

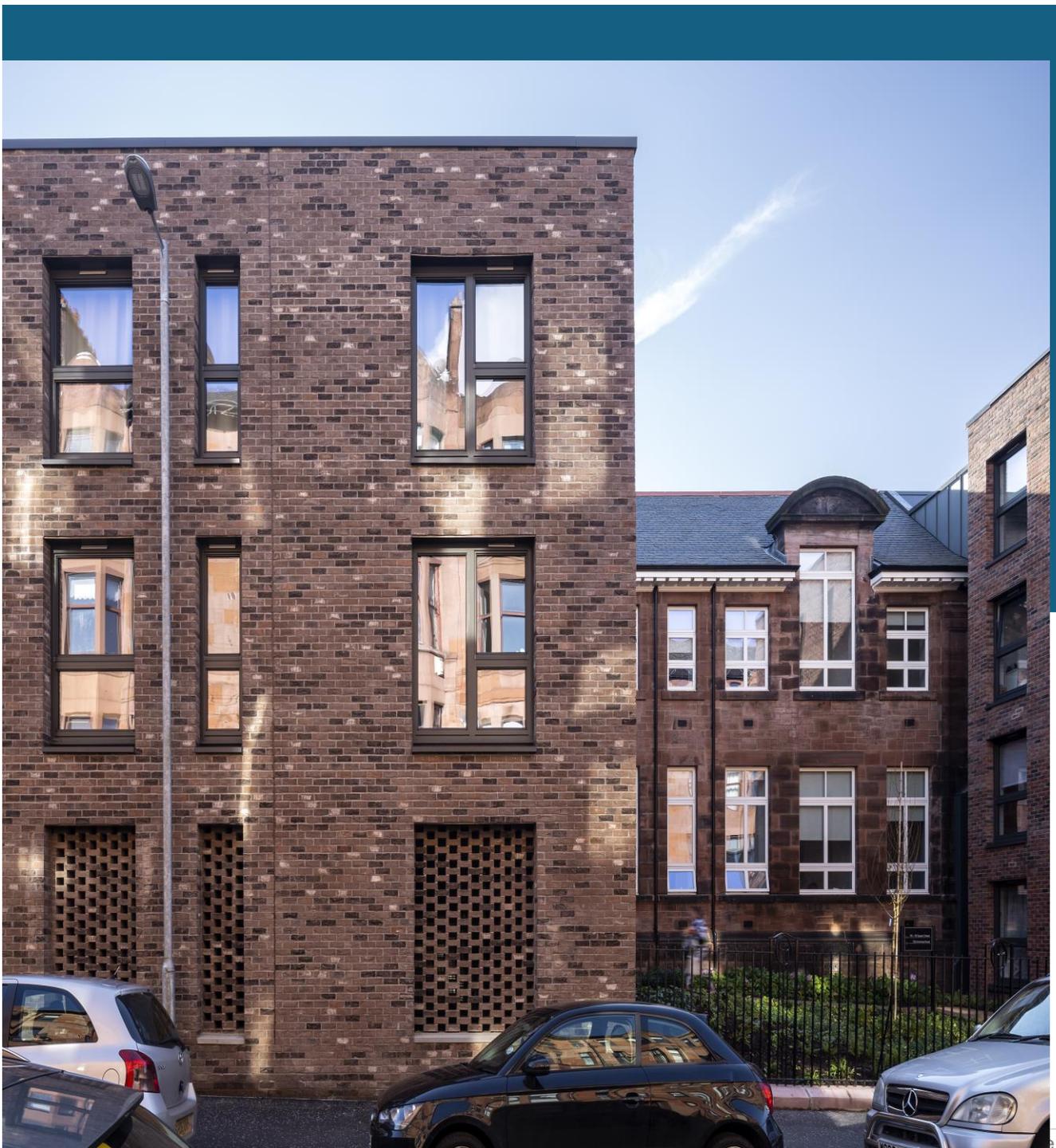
Integrated Asset Management Strategy 2024-2029

Cathcart and District Housing Association

Email address: info@cathcartha.co.uk

Telephone: +44(0)141 633 2779

Website: www.cathcartha.co.uk



Contents

Item	Content Item	Page Number
1.	Foreword & Executive Summary	3
2.	Approach to Asset Management	4
3.	Purpose	5
4.	Introduction	6
5.	Our Properties	8
6.	Planned Capital & Maintenance Budgets	9
7.	Annual and Cyclical Programme	10
8.	Responsive Day to Day Repairs and Voids	11
9.	Asset Standards	13
10.	Benchmarking Asset Performance	15
11.	Tenants Health and Safety Compliance	17
12.	Consultation with Tenants and Stakeholders	19
13.	Risk Assessment & Management	20
14.	Growth and Disposal	22
15.	Procurement and Value for Money	23
16.	Business and Financial Planning	24
17.	Demand and Sustainability	25
18.	Regulatory Compliance	26
19.	Appendix 1 - Pestle Analysis	27
20.	Appendix 2 - SWOT Analysis	28
21.	Glossary	29

References:

- Business Plan 2024-2029
- Annual Assurance Statement
- Stock Condition Survey
- Customer Satisfaction Surveys
- Investment Planning
- CDHA budget and financial statement
- Senior Management Team knowledge
- CDHA Policy and Procedures
- SHR Integrated Asset Management Strategy Guidance

1.0 Foreword/Executive Summary

We are pleased to present Cathcart and District Housing Association's Integrated Asset Management Strategy 2024-2029.

A key component of the Association's Business Planning process, as demonstrated within the current CDHA Business Plan 2024-2029 this document builds on the Association's vision for the management of its stock, and assets over the next five-year period.

This Integrated Asset Management Strategy is a forward-looking strategy, that embraces the Scottish Housing Regulator's strategic document 'Integrated Asset Management' Recommended Practice and Guidance.

This strategy will also outline our commitment to continuing to provide *"excellent housing and services to our members, residents, and service users"* - today and into the future.

This strategy also embraces our mission statement *"CDHA accepts the challenge to deliver comprehensive housing services which meet or exceed the needs and aspirations of our clients"*. It also recognises that good asset management is core business for the Association and that its strategy must be seen as an integral part of its business planning processes.

To ensure that this strategic document covers all of the essential elements of Integrated Strategic Asset Management, it reflects the five principles of Strategic Asset Management as detailed within the Scottish Housing Regulators Recommended Practice.

This strategic document takes cognisance of changes in legislation and changes that will have a direct impact on the management of the Association's assets. It is also intended to act as a management tool for the CDHA team to use in their individual roles and committee members in their strategic and policy making roles.

The Association has reviewed and developed our approach to integrated asset management so that assets, tenants health & safety and homes are sustainable and remain fit for purpose in the short, medium, and long term. In this way, CDHA will protect the interests of current and future tenants, and its property assets and reflect on the opportunities and threats the Association faces in an ever-evolving external environment in which we operate and the current period of positive change within the Association.



Christine Leitch
CDHA Director



2.0 Approach to Asset Management

An integrated approach to asset management focuses on every aspect of asset performance to establish if continued investment is sustainable. If an asset is fit for purpose, it should be:

- ✓ managed efficiently and generating demand;
- ✓ in good condition with a costed, affordable maintenance programme;
- ✓ making a positive contribution to the Association's business plan;
- ✓ delivering value and amenity.

To support Cathcart and District Housing Association's pursuit of achieving an integrated approach to asset management, and to ensure our assets continue to meet the needs of tenants and residents, the Scottish Housing Regulator has recommended five practical principles:

Principle 1: Governing bodies and committees lead the strategic response to Asset Management and should be assured that assets are managed effectively.

Principle 2: Social landlords should have a comprehensive understanding of their assets.

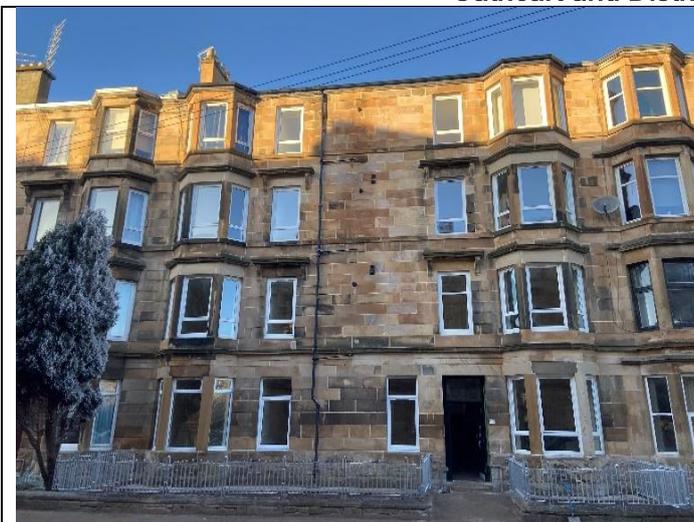
Principle 3: Social landlords should develop an approach to understanding the value of their assets.

Principle 4: Integrated asset management outcomes should be understood and used as evidence to inform future investment decisions.

Principle 5: Social landlords should use the integrated asset management outcomes to inform their asset management strategies.

The Association will commit to these 5 principles, and this Integrated Asset Management Strategy will reflect on the published report and guidance from the Scottish Housing Regulator. The Asset Management Strategy has also been produced to reflect the business needs of the Association in light of changes to the operating environment, drivers for regulatory reform and most recently the unprecedented challenges of the pandemic which we are still dealing with today that requires innovation and flexibility in our delivery model.

Cathcart and District HA typical property types



3.0 Purpose

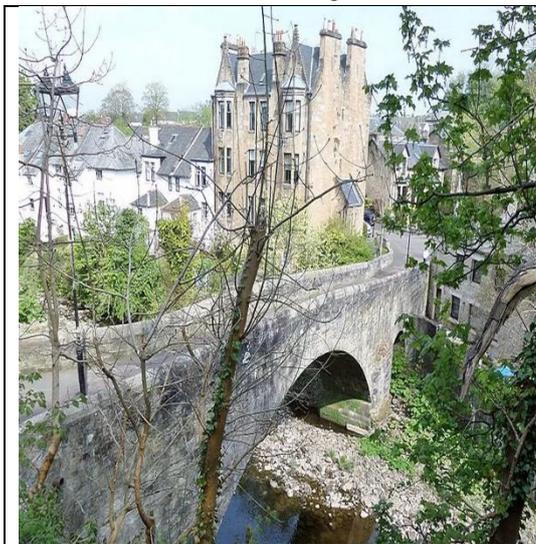
The purpose of the Association's Integrated Asset Management Strategy is to:

- Set out the framework for its approach to managing its assets in order that it achieves its aims and objectives both now and in the future.
- Propose a working document and an action plan to assist with continual improvement in the efficient and effective delivery of the Integrated Asset Management Strategy.
- The Business Plan also underpins the Association's robust approach to strategic asset management and the integrated asset management strategy.

The objectives of the strategy are as follows:

- To underpin the Association's Business Plan approach to an integrated asset management strategy;
- 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;
- To focus on the Association's new build ambitions and priorities, tenure diversification, the Social Housing Net Zero Standard (SHNZS), maintaining the Scottish Housing Quality Standard (SHQS) and managing voids amongst other priorities;
- To set out our approach to asset investment;
- To evaluate the Association's housing stock against existing housing needs and demand information;
- To clarify Cathcart and District HA's understanding of customer needs and detail how it ensures that it keeps abreast of the changing needs of current and potential tenants;
- To provide an integrated understanding of the 5-year investment planning and 30-year Life Cycle Plan for the Association and how asset management impacts investments;
- 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;
- How the Association will challenge itself to continually improve and remain effective and efficient in supporting its strategy.

Snuffmill Bridge, Cathcart



Old Cathcart



4.0 Introduction

The area of Cathcart's history can be traced back to the 12th century by the family of that name, and this area of Glasgow has significant clan Cathcart history.

Cathcart & District Housing Association (CDHA) was established in 1978 and is a registered charity organisation. CDHA owns and manages 586 homes, 40 lock up garages, and factor 442 privately owned properties. The Association offers high quality accommodation within the Cathcart & Mount Florida area, on the south side of Glasgow.

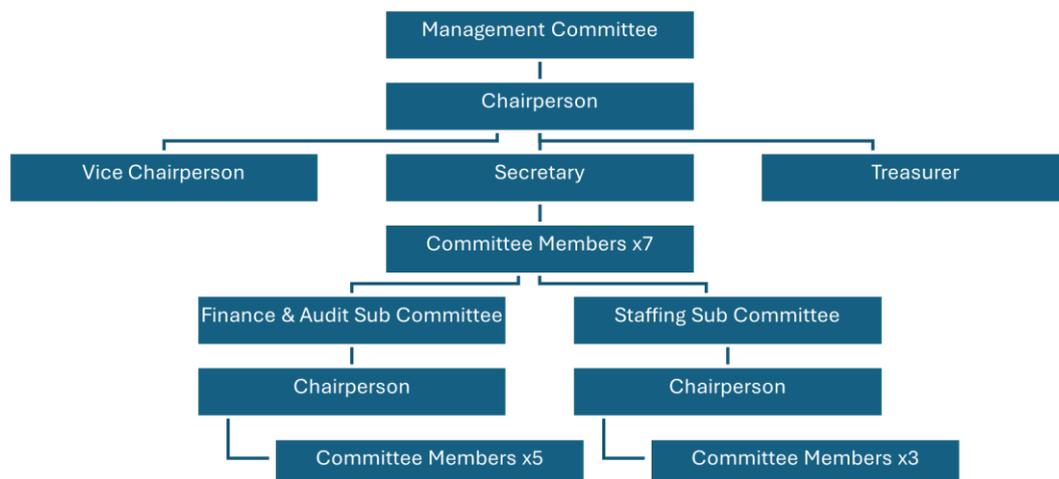
Throughout this period, CDHA has undergone a programme of comprehensive tenemental improvements. CDHA then embarked on a new build development programme, to meet the need for more social housing at Dairsie Court (16 flats) and since then has added another new build development at Holmlea Court (16 flats) and Spean Street (10 new flats). In 2010, the Association obtained a further 284 properties through second-stage stock transfer with Glasgow Housing Association (GHA). In 2017, the Association obtained £1m to further our acquisition ambitions in the Newlands Road and Holmhead Place area of Cathcart which brought our total property assets to 586. The Association's assets incorporate all heritable property, including rented housing stock, lock up garages and CDHA's main office. We also have responsibilities in relation to Common Areas where the Association provide Factoring Management services within our mixed tenure blocks.

The Association also wants to ensure that our homes and other property assets are in the right location and are fit for purpose. For CDHA, the above definition reflects the process we apply to ensure that the assets we need to operate are managed effectively, provide value for money, support growth and diversity and are sustainable into the future.

The Association has built a solid track record of driving positive change within our community through housing-led regeneration and high-quality service provision and we have an excellent reputation for getting things done, on time, delivering high standards of service and having a forward-thinking management committee that fully support our integrated asset management strategy.

The Association has been focused and gone through a period of change and worked positively and productively with our team of staff and management committee to provide the right investment in our homes over the years, including a focus on tenant's health and safety compliance. We also placed importance on wider community regeneration as we are committed to making Cathcart and Mount Florida a safe and secure place to live now and in the future.

CDHA Management Committee Structure



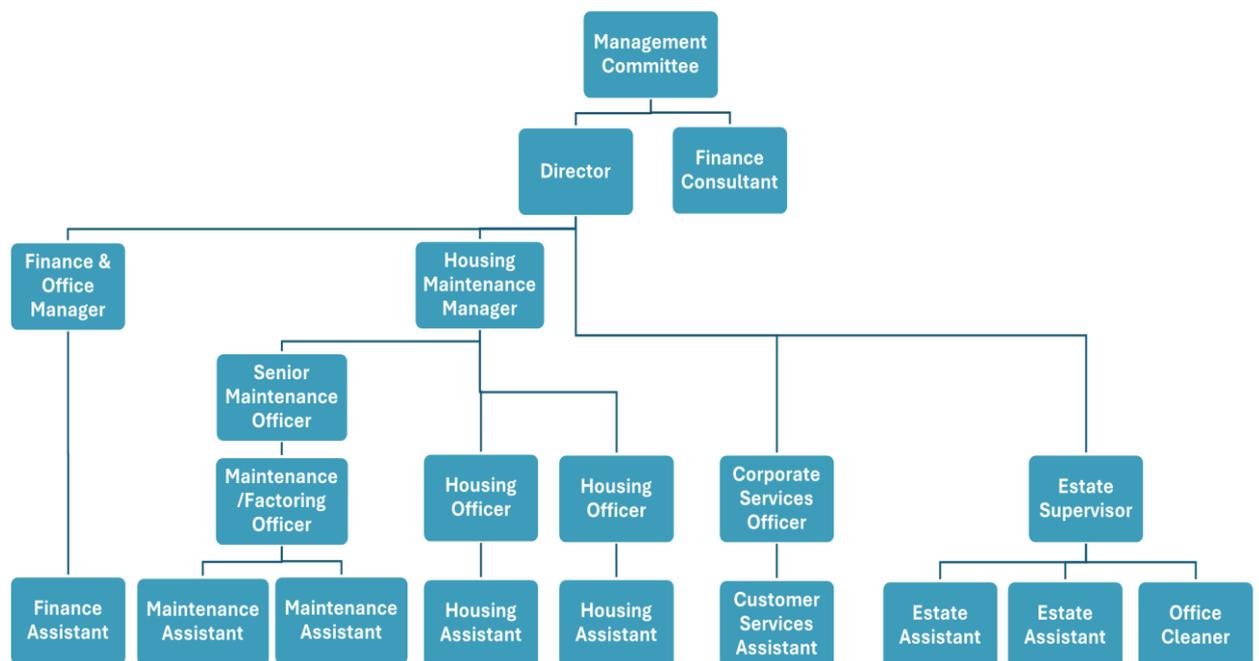
CDHA is led by a Management Committee made up of local tenants & residents and other individuals with an interest and/or skill that suits the aims of the Association. Each Management Committee member brings particular skills and experience to the governing body.

The Management Committee are tasked with making the key decisions about the Association's direction and providing challenge and oversight of the staff team to ensure that all decisions and services are provided and delivered in the best interests of our tenants and customers.



Some of the CDHA staff team 2024

CDHA Staff Structure



CDHA's staff team of 17 is led by the Association's most senior officer; the Director who is responsible for supporting the Management Committee and inspiring and leading the staff team to deliver our services and improvement plans as we move forward through challenging times. The Director is supported by a Senior Management Team consisting of the Finance & Office Manager and Housing Maintenance Manager.

The staff team provide housing management services, factoring management services, maintenance management services and a wider environmental service.

Our Estate Services Team



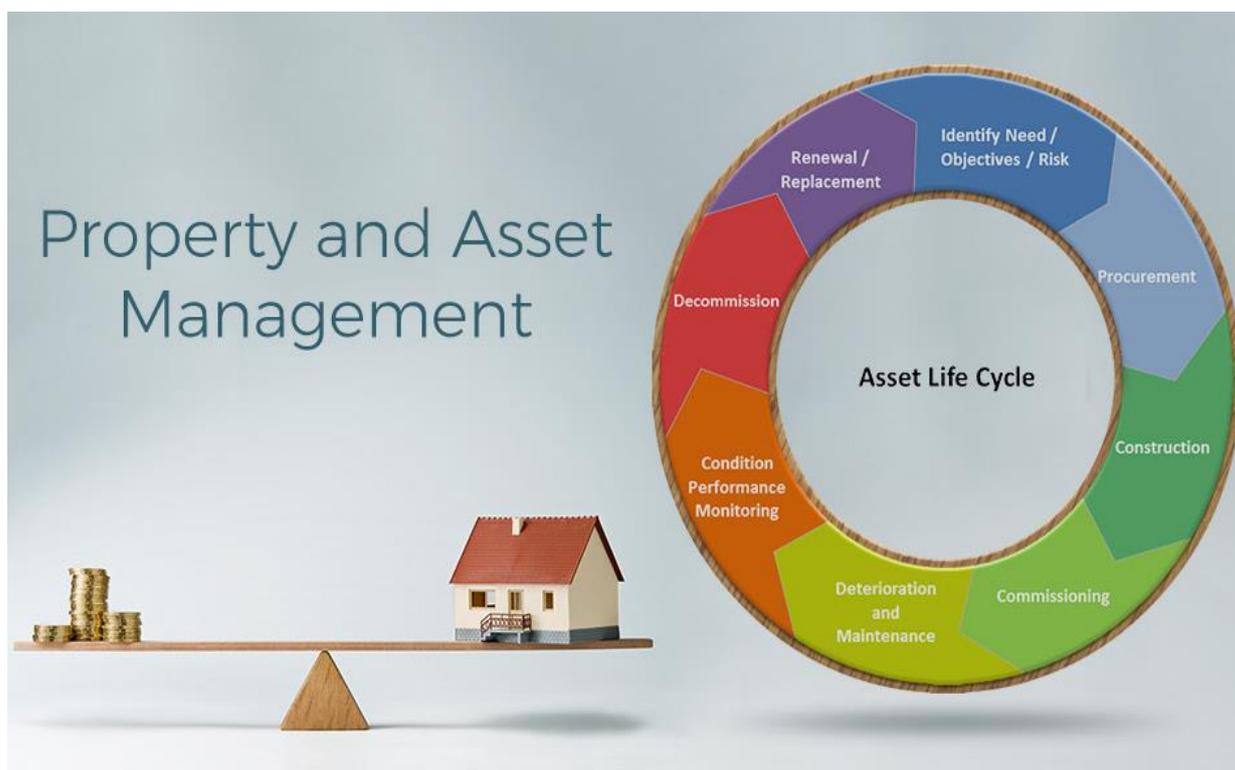
CDHA has an in-house Estate Management Team of three who are responsible for environmental services, including common close cleaning and a fourth team member who is responsible for various areas of the Cathcart Community, including the CDHA office premises to provide a clean workplace for staff and a clean environment for tenants, residents, and visitors who visit our offices.

Additional benefits of employing an in-house estates team are that they are the eyes and ears of the Association and interact positively with our tenants and residents on a daily basis. They can also respond immediately to emergencies and assist with our void properties. The estate management team are also local to the Cathcart area and takes pride in the services that they provide and help to sustain local employment which CDHA encourages as part of their local employment initiatives/benefits and agenda.

5.0 Our Properties (as of March 2024)

Property Type	1 apartment	2 apartments	3 apartments	4 apartments	5 apartments	Total
Tenemental	80	242	173	45	4	544
New Build	0	0	31	12	0	43
Total	80	242	203	57	4	586
% of all stock	13.6	41.2	34.8	9.7	0.7	100

Stock Age Profile						
Pre-1919	1919 to 1944	1945 to 1964	1965 to 1982	1983 to 2002	Post 2002	Total
137	247	97	62	16	27	586



6.0 Planned Capital & Maintenance Budgets

Planned maintenance is a fundamental part of our integrated asset management strategy to ensure that buildings and their components function adequately, preserve the value of the property, comply with legal obligations, meet organisational standards, and achieve the best value throughout the life of the asset. Planned maintenance capital works are normally identified in advance on a component life cycle basis and replacement is timed to coincide when the component has reached the end of its useful economic life.

Any capital projects budget will include maintaining compliance with the Scottish Housing Quality Standards (SHQS) and meeting the new Social Housing Net Zero Standard (SHNZS). Major unforeseen building-related works may also be funded from the planned Capital/Maintenance projects budget.

Planned investment programmes are aimed at maintaining the assets at the highest standards achievable and reducing the volume of day-to-day responsive repairs.

Packaging works together in a planned manner is overall less disruptive to our tenants and one of the most cost-effective means of keeping our properties in a good state of repair.

Component replacements will be identified based on age, expected life cycle and actual condition of the individual components. Replacements will not necessarily be made on age alone.

The capital programme budget is prepared on a five-year rolling basis and is reviewed annually and updated to take account of the latest property data and stock condition survey information.

CDHA 5 Year Capital Works Programme

Capital Year	Capital Works	Priority Status (Traffic Light System)
2024	62 New A+ Rated Boiler Renewals, 8 Window Renewals, 4 Kitchen Upgrades, 4 Bathroom Upgrades.	Green
2025	6 New A+ Rated Boiler Renewals, 8 Window Renewals, 8 Kitchen Upgrades, 4 Bathroom Upgrades.	Yellow
2026	25 A+ Rated Boiler Renewals, 8 Window Renewals, 32 Kitchen Upgrades, 16 Bathroom Upgrades.	Yellow
2027	18 A+ Rated Boiler Renewals, 8 Windows Renewals, 32 Kitchen Upgrades, 8 Bathroom Upgrades, 20 Property Re-Wires.	Yellow
2028	12 A+ Rated Boiler Renewals, 8 Windows Renewals, 15 Kitchen upgrades, 4 Bathroom Upgrades, 5 Property Re-Wires.	Yellow

7.0 Annual and Cyclical Programme

Cyclical maintenance is work or servicing that is required to be carried out periodically to maintain safety, prolong the life of the building components and avoid either expensive responsive repairs or a complete failure. This type of maintenance can be done on an annual basis or periodically years and is aimed at ensuring the properties are kept safe limiting/preventing damage from occurring and maximising the life of building components.

The following are classed as cyclical maintenance (including Servicing and Tenant's Health and Safety Compliance):

- ✓ Gas Servicing and Annual Safety Check.
- ✓ Smoke, heat alarms and CO detector installation and testing.
- ✓ Electrical testing (EICR) on a five-year rolling basis.
- ✓ Gutter cleaning 3 yearly or annually after periodic inspection.
- ✓ External painting every five years depending on condition.
- ✓ Communal redecoration every five years depending on condition.
- ✓ Window and close cleaning as per contract.
- ✓ Grounds maintenance as per contract.
- ✓ EPC (Energy Performance Certificate) for property.
- ✓ Fire safety equipment; fire alarm, fire equipment, emergency lighting annually.
- ✓ Portable Appliance Testing (PAT) annually.
- ✓ Water Hygiene Management.
- ✓ Fire Risk Assessments.
- ✓ Asbestos checks.
- ✓ Damp and Mould action planning.

Evidence on the above compliance checks is collated and a report is issued to the Management Committee each quarter demonstrating landlord compliance and giving further assurance in this area. There is a clear focus on Tenant and Resident Safety Compliance which is a key area of responsibility for landlords.

In 2022, the Association appointed a suitably qualified external consultant to assess our processes and provide external guidance to the Management Committee on areas of compliance improvements and verification and evidence that the Association met Tenants Health and Safety Compliance in all areas. This is also annually independently validated by our appointed independent competent compliance advisor, as its asset and compliance consultant.



8.0 Responsive Day to Day Repairs and Voids

Responsive repairs are repairs which by their nature cannot be pre-planned and the Association recognises the need for delivering a high-quality responsive repairs service. It is important that repairs are carried out quickly and effectively to ensure the safety of the tenants/owners and prevent further deterioration or early component failure.

Day-to-day responsive repairs are generally reported by tenants and are prioritised according to the risk to the health and safety of the tenants or depending on the seriousness and potential to cause deterioration and further increased damage if not attended to within a reasonable timescale.



CDHA Repairs and Maintenance KPI's 2023/2024

2023 -2024 Year	CDHA 2021 - 2022	CDHA 2022- 2023	CDHA 2023-2024	Scottish Average 2022-2023
Percentage of properties meeting SHQS standards year end.	81.04%	56.47%	79.53%	79.0%
Average hours to complete emergency repairs.	3.20 Hours	2.93 Hours	3.48 Hours	4.2 Hours
Average working days to complete non-emergency repairs.	4.2 Days	4.9 Days	4.2 Days	8.7 Days
Percentage of reactive repairs completed right first time.	85.3%	76.9%	96%	87.8%
Average time to complete adaptations (Days)	61.8 Days	31.8 Days	30.8 Days	46.8 Days

Right to Repair - Additionally, the Housing (Scotland) Act 2001 and the Scottish Secure Tenants (Right to Repairs) Guidance 2002 gives tenants the right to have small urgent repairs carried out within a given timescale. The Right to Repair scheme covers certain qualifying repairs up to the value of £350 and if we do not carry out the repair within the time limit set, tenants may be entitled to compensation.

Rechargeable Repairs - The Association will identify and recharge tenants for damage done to their property due to misuse or neglect by them, a member of their family or a visitor to their home. This includes forcing entry to a property for whatever reason or for repairs required following a forced entry.

Voids - In order to minimise void losses, the Association is aware that good management of void properties is vital to maximise rental income, provide a quality service, maximise available housing, meet the lettable standards, meet housing need, and achieve good estate management.

The Association aims to provide a quality voids management service to ensure that adequate housing is available for those in need as soon as is practicable and to protect the rental revenue income by:

- Minimising void turnover.
- Minimising void period and rental loss.
- Allocating properties in the shortest possible timescale.
- Achieving the lettable standard in the most cost-effective manner.
- Ensuring properties are returned at termination of tenancy in good condition.
- Monitoring and benchmarking performance.
- Identifying and evaluating cost effective options to eliminate high turnover and/or low demand properties.
- Ensuring compliance with regulatory standards and legislation, as well as Tenants Health and Safety Compliance.

If left for too long the condition of void properties rapidly deteriorates, they provide no income, may attract vandalism and have a negative impact on the local community and reputational risk to the Association. CDHA's average spend on a void repair for 2023/24 was £3,000.00. The forecasted figure for 2024/25 is £2,500.00.

9.0 Asset Standards

The Scottish Government introduced minimum housing standards that all Social Housing properties must achieve such as the Scottish Housing Quality Standard (SHQS) and continue to achieve, maintain, and improve on the minimum standards of compliance.

CDHA aims to provide the highest quality housing achievable within available resources, considering the age, stock profile and property type.

The Association is subject to current housing legislation and is regulated by the Scottish Housing Regulator (SHR) and the Association's performance in meeting the Scottish Social Housing Charter standards. Outputs are monitored annually within the Annual Return on the Charter (ARC).

The Scottish Government introduced minimum housing standards that all Social Housing properties must achieve such as the Scottish Housing Quality Standard (SHQS) and continue to achieve, maintain, and improve on the minimum standards of compliance.

The Association aims to provide the highest quality housing achievable within available resources, considering the age, stock profile and property type.

(See below ARC Indicators Table)

ARC indicator reference (previous reference/new reference)	Question	% tenants very and fairly satisfied 2021-22	% tenants very and fairly satisfied 2022-23	% tenants very and fairly satisfied 2023-24	Scottish Average 2022-23 (source ARC data)
Indicator 1	Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by CDHA?	95.54%	95.54%	90.83%	86.70%
Indicator 2	How good or poor do you feel CDHA is at keeping you informed about their services and decisions?	98.81%	98.81%	94.58%	89.68%
Indicator 5	How satisfied or dissatisfied are you with the opportunities given to you to participate in CDHA's decision-making processes?	97.92%	97.92%	96.67%	85.86%
Indicator 7	Overall, how satisfied, or dissatisfied are you with the quality of your home?	94.69%	94.69%	90.42%	84.16%
Indicator 12	Thinking about the LAST time you had repairs or maintenance carried out, how satisfied, or dissatisfied were you with the repair service provided by CDHA?	95.24%	72.55%	87.61%	88.02%
Indicator 13	Overall, how satisfied, or dissatisfied are you with CDHA's contribution to the management of the neighbourhood you live in?	95.77%	95.77%	95.83%	84.30%

Indicator 25	Taking into account the accommodation and the services CDHA provide, to what extent do you think that the rent for this property represents good or poor value for money?	98.50%	98.50%	90.83%	81.79%
---------------------	---	--------	--------	---------------	--------

Following on from SHQS, the Government published the Energy Efficiency Standard for Social Housing (ESSH 1) which was to be achieved by 2020. Performance against the standard was published each year in the Annual Return on the Charter (ARC).

CDHA aims to improve the energy efficiency of its properties to the highest SAP rating that is both practicable and cost effective to improve on the ESSH 1 standard.

The Scottish Government recently ran a consultation to invite views on proposals for a new Social Housing Net Zero Standard (SHNZS). This will be replacing the post-2020 Energy Efficiency Standard for Social Housing (ESSH 2). This consultation closed in March 2024 and the Association awaits the outcome.

The Management Committee will be advised accordingly on what actions will be required and investment implications to the Association.

Energy Performance Certificate (EPC) SAP Rating

The Scottish Government is committed to reducing carbon and the Association will aim to maximise a reduction by improving SAP ratings across stock to meet ESSH 1 and where economic and practical aim to exceed these standards to the highest achievable within the available resources.

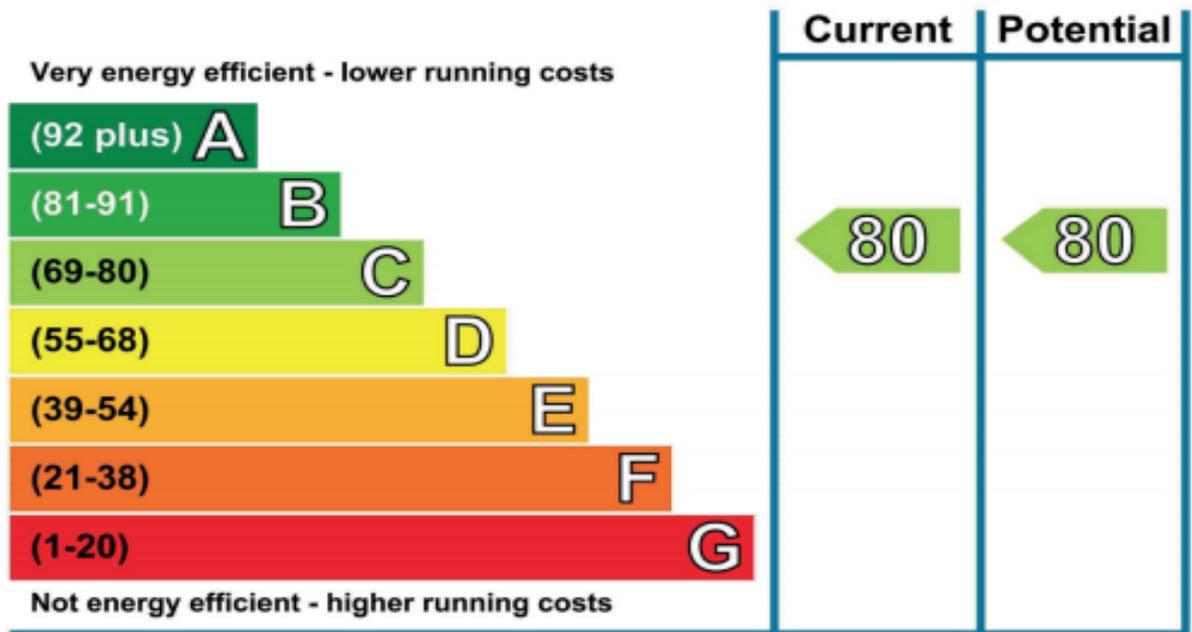
The Association will seek grant funding streams when available that support our strategic objectives to improve the energy efficiency of our properties. The ongoing sustainability of our properties is essential to ensure the quality of life of tenants and the Association will take a whole life cycle approach to maintaining properties to ensure the properties are kept to a high standard, warm and comfortable to live in.

CDHA has undertaken EPC surveys to 586 properties and used data from the Association's stock condition surveys. The EPC ratings are published below:

EPC Results Table 1

SAP - Rating	Number of Properties	Property types
A - rating	0	0
B - rating	27	Post 2002 - New Build
C - rating	454	1960's tenemental properties and Deck access.
D - rating	90	1960's tenemental properties and Deck access.
E - rating	14	Tenemental properties
F - rating	1	Tenemental property
G - rating	0	0
Unknown	0	0
Total	586	CDHA has 586 properties

Energy Efficiency Rating



Reducing Fuel Poverty

Cathcart and District Housing Association have conducted energy efficiency improvements to our stock, and we will continue to do so over the coming years.

The Association are reviewing a piloted scheme for the installation of Air Source Heat Pump Systems through Scottish Government Grant. The Association are looking to carry out further upgrades over the coming years. The Association also offers Energy Advice via Tenancy Sustainment Officers.

In addition to these regulatory standards, the Association will maintain and improve its assets by using good quality materials and components, taking a whole life cycle approach to investment to ensure Value for Money is achieved.

The general property standards are defined in the following:

- New Build Design Guide
- New Build Performance and Component Guide
- Standard Specification
- Void standard
- Housing for Varying needs
- Secured by Design

The Association also monitors repair trends, failures, defects and SHQS & SHNZS compliance through feedback, routine inspections, and stock condition surveys to ensure that the resources can be appropriately prioritised and targeted to keep the properties in a good sustainable and tenable condition.

10.0 Benchmarking Asset Performance

To improve on the Association's asset standards, CDHA is currently reviewing a system-driven traffic light system to enable the Association to quickly identify property assets which may not be fit for purpose and to assess what is driving any poor performance outcomes overall.

By providing outcomes and reporting to the Management Committee in a simple traffic light system format will offer the Association a place to start this process, as well as the insight and intelligence to pose the following questions, within a traffic light system:

 <h3>Red Assets</h3> <p>What is the impact of red assets on the sustainability of the whole housing asset base?</p> <p>Can we address performance issues through investment or improvement interventions to minimise negative impacts?</p>	 <h3>Amber Assets</h3> <p>What is the impact of amber assets on the sustainability of the whole housing asset base?</p> <p>Can we target investment or improvement interventions to ensure amber assets</p> <ul style="list-style-type: none">• Do not turn red?• Turn green?	 <h3>Green Assets</h3> <p>What is the impact of green assets on the sustainability of the whole housing asset base?</p> <p>Can we target investment or improvement interventions to ensure green assets retain their performance status in the future?</p>
---	--	---

When integrated asset performance scores are established for every asset, CDHA can use the insights offered by performance benchmarking to define the indicators which are driving asset performance.

The value of KPIs should be reviewed over time as the importance of some performance measures may diminish whilst other indicators may become increasingly more important.

Systematically comparing the performance of all housing assets can provide a basis for evidence-based decision-making on continued investment, including tenants' health and safety compliance.

It is also important that any scoring methodology applied should enable CDHA to distinguish between the best and worst-performing property assets by applying a simple scoring system to benchmark any outcomes.

Any proposed traffic light system will allow the Association to quickly identify the assets which require further scrutiny as a priority.

“INTEGRATED ASSET MANAGEMENT OUTCOMES SHOULD BE UNDERSTOOD AND USED AS EVIDENCE TO INFORM FUTURE INVESTMENT DECISIONS”

A comprehensive property asset database, following on from an up-to-date comprehensive stock condition survey should provide information about the Association's entire housing/property portfolio. The Association will assess whether to choose to interrogate asset scores at an individual property level or in asset groups.

Grouping assets by property is a common approach to enable the Association to compare asset performance outcomes consistently and systematically.

When scrutinising the outcomes, the Association should be able to define the assets or asset groups to be prioritised for intervention and test asset improvement and investment options which target key performance failures. In scoping options, the Association will consider a range of potential ideas and solutions, including:

- alternative investment proposals, for instance, comprehensive improvement works.
- disinvestment proposals including disposal or demolition.
- asset remodelling or adaptation.
- change of use or target client group.
- housing management interventions.
- placemaking interventions.

11.0 Tenants Health and Safety Compliance



In order to protect the safety and well-being of our staff, tenants, owners, and the general public, the Association has Health and Safety procedures to ensure compliance with applicable legislation and regulations relating to both people and property.

The Association utilises the EVH Health and Safety Manual to provide a Management System to manage compliance with relevant health and safety requirements and legislation.

Policies and procedures are regularly reviewed and updated when significant changes are made to legislation or guidance.

The Association recognises the importance of tenant's health and safety compliance with statutory and regulatory frameworks by which it is bound and manages the risks appropriately using external consultants who have the relevant experience and knowledge, to provide support and advice that is suitable and sufficient safety arrangements are in place.

To conduct an independent, regulatory compliance overview and assessment of all compliance works and certifications currently in place to ensure tenants and residents health and safety compliance is maintained or improved and reported to the Management Committee.

All required system-driven evidence is provided to the consultant who carries out a validation exercise, reviews the information and tests the Association's housing management systems with the assurance level for each of the 7 statutory areas as outlined by the Scottish Housing Regulator:

1. **Gas Safety Management** (CDHA Compliant)
2. **Fire Safety Management** (CDHA Compliant)
3. **Legionella Safety Management** (CDHA Compliant)
4. **Electrical Safety Management** (CDHA Compliant)
5. **Asbestos Safety Management** (CDHA Compliant)
6. **Damp and Mould Management** (CDHA Compliant)
7. **Lift Management** (Not applicable to CDHA)

There were also additional statutory and non-statutory tenants' health and safety compliance areas that have also been validated with supporting evidenced-based information reviewed.

In terms of Cathcart & District Housing Association's current position, there are 25 areas of full compliance, which needs to achieve 100%. The Association now has full compliance within 23 (92%) of these areas as of 15 March 2023.

The 2 (8%) areas of non-compliance, mainly SHQS (79.52%) and EESSH 1 (81.91%) have been developed into an action plan, and an annual review of tenant's health and safety compliance will be carried out in May 2024, and the results presented to the Management Committee.

Risk assessments and safe systems of work are in place and information on health and safety is communicated to staff, contractors, and relevant personnel to ensure compliance with legislation and the requirements of the Association, and also to mitigate any risk to the Association.

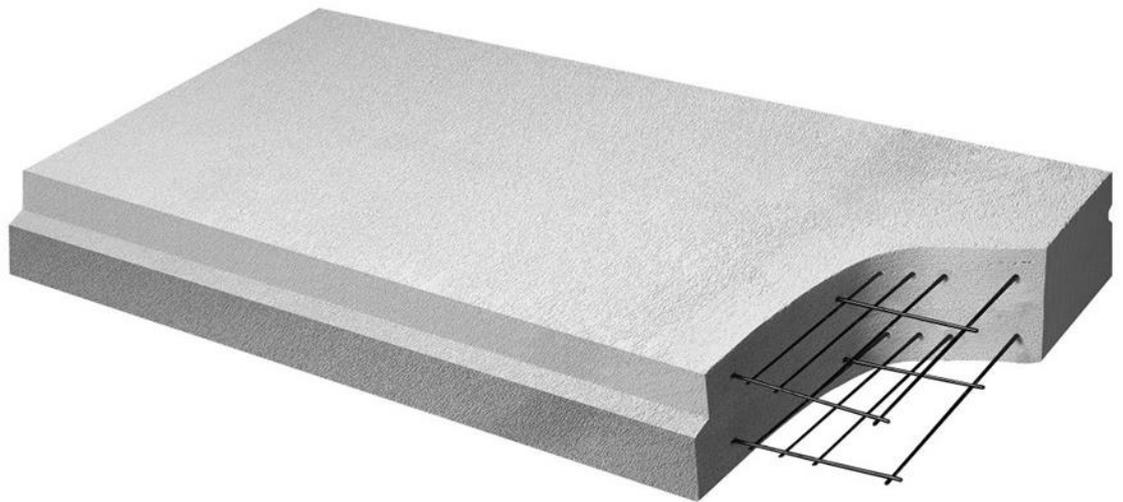
Fire Safety Management

CDHA recognises the importance of fire safety and prevention. Fire Risk Assessments (FRA) are conducted on eligible properties under the Fire Safety (Scotland) Act 2005.

The FRA assessments include any recommendations to meet and improve fire safety. The Association has installed all appropriate LD2 hard wired and interlinked, multi-sensor smoke, heat carbon monoxide alarms to all its 586 properties which meet the current new Scottish regulations.

Additionally, future electrical upgrades will automatically include test checks and replacement of fixed wire interlinked smoke alarm systems as necessary as part of any upgrading works to ensure compliance with the current Scottish Fire Safety Law. We will check for the presence of a smoke detector and ensure it is in working order when a void inspection or gas safety check is being conducted.

Reinforced autoclaved aerated concrete (RAAC)



The Scottish Housing Regulator (SHR) is working with the Scottish Government to help in the dissemination of information on the risks arising from the presence of RAAC in buildings and to gather better information on its presence in domestic buildings. The Association has been notified by the SHR to confirm if any of their properties have RAAC present.

Cathcart and District HA have conducted a desktop review which provides enough evidence that its properties being of a tenemental type construction and new build do not have RAAC present.

This information has been passed to the Scottish Housing Regulator to help provide a clear national assessment of RAAC in social housing in Scotland and to assist in the development of an appropriate policy response.

12.0 Consultation with Tenants and Stakeholders



Cathcart and District Housing Association is committed to the voice of tenants being at the heart of service delivery, and that the Association takes seriously their concerns and comments. We have also adopted and implemented a Tenants Participation Policy.

The Association undertakes a great deal of work to understand our tenants and their priorities both for their homes, neighbourhoods, and communities. We carry out an independent survey of our tenants and residents, every three years, the most recent being 2024.

This has shaped our approach to asset management, but we recognise that we are working in a quickly changing environment. It is important that we continue to gather feedback and advice from our tenants and stakeholders to understand what their needs are and where we can do more to meet them.

The staff team at CDHA measure tenants and residents' satisfaction at the point of our service delivery by capturing real-time information on day-to-day reactive repairs service, allocations, and day-to-day complaints. This allows the Association to respond quickly and positively to the complaint and also allows us to consider whether any of our policies and procedures require refreshing to meet an ever-changing demand on our services to act in a positive and sustainable way to benefit our tenants and residents.

The Association wants to ensure that tenants and residents have every opportunity to engage with us and play a constructive role in improving our services. In 2024, we completed an external independent tenant's satisfaction survey on our overall performance. The table below summarises positive satisfied responses as a percentage (%).

We asked if you were overall satisfied with the overall services provided by Cathcart and District HA	90.8 % of the respondents were satisfied compared to the Scottish average of 86.7%.
We asked if you were satisfied with how the Association keeps tenants and residents informed about its services and decisions.	94.6% of the respondents were satisfied compared to the Scottish average of 89.7%.
We asked if you were satisfied with the opportunities to participate in the Association's decision-making process.	96.7 % of the respondents were satisfied compared to the Scottish average of 85.9%.

Whilst the overall Customer Survey results are very positive over a consistent 3-year period, there were still some areas of dissatisfaction from tenants. We have used this to learn and help us understand how we can improve our services and prioritise our maintenance and major work investment programmes and repairs and maintenance programmes.

13.0 Risk Assessment & Management



Risk along with governance is built into everything the Association does. All reports to the Management Committee contain details of risk attached to the proposal.

Detailed risk reports are carried out for all financially impacting proposals and we have a risk register linked to all our strategic objectives. The management of risk is vital to our success, and we acknowledge that not all risks can be eliminated. Risk management is an integral part of all the functions and activities of the organisation and the services we deliver.

The Association's cyclical/asset life should be maximised to obtain the best value. Failure to provide for a continuing programme of planned maintenance and improvement represents a risk to Cathcart & District HA.

- ✓ Maintain the rental income by ensuring the properties are fit for purpose and readily lettable.
- ✓ Maintain accuracy in our records for ease of future planning.
- ✓ Ensure that we can adequately fund repairs and maintenance through our business plan.
- ✓ Keep track of component life expectancies, working from our experiences to ensure our calculations are both realistic and achievable.
- ✓ Strive to meet our tenants' expectations for their property taking account of our financial capacity.
- ✓ Take account of the challenges involved in managing investment in mixed-tenure properties.

Any identified risks are managed and can be mitigated with active monitoring. They are reviewed in regular cycles through reporting to the Management Committee and updated actions undertaken if deemed necessary.

Risk Awareness

To ensure the Association always considers risk we:

- Can respond to changes in social and legislative conditions.
- Integrate risk into our work and culture.
- Ensure we maximise opportunities that are good for the business.
- Can provide assurance to our committee that we have effective controls and risk management in place.
- Can measure our performance against regulatory requirements.
- Continually raise awareness of the need for good risk assessment

Our Finance and Audit Sub Committee have delegated responsibility for risk management and receive quarterly reports. Our internal auditors report to the Finance and Audit Sub Committee and report on risks identified during internal auditing.

Failure to effectively manage the Asset Management System and the annual budget process represents a number of risks to the Association.

- ✓ Too little scrutiny could lead to unchallenged additions for no long-term benefit.
- ✓ Too much scrutiny would be costly in staff resources for possible limited gain.
- ✓ Failure to set aside adequate funding could result in the deterioration of the properties and potentially result in the property becoming difficult to let.
- ✓ Tenant satisfaction may be affected if tenants are unsure about what's happening regarding their property and likely element replacements.
- ✓ A structured process gives tenants and residents security that detailed consideration is placed on each of our properties.

Business Planning

The Business Plan includes a PESTLE and SWOT analysis (Appendices 1 & 2) which informs the agreed statement/vision and values from which follow six core strategic objectives and associated actions to enable the Association to achieve our vision:

Mission Statement

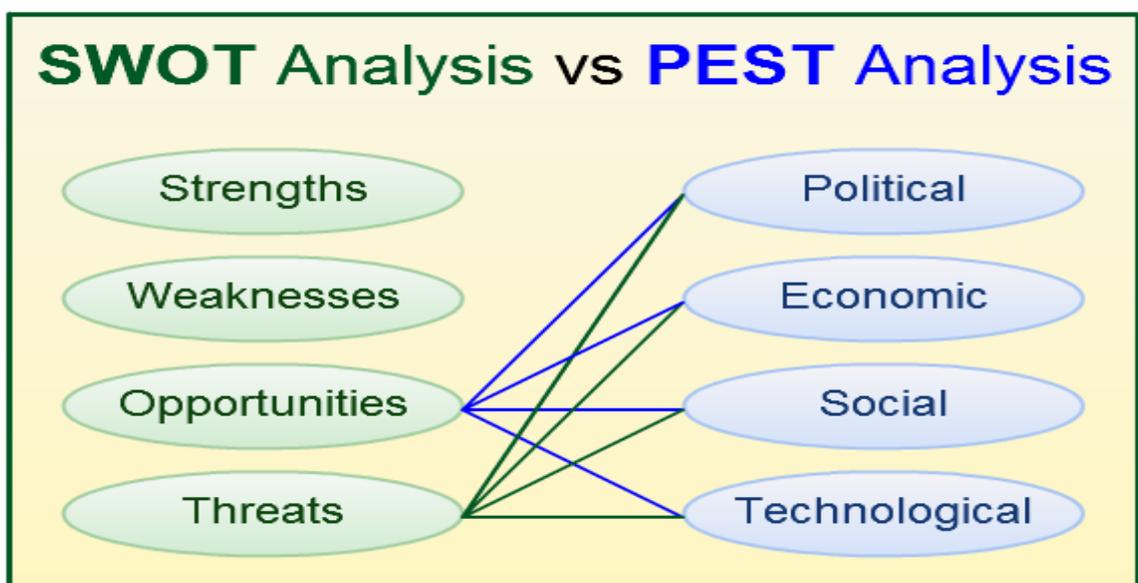
“CDHA accepts the challenge to deliver, comprehensive housing services which meet or exceed the needs and aspirations of our clients”.

Our Core Values

Honesty - “We will be honest, consistent and objective in everything we do”.

Respect - “We aim to treat people with courtesy, politeness and efficiency and we recognise people’s rights, opinions and requirements”.

Accountable - “We will be accountable to our members, tenants, regulatory bodies and ensure openness in all our business activities”.



Managing Risk

The Integrated Asset Management Strategy, together with the Business Plan, Repairs and Maintenance Policies and Procurement Policy and procedures have been put in place to proactively manage the process to minimise the risks to the Association.

The process should include an annual routine commencing with scenario planning through to formulating the annual budget broken down into detailed and systematic stages.

Throughout this annual routine, we would follow detailed regimes of analysis, together with a review of risk, ensuring that we will not knowingly overstate the budget or understate requirements to include works.

Completion of the annual routine is essential to the treatment of risk ensuring effective control of our assets within financial limits and the successful running of the organisation.

14.0 Growth and Disposal



It is generally recognised that there is a shortage of available social housing both nationally in Scotland and locally in the Glasgow area. The Association has future ambitions to increase the available social housing within the Cathcart local community area. There may be occasions when it would be in the best interests of all parties for the Association to consider the disposal of property. This decision should be considered with partners and carried out if appropriate in line with the guidelines provided by the Scottish Housing Regulator. The Association will also follow its agreed Disposal Strategy in line with the Integrated Asset Management Strategy.

Although opportunities are limited in the Glasgow areas, the Association will continue to work with developers and partner organisations to identify development schemes that are financially viable and meet current NRS grant funding requirements.

The Association will review and evaluate the financial performance of its stock to ensure long-term financial stability and where issues are identified an options appraisal will consider the future of the property and whether disposal is appropriate.

CDHA continues to class itself as a developing Association with 3 live development plans which will continue beyond the life of the Association's Business Plan. CDHA is supported by Glasgow City Council for Housing Association Grant (HAG) funding and the Royal Bank of Scotland (RBS) for private finance.

CDHA Section 5 Acquisitions

In December 2023, the Association developed a programme with Glasgow City Council (GCC) for the acquisition of “off the shelf” properties to meet the needs of Section 5 referrals for homelessness.

Negotiations took place between the Association and GCC in which funding was agreed for the purchase of 7 flatted properties prior to the year-end 2024. During negotiations, Glasgow City Council investment team agreed to provide 100% grant support for these acquisitions and much needed properties for Cathcart.

A marketing strategy and a proactive approach among sharing owners and private landlords took place with very positive outcomes. With the ongoing housing crisis and high demand for the Association’s properties, CDHA recognises a need for additional housing within the Cathcart and District areas. Following the Association’s success rate and positive outcomes, the Association have applied for funding for a further 12 flats between 2024 and 2025.

15.0 Procurement and Value for Money



Through Cathcart and District HA’s Procurement Policy, it aims to achieve value for money whilst maintaining the highest standards of honesty, integrity, impartiality and objectivity.

The Association recognises its requirement to comply and meet its regulatory requirements through cost-effective procurement practice. The Association will also work collaboratively to support the local economy in our local community.

The Association recognises that obtaining value for money does not always mean accepting the lowest cost/tendered option but that in some instances the lowest price can be the correct choice.

The Association will comply with the legislative and regulatory requirements introduced by the Procurement Reform (Scotland) Act 2014, the Public Contracts (Scotland) Regulations 2015 and the Procurement (Scotland) Regulations 2016 to ensure that all contracts are awarded appropriately.

The Associations Procurement Policy supports our statutory obligations under the Procurement Reform (Scotland) Act 2014, the Public Contracts (Scotland) Regulations 2015 and the Procurement (Scotland) Regulations 2016.

Public Contracts (Scotland) Regulations 2015

From 1 January 2022, VAT (where applicable) must now be included when calculating the estimated value of contracts and comparing them to the thresholds under the procurement regulations.

The thresholds will now be revised by the Scottish Government every two years to ensure they remain aligned with the thresholds set in the World Trade Organisation's Government Procurement Agreement.

The new threshold values which are relevant to procurement exercises after 1 January 2024 are:

Works	£5,372,609
Supplies or Services	£214,904
Social and other specified services e.g. legal services	£663,540
Small lots/Supplies or Services	£70,778
Small lots/Works	£884,720

(Thresholds apply to values over a 4-year period and are net of VAT)

16.0 Business and Financial Planning



Cathcart and District Housing Association review our aims and objectives annually to ensure that they are relevant and reflect the ongoing needs of the business to monitor performance against the agreed actions. The Association's aims and objectives and internal Business Plan are reviewed annually and approved on a five-yearly basis by the Management Committee.

The Organisational Plan is reviewed each year to measure performance against the key operational objectives approved by the Management Committee.

The asset planned maintenance programme is updated with the stock condition information and kept up to date following the completion of planned programme contracts. The planned programme is used to predict the lifespan and costs of the major components over a thirty period and also informs the 5-year investment plan.

The 30-year life cycle component replacement plan in relation to its property assets based on the stock condition survey report. This information will be used to better predict and model the future investment needs of the stock.

17.0 Demand and Sustainability

In order to protect the financial viability of the Association's assets, it is essential to protect the rental income and maintaining our properties to a high standard is necessary to sustain tenant demand now and into the future.

Whilst demand for our properties is generally high, it is important that we continue to regularly review the performance of our properties to prevent them from becoming 'a cause for concern' and negatively impacting on resources. This is noted in the recent sale and buy-back innovative scheme with our partners GCC.

Where low demand and/or a high turnover is identified the properties are individually assessed and where appropriate additional improvement works or incentives may be considered to make the properties more attractive to prospective tenants.

Tenant expectations and aspirations have evolved over the years, and this has influenced the demand/desirability of the properties, therefore, it is essential to understand whether continued investment is the best way forward and to best protect our future income.

Demand is a complex issue and is affected by many interconnected issues and the Association has robust procedures in place to identify and take action to ensure that demand issues are highlighted and responded to appropriately.

The Association recognises the need to make our homes more affordable for residents to heat and to reduce our impact on the environment.

This will be achieved through future property component upgrades and education of tenants living in our least energy-efficient properties. The Association also offers Energy Advice via our Tenancy Sustainment Officer.

The Scottish Government is committed to reducing carbon emissions and the Association's aim was to maximise a reduction by improving SAP ratings across stock to meet EESSH targets. The Association is still progressing with EESSH 1 targets due to its type and design of existing housing stock.



18.0 Regulatory Compliance

Regulatory Standard

The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.

Guidance

4.1 The 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.

4.2 The governing body challenges and holds senior officers to account for their performance in achieving the RSL's purpose and objectives.

4.3 The governing body identifies risks that might prevent it from achieving the RSLs purpose and has effective strategies and systems for risk management and mitigation, internal control, and audit.

APPENDIX 1: ANALYSIS OF OUR OPERATING ENVIRONMENT POLITICAL, ECONOMIC, SOCIAL, TECHNICAL, LEGAL & ENVIRONMENTAL (PESTLE) ANALYSIS.

Political/Legal	Social
<ul style="list-style-type: none"> • Government target which commits to delivering 110,000 affordable homes by 2032 of which at least 70% will be available for social rent. • Welfare Reform • SHQS & SHNZS. • Landlord Compliance and Health and Safety. • SHR Regulatory Framework. • Annual Assurance Statement. • Procurement Regulations. • Data Protection Regulations and UK GDPR. • Freedom of Information. • Living Wage. • Elections. • Charity Law. 	<ul style="list-style-type: none"> • Demographic change. • Growth of the elderly population. • Rising tenant & customer expectations. • Reputation of the neighbourhood. • Demand for social and affordable housing. • Condition of Tenements and need for further investment. • Plans for meeting Social Housing Net Zero Standard (SHNZS). • Tenant poverty trap.
Economic/Environmental	Technological
<ul style="list-style-type: none"> • Rising inflation rate. • Austerity cuts (UK, Scottish Government, and impact on Council funding). • Unemployment. • Inequality and poverty. • Fuel poverty. • SHAPS pension valuation. • Climate change. • Rising Energy Prices. • Impact of Brexit. • ESG Reporting. 	<ul style="list-style-type: none"> • Home/remote working for employees. • ICT requirements for online service. • Innovations in energy efficiency. • Improved performance management systems. • Increased use of mobile technology & social media. • Digital inclusion for all service users. • More in-depth Tenant Engagement.

APPENDIX 2: STRENGTHS, WEAKNESSES, OPPORTUNITIES & THREATS (SWOT) ANALYSIS.

Strengths	Weaknesses
<ul style="list-style-type: none"> • Financially sound, all reserves cash backed and SHQS works fully funded. • Excellent professional reputation. • Professional and experienced workforce providing services. • Low voids improved void turnaround. • High levels of tenant satisfaction. • Local knowledge, skills & commitment of voluntary Management Committee. • Stable, highly motivated experienced employees. • Good quality housing stock. • Stable community in which we operate. • Strong, affordable asset base. • Adaptable to the changing environment. • Resilience. • Self-awareness. • Commitment to ongoing learning. • Few SHQS failures or expected SHNZS failures that cannot be managed. • Welfare Advice Team. • Ability to buy in specialist services. • Management Committee/Employees working relationship. • Succession Planning. • Public access to the office's central location to the area. • Robust plan in place for monitoring landlord safety compliance. 	<ul style="list-style-type: none"> • Number of private landlords within factored stock and lack of engagement which leads to more environmental issues. • Lack of engagement with owners could impact on SHQS failures and improvement work. • Pressure on skills base & Management Committee numbers. • Lack of diversity on the Management Committee. • Succession planning for Committee. • Future development is limited. • Brexit. • Inflation.
Opportunities	Threats
<ul style="list-style-type: none"> • New Development site currently 3 under consideration. • Purchase 'one-off' properties through GCC backed acquisition programme. • Attract new Management Committee members with key skills. • Work with GCC/other RSLs on neighbourhood management issues e.g., refuse dumping, and youth issues. • Working relationship with local police assistance in anti-social behaviour and estate management. • Sharing of information. 	<ul style="list-style-type: none"> • Welfare reform & benefit sanctions. • Increased rent arrears & void loss. • Number of tenants on benefits and benefit system not streamlined. • Discretionary housing benefit ceases. • Fallout from Brexit. • Owners within tenements reluctant to contribute to works. • Tenancy sustainment. • Inadvertent non-compliance with Regulatory processes. • Demand for our studio properties considering more choices from other landlords. • SHQS and SHNZS standards putting pressure on resources. • Employee recruitment and retention. • Inflation & IT cyber-attacks.

Glossary

ARC	Annual Return on the Charter
CDHA	Cathcart & District Housing Association
EESSH	Energy Efficiency Standard for Social Housing
EICR	Electrical Installation Condition Report
ESG	Environmental, Social and Governance
EPC	Energy Performance Certificate
EVH	Employers in Voluntary Housing
FRA	Fire Risk Assessment
GCC	Glasgow City Council
HAG	Housing Association Grant
IAMS	Integrated Asset Management Strategy
KPI	Key Performance Indicator
PAT	Portable Appliance Testing
PESTEL	Political, Economic, Social, Technological, Environmental, and Legal
RAAC	Reinforced Autoclaved Aerated Concrete
RBS	Royal Bank of Scotland
SHAPS	Scottish Housing Associations' Pension Schemes
SHNZS	Social Housing Net Zero Standard
SHQS	Scottish Housing Quality Standard
SHR	Scottish Housing Regulator
SWOT	Strengths, Weaknesses, Opportunities, Threats



Integrated Asset Management Strategy Plan End