



Policy Title: Asset Management Strategy

Policy Section: Governance

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Asset Management Strategy

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1. Chairperson's Foreword

The Asset Management Strategy outlines our arrangements in the management, maintenance and improvement of our housing stock and the Cadder Community.

The Management Committee's commitment to asset management is outlined in our Business Plan, where our strategic aims of quality, investing in Cadder, attaining best value and delivering good governance of the Association, which will achieve our mission statement to 'Improve the Homes and Lives of Cadder's People'.

We want to make sure we can maximise our investment in our service, housing and Cadder to meet our tenants and other customers' expectations and provide homes and a community all our people can be proud to call their home.

We will work hard to deliver our Asset Management Strategy and achieve continuous improvement in our service, our tenants' homes, and the Cadder Community.

Linda Brown
Chairperson

2. Executive Summary

- 2.1 This Asset Management Strategy outlines key considerations and factors in the management, maintenance and improvement of our stock, which includes our housing properties, office, Balmore Unit and the Cadder Community Centre.
- 2.2 Effective asset management contributes to the sustainability and financial viability of the Association, particularly through good management and maintenance of our stock and achievement of best value for money.
- 2.3 There are many legislative and regulatory obligations associated with the management and maintenance of our housing stock and to ensure our tenants and their families are safe and secure through key areas of Tenants Safety e.g. asbestos, fire and electrical safety, etc.
- 2.4 Cadder has been transformed in the last decade with circa £20million of investment in our tenants' homes and the regeneration of Cadder. The investment in our tenants' homes has been essential to maintain our competitive edge against neighbouring housing associations to attract people to want to live in Cadder, also to balance investment between their homes and new housing and other projects in the area e.g. community centre and energy improvements to owner-occupiers living in unimproved cottages.
- 2.5 The Association is pleased with our progress in our management of our assets, but recognise through the development of this document there is strategic work that is either on-going or planned, which will have a significant bearing on our current and future strategy. It is for this reason the Association plans to review the strategy in December 2020 and provide an opportunity for its refinement through engagement with our people.
- 2.6 The Scottish Housing Regulator's guidance on Asset Management provides social landlords with information to assist their development of the strategy. The Association has taken this into account in the development of this strategy, although will assess its progress against the 10 strands of strategic asset management to inform the planned review in December 2020.

3.0 Definition of Asset Management Strategy

3.1 Our Asset Management Strategy outlines our approach to the:

“Management, maintenance and improvement of Cadder to provide quality affordable homes in an attractive environment to contribute towards our Mission statement to ‘improve the homes and lives of Cadder’s people”.

4.0 Asset Management Strategy – Its Purpose & Objectives

4.1 The purpose of the Asset Management Strategy is to:

- Set out a framework on how we will manage and invest in our assets to achieve our strategic aims in the short, medium and long term; and
- Contribute towards the financial viability and sustainability of the Association through effective stock management and achievement of best value.

4.2 The objectives of the Asset Management Strategy are to;

- Maximise our investment in Cadder and in doing so ‘make the most of what we have got’.
- Ensure our properties continue to meet set standards of quality, energy efficiency and safety;
- Provide high quality affordable housing our tenants call ‘home’.
- Maintain an attractive community our people are proud to live in.
- Manage our stock and assets efficiently and effectively to achieve high levels of customer satisfaction, contribute towards tenancy sustainment and low turnover, and protect our investment.
- Ensure best value for money in the procurement of contractors and outcomes of the Trade & Estates Teams
- Take into account the views of tenants and other customers on or management, maintenance and investment of their homes, properties and community.
- Maintain stock condition data to inform our work programmes and investment plans
- Periodically refresh our stock condition data through independent assessment of our stock including tenants’ homes, common fabric and other buildings in our ownership.
- Review and update investment plans taking into account stock condition data and the views of our tenants and where appropriate owner-occupiers.
- Pursue funding to provide new housing in Cadder to meet the needs and aspirations of our tenants and applicants on our housing list.

5.0 General Principles

- 5.1 The general principles of our Asset Management Strategy are to:
- Maximise the work undertaken by our Trade & Estate Team in the upkeep and maintenance of our properties and the local environment in Cadder to ensure we 'can do more for the same'.
 - Ensure we fully comply with relevant legislation and regulatory requirements in our maintenance of the stock.
 - Provide excellent customer service and performance in our management and maintenance of our stock.
 - Establish cyclical programmes of work to mitigate ad hoc repairs and contribute towards an efficient repairs service
 - Consult and communicate a programme of cyclical and planned major repairs to continually invest in our stock, meet our tenants and other service users' expectations and protect our investment.
 - Maximise funding from Glasgow City Council for adaptations to meet the medical needs of our tenants and facilitate independent living.
 - Maintain the Planned Maintenance Module in the SDM housing software system to ensure good quality data of stock condition, maintenance and improvements.
 - Refresh stock condition data through independent assessment at least every 5 years
 - Seek the views of tenants and service users on our services and investment programme through consultation and satisfaction surveys.
 - Undertake an independent stock valuation at least every 5 years or earlier to comply with loan covenants.
 - Report performance and outcomes in the management, maintenance and improvement of our stock to key stakeholders.
 - Consider key aspects of the Asset Management for inclusion in the Audit Programme by the Internal Auditors

6.0 Key Stakeholders

- 6.1 The Association will work closely with the following key stakeholders to achieve our Asset Management Strategy:
- Tenants; owner-occupiers and other local residents
 - Management Committee and staff of the Association
 - Lenders
 - Auditors
 - Regulators (Scottish Housing Regulator and Office of the Scottish Charitable Regulator)
 - Contractors
 - Cadder Community Council
 - Glasgow City Council

7.0 Legal & Regulatory Obligations

7.1 This section of the Asset Management Strategy will outline key statutory and regulatory obligations associated with the maintenance of our properties and our tenants' homes:

a) Scottish Secure Tenancy Agreement (SSTA)

The SSTA was established through the Housing (Scotland) Act 2001 and there are provisions in relation to our repairs service:

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

b) Scottish Housing Quality Standard (SHQS)

The SHQS was introduced by the Scottish Government in 2004 to set minimum standards of quality measures across all homes in the social rented sector managed by housing associations and local authorities in Scotland.

The SHQS had 5 areas of assessment, which included the following:

- i. Must meet the Tolerable Standard
- ii. Must be free from serious disrepair
- iii. Must be energy efficient
- iv. Must have modern facilities and services
- v. Must be healthy, safe and secure

c) Energy Efficiency Standard for Social Housing (E.E.S.S.H)

The Climate Change (Scotland) Act 2009 informed the establishment of an Energy Efficiency Standard for Social Housing (E.E.S.S.H) and targets for energy efficiency for social housing.

The key aims of E.E.S.S.H are to:

- Ensure housing contributes to meeting carbon emission targets set out in the Climate Change (Scotland) Act 2009; and
- Make a positive impact to mitigate fuel poverty through energy improvements in the social housing sector to make tenants homes warm and comfortable, whilst reducing their energy costs.

d) Scottish Social Housing Charter

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

The key standards in the Charter that relate to the Asset Management Strategy are:

- Standard 4 - Quality of Housing
- Standard 5 - Repairs, maintenance and improvement
- Standard 13 - Value for money

The Association is required to:

- Measure, assess and compare our performance in key outcomes and standards in the Charter;
- Submit to the Regulator key performance, statistical and customer satisfaction information for indicators within set standards and outcomes in the Charter; and
- Report our performance to tenants and other customers who use our service.

The timeline for the Association and the Regulator to attend to our respective responsibilities in the Charter in any year are as listed:

Month	Task
31 May	The Association will submit the Annual Return on the Charter (ARC) to the Regulator
31 August	The Regulator will publish ARC information on social landlords' performance and a report to tenants on their website.

31 October	The Association must produce a report of our performance against the Charter to our tenants. This report requires to compare our performance both internally and externally with other landlords
31 March	The Regulator will publish engagement plans for all social landlords based on their performance and activities

e) Tenant Safety

The Association has legislative obligations associated with the following key areas of tenant safety:

i) Gas Safety

The Gas Safety (Installation and Use) Regulations 1998 set out the requirement for an annual gas safety check on gas appliances with a flue.

ii) Fire Safety (Scotland) 2005

This legislation requires the Association to carry out fire risk assessments for common areas to properties we require to manage and maintain.

The legislation also made provision for smoke alarms in every property

iii) Fire & Smoke Detection Regulations 2018

The new Fire & Smoke detection regulations are effective from February 2019 and landlords have until March 2021 to ensure there is;

- at least one smoke alarm installed in the room most frequently used for general daytime living purposes,
- at least one smoke alarm in every circulation space on each storey, such as hallways and landings,
- at least one heat alarm installed in every kitchen,

All alarms should be ceiling mounted and be interlinked.

The new regulations also allow:

- specified types of sealed long-life battery alarms as well as mains-wired alarms - reflecting the availability of appropriate technology and will encourage compliance;
- a maximum age of ten years for alarms; and
- carbon monoxide detectors in all homes.

iv) Asbestos

The Health & Safety at Work 1974 and the Control of Asbestos Regulations 2006 & 2012. This legislation requires landlords to have a register of asbestos and implement a risk assessment for work.

v) Legionella

The Health & Safety at Work Act 1974 section 3(2) and the Control of Substances Hazardous to Health Regulations 1989 require landlords who provide residential accommodation to consider, assess and control the risks of exposure to Legionella to their tenants. This requirement covers both business and domestic premises. All water systems require an assessment of the risk.

f) Other legislation, regulation and good practice

i) Electrical Safety

The Association has commenced a programme of 5 year electrical inspections of our properties within our commitment to Tenant Safety.

ii) Procurement

The Procurement (Scotland) Regulations 2016 updated The Procurement Reform (Scotland) Act 2014 and provision about regulated contracts, purchasing systems, general duties and specific duties under the procurement of work, service and supplier contracts in the public sector.

iii) Landlords Safety Manual

The Association has adopted the Landlord Safety Manual prepared by ACS, which outlines the health & safety requirements of social landlords in their management and maintenance of their housing stock.

7.2 10 Strands of Strategic Asset Management

The Scottish Housing Regulator published guidance on 'Asset Management to assist landlords to review and develop their approach to strategic asset management.

A key message from the Regulator is that asset management is important to everyone in the organisation. The Association will ensure staff and Committee are engaged to refine the Asset Management Strategy in the planned review in December 2020.

The Regulator has identified 10 strands of strategic asset management, which is listed in appendix 1 to this document. This will be used in conjunction with their guidance to inform our work programme towards the refinement of the strategy in December 2020.

7.3 Legislative Compliance

This section of the strategy outlines our compliance with key legislation associated with our asset management arrangements:

a) Scottish Housing Quality Standard (SHQS)

The Association has 19 kitchens current categorised as 'non-compliant' against the SHQS. These kitchen will be renewed in 2019-20 to ensure full compliance by March 2020;

b) Energy Efficiency Standards in Social Housing (EESSH)

The Association was fully compliant with EESSH in March 2018, which was 2 years ahead of the Scottish Government's target of March 2020.

c) Gas Safety

All the Association's properties had a valid annual Landlord Safety Certificate at 30 September 2019.

d) Fire Safety

The Association is working towards full compliance to undertake fire risk assessments of common closes.

The Association is making good progress with the installation of smoke alarms and CO2 detectors, where circa 150 have been installed at September 2019. The Association is on target to complete these installations by the deadline of March 2021.

e) Legionella

Legionella testing continues to be undertaken for our office, Balmore Unit and the Cadder Community Centre. This is carried out by the Association's staff on a monthly basis.

The Association is undertaking inspections of all communal water tanks in tenement closes and either bridging the supply to mains pressure or initiating a full clean of the water tank by our contractors. This work will be completed in March 2020.

f) Asbestos

Asbestos testing has been undertaken for circa 10% of properties in each house type in the Association's stock. We have an Asbestos Register and letters on the location of asbestos in our properties have been issued to tenants and owner-occupiers in November 2019.

g) Electrical Safety

The Association has recommenced a programme of annual electrical inspections for completion by 2024.

8.0 Mission Statement / Strategic Aims

8.1 The Association's Business Plan 2019-22 sets out the strategic direction of the business through the Mission Statement and a suite of Strategic aims, which will inform our work and activities in the period of the Plan.

8.2 Our Mission Statement is:

“Improving the Homes and Lives of Cadder's People”

8.3 Our Strategic Aims to achieve the Mission Statement are to:

- I. Deliver first class services and homes to our customers;
- II. Listen to and enhance our relationships with our customers;
- III. Invest in our people to excel;
- IV. Improving Cadder;
- V. Attain best value in all that we do; and
- VI. Deliver Good Governance and be seen to be doing it.

8.4 The Association's work programme in our asset management will reflect each Strategic Aim, whether this is:

- The quality of our repair service and major works;
- Listening to our tenants and others on the aspirations for improvements to their home and property;
- Investing in our staff including our Trade & Estates Teams to excel in their role and meet our tenants' expectations;
- Our drive to continue to improve Cadder, either to our tenants' homes, the environment, or regeneration through the Cadder Vision;
- Achieve best value through our Trade & Estates Teams or the procurement of works, services and supplies in relation to our work and services.
- Provide effective leadership and stewardship of our asset management arrangements to meet our service obligations and provide good outcomes for tenants and others through our asset management arrangements

9.0 Our Stock

9.1 The Association evolved through 2 housing stock transfers in 1994 and 1998, which account for 644 properties in our ownership. These properties were built in the 1950s. In 2019, we completed our first new build development and 50 properties for rent on the site of the former St. Agnes School site at Tresta Road. The Association now owns 694 properties.

9.2 The profile of our existing and new stock is as listed:

Existing Stock

	2 apt	3apt	4apt	5apt	Total
Tenement Properties	25	453	79		557
Cottage – Mid Terrace			14	20	34
Cottage – End Terraced			12	9	21
Cottage – Semi-Detached		8	22	2	32
Total	25	461	127	31	644

New Build Development

	2 apt	3apt	4apt	5apt	Total
Tenement Properties	21	11			32
Cottage – Mid Terrace		1	9		10
Cottage – End Terraced				4	4
Cottage – Semi-Detached		2		2	4
Total	21	14	9	6	50

Total Stock

	2 apt	3apt	4apt	5apt	Total
Existing Housing Stock	25	461	127	31	644
New Housing Stock	21	14	9	6	50
Total Housing Stock	46	475	136	37	694

9.3 The Association's other assets include the:

- Balmore Unit

The Association acquired the long term lease of a commercial unit in the Balmore Industrial Estate in 2013 as a base for our Trade & Estate Teams. The lease expires in 2064.

- Cadder Community Centre
The Cadder Community Centre was built in 2016 to serve the community as a facility for activities, services and events to meet their needs.
- Association's Office
The Association's office is the refurbished former community centre building, which was completed in 2016.

9.4 Stock Condition

9.4.1 The Association undertook a full stock condition survey in 2014 through David Adamson Quantity Surveyors (David Adamson), where they inspected 92% of tenants' homes and 100% of communal closes to inform their assessment of the quality of our housing stock and compliance with the Scottish Housing Quality Standard.

9.4.2 David Adamson reported that the Association's housing stock was in good condition and they highlighted the following:

- 579 (89%) properties complied with or were exempt with the SHQS ;
- 176 properties (27%) were exempt due to galley kitchens not having the required working / storage arrangements as outlined in the SHQS;
- 76 (11%) were not compliant due with the SHQS.
- They prioritised the following works;
 - Renewal of verandah door and screens in the J blocks
 - Common floor finishes with the 'veitchi' flooring
 - Kitchen and bathroom renewal programmes
 - Electrical testing and upgrading
 - Renewal of smoke alarms

9.4.3 The Association procured the services of David Adamson to update the stock condition survey to:

- Assess our compliance with SHQS, specifically storage space in the kitchens they had categorised as 'exemptions' to the SHQS in the 2014. This as we felt we were meeting the standard through the redesign of the kitchens in our kitchen installation programme through the kitchen supplier, JTC;

Outcome: The outcomes was that the 176 kitchens previously categorised as exempt could achieve the standard. The

Association notified this to the Regulator and prioritised kitchens for replacement in the current kitchen replacement programme. There are 19 kitchens to be completed in 2019-20 to ensure full SHQS compliance

- Assess our compliance with the new Energy Efficiency Standards in Social Housing (E.E.S.S.H) and to identify any works to achieve the new standards by March 2020. Identify remedial works to achieve an acceptable energy rating.

Outcome The Association identified remedial work to 16 properties to achieve E.E.S.S.H and this work was completed by March 2018 and the Association's is E.E.S.S.H compliant ahead of the 2020 deadline.

- Undertake a 10% sample of properties and common areas to update the stock condition survey and inform the investment programme

Outcome The Association will improve our stock through cyclical and major repairs to our properties.

- Undertake a 20% sample of roofs in Inga / Langa Street due to concerns in relation to the number of re-active repairs.

Outcome: The findings confirmed they do not require replacement to year 14 (2033) of the Investment Plan.

9.4.6 The Association should undertake a comprehensive stock condition survey in 2020 to refine the stock data and inform the investment strategy 2023-28 and across 30 years to 2050. This will coincide with the Residents Satisfaction Survey scheduled for 2020-21, which will seek information from tenants on how we can further improve their homes and their community

9.5 New Build Housing Development

9.5.1 The Association's contractor, McTaggart's Construction completed the development of 50 new homes for rent on the site of the former St. Agnes Primary School in May 2019. The project cost £5.9million, which was funded through £3.697million of housing association grant from Glasgow City Council and a new loan facility of £2.6million with the Bank of Scotland. The surplus of £400k of the loan facility has been added to our cash reserves.

9.5.2 The new build properties have a one year defects liability period and properties will be inspected shortly prior to the anniversary of the phased handover to identify any remedial work to be attended by the contractor prior to the Association taking responsibility for their maintenance and improvement going forward.

10.0 Our People

10.1 Cadder has quite a diverse community in terms of residents' demographic and ethnic profile, tenure, and the deprivation position. The chart below shows this information:

Profile of Cadder's Tenants & Prospective Tenants

Sandra

Age

	Waiting List	Tenants

Ethnic Origin

	Waiting List	Tenants

Tenure

	Tenure
Tenants of the Association	
Owner-occupiers	

- 10.2 The Association should take this information into account in developing our Asset Management Strategy to assess:
- The projected turnover rates based on current housing arrangements e.g. under occupation, medical or overcrowding;
 - To assess the demand for housing based on the above factors, as well as specific house types, sizes and locations;
 - To inform the need for medical adaptations to maintain independent living of our tenants and their families; and
 - Inform additional services to support our tenants to provide good customer service and ensure tenancy sustainment
- 10.3 Cadder is a deprived community, where all four data zones covering the area are within the worst 10% most deprived communities in Scotland. This conflicts with the tenure arrangements where 36% of properties are owner-occupiers and there are clearly many owners who are 'asset rich, income poor', given these deprivation ratings. The Association has to ensure it has the services to support tenants and owner-occupiers to sustain their tenancies and houses, which includes the following:
- Welfare rights service to maximise the tenants and owner-occupiers entitlements to benefits;
 - Debt services to support tenants and owners to manage their debts with affordable payment arrangements; and
 - Tenancy sustainment to support tenants and owners with the challenges of managing a property
- 10.4 In the absence of these services it will result in a higher turnover of tenancies, increased poverty and disadvantage, and a reduced quality of life.
- 10.5 The Association should assess and compare the profile of our tenants and owner-occupiers to strengthen its asset management considerations, following the findings of the:
- census in 2021;
 - updated S.I.M.D in 2021
 - turnover rates / reasons
 - welfare benefit uptake and outcomes

11. Our Sustainability

- 11.1 The Association's main source of income is its tenants' rents and we require to maximise this income to deliver the asset management strategy and programme of maintenance and improvement in our tenants' homes and the community.
- 11.2 The Corporate Risk Register identifies key risks associated with the asset management strategy, they include:
- Increase in rent arrears
The roll-out of the U.K Government's welfare reforms and specifically Universal Credit is a significant risk to the business with increasing rent arrears. This may compromise the funding available for improvement works and achievement of loan covenants.
 - Non-compliance with Legionella
The Association identified this as a risk due to our current position, although there has been significant improvement in the management of Legionella and associated testing and works to ensure compliance. It is imperative there continues to be regular testing of our premises including the inspection and remedial works / cleaning of water tanks in the common closes.
 - Estate Caretaking service does not meet its service obligations
The reduction of employability to support the core team and apprentices has compromised the caretakers' ability to meet their service obligations. A review of the Estate Caretaking is scheduled for January 2020 and this should inform the Review of Business and specifically the staff structure review by the Indigo House Group.
 - Failure to comply with loan covenants
The Association has embarked on an ambitious major repair programme to our tenants' homes and financial loan covenants are closely monitored to ensure sufficient headroom. The loan covenants are monitored closely by the Finance & Corporate Services Manager and reported through the quarterly management accounts and an annual covenant compliance report to the Management Committee demonstrates compliance.
- 11.3 A key consideration in our sustainability is our turnover of our properties and having a healthy waiting list to enable us to allocate empty properties efficiently to mitigate lost rents. Our turnover of properties in the last 3 equates to between x% and x%, which can be seen in the chart listed below.

Julie

	Turnover of Properties	Average Re-let Time
2016-17		
2017-18		
2018-19		
Average		

- 11.4 It should be noted that the turnover in 2018-19 was affected by the new build development at Tresta Road, where 54% of properties (27lets) were allocated to tenants in the ‘transfer’ and ‘transfer aspirational’ categories of the housing list. There was a phased handover of properties between November 2018 and May 2019, which will affect turnover in 2018-19 and 2019-20.
- 11.5 The Customer Services Manager is scheduled to undertake a demand assessment, which should inform our ability to re-let our properties across house size, type and locations within Cadder. This demand assessment will identify key recommendations to both mitigate turnover and improve demand across all of our housing stock and thereby improve our efficiency and effectiveness to re-let empty homes.
- 11.6 The Association established a Trade Team in 2013 to deliver the repairs service including the programme of major repairs, in particular kitchen and bathrooms. The work programme has extended to the installation of verandah screens, smoke alarms and electrical inspections between 2019 and 2022.
- 11.7 The Trade Team delivers the majority of the repairs to our tenants’ homes including cyclical and major repairs programme. It is imperative the Trade Team achieve best value compared to the cost of external contractors delivering a similar service or major repair works. A best value assessment of the Trade Team is scheduled for January 2020 and this will test the viability and competitiveness of the service.
- 11.8 The Trade Team Business Plan will identify the aims and objectives for this service within the period to 2022, which will include key outcomes and targets. Through achievement of these outcomes this will demonstrate their viability and contribution towards the sustainability of the business.

12. Our Service

12.1 The success of our Asset Management Strategy will be informed by the service across the Association's full staff team.

a) Governance

The Development of the Business Plan will set the strategic direction for the management, maintenance and improvement of our assets. There will be other strategic documents and reports, which will inform the strategy:

- Financial Plans (Annual Budget, 5 & 30 Year Financial Plans)
- Trade Team Business Plan
- Best Value Policy, specifically assessment of the Trade & Estates Teams
- Asset Management Strategy
- 5 Year Investment Strategy
- Resident Satisfaction Survey
- Performance Management Framework
- Regeneration Plans

b) Finance

The Association has to ensure funding is made available to meet our service obligations in re-active, cyclical and major repairs, as well as our regeneration aspirations for Cadder.

c) Customer Services

There are various strands to Customer Services in the current staff structure:

- Housing
The housing arm of Customer Services have key responsibilities in the management and support of tenancies; estate management, and allocations and voids
- Financial Inclusion
The financial inclusion team has a key role to maximise the benefits for our tenants, which will impact on their ability to afford their rent and sustain their tenancies. This team has included funded tenancy sustainment posts to support tenants with challenges in managing their tenancy.
- Maintenance
The maintenance service aims to deliver a high quality and responsive service in the upkeep and maintenance of their home, the common property and the Cadder community. This will be delivered through our Trade & Estates Team and other contractors.

12.2 In the development of our Asset Management Strategy we will identify outcomes and targets for its achievement, which will be integral in organisational, departmental and individual work plans. This will inform any joint working, training and development and focus groups to ‘make the most of our assets’ by staff team members.

12.3 Key areas of our service in our management and maintenance of our assets include the following:

Mark

Category of Repair	Target Timescale	Brief Description
Emergency		
Urgent		
Routine		
Right to Repair		
Cyclical Works		
Major Works		
Empty Houses (voids)		
Turnover of Tenancies		

13. Our Performance

13.1 The Performance Management Framework outlines key features that will all contribute towards a successful and well performing business, these include: the performance cycle and process, management, reporting arrangements, quality assurance, performance scrutiny and managing poor performance, etc.

13.2 The Association monitors and reports performance in key areas associated with our Asset Management Strategy to key stakeholders. The reporting includes quarterly performance reports to the Management, performance bulletin in newsletters, annual report and the annual report on the charter.

13.3 The Association will identify a suite of performance indicators specifically related to the Asset Management Strategy, there will likely

include rent, arrears, welfare rights, repairs, void performance, and customer satisfaction.

- 13.4 The Association uses SDM housing software to manage key functions such as rent, allocations, voids, repairs and planned maintenance works.
- 13.5 A key objective in the year is to increase the usage of the planned maintenance module to record cyclical and major repair works. This will ensure we retain, refresh and renew data relating to our work programme and investment in our tenants and empty homes.

14. Our Investment

- 14.1 There has been over £20million investment in our housing stock and new development in the last decade, which demonstrates the achievement of our strategic aim to 'Improve Cadder'. This investment is as listed;

✓ J Block Energy Improvement Project	-	£3m
✓ Community Energy Saving Project	-	£8.1m
✓ Kitchen and Bathroom Installation	-	£3m
✓ Owner-occupiers energy improvements		
Cottage properties	-	£600k
✓ New build housing development	-	£5.8m
Total	-	£20.5m

- 14.2 The Association's Investment Strategy for our housing stock 2018-2023 was approved by the Management Committee in June 2018 and the major repair programme included:

- Bathroom installations – completion by March 2019;
- Kitchen installations – completion by March 2022;
- Verandah door and screen replacement – completion by March 2021;
- Installation of new smoke alarms and CO2 detectors to meet new regulations – Completion by March 2021.
- Electrical Inspections – completions by March 2023
- Common close Painterwork – Commence from 2022-23
- Key tasks associated with Tenant Safety i.e. legionella, asbestos

14.3 A key focus for the Association is the work programme post 2022 to maintain the 'improvement journey' and continue to invest in our housing stock and improve our tenants' homes and common areas.

14.4 It is clearly evident from the Residents' Satisfaction Survey 2018 and tenants' aspirations for improvements to their home, and the stock condition assessment by David Adamson that we need to consider the following works post 2022:

- Internal joinery and plaster work in our tenants' homes;
- Re-wiring options;
- Programme to upgrade the common closes e.g. veitchi flooring repairs, repair or replacement of tiles and close painter work;
- Replacement of controlled door entry systems; and
- Undertaking common and environmental works e.g. fencing, roughcasting, slabbing, etc.

14.5 The Association plans to invest £xx million in the period to 2029

Gerry

	19-20	20-21	21-22	22-23	23-24	24-29	Total
Re-active Repairs							
Cyclical Repairs							
Major Repairs							
Medical Adaptations*	£0.050m	£0.050m	£0.050m	£0.050m	£0.050m	£0.250m	£0.500m
Total							

* Medical Adaptation – subject to funding from Glasgow City Council

14.6 The Investment Plan 2023-28 should inform a review of the Trade Team in 2022 to ensure they have the trade mix and appropriate staffing levels to deliver the repairs service including cyclical and major repairs programme.

14.7 The Association has updated the long term investment and financial plans to reflect lifecycle replacement of key components in the new build properties e.g. kitchens, window replacements, bathrooms, central heating, etc

- 14.8 The Association has aspirations to continue its regeneration of the Cadder through delivering the 'Cadder Vision', which includes new housing, new amenities, a town centre, environmental improvements and improved connections to the community forest, canal and Gilshochill train station.
- 14.9 An application for funding for the feasibility study for 100 new houses, new shop units and the town centre has been submitted to Glasgow City Council. The feasibility study will assess whether proposed improvement in the context of the Cadder Vision and continuing regeneration of the area is both feasible and viable.
- 14.10 The publication of the Cadder Vision will be undertaken following the feasibility study, when we are clear development is feasible and viable and there is 'in principle' agreement from the planning department of Development & Regeneration Services in Glasgow City Council

15.0 Our Environment

- 15.1 The Association was one of the first housing associations in Glasgow to create an in-house estate caretaking service to deliver its maintenance of backcourts, common areas, shrub beds, open spaces and the local environment.
- 15.2 Through the establishment of our Estates Team coupled with our work in employability, where we have delivered over 700 training and work experience placements and 100 modern apprenticeships, there has been significant improvement in the upkeep and maintenance of the local environment.
- 15.3 The Estate Team of core staff and apprentices has struggled to maintain the coverage and high standards of common area and environmental maintenance due to the following:
- Increasing programme of environmental works and tasks
 - Reduced employability
 - Apprentice programme, where attendance at college one day per week results in a reduction of circa 2 staff per year
 - High expectations of tenants and owner-occupiers for the service charge costs, which are often seen to be unreasonable based on the charge and resources.

- 15.4 There has been discussion on the development of the estate caretaking service and potential to take on gutter cleaning, drainage works, etc. The Association should focus clearly on the estate caretaking service meeting their service obligations to the business and tenants, before any discussion about potential diversification and growth of the service.
- 15.5 The Association has scheduled a review of the estate caretaking service to assess the key service obligations and business needs, which will inform the review of business being undertaken by the Indigo House Group.
- 15.6 The stock condition survey updated by David Adamson in 2018 identified improvement in common areas and tenement backcourts and cottage gardens. The investment in tenement backcourts and cottage gardens includes:
- Refurbished bin shelters to accommodate the new wheelie bins provided by Glasgow City Council's city wide bin replacement programme;
 - Renewal of perimeter fencing between tenement backcourts and cottage gardens;
 - Roughcasting repairs to cellars and bin shelters;
 - Replacement slabbing in the front access paths and backcourt areas.
- 15.7 The Association is keen to regenerate backcourts, although it has been difficult to attract funding for these improvements to mitigate the cost both for the Association and owner-occupiers. The following backcourts should be prioritised if funding becomes available:
- 10-46 Herma Street
 - 3-27 Skirsa Street;
 - 148-172 Tresta Road.
- 15.8 The Association will continue to work with partners to achieve synergy and/or secure resources to maintain the high standards in the upkeep and maintenance of Cadder. These partners will include employment agencies e.g. S.C.V.O, Jobs & Business Glasgow, etc and Land & environmental services – Glasgow City Council.

16. Financial Management

- 16.1 The Investment Plan is a key section in the 30 year Financial Plan and it sets out the funding for maintenance and planned improvement of its housing stock between 2019 and 2049. The 30 year Financial Plan was last approved by the Management Committee June 2019.

- 16.2 The Investment Plan is based on the updated Stock Condition Survey by David Adamson Surveyors in 2018 as outlined in section 14.4 of the report.
- 16.3 The Investment Plan makes provision for life-cycle replacement of key property components e.g. central heating, window replacement, roofs, central heating, re-wiring, bathrooms and kitchens. It also lists costs for re-active, cyclical, planned major repairs and environmental works
- 16.4 The 30 year Financial Plan is updated and presented to the Management Committee in June of each year. The scheduled review of the Financial Plan in 2021 will take account of the Stock Condition Survey by David Adamson in 2020
- 16.5 The Association currently has 3 lenders (Co-operative Bank, Royal Bank of Scotland and Bank of Scotland) and has to ensure sufficient headroom and compliance against financial and non-financial loan covenants. The Finance & Corporate Services Manager monitors compliance closely and reports against these in the quarterly management accounts.

17.0 Value for Money

- 17.1 A key strategic aim in the Business Plan is for the Association to 'attain best value in all that we do', which will contribute towards the financial viability and sustainability of the business.
- 17.2 The Association developed a Best Value Policy in January 2019 and a Best Value Action Plan in September 2019, which demonstrates our commitment to best value for money.
- 17.3 The Association's approach to maximising best value for money associated with our asset management arrangements will include the following:
- Trade Team
 - A best value assessment of the trade team will be undertaken by the Finance & Corporate Services Manager and Maintenance Manager in January 2020;
 - The Maintenance Manager is exploring the use of Personal Display Appliances (PDAs) to make the repairs administration process more effective and efficient. The Maintenance Manager will report on the implementation in March 2020.

- Estates Team
 - The Estate Caretaking Review has been re-scheduled to January 2020 and this will assess the best value of the service based on their work programme and service obligations.
- Procurement
 - The Maintenance Manager will procure the contracts for works, services and supplies associated with our asset management through either tendering arrangements or access via framework agreements i.e. Scotland Excel, Scottish Procurement Alliance.
 - The works, service or supply contracts associated with asset management are as listed:
 - See Mark
 -
 -
 -
- Benchmarking
 - The Association will benchmark our repairs service with peer, neighbouring and sector registered social landlords. This benchmarking will include:
 - Average maintenance costs for each type of repair;
 - Service targets for repair categories
 - Customer satisfaction – ARC indicators

18.0 Risk

18.1 It is imperative the Association meets our obligations to our tenants to maintain their home and property in a good condition through attending to re-active and cyclical repairs, as well as continue to deliver a programme of major repairs in keeping with life cycle replacements in the investment programme. To achieve this aim we will need to:

- Maximise rental income to facilitate a high quality service in the repair, maintenance and improvement of our tenants' homes and common fabric.
- Undertake good financial planning with the aim of continuing to maximise funding for our investment programme, whilst being viable and ensuring compliance with loan covenants.
- Listen to our tenants on their views of our service and the improvements they would like us to undertake to their home and communities. This information will contribute towards our drive to continuously improve our repairs service and inform our investment programme.

- Strive to meet our tenants' expectations of our repair service and investment programme, which will improve satisfaction levels.
- Maintain information on stock condition through periodic surveys to inform our investment programme;
- Keep the planned maintenance module updated with cyclical and planned major repairs to inform component replacement schedules and evidence we are meeting our statutory obligations e.g. annual gas checks, smoke detection installations, etc.
- Maintain investment in our properties to mitigate turnover and attract new customers to live in Cadder

18.2 The Association are aware there are many risks to the achievement of our Asset Management Strategy, which include:

- Reduced income through the UK Government's welfare reforms and specifically the roll-out of Universal Credit.
- Pressures on our financial plans to continue to be viable and ensure sufficient headroom for loan covenant compliance.
- Failure to meet our statutory obligations in the repair and maintenance of our tenants' homes e.g. gas safety, asbestos, smoke detection systems, energy and quality standards, etc
- Viability of the Trade and Estates Team to meet their service obligations and deliver best value for money compared to other contractors.
- Health & Safety of our Trade & Estates Team, contractors and tenants in our repair service.
- Procurement of contractors to provide high quality and responsive service in the provision of back-up services to the Trade Team and other works.
- Poor investment decisions based on inaccurate or out of date stock condition data.

18.3 The Association's Risk Management Strategy will identify key risks that have a direct impact on the Asset Management Strategy to inform sectional risk maps and the Corporate Risk Register. The Association will develop a risk map specifically for the Asset Management Strategy.

19.0 Customer Satisfaction

19.1 The Association recognise a barometer of the success of our Asset Management Strategy and specifically our investment in our tenants' homes and our repairs service will be the level of tenant / customer satisfaction. Satisfied customers are essential to the achievement of our strategic aims and our overall success.

- 19.2 The Association undertake satisfaction surveys through the following:
- Satisfaction questionnaires to tenants for re-active, cyclical and planned major repair works; and
 - Residents' satisfaction survey based on a sample survey of 50% of tenants and owner-occupiers

19.3 The last residents' satisfaction survey was completed in February 2018 and the tenant responses were positive on Cadder as their landlord and related outcomes associated with our Asset Management Strategy. The key responses are as listed:

- ✓ 92% (83%) were satisfied with the overall service provided by the Association;
- ✓ 83% (82%) of tenants were satisfied with the quality of their home.
- ✓ 81% of tenants (64%) of tenants surveyed were satisfied with the last repair to their home;
- ✓ 94% (78%) of tenants surveyed were satisfied with the Association's management of the neighbourhood;
- ✓ 96% (79%) of tenants felt the neighbourhood was a good place to live

() denotes findings for 2013 survey

19.4 The Association's aim is to increase the level of tenant satisfaction through:

- ✓ Completion of the major repair programme in 2019-22, which includes:
 - Renewal of 320 kitchens and completion of the programme;
 - Installation of 178 verandah door and window screens
 - Installation of 644 smoke alarms and CO2 detectors
 - 360 Electrical tests
- ✓ Continuously improve our re-active repairs service through our Trade Team and other contractors;
- ✓ Maintain the high standards of upkeep and maintenance of common areas, open spaces and the environment in Cadder through our Estate Caretaking service.

19.5 The Association decided to review its approach to the comprehensive residents' satisfaction survey through undertaking an annual survey of a smaller sample of tenants and owner-occupiers i.e. 20% of tenants each year. Through more frequent and manageable surveys we will be able to gauge the level of satisfaction of our tenants and owner-occupiers on an on-going basis.

19.6 The annual survey will gather ARC satisfaction information to inform our annual submission to the Regulator, as well focus the survey on different areas of our work and activities each year:

- service areas;
- regeneration and wider role; and
- home and neighbourhood.

20.0 Conclusions

20.1 Through the development of the Asset Management Strategy it is clearly evident that the Association has invested heavily in our tenants' homes and the Cadder community in recent years. As a result of this investment Cadder is well maintained and more attractive, which is necessary for the sustainment of the community, where we can retain our existing tenants and attract people as prospective tenants who want to make their home in Cadder.

20.2 A clear focus for the Association has been our major repairs programme and Tenants' Safety, where work is on-going to improve our tenants' homes and ensure they are safe with work on fire safety, electrical safety, legionella, and asbestos.

20.3 The Asset Management Strategy identifies a range of strategic work that is either on-going or planned, which will strengthen our knowledge of our stock, area, or the demographic position. The strategic work includes the Trade Team Business Plan, Estate Caretaking review, Review of Business, Stock Condition Survey, Residents' Satisfaction Survey, Performance Management and these are planned for the calendar year of 2020. Appendix 2 outlines an action plan for the refinement of the Asset Management Strategy

20.4 It is proposed to review and refine the Asset Management Strategy in December 2020 through developing our people's knowledge of the strategy and updating it to take account of the strategic work listed in section 20.3.

21. Glossary of Terms

21.1 Appendix 3 lists the glossary of terms for the Asset Management Strategy

22. Review

- 21.1 The Association will review the Asset Management Strategy in December 2020 to take account of the strategic work listed in section 20.3 of this document.

23. Appendices

1. 10 Strands of Asset Management
2. Asset Management Action Plan
3. Glossary of Terms

Appendix 1 - 10 Strands of Asset Management

Ten Strands of Strategic Asset Management	
1. A whole organisation approach	
Do people across the organisation see the importance of asset management and understand they all have a part to play?	
Does the governing body / housing committee also understand it, see it as part of core business strategy and take responsibility for its quality?	
2. Understanding Customers	
Are you actively involved with the housing markets in which you operate, and well-informed about related aspects such as socio-economic and demographic change?	
Do you have information on the changing profile of your existing customers, and their needs and aspirations? Does this take account of the full range of customers, including, for example, people with particular needs, and factored owners?	
Are consultation and customer feedback methods used to ensure a good flow of information from existing customers, including hard-to-reach groups?	
3. Risk Based and Proportionate	
Is the effort being put into strategic review proportionate to the issues being addressed and focussed on the aspects that really matter to the business?	

Is there a corporate risk register with a limited number of key risks identified, produced and reviewed in a way that involves all those responsible for the direction of the organisation?	
Within the strategic asset management thinking, is there an awareness of the asset-related risks and the role of asset-based solutions to managing risks in the business?	
4. Good Information	
Do you have good quality management information on service performance and cost, and the social housing value being generated for the business plan by different groups of stock?	
Do you have a reasonably up-to-date and reliable picture of the condition of the stock and are you keeping that up-to-date?	
Has that been turned into a long-term investment programme that takes account of all probable types of investment requirement, including the SHQS?	
Do you have the information needed to understand future demand?	
5. Joined up Planning	
Do you have a robust 30-year business plan that takes full account of the strategic asset management approach?	
Do your plans consider the external environment, such as Scottish Government strategies and the impact of welfare reform?	

6. Looking after the core stock	
Are plans in place to keep the stock in good condition as economically as possible over the life of a 30-year business plan and meet changing and rising standards as far as they can be foreseen?	
Do you have an efficient and customer-conscious responsive repairs service?	
Do you try to ensure that your homes and neighbourhoods appear well-cared-for?	
Do you try to make your homes as cheap to heat as possible?	
Do you provide effective services to factored owners that meet their requirements and assist your interests as a property owner within the blocks?	
7. Compliance with standards	
Do you have a comprehensive cyclical testing and maintenance programme that covers all items requiring regular testing or maintenance for any reason?	
For higher risk areas, do you use targeted external accreditation to verify safety standards?	
For higher risk areas, how do you deal with no access situations?	
8. Dealing with 'cause for concern' stock	
Do you have stock that for any reason is causing concern now or is felt likely to cause concern in the future?	
Do you adopt a systematic approach to identifying such homes and considering the options for them?	
Does your asset management approach contain the full range of options from 'wait and see' to radical intervention?	

9. New Development	
Does your corporate strategy include for growth through new development or acquisition?	
How is it to be funded?	
What is the housing market you are aiming at, and how will the new homes meet that aim?	
Is your experience as a landlord being translated into the design and specification of your new stock?	
10. Value for Money	
Is everyone who is making spending decisions aware of the cost and thinking about how to get the most from it?	
Are you able to demonstrate to tenants and to yourselves that work is done at the best possible balance between cost and quality?	
Do you have a procurement strategy that makes the most of modern methods of procurement?	
Are your arrangements for programme and contract management low cost and efficient?	

Appendix 2 Asset Management Strategy - Action Plan

Section	Task	Outcome	Timescale	Responsibility
7.1f 7.3g	Electrical Safety Recommend the 5 year electrical testing of properties	Ensure properties are in keeping with electrical standards and are safe for our tenants	January 2020	Maintenance Manager
7.2	SHR's 10 Strands of Strategic Asset Management Assess the Association's compliance against the SHR's guidance	Assess the Association's position against the 10 strands of strategic asset management to inform the work programme and strengthen our strategy at the review in December 2020	September 2020	Maintenance Manager / SST
7.3a 9.4.3	Scottish Housing Quality Standard Complete the 19 kitchens current categorised as 'non compliant'	Achieve full compliance against the SHQS.	March 2020	Maintenance Manager
7.3d	Fire Safety Undertake fire risk assessments for common closes	Ensure our common closes are safe and identify any remedial works		Maintenance Manager
7.3d	Smoke Alarms and C02 Detectors Progress the installation of smoke alarms and C02 detectors.	Achieve installation of new interlinked smoke alarms and C02 detectors to all tenants' homes by March 2021	March 2021	Maintenance Manager
7.3e	Legionella Inspect all communal water tanks in common closes.	Identify whether water tank can be bridged to mains supply or requires cleaning by our contractor	January 2020	Maintenance Manager
	Undertake remedial works or cleaning of all water tanks in common closes	All close water tanks are safe from legionella	March 2020	Maintenance Manager

9.5.2	Tresta Road – Defects Liability Period Ensure full inspection of properties prior to the expiry of one year’s defects liability from the handover date	Remedial repairs are identified for action by the contractor prior to the Association taking full responsibility for maintenance of properties	November 2019	Maintenance Manager
11.2 15.5 17.3	Review of Estate Caretaking Service Undertake a review of the Estate Caretaking Service	Ensure the estate caretaking service has sufficient resources to meet their business and service obligations	January 2020	Customer Services Manager
11.5	Demand Assessment Undertake a demand assessment of the Association’s properties	Identify the demand for housing in Cadder based on house type, size and location.	December 2019	Customer Services Manager
11.7 17.3	Trade Team Best Value Assessment Undertake an assessment of best value of the Trade Team	Inform the best value of the Trade Team’s service against other housing associations / contractor’s maintenance costs to inform the viability of the Trade Team	January 2020	Finance & Corporate Services Manager / Maintenance Manager
11.8	Trade Team Business Plan Develop a Trade Team Business Plan to inform the strategic aims and objectives of the Trade Team	Provide direction to the Trade Team through clear aims, objectives and outcomes.	December 2019	Customer Services Manager
13.3	Performance Management Identify a suite of performance indicators for the Asset Management Strategy	There are clear performance indicators and targets for the Asset Management Strategy	March 2020	Director / SST
13.5	Planned Maintenance Module Maximise use of the SDM Planned Maintenance module to record cyclical and major repairs.	The Association has a database of cyclical and major repairs to inform investment plans and decisions	March 2020	Maintenance Manager

14.8	Cadder Vision – Feasibility Study Pursue GCC –DRS for funding for the feasibility study for the Cadder Vision	The Association secures funding to instruct architects to undertake a feasibility to inform the feasibility and financial viability of the Cadder Vision	June 2020	Director
14.9	Publicise the Cadder Vision Publicise the Cadder Vision on completion of the feasibility study.	Cadder residents are clear on the proposals in the Cadder Vision for new housing, new amenities, new twon centre, etc	December 2020	Director
17.3	Personal Display Appliances Pursue options for the use of PDAs in the administration of repairs	A more efficient and effective system for the administration of the repairs process including labour and stock control	March 2020	Maintenance Manager
17.3	Procurement of Contracts Procure the following works, service and supply contracts for the maintenance service: • • • •	Achievement of best value and compliance with legislation and procurement policy in maintenance works, service and supplies	March 2020	Maintenance Manager
18.3	Asset Management Strategy – Risk Register Establish a risk action plan for the Asset Management Strategy	Identification of risk associated with the delivery of effective asset management arrangements	March 2020	Maintenance Manager

19.4	Major Repairs Programme Complete the following major repair works by 2022: <ul style="list-style-type: none"> • 320 Kitchens • 178 Verandahs • 644 smoke alarms 	Improvement in our tenants' homes through the programme of major repairs	March 2021	Maintenance Manager
20.3	Review of Asset Management Strategy Review the Asset Management Strategy following a range of strategic work listed in this action plan	The Association has a robust Asset Management Strategy to improve its management, maintenance and improvement of its stock	December 2020	Maintenance Manager / SST

Appendix 3 Glossary of Terms

Glossary of Terms

Term	Definition
Assessment	A written review of how well the service or team is performing. This should use a variety of related indicators and other evidence and where possible have comparisons to other similar councils and any related national standards or inspection grading.
Asset Management	Is the management and maintenance of our housing stock taking into account the stock condition survey and our investment strategy, demand and turnover, and demographic considerations to inform the sustainability of our property port-folio.
Benchmarking	Comparing ourselves to other housing association to help evaluate performance, efficiency of processes and value for money.
Best Value	Best value is about getting the best price and / or quality in relation to a contract or service
Business Plan	The Business Plan is the key strategic document, which sets out the strategic direction of the Association through key considerations i.e. risk, asset management, financial implications etc. inform the work programme.
Engagement	Actively participating or being involved.
Framework Agreements	Framework Agreement in the context of procurement are is a contract detailing the terms of a procurement contract, which enables other organisation to access the agreement to appoint a contractor or supplier from the existing tendering exercise.
Governance	The system checks, process validation and approval mechanisms in place to ensure we are reporting accurately and there is a good and clear management oversight
Indicators	A measure which helps quantify the achievement of a desired outcome
Key Performance Indicators (KPI)	There can be a large number of indicators available. 'KPI's are the lead measures selected as they best represent and demonstrate the impact on the outcome
Leadership	Leadership is the approach of leading staff to achieve work and the strategic aims of the business.
Legislation	An act of law
Measures	Performance measures are how well a particular service or system is working as opposed to the impact on whole populations – "Management Information".
Mission Statement	The mission statement reflects the organisation's purpose and sets out the organisation's overall goal
Outcomes	A statement of our service and activities
Performance Management Framework	Performance Management Framework outlines the key features and systems to measure, monitor, manage, audit, report performance with the goal of continuous improvement in the Association.
Policy	Policies are clear, simple statements of how your organisation intends to conduct its services, activities or business. They provide a set of guiding principles to help with decision making.
Priorities	The most important things we want to achieve
Procurement	Procurement relates to the tendering of contracts

Quarterly	Formal performance reporting follows a 3 monthly (quarterly) reporting schedule based on the financial year. <ul style="list-style-type: none"> • 1st Quarter – April to June • 2nd Quarter – July to September • 3rd Quarter – October to December • 4th Quarter – January to March
Regulatory	Requirements of the Association's Regulators i.e. Scottish Housing Regulator or Office of the Scottish Charitable Regulator.
Risk	The probability of a threat to service delivery or other negative occurrence that is caused by external or internal vulnerabilities, and that may be avoided through pre-emptive action
Sustainability	The ability to be maintained at a certain rate or level.
Stakeholder	Any person, group or organisation using or involved in the service
Strategic	A high level long term assessment
Strategy	A high level plan which involves a number of service areas across an organisation
Targets	Where we want to be and by when. This can be at indicator level or against actions within a delivery plan
Value for money	Value for money is about the maximum benefit with the resources that are available