

Asset Management Strategy



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<i>Purpose:</i>	To set out DPHA's Asset Management Strategy to implement and inform DPHA's business plan and set out the framework for the ongoing care and investment in our housing stock and environment.
<i>Review Date:</i>	September 2025
<i>Guidance:</i>	SHR Strategic Asset Management Recommended Practice (August 2012). SHR Business Planning for Landlords Recommended Practice (December 2015) and Business Planning: Supporting Advice for Landlords in response to COVID 19 (August 2020)
<i>Regulatory Standards:</i>	Standard 1: The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users. Standard 3: The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay. Standard 4: The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.
<i>Other Relevant Policies</i>	Business Plan Risk Register Repairs & Maintenance Policy Estate Management Policy Void Management Policy
<i>Date reviewed by the PRWG:</i>	9 March 2022
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<i>Amendments</i>	This version was amended in February 2022

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1. INTRODUCTION

- 1.0 This Asset Management Strategy has been drawn up to implement and inform Dalmuir Park Housing Association's (DPHA's) business plan and sets out the framework for ongoing care and investment in our housing stock and environment.
- 1.1 It is guided by DPHA's Repairs and Maintenance Policy and provides linkages between a number of plans, services and policies, including our Business Plan, repairs and maintenance, procurement, health and safety, customer services (housing management and asset management) and care services.
- 1.2 The strategy seeks to define what DPHA's requirements are across 3 areas:
- The effective investment in planned maintenance to ensure our property portfolio is maintained to the required standards
 - How the management of our property portfolio is supporting our wider business objectives
 - The active management of our assets will identify properties which have poor technical, social, economic or environmental performance and from this we will be able to choose to invest in improvements or replace with properties fit for purpose.

Links to the Business Plan Objectives

- 1.3 DPHA's 2021 to 2024 Business Plan is our key strategic document which communicates our vision and objectives, plus how we will achieve those objectives. The Business Plan articulates the strategic direction and ambition of the Board of Management as the governing body of the organisation. It provides a framework for action which communicates to customers, staff and key stakeholders what the organisation aims to achieve over the 3 years of the Business Plan.

- ✓ **Objective 1 - Strong and Sustainable Strategic Governance**
- ✓ **Objective 2 - Excellent Service and Performance with Strong Leadership and People**
- ✓ **Objective 3 - Quality Homes in an Attractive Environment**
- ✓ **Objective 4 - Value for Money for DPHA and our Customers**
- ✓ **Objective 5 - Be More Than Just a Great Landlord**

- 1.4 Our Asset Management Strategy is designed to ensure our property portfolio meets the needs and standards required now, and in the future, and should guarantee that our properties are:
- In the best possible condition
 - In safe environments
 - Environmentally friendly and energy efficient
 - In continued demand

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2.0 THE OBJECTIVES OF OUR ASSET MANAGEMENT STRATEGY

2.1 Purpose of our Asset Management Strategy are to:

- Set out the framework for our approach to managing our assets in order that we achieve our aims and objectives both now and in the future.
- Propose a working document- an action plan- to assist with continual improvement in the efficient and effective delivery of the Asset Management Strategy.
- Comply with the Scottish Housing Regulator's Regulatory Standards of Governance and Financial Management.
- Consider how we develop our minimum lettable standard for future years.
- Ensure compliance with our legal obligations.

2.2 Aims

Through our Asset Management Strategy, we will make a contribution to our strategic objectives and we are committed to ensuring the following:

- Recognition of our customers' needs
- Customer satisfaction
- Quality and safety standards
- Suitability of purpose
- Financial viability and value for money
- Sustainability
- Delivering added value through contributing to our community benefits objectives where possible.

2.3 Objectives

- To produce an asset profile of our housing stock
- To state the value of our stock
- To review the findings of the most recent stock condition survey against the current and future repairs and maintenance requirements, including the requirement to meet the Scottish Housing Quality Standard and EESSH and EESSH2
- To set out our approach to asset investment
- To evaluate our housing stock against existing housing needs and demand information
- To clarify our understanding of our customer needs and how we ensure we keep abreast of changing needs of current and potential customers
- To provide an integrated understanding of the 30 year financial plans for the organisation and how asset management impacts upon this
- To set out the risks acknowledged in relation to asset management and identify actions that we will need to take to mitigate against the effects of these risks
- Produce an action plan detailing how we will challenge ourselves to continually improve and remain effective and efficient in supporting our strategy.

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3.0 KEY STAKEHOLDERS

3.1 We recognise that there are a number of key stakeholders who have a vested interest in our Asset Management Strategy and investment plans. These include:

- Our tenants, factored owners, factored commercial owners, local stakeholders and the wider community
- Our Board of Management and staff
- Funders and lenders
- The Scottish Housing Regulator, Care Inspectorate and OSCR
- Partners such as West Dunbartonshire Council and West Dunbartonshire Health and Social Care Partnership, contractors, other RSLs, agencies and community groups.

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

- The SHR Regulatory Framework
- Annual Return on Charter (ARC)
- Tenants Panels and Owners Panel which meet regularly to monitor our performance
- Newsletter articles and correspondence
- Website and social media updates
- Annual General Meetings
- Board of Management and staff briefings and development days
- Monitoring of loan covenants and on-going engagement with lenders

3.3 We seek out the needs, views and priorities of our tenants and customers in order for them to influence and shape our Asset Management Strategy. We offer a variety of tenant and customer participatory structures and engagement opportunities in order to achieve these objectives which include: -

- “Open days” for tenant and customer information sharing and gathering of opinions and suggestions on new proposals
- Tenants Panel and Owners Panel looking at specific topics for comment and suggestions to shape and influence developments
- Individual invitation by letter to customers and tenants inviting them to participate and comment on proposals
- Carrying out surveys using services e.g. Survey Monkey for collection of information and opinions
- Sheltered housing focus group where specific proposals can be shared and discussed and shaped
- Newsletter articles where engagement opportunities are highlighted, and comment and suggestion are invited
- Individual tenants can make choices, for example in relation to their kitchen and bathroom upgrades, and paint colours for close painting

4.0 ASSET MANAGEMENT GENERAL PRINCIPLES

- 4.1 To consult with tenants and residents, factored owners and factored commercial owners and tenants keeping them updated on forthcoming programmes of work and to incorporate tenant choice whenever possible as part of replacement programmes.
- 4.2 To provide a planned and cyclical maintenance programme and undertake improvement works and a medical adaptation service in a professional and cost-effective manner.
- 4.3 To ensure compliance with all relevant legislation and regulations and to maintain our housing stock in accordance with the landlord responsibilities set out in our tenancy agreements.
- 4.4 To maintain the Association's properties to a modern lettable standard at all times as set out in our Voids Policy – Minimum Lettings Standard.
- 4.5 To undertake, where possible and where funding is available, the incorporation of innovation and improvements as part of our programmes that provide a long term benefit to our tenants and the environment, especially those which reduce running costs or improve the quality of life for residents.
- 4.6 To ensure that the works carried out are undertaken effectively and efficiently in compliance with recognised good practice.
- 4.7 To undertake regular stock condition surveys and inspections and maintain up to date life cycle costing programmes for all our properties.
- 4.8 To undertake, where necessary, risk management appraisals, value management and cost benefit analysis in respect of identified and planned works.
- 4.9 To report regularly to the Board of Management on planned maintenance programmes, progress, spend, costs and other relevant issues.
- 4.10 Where other owners' properties are part of a mixed tenure project, to optimise recovery of other owners' costs which are attributable, as part of any works we undertake.
- 4.11 To undertake regular reviews so that where it is felt to be in our best interests, properties may be remodelled, or assets may be disposed.
- 4.12 Where we decide to undertake any new build projects, to use the expertise of a housing association with this experience along with the relevant professionals.

5.0 COMPLIANCE WITH REGULATORY STANDARDS

5.1 As a Registered Social Landlord, DPHA will comply with the regulatory requirements of the SHR. The Asset Management Strategy has been guided by the SHR Strategic Asset Management Recommended Practice. In addition, we have used the guidance within the Business Planning: Supporting Advice for Landlords in response to COVID 19, (August 2020).

5.2 Particular reference is made to the following Regulatory Standards:

Standard 1 – 1.1 The governing body sets the RSL’s strategic direction. It agrees and oversees the organisation’s strategic and financial plans to achieve its purpose and intended outcomes for its tenants and other service users.

Standard 3 – 3.3 The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans. Risks to the delivery of financial plans are identified and managed effectively. The RSL considers sufficiently the financial implications of risks to the delivery of plans.

Standard 3 – 3.4 The governing body ensures financial forecasts are based on appropriate and reasonable assumptions, including information about what tenants can afford to pay and feedback from consultation on rent increases.

Standard 4 – 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.

5.3 Asset management is a key performance standard for housing associations as set out in the Scottish Housing Regulator’s Regulatory Standards. Implementation of the Asset Management Strategy will ensure compliance with a range of performance standards including the following:

- 5.3.1 Governance and financial management
- 5.3.2 Service delivery and communications
- 5.3.3 Void management
- 5.3.4 Repairs
- 5.3.5 Stock management
- 5.3.6 Life cycle maintenance
- 5.3.7 Adaptations
- 5.3.8 Procurement
- 5.3.9 Disposals

5.4 Compliance with statutory obligations and health and safety requirements is reflected in our cyclical and planned maintenance programmes and processes.

6.0 THE PLANNING APPROACH

6.1 Our short and medium-term cyclical maintenance programmes are recognised in our 5-year plans. Our component life cycles are set out in **Appendix 1**. Our 5-year investment plan is set out at **Appendix 2** and a financial summary of the investment over the next 5 years is set out at **Appendix 3**.

6.2 Ongoing planned maintenance programmes are included as part of our 30-year business and financial plans.

Our plans are updated on an annual basis as part of our budget setting process. As part of this planning process, it is essential to have good information to inform our Asset Management Strategy. We have detailed information on our housing stock and our tenants/residents and this is used to ensure we deliver high quality services. Continuous improvement is an approach applied as part of our service delivery objectives.

6.3 Based on this planning approach we can ensure our maintenance plans are reflected in our annual budgets, our medium-term plans and our long-term financial plans.

7.0 FUNDING, FINANCIAL PLANS AND VALUE FOR MONEY

7.1 Our planned, cyclical maintenance and major improvement programmes are funded through rental income and from provisions set aside for that purpose. Where there is grant funding available, we will apply for this funding to assist with costs.

7.2 Improvement work to non-housing assets will be funded through budgeted expenditure.

7.3 Our business and financial plans fully recognise our asset management proposals and plans. Value for money assessments aim to achieve the optimum balance of both quality and cost.

7.4 We recognised that to catch up with the required investment in our properties we required to borrow £3m to fund this programme of work and this funding is now available. Our current financial projections indicate we will not require further future borrowing to maintain our housing stock.

8.0 RESPONSIBILITIES

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

8.2 We use a corporate planning cycle to ensure there is effective monitoring of progress towards our aims and objectives. This assists the Board of Management to maintain clear control of the strategic direction of the organisation and have a clear picture of on-going

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operational performance. A traffic light monitoring system of review is embedded into the planning cycle along with financial performance reports and updates on service delivery activity.

- 8.3 The introduction of this Asset Management Strategy and its on-going review has been integrated into the planning cycle, aligning with the other key strategic documents such as the Business Plan and our approach to risk management.
- 8.4 Day to day responsibility for reporting and updating this Asset Management Strategy lies with the Customer Services Team Leader with support from our external Asset Adviser, Asset Officers, members of the Finance Team and external consultants when required. Our Customer Services Team are responsible for the holistic service delivery of repairs and maintenance, cyclical and planned maintenance, major investment projects, customer service and engagement and customer satisfaction.

9.0 CONTEXT

- 9.1 DPHA is registered under the Co-operative and Community Benefit Societies Act 2014, a Scottish Registered Charity and registered with the Financial Conduct Authority (FCA). We were established in 1978 as a Registered Social Landlord (RSL) with the Scottish Housing Regulator. We are also a registered property factor with the Scottish Government. We operate in the Dalmuir area of West Dunbartonshire where we currently own and manage 692 homes and 2 commercial units and provide factoring services to 162 flat owners and 39 commercial properties.
- 9.2 Since 1978 we have, with the support of various departments of the Scottish Government, and the local Council at that time, now West Dunbartonshire Council (WDC) completed 21 tenement rehabilitation contracts, 7 new build projects – social housing and shared ownership , two stock transfers from Scottish Special Housing Association (sheltered and general needs housing) and purchased 6 additional properties which are non-self-contained and provide accommodation for tenants/occupiers who require support to live in the community. Three of these properties are Houses in Multiple Occupation (HMO) and are registered and licensed with WDC.
- 9.3 We are registered with the Care Inspectorate for the provision of support to customers in our 2 sheltered housing complexes and pre and post school support to up to 70 children per day from our 3 local schools via our Dalmuir Out of School Care Group (DOSCG) service.
- 9.4 The Association has been affected by the Right to Buy legislation over the years. This Act has now been repealed. As a result of Right to Buy we started a property factoring service. This is now a registered service and provides factoring services to 162 properties. Two of our shared ownership properties are factored by an external provider. We manage **120** tenemental buildings but only having outright ownership of **41**. This has an impact on the scale of cyclical, planned maintenance and major improvement works undertaken by the Association.

9.5 The majority of our housing stock 90% (620 units) is located in the Clydebank Waterfront area of Dalmuir and these are mainly pre-1919 tenements built around the growth of the Beardmore shipyards, with the remaining 10% (69 units) located in the Mountblow and Old Kilpatrick areas.

10.0 SUMMARY OF ASSETS OWNED

10.1 The following table summarises our property by age, property type and numbers of stock

Property Descriptions	Total No. Units	Comments
Pre-1919		
Tenements Dumbarton Road Agamemnon Street Burns Street Caledonian Street Dunn Street Pattison Street Scott Street Shaftsbury Street Swindon Street	436	Original stock from set up of Association in 1978 with additions through acquisitions. Most of these properties were subject to comprehensive tenement improvements from 1975-1989. 1 property is a Non-Self-Contained 4 apt ground floor flat managed by an external support provider.
1919 - 1944		
Houses School House 258 Dumbarton Rd	2	Self-contained houses, one acquired through Mortgage to Rent scheme in 2012. The other house was purchased, specially adapted and housing support is provided by an external provider.
1965 – 1982		
Nairn Street & Nairn Place	51	Stock transfer from Scottish Homes in 1995, 35 of which are sheltered housing properties and with a common room.
Houses Ailsa Drive Riddell Street	2	Non-self-contained detached houses managed by an external care support provider
1983 - 2002		
Shaftsbury Street complex	48	Stock transfer from Scottish Homes in 1995, 35 of which are sheltered housing properties with a common room.
Adelaide Court, Mountblow	32	Flatted and terraced house new build development built in 1995 with mixture of tenanted and shared ownership. 1 property is a Non-Self-Contained 4 apt ground floor flat managed by an external support provider.
Burns Street	8	New build flats built in 1988
The Crescent	38	New build flats built in 1992, 1 property is a non-self-contained 6 apt ground floors flat managed by an external support provider.

Dumbarton Road	29	New build flats dating 1994 with mixture of tenanted and shared ownership.
Glebe Court, Old Kilpatrick	10	New build shared ownership development, 1 has been bought back into full tenanted stock
Iona Crescent, Old Kilpatrick	27	New build flats, and terraced house development built in 1992.
Old Street, Duntocher	2	2 Shared ownership properties in a 4 in a block, not factored by DPHA.
Pattison Street	7	New build terraced houses, and one tenement building, built in 1988. 1 non-self-contained house managed by an external support provider.
Total Rental Stock	692	

10.2 Stock Summary

Type	Nos
Shared Ownership Stock	18
Sheltered Housing	70
Care Properties	6
Mainstream Tenanted Stock	598
Total	692

Source: Castleton/MRI

10.3 Stock by Size

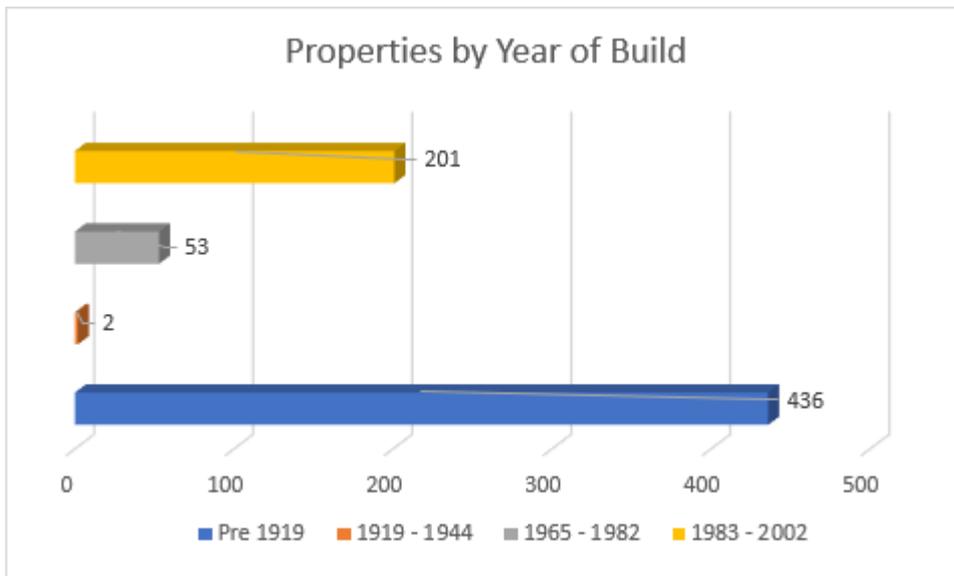
Apartment Size	Nos
1 Apartment (Studio)	9
2 Apartment	342
3 Apartment	262
4 Apartment	68
5 Apartment	4
6 Apartment	5
7 Apartment	2
TOTAL	692

Source: Castleton/MRI

10.4 5 of our 6 care flats are registered Houses in Multiple Occupation (HMO) and the required licences are renewed every 3 years.

10.5 Our stock age profile is made up of:

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63% of our housing stock is built pre 1919 and that brings the challenges of age and suitability in terms of the long-term maintenance of our properties. 37% were built post 1919 with the majority of these, 29%, built between 1983 and 2001.

10.6 In order to carry out planned, cyclical and major repairs work we need to work closely with owners of residential and commercial properties. The table below shows the split of ownership in the tenemental stock. At times, this tenure pattern may result in us not achieving the standards we want to achieve in relation to communal works.

Ownership Levels	Closes
100% DPHA Ownership	41
Majority Ownership (more than 51%-99%)	62
Minority Ownership (44% -51%)	6 (all 50%)
Less than 44% Ownership	11
Total Closes	120

Source: Castleton/MRI

Shared Ownership Properties

10.7 DPHA currently manages 16 shared ownership properties. These are on a 20 year arrangement and at the end of that period, if the property has not been bought at by the sharing owner, we can offer three options; to continue for another 20 years, for the sharing owner to buy our share or for the Association to buy back the sharingowner's share. Over the years we have, on average, bought 2-3 properties per year back for use as social rented housing. Our Shared Ownership Buy Back Policy and procedure set out the criteria for purchase and how the financial viability long term is established. The final purchase is a Board decision.

Commercial Properties

10.8 DPHA owns 2 commercial properties in Dumbarton Road.

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- 10.8.1 455 Dumbarton Road which is leased to Trafalgar Housing Association for storage purposes.
- 10.8.2 615 Dumbarton Road shop which is leased on a full repairing lease.
- 10.9 DPHA also factors 39 commercial properties which are situated on the ground floor of pre 1919 tenement blocks in Dumbarton Road, Agamemnon Street, Caledonia Street, Stuart Street and Scott Street. We provide the owners with a buildings insurance policy and the properties are included in certain reactive repairs and planned maintenance of their building according to the title deeds. Major communal work to a building would be managed separately and owners would be involved and consulted.

Factoring Service

- 10.10 We also provide a domestic factoring service to the 146 factored owner properties and 16 sharing owners. Two of our sharing owner properties are factored by another factoring agency. We have a Written Statement of Service within our domestic Owners Handbook. We provide owners with a buildings insurance policy and undertake certain communal repairs and planned maintenance within a building and invoice according to the title deeds. Major communal work to a building would be managed separately and owners would be involved and consulted. We charge an annual management fee for these services.

Land

- 10.11 DPHA does not hold any landbank at present. DPHA owns land associated with its housing developments and the Beardmore Sculpture Garden.
- 10.12 DPHA owns and maintains substantial landscaped areas around its housing stock and maintains this through a grounds maintenance contract which is tendered for regularly in line with our procurement policy.
- 10.13 We undertook a tree survey in October 2020 and now have a register of all trees that we are responsible for maintaining and their condition. This will allow us to plan their regular maintenance as part of our ground's maintenance contract.
- 10.14 We have made provision to upgrade our back-court areas over the 30-year investment plan.

Offices

- 10.15 DPHA owns Beardmore House which is used as the association's main office. It is not currently fit for purpose as it is not accessible to all. During the period of this strategy, we will explore alternative office provision or make the current office fit for purpose.
- 10.16 There are 2 offices within our sheltered housing complexes which are used as staff bases. Each complex also has a kitchen, common room, laundry facilities and toilets.

Sheltered Housing

- 10.17 We have two sheltered housing complexes providing 70 homes for people in need of care and support at home. Our 2 sheltered housing complexes were part of a Scottish Homes stock transfer that took place in 1995. Neither of these has lifts.
- 10.18 Our Shaftesbury Street complex was originally built by Scottish Homes in 1986. It provides 35 units of sheltered accommodation (17 ground floor and 18 first floor properties) and a common room and laundry facility.
- 10.19 Our Nairn Street complex was originally built by Scottish Homes in 1982. It provides 35 units of sheltered housing accommodation (19 bungalows, 12 ground floor and 4 first floor properties), a common room and laundry facility.

Sheltered Housing Property Size

Property Type	2 Apt	3 Apt	
Bungalow	19	0	
Ground Floor Flat	25	4	
First Floor Flat	18	4	
TOTAL	62	8	70

- 10.20 Our sheltered properties are fitted with a community alarm system that provides sheltered housing tenants with support in an emergency 24 hours a day. Most of our sheltered properties are adapted to meet individual tenants needs which promotes independence.
- 10.21 In 2020/21 we upgraded the community alarm systems in our sheltered housing so that they are digitally enabled end to end.

DOSCG

- 10.22 We run an out of school service from rented accommodation within the Dalmuir Community Education Centre and are registered for up to 100 children. Our service is available Monday–Friday. We have exclusive use of four large classrooms on the top floor with toilet facilities. We have installed a security door with a camera system for the safeguarding of the children and staff. For physical activities we have the use of the gym hall twice a week. We have an allocated outdoor picnic/play area, which we have recently secured by building wooden fencing and gates to maximise children’s safety.
- 10.23 We require a long term, secure base for the out of school service and are currently exploring longer term options/locations for our DOSCG service.

11.0 HOUSING NEED AND DEMAND

- 11.1. Our waiting list is reviewed annually, on a rolling monthly basis to ensure it is as up to date as possible. We receive 100% nominations from WDC for any void sheltered housing homes through a nominations agreement. WDC’s Strategic Housing Investment Plan (SHIP) concentrates on the new build supply for West Dunbartonshire, particularly West Dunbartonshire Council and housing associations. The West Dunbartonshire Local Housing Strategy (LHS) also focuses on newbuild and the quality of existing homes.
- 11.2. Our housing stock does contain 50% of 1 bedroom/2apartment properties and very few larger family homes.
- 11.3. We also have a Section 5 nominations agreement with WDC to help permanently accommodate households experiencing homelessness. We allocate on average 55% of all our new lets annually through this route.
- 11.4. We operate in a uniquely small area of Clydebank and are aware that we are surrounded by a number of local and national housing associations e.g., Trafalgar HA, Clydebank HA, Loretto HA, and Link HA. Most of their stock is new build and we have to continue to be aware of maintaining demand through the standards and attractiveness of our pre 1919 tenemental stock and ensuring we deliver excellent services to our customers.
- 11.5. The table below indicates that 16% of our residents are over the age of 65 and, with an increasingly aged resident profile, a focus of our work will be the increasing need for medical adaptations and considering the role our care services should play in contributing to the agendas of key partners for delivering additional support required to help customers live independently at home for longer. The table below also shows that 50 % of our residents are male and 50% are female, which is close to the Scottish averages of 49% male and 51% female.

Gender and Age Profile of DPHA Residents at January 2022

Age	16-24	25-34	35-44	45-54	55-64	65-74	75-80	80+	Under 16	Total
Male	59	74	66	59	65	53	16	12	103	507
Female	59	95	73	59	58	36	15	27	79	501
Total	118	169	139	118	123	89	31	39	182	1008
%	12%	17%	14%	12%	12%	9%	3%	4%	18%	100%

Source: Castleton/MRI IT system

Demand for Social Housing

- 11.6 Most of our turnover is in 2 and 3 apartment flats and the majority of people on our housing list have applied for 2 and 3 apartment properties. In January 2022 there were 258 applications on our housing list. Demand by house size is set out in the table below:

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DPHA Housing Waiting List

Apartment Size/Type	No of Applicants
1 Apartment	65
2 Apartment	60
3 Apartment	94
4 Apartment	23
5 Apartment	5
6 Apartment	1
Sheltered Housing	10
TOTAL	258

Source: Castleton/MRI IT system

11.7 Over the last 3 years we have had the following void levels:

	2018/19	2019/20	2020/21
General Needs	76	80	48
Sheltered Housing	11	5	5
TOTAL	87	85	56

Source: ARC Submission

11.8 Each year we have more demand than supply in terms of applicants for our properties. We do know that it can be more difficult to let second and third floor tenemental flats which is why maintaining high standards internally, within the common areas and in the external environment is important to ensuring the popularity of our properties. Our Voids Policy reflects the need to maintain these standards (See **Appendix 4**).

Tenant Satisfaction with Current Property Assets

11.9 We undertake quarterly sample satisfaction surveys of our tenants and include questions relating the quality of our housing stock. Our returns for 2019/20 to 2021/22 are detailed in the table below. In 2019/20, 91.1% of tenants surveyed were satisfied with the overall quality of their home. In 2021/22 this is currently 91.5%.

	2019/20 Total	2020/21 Total	2021/22 Q1	2021/22 Q2	2021/22 Q3
Very Satisfied	58.5%	55.1%	41.3%	52.2%	63.8%
Fairly Satisfied	32.6%	39.1%	43.5%	37%	27.7%
Neither/Nor	1.7%	0.7%	8.7%	4.3%	6.4%

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Fairly Dissatisfied	4.4%	3.6%	6.5%	4.3%	2.1%
Very Dissatisfied	2.8%	1.4%	0%	2.2%	0%
TOTALS	100%	100%	100%	100%	100%

Source: MIH Satisfaction Survey results

Summary

11.10 The Association regularly reviews key aspects of our void performance including:

- Property Turnover: Are specific property types, locations or individual properties generating a higher turnover than others?
- Void Loss: How long and how much money does it take to repair property types?
- Difficult to Let Properties: Are some properties more difficult to let? Do we have the same refusal reasons given all the time for certain properties?

11.11 The impact of these reviews influences our policies and procedures which are reviewed on a regular basis, which in turn influences our Asset Management Strategy.

11.12 Additionally, we consult with tenants and our Tenants Panels on policy changes. We also get feedback from our quarterly satisfaction surveys which identify issues of concern raised by tenants and we survey all our new tenants about the quality of their new home. All of this information is used when policies and strategies are being reviewed.

12.0 SCOTTISH HOUSING QUALITY STANDARD (SHQS)

12.1 The Scottish Housing Quality Standard (SHQS) was introduced in February 2004 and is the Scottish Government's principal measure of housing quality in Scotland. SHQS Compliance was required by April 2015, with the exception of any abeyances and exemptions. Currently 96.4% of our properties meet the SHQS. This reduced from 100% when the energy efficiency standard was added to the measurement of compliance in 2020. We use our stock condition survey information to check on properties regularly to ensure we continue to meet the SHQS.

13.0 ENERGY PERFORMANCE

13.1 The Energy Efficiency Standard for Social Housing (ESSH) was launched by the Scottish Government in March 2014. The standard set minimum energy ratings for social housing stock to achieve by 31 December 2020. The standards are based on target minimum energy ratings that vary dependent upon the dwelling type and the fuel type used to heat it. At the end of March 2020, 92.5% of our stock meets the standard. During 2020/21 we increased this to 96.4% and we plan to complete further improvement works to enable the remaining properties to meet ESSH, barring tenant refusal or other issues out with our control. At

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present we have 18 properties which meet the criteria for abeyances and there are 9 properties which fail the standard as they require internal or external insulation to comply. We have a programme of stonework repairs scheduled for our tenement properties due to be carried out in 2022/23 as well as external and internal insulation works. Completion of these works will result in DPHA achieving full EESSH compliance.

13.2 Over the last 5 years DPHA has obtained significant information regarding the energy performance of our properties. 100% of our mainstream and sheltered properties have Energy Performance Certificates. The data is used to confirm our EESSH performance, and we report performance to the SHR annually. Our current Energy Performance Certificate ratings are detailed in the table below:

EPC Band	No Of EPCs	% Stock in Band
A	~	~
B	11	2%
C	621	93%
D	34	5%
E	~	~
TOTALs	666	100%

Source: DPHA data Feb 22

13.3 We insulated 16 of our tenemental property gables in 2016/17 and these are checked every 2 years by a structural engineer for integrity. In addition, we have 2 gable ends which will be difficult to apply external insulation to because of their proximity to the electrified rail line at Dalmuir Station. There are a further 5 gable ends which could have external insulation applied to them, but mixed ownership, including commercial properties, makes this difficult. We will continue to explore options when we have other contracts on site for these buildings.

13.4 The Scottish Government has set out, in its 2018 – 2032 Climate Change Plan, actions to reduce the CO2 consumption in residential properties. This includes:

- Where technically feasible by 2020, 60% of walls will be insulated and 70% of lofts will have at least 200mm of insulation in the residential sector.
- By 2032, 35% of domestic buildings' heat will be supplied using low carbon technologies, where technically feasible, and the buildings will be insulated to the maximum appropriate level.
- By 2032, improvements to the building fabric of domestic buildings will result in a 15% reduction in domestic heat demand.

13.5 We are at the early stages of reviewing our heating sustainability going forward. District heating had previously been explored as an option but was too expensive at the time. There are now bigger schemes in development elsewhere in Clydebanks and we will take the time to explore the potential of linking into these and other non-gas alternatives when we are no longer able to install replacement gas boilers. Tenant affordability remains a key driver for change.

13.6 The Energy Efficiency Standard for Social Housing 2 (EESH2) aims to maximise the number of social housing properties attaining an EPC of Band B or above by 2032. This will be a

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challenge for us as the insulation works required, particularly in our sandstone tenement buildings, could involve significant costs and substantial internal disruption to our properties. This is an area we will require to explore further to identify possible solutions that are cost effective for our sandstone tenement properties and have limited disturbance to our customers.

14.0 SUSTAINABILITY

14.1 Sustainability is a key part of all DPHA's strategies, policies and procedures and the Asset Management Strategy has been drawn up to ensure DPHA's properties continue to meet the needs and standards required by our tenants/residents and other customers, both now and in the future.

14.2 Sustainability encompasses a wide range of factors and covers various activities. The Asset Management Strategy recognises sustainability in our approach, through:

- Sustaining tenancies, through the provision of affordable, well designed, maintained and managed homes
- Maximising the life cycles of our property assets, through well planned maintenance processes and programmes
- Well managed and maintained housing environments
- Property improvements which extend the life of our assets and add value
- Adapting properties to meet tenants/residents' particular needs
- Environmental standards and energy efficiency improvements which make a positive contribution to the government's climate change objectives and address fuel poverty.

14.3 We will take an environmental preference approach to the selection of materials and components for our repair and replacement programmes where this is financially feasible.

15.0 ASSET RATIONALISATION

15.1 Where it is assessed as being in the best interests of DPHA, arrangements will be considered for the acquisition and also the disposal of assets, with all the appropriate options appraisals, approvals and consents as required.

15.2 Our main difficulty is the ownership balance; where we require to carry out major common repairs and cannot obtain the agreement of owners when we do not have the majority share. The share held by many of our commercial owners is significantly higher than residential owners and will require further consideration, particularly as we progress with the stonework repairs programme.

15.3 While we have no major ambitions to build more homes, if the opportunity arose within our stock area, we would consider the development of stock which helped to diversify our

property portfolio. This would include houses and properties suitable for people with disabilities.

16.0 ASSET RECORDS, STOCK CONDITION AND STOCK VALUE

16.1 Asset and Title Deeds Registers

We hold the list of properties we own with the land registration title attached.

16.2 Castleton Housing Management System (now called MRI)

This is the information management system which integrates all our housing management and maintenance records. We invest in this system regularly to ensure we have the most up to date versions and maximise the use of the modules we operate. It is part of our effective planning tool for investment in our housing stock.

16.3 The HUB

We currently use an asset management software system designed by John Martin Partnership called The Hub, to hold and manage our some of our stock data. We will review the use of this system in our overall asset management information data holding as we currently use a number of data bases. This system currently holds the data from our stock condition surveys in recent years.

16.4 Other Asset Related Registers

We hold a number of registers including:

- Asbestos Register
- LGSR Register
- Legionella Survey Register
- Electrical Survey Register
- Smoke/heat detectors
- Electrical Performance Certificates (EPCs)

16.5 Stock Condition

In 2018, we commissioned John Martin Partnership (JMP) surveyors to undertake a 60% survey of our stock. This allowed us to interrogate and refine our 30-year programme and produce an up-to-date plan for our stock. Moving forward each year we aim to independently survey 20% of our properties to ensure our knowledge of the stock and our investment assumptions remain up to date. We will start these surveys in 2022/2023. Our current investment programme has been revised to take into account component replacement work undertaken in recent years and we feed this information into our future investment plans.

16.6 Stock Valuation

We commissioned a valuation of our housing stock and received the valuation in July 2020 and an update in 2021. This valuation was to enable the Association to ascertain the value of its housing stock as well as what stock it should offer as standard security for a proposed loan.

The valuer used two methods of valuation, Existing Use Value for Social Housing (EUV-SH) and Market Value Subject to Tenancies (MV-ST). EUV-SH reflects the constraints of a regulated sector, including the levels of rent at which properties may be let, which must remain affordable. It typically produces a value which is considerably lower than MV-ST. The valuation was updated in 2021, as follows:

The valuation valued the stock at £15.625 million using EUV-ST and £29.4 million using MV-ST.

Currently 617 units of the Association's stock is used to secure a loan of £3m of funding for this strategy. 72 units remain unencumbered. The loan will allow the Association to accelerate its planned maintenance programme.

17.0 RISK ASSESSMENT: KEY TASKS

- 17.1 Strategic risks associated with asset management are assessed as part of our business planning process, and risk registers are reviewed in accordance with our risk management policy, to ensure we have a good understanding of actual and potential risks which could impact on our Asset Management Strategy.
- 17.2 Two thirds of our housing stock is pre 1919 tenements which have been well maintained internally, but the stonework has not been maintained on a regular basis for some time. We identified this as a key risk in 2019 and commissioned Grant Murray Architects to survey all the tenemental stock and categorise the level of repairs required, which has provided us with a plan for the 15 years to 2034. The plan has identified the sandstone tenement blocks which require work carried out in the short, medium and longer term. We have completed two of the 19 blocks identified in 2019/20. The second phase involves 5 blocks, and we are in discussions with owners and commercial businesses now as all but one remaining block is in mixed tenure. We have approached West Dunbartonshire Council annually for a number of years asking them to include some grant funding for the buyback of flats in small numbers in their Strategic Housing Investment Plan to assist with the overall ownership balance and giving us more control over the investment in our buildings. So far this has not been funded.
- 17.3 When identifying and assessing asset management risks, we take a proportionate approach, which reflects the age, type and condition of our assets. Notwithstanding, there will be unforeseeable and unavoidable events which could occur due to external factors. Examples of risks which could fall into this category might include financial factors relating to maintenance cost inflation, a health and safety incident, environmental and climate change conditions such as flash floods, pandemics and other economic conditions which result in an

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unexpected risk. To minimise the impact of such risks we apply management monitoring processes and have business continuity plans in place.

- 17.4 COVID 19 has had a major impact on our ability to deliver our cyclical, planned and major improvement contracts. We had to suspend our total programme of windows, kitchens and bathrooms in 2020/21 because both contractors and tenants were restricted by lockdown requirements, the availability of staff and materials, and by shielding. The implication has been to increase our short- and long-term projections by a year. We are also anticipating rising costs associated with these contracts and are monitoring this closely.
- 17.5 Two thirds of our housing stock is sandstone tenemental flats and we need to maintain the attractiveness of these to continue to let them and maintain a balanced community. Other local and national housing associations are building modern properties in the areas around us, and we need to continue to monitor refusal reasons and continue to ensure our properties remain attractive and popular.
- 17.6 Brexit is having a longer-term effect on costs and availability of materials. This was first apparent in the cost of repairs, so we have reassessed the costs anticipated for our 5- and 30-year financial plans. The funds remain available to complete our plans but we are monitoring the position closely..
- 17.7 We have two structures that require regular assessment by a suitably qualified structural engineer/roofing adviser. The Beardmore Sculpture and the copper roof dome, finial and weathervane on the corner of 427 Dumbarton Road and 6 Agamemnon Street.

18.0 SUMMARY OF PRIORITIES FOR NEXT 5 YEARS 2022/23 TO 2026/27

18.1 The priorities which have been identified are as follows:

- Continue to deliver responsive customer services, by meeting or exceeding our target response times.
- Deliver our 5-year investment programme with a focus on major stonework repairs, external gable wall insulation, window/door replacements, kitchen, bathrooms and environmental improvements.
- Deliver efficiencies by identifying and implementing process improvements to eliminate waste and duplication.
- Continue to review processes and procedures and focus on continuous improvement in service delivery and customer consultation and satisfaction levels through all aspects of the services provided.
- Make the current Beardmore House fit for purpose.
- Continue to plan and implement a programme of improvement measures to move towards compliance with the EESSH2 before the target date and continue to maintain and improve EESSH compliance.
- Procure a consultant to work with DPHA to develop our approach to meeting the Scottish Government's green agenda and net-zero carbon

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emissions target of 2045.

- Review the use of our Asset Management data bases.

18.2 Survey 20% of our properties each year. Our proposed outline 5 Year investment programme is set out in **Appendix 3**. This has been informed not only by the updated stock condition survey, but also through tenant feedback on their investment priorities for the future.

18.3 We recognise that levels of investment particularly on external works have been low in recent years. Following analysis of the Stock Condition Survey update, we are clear that there is a backlog of work based on our recently reviewed life cycles for replacing building components. Key areas for attention will be window and door replacements, stonework/external wall insulation, heating/ boiler and kitchen replacements.

19.0 MAKING A COMPLAINT

19.1 If tenants, customers or service users wish to complain about our approach to asset management, they should refer to the Association's Complaints Policy.

20.0 EQUALITIES AND HUMAN RIGHTS

20.1 The Association is committed to promoting an environment of respect, understanding, encouraging diversity, and eliminating discrimination by providing equality of opportunity for all. This is reflected in its Equality and Human Rights Policy.

21.0 DATA PROTECTION

21.1 We will treat personal data in line with our obligations under the current data protection regulations and our Data Protection Policy. Information regarding how data will be used and the basis for processing data is provided in our Fair Processing Notices.

22.0 POLICY REVIEW

22.1 This strategy will be reviewed on a three-yearly cycle by the Board and will align with the Business Plan. Data within the Strategy will be updated on an annual basis.

Component Replacement Cycle

Component	Life Cycle Years
Close Painting	8
Kitchens	15
Bathrooms	20
Central Heating Systems	30
Gas Boilers	15
Replacement Windows	30
Smoke/Heat Detectors	10
Warden Call Systems	10
Structure	50 & 100

5 Year Investment Plan

Year	Kitchens	Bathrooms	Windows	Gas Boilers
2022/23	55	66	51	66
2023/24	68	53	39	57
2024/25	57	63	38	48
2025/26	15	1	42	71
2026/27	-	-	51	77
Totals	195	183	221	319

Summary of Asset Management Planned Expenditure - 5 Year Investment

Reactive/ Void Repairs	2022/23	2023/24	2024/25	2025/26	2026/27	TOTALS
	£	£	£	£	£	£
Reactive - General	342,800	342,800	342,800	317,800	317,800	1,664,000
Reactive - Sheltered	50,000	50,000	50,000	45,000	45,000	240,000
Reactive - Factoring	5,000	5,000	5,000	5,000	5,000	25,000
Voids - General	62,500	62,500	62,500	62,500	62,500	312,500
Voids - Sheltered	12,500	12,500	12,500	12,500	12,500	62,500
Medical Adaptations	20,000	20,000	20,000	20,000	20,000	100,000
TOTAL	492,800	492,800	492,800	462,800	462,800	2,404,000
Inflated costs	492,800	505,120	517,748	498,385	510,845	2,524,898

Planned Maintenance	2022/23	2023/24	2024/25	2025/26	2026/27	TOTALS
Cyclical	174,732	230,225	235,981	241,880	247,927	1,130,746
Major	362,420	180,702	175,385	117,872	289,050	1,125,429
Component Renewal	1,087,106	772,375	748,192	536,068	927,388	4,071,129
TOTAL	1,624,258	1,183,302	1,159,558	895,821	1,464,365	6,327,304

Overall Maintenance Spend	2,117,058	1,688,422	1,677,306	1,394,206	1,975,210	8,852,201
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Major Repairs	2022/23	2023/24	2024/25	2025/26	2026/27	TOTALS
Rewire	0	0	0	0	0	0
Smoke/Heat/CO	0	0	0	0	0	0
Roofs, Gutters & Downpipes	0	0	0	0	0	0
Hard Landscaping	34,020	28,713	29,431	30,166	30,921	153,250
External Wall Insulation	0	0	0	0	114,521	114,521
Close Doors/Door Entry	30,000	44,051	54,937	0	57,718	186,706
Stonework	214,200	79,758	54,501	55,864	85,890	490,213
Consumer Units	34,200	28,181	36,516	31,842	0	130,739
Floor Insulation	0	0	0	0	0	0
Sheltered Path Renewals	30,000	0	0	0	0	30,000
Sheltered Alarms	0	0	0	0	0	0
EESH Compliance work	20,000	0	0	0	0	20,000
TOTAL	362,420	180,702	175,385	117,872	289,050	1,125,429

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Component Renewals	2022/23	2023/24	2024/25	2025/26	2026/27	TOTALS
Bathrooms	189,000	140,905	171,679	0	0	501,584
Boilers	179,676	136,971	120,339	182,451	200,182	819,618
Central Heating Systems	0	0	0	0	0	0
Electric Heating	30,240	0	0	0	0	30,240
Kitchens	330,750	253,098	217,460	50,836	324,666	1,176,810
Windows	263,340	222,258	227,815	258,090	321,230	1,292,734
Roofs	94,100	19,142	10,900	44,691	81,310	250,143
TOTAL	1,087,106	742,375	748,192	536,068	927,388	4,071,129

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**DALMUIR PARK HOUSING ASSOCIATION
MINIMUM LETTING STANDARD**

This is the minimum standard to which all houses should be brought before being re-let. It is the standard which makes a house safe and secure for occupation.

Before a property is re-let all repairs, which are considered essential to make the property habitable for health and safety and security, will be done.

- All void properties will be subject to a lock change and two keys will be provided for each external door for the property. Where there is more than one lock on the door it will be at the discretion of the Customer Services Officer to decide which locks are changed.
- All items of furnishings other than those to be left for the ingoing tenants should be cleared from the house.
- Floors should be swept and free from remnants of floor coverings.
- Windows and doors will open easily, and defective locks will be replaced.
- The property will be wind and watertight and free from rising and penetrating damp.
- All services: water, electricity and gas (where applicable) will be functioning. The services will be checked and confirmed safe.
- All sanitaryware must be clean, functional and free from cracks. Taps, wastes and overflows will be properly secured and free from blockages, leaks and corrosion.
- A new toilet seat will be fitted.
- Void properties with showers will have shower heads replaced and outlets will be flushed for several minutes prior to properties being re-let to new tenants.
- A new shower curtain will be supplied.
- Each kitchen should have at least a sink unit and base, plus one 1000mm base unit and 1000mm wall unit or equivalent for storage and at least 1.2 metre worktop, where physically possible. Kitchen units will have doors, which open and close properly and all fittings will be secure. Drawers on units will run freely and have proper handles attached.
- If a new kitchen is required, this should be comparable to the standard fitted in the Investment Programme.
- Any offensive smells should be completely eradicated from the property.
- Linked smoke and smoke detectors will be fitted where required.
- A carbon monoxide detector will be fitted where required.