premature failure of components.*
[2] *Notwithstanding two abeyances identified*
[3] *We have 408 individual property EPCs. In addition we have one EPC for the whole of Buchanan Lodge covering a further 40 units.*

water systems within the tenement stock will consider more modern and energy efficient systems that do not require water storage.

3.6 Future stock profile projections

The Association aspires to further address the unmet housing need in the area through development of new build or refurbishment opportunities.

The Association also acknowledges that it will require to engage fully with the 'green agenda' when developing the design and specification of any new units. There are currently no plans for any future development.

Our Business Plan assumes that the stock will remain above the 1,000 level until well beyond 2030.

3.7 Demolitions, amalgamations and sub-dividing

We do not have any short or medium term need to consider demolition or amalgamation/ sub-dividing of current stock due to the high levels of current demand. However, as a matter of good practice, we have included this heading in our plan to ensure that at each review we re-examine this issue.

4 OUR APPROACH TO ASSET INVESTMENT

4.1 Securing Value for Money

We acknowledge that our main source of income, namely rental income from our stock is finite and it is therefore vital that we secure value for money for the investment that we make. It is also critical that we protect the investment already made.

We have a clear understanding of the nature, number, value and condition of our stock as detailed in Section 3 as well as the legislative and good practice obligations on us as an RSL. We segment our approach to investment in the stock through the following:

- a responsive repairs service and void repairs service
- a cyclical maintenance programme
- a planned investment programme

Furthermore, we actively seek ways to ensure efficiencies in the procurement of contractors and consultants through the nature and length of contractual obligations that we enter into, while still protecting the interests of our tenants and the business and acting within the legal parameters to which we are bound.

Our anticipated investment over the coming three years is as follows:

	2025/26	**2026/27**	**2027/28**
Planned Maintenance	£1,500,000	£1,400,000	£1,400,000
Responsive Repairs including voids[4]	£750,000	£760,000	£770,000
Cyclical/ Estate Maintenance	£886,000	£850,000	£840,000
Medical Adaptations	£100,000	£50,000	£50,000

4.2 Responsive Repairs service

It is recognised that day to day repairs are essentially reactive, curative and demand driven, arising from reports by tenants and issues noted by staff during the stock/void inspection process. We categorise reactive repairs as follows and set ourselves target timescales for completions.

Category of reactive repair	Target timescale	Brief description
Emergency	**Response within 2 Hours, Completion within 6 hours**	**These are problems which put at risk the health, safety or security of the tenant, or when delay would likely result in significant damage to the property. An after- hours telephone service is in operation.**
Urgent	**Response within 3 working days**	**These are problems that cause a loss of facility to the tenant or likely cause further deterioration to the structure, fabric, fixtures, fittings, appliances or services to the building.**
Routine	**Within 10 Working Days**	**These are problems that can be deferred without serious inconvenience to the tenant and without any further adverse effects on the property.**
Right to repair	**Per legislation**	**In line with the Housing (Scotland) Act 2001, the Association operates a 'Right to Repair' scheme within the existing repair and response times. This gives tenants the right to have certain small repairs carried out within a given timescale.**

The following tables detail our performance relative to the targets that we set ourselves and show our positive results when benchmarked against our peers. Not only is our emergency target more challenging that our peer group and the Scotland-wide average, our performance is in the top quartile.

CHA performance against own targets

	Percentage of repairs completed within target timescale			
	CHA Target timescale	**Average Response times 2025/26**	**Average Response times 2026/27**	**Average Response times 2027/28**
Emergency/ right to repair	**6 hours**	**2.56 hours**	**2.5 hours**	**4.16 hours**
Urgent and routine	**3 days/ 10 days**	**3.50 days**	**3.30 days**	**4.45 days**

CHA emergency repairs performance against targets relative to peer group and Scotland wide

	2025/26		**2026/27**		**2027/28**	
	CHA	**Scottish Average**	**CHA**	**Scottish Average**	**CHA**	**Scottish average**
Timescales for completing emergency repairs	**2.56**	**3.63**	**2.50**			
Timescales for completing non-emergency repairs	**3.45**	**6.42**	**2.5**			

Our customer-focussed responsive repairs service is delivered in partnership with our contractors, on our reactive maintenance framework..

Effective working relationships have developed through the fixed price contract. After 12 years working together we can demonstrate successful delivery of KPIs such as response times, customer satisfaction and community benefits.

The advantages to Cassiltoun of this approach are as follows:

- Cost certainty on delivery of this aspect of our service
- Efficiencies in project management and invoicing processes
- Elimination of time-consuming annual procurement processes
- Continuity of tradespeople
- Commitment to our response timescales and void turnaround targets
- 'Buy in' to the Cassiltoun Standard and understanding by our contractors of the service required
- Community benefits through 6 Apprenticeships for local people
- City Building support for community events through sponsorship and donations.

The advantages to our tenants are as follows:

- An efficient and effective reactive repairs service
- Continuity of tradespeople
- Ability to have follow up works carried out within their home without having to wait for a further 'line' to be issued

Tenant satisfaction with the repairs service is consistently 99%, which is 32% increase from the GHA survey in 2006

Our staff take a role in quality assurance through 10% inspection sample of completed works.

Performance of the contractor and the success of the partnership continues to be monitored and reported on via regular KPI reports to the Board of Management.

4.3 Cyclical maintenance and environmental management

An annual cyclical maintenance programme takes place as follows to ensure the safety of our residents and the appearance of the local environment:

- Gas Safety checks
- Close Cleaning
- Environmental/ Landscape maintenance
- Gutter cleaning

Additionally, every two years, water testing for Legionella is carried out. At 5-year intervals, each unit of stock undergoes an electrical safety inspection.

In terms of annual gas safety checks in our properties, we operate a 10 month rather than 12 month cycle of gas safety checks. In addition to this the Association pursues a rigorous no access procedures and will make special access arrangements for example evening or weekend appointments.

We also go beyond the basic requirements as landlords by providing value added services. For example, a weekly bulk uplift service is provided as is a Skip Service for Bulk where we arrange for skips to be available in the estate at peak periods such as Christmas. Flexibility within the estate management function allows staff to undertake on the spot remedial action to ensure the communities in which we operate are attractive places to live.

At our Care Home, Buchanan Lodge, we have also taken a longer-term approach to the delivery of cyclical maintenance and testing. Our contractors provide a comprehensive facilities management service at the building providing a co-ordinated package of works. A contract has been procured and will run from October 2022 for an initial 3 years with the option to extend for a further two.

4.4 Planned investment programme

The current programme of planned maintenance is directly linked to the stock condition surveys undertaken by our Property Consultants across the entire range of building elements and the resulting Life Cycle Costing charts.

We plan to invest **£36.5m over the next 30 years.**

Although the 30-year charts are a useful planning tool and allow a longer-term projection of investment requirements, in reality we tend to focus on a 5-10 year rolling programme. The Charts are reviewed to identify what major investment is planned for the coming year, 5 years and 10 years. Analysis of reactive maintenance is undertaken to establish if there are any elements in any phase of our stock that requires to be brought forward in the plan to achieve better value for money. Consideration is given to any new or impending legislative or good practice issues that may influence the programme including maintaining all the stock to the SHQS and EESSH standards.

In 2022 the Board took the decision to actively seek efficiencies in delivering the planned investment programme for 2023/2028 by advertising for contractors for the full 5-year

period and creating our own standalone maintenance frameworkl.[5] Included with this was the option to extend the contracts on an annual basis from 2023 – 2028 dependent on contractor performance, KPIs and tenant satisfaction.

The Association is taking the approach of procuring 'partnership' contractors for each Lot of work for the following reasons:

- to minimise expenditure on annual procurement of Planned Maintenance contractors
- to achieve value for money by offering larger contract commitment over longer timescales than a traditional annual contract
- to develop efficient working relationships with qualified contractors
- to ensure that there is maximum scope to negotiate longer term community benefits from the investment in the stock

The work for the initial 5-year period and the 5 year extension was split into 7 'Lots' of work as follows:

The planned investment is communicated to tenants via our newsletters and individual tenant letters and meetings.

The approach is summarised as follows:

- Advertise the planned works on http://www.publiccontractsscotland.gov.uk
- Assess Pre- qualification submissions by interested parties
- Shortlist to a maximum of 6 contractors per Lot
- Undertake standard checks (references, H + S compliance)
- Interviews

Lot	Brief Description
1	Kitchen, Bathrooms and rewires (including joinery, plumbing and electrical rates)

[5] *The cyclical painterwork programme was also included in this approach.*

2	Windows and doors, front entrance doors and flat entrance doors (off common close), Joinery and Glazing rates
3	Electrical Works, smoke detectors, consumer and re-wiring (electrical rates)
4	Central heating, boilers, radiators, pipework (plumbing and heating rates)
5	Painter works – closes and external
6	Door entry and common close entrance doors (communications, door entry and TV rates)
7	Builder work, fencing, slabbing, landscaping & bin stores (builder works)
8	Roof works, roughcast/render, gutters/downpipes
9	Voids
10	Medical adaptations
11	Water hygiene systems

- Issue formal Invitation to Tender
- Assess tenders
- Complete Balancing Quality and Price assessment using 70/30 ratio[6]

Each contract will cover relevant work within the stock over a 5-year period.[7]

The Association is also aware of the following potential risks of taking a 'partnership approach':

- CHA could be tied into a long term contract with a contractor who fails to perform

[6] Incorporating a quality element to the selection process helps us to ensure that successful firms can be better aligned CHA's values and asset management objectives
[7] Notwithstanding 'breakout' clauses for non- performance which will be included within the contract

- CHA could be tied into a long term contract that turns out not to be value for money year on year
- One contractor could win multiple contracts and while this might bring even greater efficiencies, it could expose the Association to financial and reputation losses, particularly if the contractor goes bust.[8]

In order to minimise the risks associated with the above the Association's approach is as follows:

- Rigorous checking during the selection process
- Set up each contract for a two-year period with an annual renewal up to a maximum of 5 years at CHA's discretion. Successful Completion of the 5-year programme may lead to negotiation of a further 5-year contract for similar work.
- Establish KPIs and reporting system from the outset
- Undertake quality control whilst on site
- Determine robust lines of communication
- Include market testing of prices at regular intervals using market indices and known data/ cost experience from our consultant Quantity Surveyor.

[8] *This in reality is now considered a low risk as a result of rigorous financial checks undertaken to ensure that any contactor shortlisted in multiple Lots has the financial capability to deliver*

5 DEMAND MANAGEMENT AND SERVICE DELIVERY

We recognise that it is not solely information about the physical characteristics of our stock that informs our asset management plan. A key risk is whether our property will remain in high demand in the future.

A vital aspect of the 'whole organisation approach' to asset management is therefore the way in which the needs of current and potential customers are understood and integrated into the strategic and operational direction of the organisation. A landlord could have excellent quality stock but without having residents to occupy the units, a strategy to support them through their tenancies and an efficient procedure to re-let voids it will struggle to sustain long term inward flow of rental income. Ultimately, the long-term viability of the business could be threatened.

Our sound housing management practices in relation to tenancy management, letting and estate management assist in this "whole organisation approach".

5.1 Staff Structure

One facet of our asset management strategy is the staff resource to manage the stock and deliver a quality of service to our customers.

We aim to be an employer of choice and ensure that we go beyond best practice to protect our staff as an organisational asset. We ensure pay and conditions contribute to this and balance the needs for a strong and motivated workforce with our organisational priorities. The Association proudly holds 'Platinum Standard in Investors in People' and has achieved Healthy Working Lives Gold Level which we work hard to maintain.

Knowledge and skills are shared and developed at CHA. This is done through formal training and regular staff briefing sessions. Furthermore, a bank of policy and procedural documents are in place and are regularly reviewed to guide staff in the deployment of the strategic and operational objectives.

CHA regularly take stock of any appropriate refinements that it could make to its structure to maximise benefit to both the business aims of the organisation and to the service delivery to tenants.

Through the review process, CHA has continued its tradition of nurturing talent from within and has ensured a smooth transition to the new formation by promoting experienced staff within the revised structure.

5.2 Regeneration Services including Welfare Rights and community development activities

As noted above, it is not simply the physical nature of the property that will affect demand. Often, external factors such as local environment, amenities, employment and recreational opportunities and affordability/ ability to pay will play a role.

In line with the ethos of creating balanced neighbourhoods, we actively involve ourselves in community development and wider role projects to assist in providing a sustainable neighbourhood and thereby facilitating the protection of our asset base for the future. A strong focus is put on Tenant Participation at Cassiltoun. This ranges from involving tenants in the decision making process, seeking their views on service delivery to providing a range of Community Events.

In 2012 a decision was made by CHA in to create the post of Regeneration Manager, who in 2013/14 was successful in securing Big Lottery Funding for a Money Advice Team made up of a Financial Inclusion Officer, Welfare Rights Officer and Advice Assistant. This has developed to a Money Advice Co-Ordinator and two part-time Welfare Rights Officers. This supports the organisation's wider non-housing agenda by contributing to income maximization and reducing financial inclusion. In addition to this CHA in 2015 employed a Community Development Officer who working with the Community Woodland Officer (a post which has been in place since 2011) extends the regeneration activities and development of recreational, educational, participation and employment opportunities. The Community Team has successfully secured a range of funding and dedicated internal funds to grow in terms of staff resources and project delivery, including a Community Development Manager, Community Development Assistant, Volunteer Development Worker, part-time Digital Inclusion Worker and a variety of freelancer roles. The team delivers Cassiltoun's Community Development Strategy focuses on four thematic groups; community capacity building, health and wellbeing, regeneration of space, and employment, income maximization and local economy; the delivery of which is underpinned by asset-based community development, digital inclusion, partnership working and engagement and participation.

5.3 Approach to Service Delivery.

The Operations Team consists of Technical Team, Housing Service Team and Advice Team who function in generic roles with the stock split into two distinct areas. As a result, staff are able to be a 'one stop shop' for customers. This assists with building up a rapport with tenants in the area and for staff to develop knowledge about their stock and their estate.

All teams work closely together under the Director of Operations and are able to provide cover to deal with any periods of holiday/ sickness and thus provide an uninterrupted service to tenants.

The Cassiltoun Standard of customer service delivery has been established to ensure that both those delivering the service and those receiving it are clear on what is expected.

We also look for innovative ways to ensure we are responding to identified needs of our customers. For example, a strong theme emerging from tenant satisfaction surveys in the past has been the importance of a clean physical environment. Through our Estate Action Group and initiatives such as Skip Service for Bulk, a zero tolerance approach to graffiti and stair cleaning service for all common closes Cassiltoun assists with maintaining fresh and vibrant neighbourhoods.

5.4 Performance management

Performance Management is embedded into CHA. Through Operational Service Plans targets are set to ensure delivery of the objectives set out in the business plan. A traffic light monitoring system is used to ensure the Board of Management can meaningfully monitor and review performance.

Our performance is also monitored and regularly reported on to stakeholders, showing 'actual' versus 'target' for various aspects of the business through our website, newsletters and annual reports and annual report card.

	2019/2020		**2020/2021**		**2021/2022**	
KPI	**Target**	**Achieved**	**Target**	**Achieved**	**Target**	**Achieved**
Rent arrears	2.77%	3.9%	3.05%	4.6%	4.75%	3.69%
Void loss	0.37%	0.19%	0.39%	0.68%	0.54%	0.72%
Repairs completed within timescale	98%	100%	98%	98%	98%	98%
Tenant satisfaction	90%	99.23%	90%	99.45%	90%	97.77 %
Tenant Satisfaction (Advice Service)	95%	99%	95%	99%	95%	99%

5.5 Use of information technology

The Association uses the Designer software system called Homemaster to manage the rents, voids and repairs functions. After the Stock Condition Survey in 2024 the

investment and planned maintenance is kept on a HUB Asset Management System. This allows staff to have comprehensive access to details of the investment programme. In terms of service delivery, staff are able to advise prospective tenants at void inspections of any imminent investment plans.

5.6 External environment

The housing environment as well as the wider financial, economic and legislative environment is ever- changing.

In terms of Service Delivery and Demand Management the main issue still facing Cassiltoun is welfare reform. Although the issue of the 'bedroom tax' has been fully mitigated by the Scottish Government there are still the issues of benefit cap for tenants and universal credit. Cassiltoun has become a full service area under universal credit since December 2018 and the impact of the cases that we already have is having an impact on our arrears performance.

The key points of legislation can be summarised as follows:

- Tenants of working age who are eligible for support with their housing costs will no longer have that element of financial assistance paid directly to their landlord. Instead, it will be paid directly to the tenant.
- Tenants of working age receiving assistance towards their housing costs and who are deemed to be 'under occupying' their home will be required to make a contribution towards the costs of the rent (14% of the rent per bedroom, 25% of the rent for 2 bedrooms and above (mitigated by Scottish Government).
- Benefit Cap is a limit to the total amount of money a tenant can get from benefits. The Benefit Cap will only apply if the tenant is in receipt of Housing Benefit or Universal Credit.

The potential effect that these will have on current tenants, future tenants, CHA and the wider community are detailed below although time alone will tell the full impact of the changes

	How this affects CHA tenants	**How this affects prospective CHA tenants**	**How this affects CHA as a business**	**How this affects the wider community in which we operate**
Housing Benefit	Potential debt	Potential debt problems if	Financial risk of increased arrears.	Longer term effects on

no longer paid direct to HA	problems if unable to adequately budget	unable to adequately budget	Potential for increased staff time chasing arrears. Poor performance could increase the SHR engagement with CHA from the current 'low' status	community yet to be felt as full roll out of Universal Credit will not happen until December 2018
Required contrib-ution towards rent from tenants on benefits who under-occupy	Increased outgoings and hence potential debt problems. Possible threat to tenancy sustainment. (Mitigated currently by Scottish Governmen t but this could change.	Less flexibility will be shown to new applicants in terms of allocations. For example tenants who have access but do not have custody of children will no longer be allocated an extra bedroom	Less flexibility to use allocations policy to ensure balanced communities. For example, ability to under-occupy properties to avoid over-concentration of children in one block will no longer be feasible. A mismatch between supply and demand may emerge with a lack of smaller units and an excess of larger units.	There have been no effects on the community since implementati on due to the Scottish Government fully mitigating this.
Benefit Cap limit on tenant's income from benefit	Limit on income leaving tenant with potential debt problems, inability to meet rent obligation and possible threat to	Potential debt problems if unable to adequately budget or inadequate income to meet outgoings	Financial risk of increased arrears. Potential for increased staff time chasing arrears. Poor performance could increase the SHR engagement with CHA from the current 'low' status	Effects on community already being demonstrate d with tenants being unable to afford rents and homes being repossessed linking to

	tenancy sustainment			poor tenancy sustainment

Specifically for Castlemilk the above has been compounded by the closure of the local housing benefit office. Tenants are no longer able to visit a conveniently based office to deal with claims and queries.

CHA identified at an early stage the implications of the proposed welfare reforms. As noted above, we employ a dedicated Money Advice Team. They works as a Team in order to maximise tenants' income, assist with debt management and attend appeals with our tenants. They work closely with the Operations Team who highlight cases where tenants' are in arrears and in need of assistance and have provided training and advice to the Operations Team on submitting Discretionary Housing Payment applications.

We continue to:

- Engage with our tenants providing advice and assistance on all benefit and debt related issues.
- Provide training for staff and Board members
- Provide regular updates in our newsletters
- Provide Information on our website
- Consider financial and risk assessments
- Regularly review our policies
- Apply for funding for additional resources to maximize benefits (e.g. funding received for post of digital inclusion officer to assist tenant's navigate the on-line claims system).
- Have in place additional resources to maximize access to Discretionary Housing Payments and exemption conditions for Under-occupation.
- Include in our business planning increased tenant interventions to enable financial and digital inclusion
- Develop partnerships with other agencies

The Association also makes use of mobile technology to assist with service delivery within the homes of our tenants Money Advice and Operations Staff have tablets to assist with checking on-line claims, rent accounts etc.

5.7 Retaining our tenants

An excellent 'customer journey' is at the heart of CHA's ethos. We aim to provide an environment that encourages people to remain in their tenancies for as long as possible.

As detailed above, CHA's approach to service delivery and community engagement seeks to facilitate this.

We are committed to ensuring that the changing needs of our tenants are addressed in terms of any physical aids that maybe necessary to enable tenancy sustainment. On an annual basis, in addition to applying to the Scottish Government, via Glasgow City Council, for grant funding to meet these needs CHA set a budget from our own money for the stock received from GHA under stock transfer as this stock is not eligible for the grant funding. We work closely with our tenants, occupational therapists, our contractor and the local authority to deliver best value for money in this respect.

Further, a Mutual Exchange Policy and Allocation Policy operate to assist tenants who wish to remain as tenants but seek alternative housing due to changes in their circumstances.

5.8 Potential customers

The Association has a relatively stable core of tenants. As at 31/03/2022, more than 70% of tenancies had been sustained for 4 years or over. In 2021/22 there were 113 re-lets this compares with 108 re-lets in 2020/21 and 71 re-lets in 2019/2020. The increase in the main is down to the impact of new-build developments in the area. A waiting list is held with applications assessed on the basis of need as detailed in the organisation's Allocations Policy.

5.9 Waiting List

As at 31/3/22 there were 779 applicants on the list, throughout 2021/22 we had 544 new applicants and received 37 section 5 homeless referrals from Glasgow City Council. A waiting list review is carried out each year and 474 application where cancelled in 2021/2022 as either re-housed or did not respond to the review.

5.10 Void management

From a business point of view it is beneficial for Cassiltoun to have a low turnover of stock. The process of re-letting costs the Association in terms of

- Staff time in administration
- Maintenance expenditure on standard safety checks and other works required to make the property safe and attractive for allocation
- Lost rental income for the days of non- occupation
- Wider estate management risks associated with properties lying empty

Cassiltoun seeks to turn voids around as quickly as possible. The approach to void management is set out within the Association's Void Policy. Cassiltoun have strategies in place to assist in minimizing difficult to let properties or improving take up of properties in low demand areas.

A comprehensive list of management steps used to address difficult to let/low demand property re-lets are outlined in the Procedures for Void Properties. Some examples include:

- Making physical, social conditions and environmental improvements in areas of difficult to let housing.
- Converting and improving unpopular properties to a higher standard.
- Allocating difficult to let properties to non-priority applicants where applicants with more housing points are not forthcoming.

Accompanied viewings have also significantly improved the success rates of lettings and reduce the possibility of refusals. They give applicants a chance to ask questions, Cassiltoun give the applicant realistic advice on their options, provide information on the property and explain about outstanding repairs.

Correct allocations and the condition of the property can all help to minimise the number of refusals, which in turn helps achieve sustainable communities, good estate management and reduces anti-social behaviour problems. We generally carry out all repairs prior to a tenancy commencing but on occasions will carry out follow up work after the new tenant has moved in. In 100% of cases, we follow up with a settling in visit 6 weeks after tenancy commencement.

We are aware that the Scottish Housing Regulator is keen to see that we have specific plans in place to protect 'core stock'. However, all stock at CHA is core to the business and while there are some properties that are slightly more challenging to let than others, there is no division between 'core' and 'non- core'.

In terms of setting and meeting targets the Association has been successful in achieving the following:

	2019/2020		2020/2021		2021/2022	
	Target	***Actual***	***Target***	***Actual***	***Target***	***Actual***
Average number of days for void turnaround	12	9	12	33.09	12	30
Lost rental income through voids	0.37%	0.19%	0.39%	0.68%	0.54%	0.72%

Source: Scottish Housing Regulator

In terms of Scotland-wide performance the Association achieves above the average.

	2019/2020		2020/2021		2021/2022	
	Scottish average	***CHA actual***	***Scottish average***	***CHA actual***	***Scottish average***	***CHA actual***
Average number of days for void turnaround	*34.03*	*9*	*56.2*	*33.09*	*50.97*	30
Lost rental income through voids	*1.21%*	*0.19%*	*1.37%*	*0.68%*	1.42%	0.72%

Source: Scottish Housing Regulator Landlord Report

5.11 Owners

An important part of looking after our own stock is ensuring that we effectively communicate with other owners in our estate, as there is a shared role in estate management and common works.

At present we have owners and sharing owners as detailed below.

	Tenants	Owners	Sharing Owners	TOTAL
Area 1	550	26	2	578
Area 2	527	120	0	647
Area 3	40	0	0	40
TOTAL	1117	146	2	1,265

We have a clear approach to good engagement in mixed tenure blocks that is detailed in our Factoring Policy and Statement of Service.

There are on-going cyclical contracts that are billed out to owners on a pro-rata basis such as environmental contracts and communal painterwork contracts. We acknowledge the importance of giving the owners value for money service to ensure that they pay their bills to us and are 'on board' for any future major works.

5.12 Links, networks and joint working

Staff throughout the organisation have developed a robust network of housing sector contacts with whom they can share best practice and where appropriate introduce mutually beneficial joint initiatives.

Significantly for prospective tenants, a joint working approach to sharing housing application forms is used with other locally based RSLs in the Castlemilk area. The benefit to applicants is that they only need to fill in one form but have access to all of the areas that they wish to be considered for.

Other examples of some of the agencies that we regularly work with are as follows:

- Talbot Association
- Social Work Department
- Carr-gomm
- SAMH
- Glasgow Community Safety Service
- Land and Environmental Service at Glasgow City Council

- Strathclyde Police/ Linn Community Policing Team
- Homeless Service at Glasgow City Council

Staff and Board Members attend various forums and conferences to ensure that CHA as an organisation is up to date with current issues in the sector.

- Glasgow and West of Scotland Forum of Housing Associations (GWSF)
- Share
- Chartered Institute of Housing (CIH)
- Scottish Federation of Housing Associations (SFHA) and their various staff forums
- Social Enterprise Network
- EVH
- Development Trust Association
- Wider Role Forum
- Castlemilk Housing Managers Forum
- Citywide Housing Strategy and Investment Forum
- Local Housing Forum
- Annual Joint Stakeholders Housing Event (GCC)
- SDM users group
- Police Liaison meetings
- Estate Action Group
- Focus Group
- Castlemilk Park Group

5.13 Customer Satisfaction

We actively seek feedback from our tenants to gauge their opinion on the services that they are receiving. Ultimately, satisfied customers are necessary for our overall success.

In line with the Scottish Regulator and Scottish Social Housing Charter Cassiltoun carryout a tenant satisfaction survey every 3 years. These surveys have demonstrated High levels of tenant satisfaction with Cassiltoun as a landlord. The Association will be

engaging with tenants during 2022 to capture specific views on service delivery and areas where the Association can improve.

*Tenants are asked this question during the new tenant visits and the results logged and evidenced to be reported in the ARC.

**Our contractors complete a tenant satisfaction form after each repair is carried out this includes all reactive and gas repairs, this information is logged, collated and reported in the ARC.

Further, specific satisfaction is sought throughout the year for example on estate management issues. We use feedback to tailor our service. We specifically link our tenants' opinions on contractor performance to future decisions on allocating work. All our contracts are allocated on a 70% quality / 30% price basis with tenant satisfaction feeding into the quality score.

Additionally, on the completion of any major repairs works a tenant satisfaction survey is completed at the post inspection to ensure that tenants' views on the end to end process are captured and this feeds into our future plans for delivery. Furthermore, senior staff are actively engaged with the tenants- ensuring that visits take place during and after major investment works to find out face-to-face with tenants their opinions on the delivery of the service.

5.14 Augmented Tenant Participation

Cassiltoun has a long tradition in actively engaging with stakeholders, it is part of the ethos and culture of the Organisation.

In December 2015 Cassiltoun appointed a Community Development Officer to promote tenant participation within our community, to work closely with our existing tenant's groups and forums and organise various tenant/resident events to promote the work of the Association

In line with the Scottish Housing Charter, we have a Community Advisor Panel (previously known as the Tenants Focus Group) ensuring that tenants' views are at the heart of what we do. The view of the tenants is a key driver for us in shaping the services that we provide. We also have a Youth Advisory Panel who are part of our 'stepping stone' approach to scrutiny and meaningful participation; the panel are introduced to decision-making and being a 'critical friend' through workshops, co-designing projects, skill development, wider volunteering opportunities, co-writing funding applications and deciding on budget spend.

This is part of our increasing use of 'self assessment' to help drive forward improvements. We assess Cassiltoun's performance against legislative and regulatory expectations, business plan targets, objectives and tenant/service standards. We also compare our performance against other Housing Associations.

The aims of the Community Advisory Panel are as follows:

- To ensure continuous performance improvement.
  - Members will have unrestricted access to all service areas
  - An annual programme of work will be agreed.
  - Service quality and performance will be the main priority.
  - To help improve day-to-day services.
  - Focus group will create improvement plans.

- Ensure tenants views, aspirations and priorities are central to Cassiltoun Housing Association.

- To help base services on what tenants want **NOT** what Cassiltoun HA think they want.

The benefits that we achieve from working with the Community Advisory Panel are as follows:

- Improved tenant satisfaction
- Improve the standard of our day to day services.
- Provide improved value for money.

The Community Development Manager and Community Development Assistant work with the Community Advisory Panel to provide the support and training required. The Community Advisory Panel chose a topic to scrutinise and employ a variety of methods to increase their knowledge base to thus then develop recommendations for the Board of Management to consider. Approved recommendations then form an Action Plan which is routinely monitored as part of Senior Leadership Team Meetings.

6 LINKS TO BUSINESS PLANNING

6.1 Financial management

Our asset management plan links closely to our business planning processes and assumptions where we seek to continually strengthen our financial stability and long-term viability.

6.2 Projections

We seek to optimise our investment income and do this through our Treasury Management Policy. We manage our borrowing arrangements to ensure that we are always in a position to meet our financial obligations as they fall due, whilst minimising excess cash and liquid resources held.

We also review our loan portfolio periodically to ascertain if we are achieving best value in terms of condition of loan finance. Further, we appraise our assumptions on cost on an annual basis taking into account trends and statistical information about inflation and cost increases.

As outlined elsewhere in this plan, we constantly seek to drive greater efficiencies for our tenants and the business overall.

We manage our general reserves in such a way that they consistently increase within the medium to long term. It is recognised that some years may experience a fall in general reserves compared to previous years due to planned maintenance investment. However, the medium to long-term trend remains upward.

There is a logical flow in our decision-making. Good information informs our 30-year life cycle costings. Our 30-year life cycle costings are integrated into our Business Plan projections. Our Business Plan projections take account of the external environment and the threats that may arise.

6.3 Budgeting

Each year the Board of Management approves the annual budget and rolling five-year strategic financial plan. Key risk areas are identified and performance is monitored throughout the year with any relevant action taken.
Approval procedures are in place in respect of major risk areas such as contract tenders, expenditure and treasury management.

The embedded reporting cycle monitors control of operating costs and the 'actual' versus 'budget' expenditure. This assists the Board of Management in approaching their governance function.

6.4 Cash flow

Regular and predicted inward flow on cash to the business is vital to our sustainability. Rent, as our main source of income, is efficiently collected with robust procedures in place to minimise arrears. Our performance in this respect is detailed in Section 5.4 above.[9]

As identified elsewhere in our plan, the payment of the new Universal Credit direct to tenants, who then have to budget and pay Cassiltoun their rent, is an acknowledged threat to our cash flow. We have budgeted for the anticipated cost of staff time, legal costs and cash flow implications arising from this. We believe we have made adequate provision to deal with this and have a variety of measures in the wider business plan that will mitigate against the effects. For example, the fixed price reactive repairs contract with City Building helps give us some cost-certainty on our out-goings.

The Association's strategy of maximising the funding of capital developments from its own reserves has maintained a low level of mortgage interest repayments, low level of long term liabilities and low level of encumbered stock relative to the stream of rental income. The level of debt per unit at our stock is coming down each year and requires no additional borrowing to finance our planned works.

Furthermore, Buchanan Lodge our 40 bed care home has virtually nil collection costs associated with the rent as a result of the care partner Talbot paying the rent direct to CHA by cheque. Although the 40 bed spaces contained within this schemes is less than 5 % of our total stock it still provides a secure income for that element of the business.

For the remainder of the stock, it will take time to see how this plays out and the full extent of the implications of the introduction of Universal Credit in December 2018 and it being paid directly to tenants.

However, even with our prudent assumptions we can:

[9] *The operational target that is set varies from the business plan target for void loss.*

- afford to deliver our planned investment and maintain our range of services without undertaking additional borrowing
- meet our Covenants with lenders
- Retain a cumulative cash position of at least £2.5m each year for the next 30 years

6.5 Financing Asset Investment

We plan to finance all our major repairs investment internally without the need to raise private finance on our asset base. Where possible, we seek to lever in external grant funding to assist with our work specifically to support increased energy efficiency measures.

6.6 Affordability

We endeavour to keep our rents affordable to our tenants. Although approximately two thirds receive assistance towards their rent costs through the benefits system, over 30% pay their rent without any support.

Rents are benchmarked via Scottish Housing Best Value Network (SHBVN) and we are comparable with our peers. In terms of the Scotland- wide picture the following shows that our recent rent increases have been below the Scottish average:

Annual rent increase

	2020/2021	**2021/2022**	**2022/2023**
Cassiltoun	**2.6%**	**1.6%**	**3%**
Scottish Average	**2.56%**	**1.3%**	**2.88%**

Source: Scottish Housing Regulator

6.7 Insurance

We ensure that our stock is comprehensively insured and that valuation of the stock for insurance purposes is regularly updated.

7 CHALLENGES AND RISK MANAGEMENT

Risk Ref	Risk category	Risk Description	Inherent Risk			Control measures	Residual Risk			0wner	Risk Score	Further required actions	Assurance
			P	I	R		P	I	R				
1	Financial Operational	Increased rent arrears, voids, bad debt. Failure to achieve projected inwards cash flow Changes to the profile of demand Business cannot support the planned investment in the stock	40	40	80	Measures within business plan to take account of potential reduced income/ increase operational costs	20	20	40	Director of Operartions	120	On-going tenant engagement to minimise financial loss.	The Association has taken action to mitigate this risk however we must remain adaptable and monitor this risk
2	Operational External	Failure to deliver planned investment in stock- Stock falls below SHQS/ does not meet expectations of customers leading to a drop in demand	10	10	20	Cycle of Performance Management reporting to Board of Management	10	10	20	Director of Operations	40	On-going Performance Management systems to monitor progress	Stock currently complies with SHQS. Should future surveys find additional work it will be minimal

Risk Ref	Risk category	Risk Description	Inherent Risk			Control measures	Residual Risk			0wner	Risk Score	Further required actions	Assurance
			P	I	R		P	I	R				
3	Operational External	Critical failure of building elements Failure to meet SHQS	10	10	20	Regular stock condition surveys by external consultants	10	10	20	Director of Operations	40	Engagement of JMP to carry out SCS	Life Cycle Costing plan mitigates this risk
4	Operational External	Introduction of more onerous Energy Performance requirements Failure to meet new standards	20	30	50	Staff awareness on developments relating to this matter from Scottish Government	20	20	40	Director of Operations	90	Keep up to date with new requirements and plan accordingly	Appoint specialist consultants to assist.
5	Financial Operational External	Failure (or insolvency) of key contractors/ breakdown of partnerships. Loss in continuity of service to tenants. Negative financial implications to organisation Loss of reputation	40	90	130	Robust financial checks On-going performance monitoring Payment in arrears	30	50	80	SLT	210	On-going performance monitoring	Potentially a major risk. We have acrried out detailed financial checks and will monitor on an on-going basis

Risk Ref	Risk category	Risk Description	Inherent Risk			Control measures	Residual Risk			0wner	Risk Score	Further required actions	Assurance
			P	I	R		P	I	R				
6	Financial Operational	Inaccuracy/ out of date information held Poor investment decision making	20	40	60	Regular stock condition surveys and systems of integrating information to current software packages	10	20	30	Director of Operations	90	Incorporate annual update requirements into corporate planning calendar	Implement procedures and review to ensure our records are robust. Continue to use external checks.
7	Financial Operational External	Failure to meet legislative and good practice requirements (asbestos/ Gas safety/ legionella) Personal injury, legal action against CHA, loss of reputation	20	60	80	Maintenance Policies and Procedures	10	30	40	Director of Operations	120	Review cycle of checks	Good practice measures in place. Experienced specialist contractor employed.
8	External	Failure to deliver requirements of Scottish Social Housing Charter Elevated engagement from SHR	20	50	70	Pro-active work at CHA to set up ARC Consultation Group and performance	10	20	30	Chief Executive	100	Monitor performance through ARC Consultation Group	Association is preparing for the Charter and ARC. Set as a priority by SMT and Board.

Risk Ref	Risk category	Risk Description	Inherent Risk			Control measures	Residual Risk			0wner	Risk Score	Further required actions	Assurance
			P	I	R		P	I	R				
						monitoring systems. Development of SDM system to provide ‘at a glance’ dashboard of performance						Self-assessment ‘trial run’ prior to official submission	

8 IMPROVEMENT PLAN

Action	Outcome	Officer in Charge	Timescale
Continue actions to mitigate effects of Welfare Reform	Reduced negative effect on inward cash flow	Regeneration Manager	In place subject to SMART Planning 6 monthly review.

Action	Outcome	Officer in Charge	Timescale
Incorporate identified Asset Management Risks into Corporate Risk Management	Integrated approach to Risk Management to re	Chief Executive	In place subject to SMART Planning 6 monthly review.
Review how asset information is stored and kept up to date	Improved accuracy of stock data to assist with robust investment planning	Director of Operations	In place subject to SMART Planning 6 monthly review.
Incorporate annual update of Asset information into governance timetable	Improved accuracy of stock data to assist with robust investment planning	Director of Operations	In place subject to SMART Planning 6 monthly review.
Continue to profile Energy Efficiency of stock from EPCs. Assess implications including resource requirements of climate change agenda and cross reference with on-going investment plans to ensure future proofing of stock	Clear understanding of the performance of our properties in relation to energy efficiency. Improved accuracy of stock data to assist with robust investment planning specifically in relation to anticipated Energy Efficiency Standard for Social Housing	Director of Operations	In place subject to SMART Planning 6 monthly review.
Incorporate Energy Performance considerations in development of component specification	Improved energy efficiency of stock contributing to reduced carbon	Director of Operations	

Action	Outcome	Officer in Charge	Timescale
	emissions and Climate Change targets. Safeguarding tenants from fuel poverty		
Review our approach to fulfilling our obligations under Fire Safety legislation at common areas of tenements	Alignment with legislative and good practice requirements	Director of Operations	
Review our approach to 5-year cycle for electrical safety inspections	Alignment with legislative and good practice requirements	Director of Operations	
Expand customer satisfaction surveys to include owners	Integration of owners' opinion into planning of future investment in common works	Director of Operations	
Incorporate annual update on progress in achieving this Improvement Plan into governance timetable	Achievement of our Asset Management Strategy	Chief Executive	

9 CONCLUSIONS

Our Asset Management Strategy and Plan have a strong relationship with the overall corporate objectives of Cassiltoun and link directly to our 30-year business plan.

Our systems ensure that we keep our stock in good condition and we are able to remain responsive to the changing environment, meet changing needs and rising standards and aspirations.

We base our decision-making on sound and robust information and remain aware of potential threats that could affect demand for our stock affect or our ability to deliver our range of services.

In line with good governance and effective performance management, robust reporting and monitoring procedures are in place to ensure we are meeting our targets.

We have well-developed arrangements in place for achieving value for money and maximising efficiency in delivering the asset management and repair service in a way which is customer focussed and treats equality as a priority. Our approach to date demonstrates a keen eye for achieving value for money by partnership working and innovative approaches to procurement. We find efficiency savings and exploit opportunities to bring wider benefit to the neighbourhoods we serve through the inclusion of community benefits within our contracts.

We go well beyond the basic requirements of a landlord and take a ‘wider role’ approach to our place in the community. Tenant participation and community engagement are at the heart of our goal to retain our tenants.

We are increasingly using self-assessment techniques and have identified some areas for improvement and have established an Improvement Plan that we will implement to drive forward even better results for the business and our customers.

We are clear on what assists us in getting the most out of our assets. Through prudent financial planning and careful risk management – and not forgetting the commitment and ‘buy in’ from staff - we have the capacity to deliver.

Monitoring and Review

Actions agreed within the Improvement Plan will be integrated to staff work plans.

Progress in achieving the Plan will be reported to the Board of Management on an Annual basis. Furthermore, the ARC Consultation Group set up to monitor our fulfilment of the Tenants Charter requirements will continue to play a pivotal role in performance management.

The Asset Management Plan as an individual document will be reviewed every 5 years as a minimum.

However, we acknowledge that our asset management is integral to the wider corporate planning process. If during the course of other corporate planning and reporting it becomes apparent that the Plan requires earlier updating, the review period will be brought forward accordingly.

10 APPENDICES

Appendix 1: Links to other key documents

Cassiltoun HA Business Plan

Cassiltoun 10 year Investment Programme and 30 year Life Cycle Costings

Cassiltoun HA Internal Management Plan

DTZ Barclays Stock Valuation Report

JLL CAF Bank Valuation Report 2018

Tenant Satisfaction Survey

Brown and Wallace Stock Condition Report

Cassiltoun Housing Association http://www.cassiltoun.org.uk

ARC/ Scottish Housing Regulator
http://www.scottishhousingregulator.gov.uk

Scottish Social Housing Charter http://housingcharter.scotland.gov.uk

Equality and Diversity Policy

Factored Owners Policy

Procurement Policy

Rent Arrears Policy

Void Management Policy

Repairs and Maintenance Policy

Tenant Participation Policy

Tenant Participation Strategy and Action Plan

Appendix 2: Glossary

ARC Annual Return on Charter

CDM Construction Design and Management

CHA Cassiltoun HA

CIH Chartered Institute of Housing

EESSH Energy Efficiency Standard for Social Housing

ECO Energy Company Obligation

EPC Energy Performance Certificate

GCC Glasgow City Council

GHA Glasgow Housing Association

GWSF Glasgow West of Scotland Forum

OSCR Office of the Scottish Charity Regulator

RSL Registered Social Landlord

WRO Welfare Rights Officer

SFHA Scottish Federation of Housing Associations

SHBVN Scottish Housing Best Value Network

SHQS Scottish Housing Quality Standard

Computer software packages:

SDM

SAGE

RAM