



Asset Management Strategy

2026-2028

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Foreword & Executive Summary

We are pleased to present Drumchapel Housing Co-operative's Asset Management Strategy 2026-2028. A key component of the Housing Co-Operative's business planning process, as demonstrated within the business planning documents for 2026-2028 this document builds on the Co-operatives vision for the management of its stock, and assets over the next two-year period.

This is a forward-looking document fully embraces the Scottish Housing Regulator strategic document, 'Integrated Asset Management' Recommended Practice and Guidance. This strategy also outlines our commitment to **delivering and supporting quality affordable homes and all-inclusive community living**.

It also recognises that good asset management is core business for the Co-operative and that its strategy must be, seen as an integral part of its business planning processes. We have ensured, therefore, that this Asset Management Strategy aligns itself with the Co-operatives business planning process, as demonstrated within our Strategic, Delivery and Resource Plans 2026-2028.

In this respect and wishing to ensure that this document covers all of the essential elements to Strategic Asset Management, this Strategy document reflects the five principles of Strategic Asset Management as detailed in the Scottish Housing Regulators Recommended Practice.

An Integrated Asset Management Approach

The Scottish Housing Regulator (SHR) has published a recommended practice report, for an integrated asset, management plan, which aims at supporting housing associations and Co-operatives to, review and develop their, approach to integrated asset management, so that assets – tenants' homes – are sustainable and remain fit for purpose in the short, medium, and long term. In this way Drumchapel Housing Co-operative will protect the interests of current and future tenants and develop an integrated approach to asset management within the organisation.

The Approach to Asset Management

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

- managed efficiently and generating demand;
- in good condition with a costed, affordable maintenance programme;

- making a positive contribution to the Co-operative's business planning;
- delivering value and amenity.

To support Drumchapel Co-operative's pursuit to achieve an integrated approach to asset management, and to ensure their assets continue to meet the needs of tenants and residents, the Scottish Housing Regulator has recommended around five practical principles:

- **Principle 1:** Governing bodies and committees lead the strategic response to asset Management and should be assured that assets are managed effectively.
- **Principle 2:** Social landlords should have a comprehensive understanding of their assets.
- **Principle 3:** Social landlords should develop an approach to understanding the value of their assets.
- **Principle 4:** Integrated asset management outcomes should be understood and used as evidence to inform future investment decisions.
- **Principle 5:** Social landlords should use the integrated asset management outcomes to inform their asset management strategies.

The Co-operative will commit to these 5 principles, and this Asset Management Strategy will reflect, on the published report and guidance from the Scottish Housing Regulator.

The Asset Management Strategy has also been produced to reflect the business needs of the Co-operative, in light, of changes to the operating environment, drivers for regulatory reform and most recently the ongoing cost-of-living crisis.

1. Purpose

1.1 The purpose of the Co-operatives asset management plan is to:

- Set out the framework for its approach to managing its assets in order that it achieves its aims and objectives both now and, in the future,
- The business planning documents underpin the Co-operatives robust approach to strategic asset management and the asset management strategy.

The objectives of the plan are as follows:

- To underpin the Co-operatives business planning approach to an asset management strategy;
- To produce an asset profile of the housing stock;
- To state the value of the stock;
- To review the findings of the most recent stock condition survey against the current and future repairs and maintenance requirements;
- To focus on the Energy Efficiency Standard for Social Housing 2 (EESH 2), maintaining the Scottish Housing Quality Standard (SHQS) and managing voids, amongst other priorities;
- To set out our approach to asset investment;
- To evaluate the Co-operatives housing stock against existing housing needs and demand information;
- To clarify Drumchapel Housing Co-operative's understanding of customer needs and detail how it ensures that it keeps abreast of changing needs of current and potential tenants;
- To provide an integrated understanding of the 5-year investment planning and 30-year Life Cycle Plan for the Co-operative and how asset management impacts on investments;
- To set out the risks acknowledged in relation to asset management and identify actions that we will take to mitigate against the effects of these risks;

How the Co-operative will challenge itself to continually improve and remain effective and efficient in supporting its strategy.

2. Introduction

2.1 Drumchapel Housing Co-operative (DHC) is a tenant owned and controlled, fully mutual housing co-operative with charitable status based in Drumchapel, Glasgow.

The Co-operative was originally set up in 1985 as a steering group and began business on the 28 of January 1988 as Southdeen Housing Co-operative Limited. It was one of the original five pilot Fully Mutual Housing Co-

operatives in Scotland and was instrumental in the establishment of the Confederation of Scottish Housing Co-operatives the national representative of Community Ownership Groups in Scotland. The Co-operative's Fully Mutual status means that all its tenants are members and as such have the right to vote and stand for membership of the Management Board

The Co-operative now has 479 self-contained properties in management and one multiple occupancy unit. 269 are tenement flats, 144 are houses, 48 are 4-in-a-block, 17 are flats and one maisonette.

Properties are a mixture of rehabilitated tenements, constructed in the 1950s and newer build properties which were developed over several phases from 1995 to 2005

The Co-operative is pleased to be a member controlled fully mutual housing co-operative, and a member of The Confederation of Co-operative Housing the UK organisation representing housing co-operative, tenant-controlled housing organisations and regional federations of housing co-ops.

We have worked to invest in our homes over the years, but we also place importance on wider community regeneration as we commit to making Drumchapel a safe and secure place to live now and in the future.

3. Our Mission Statement, Vision, and Values

3.1 Mission Statement

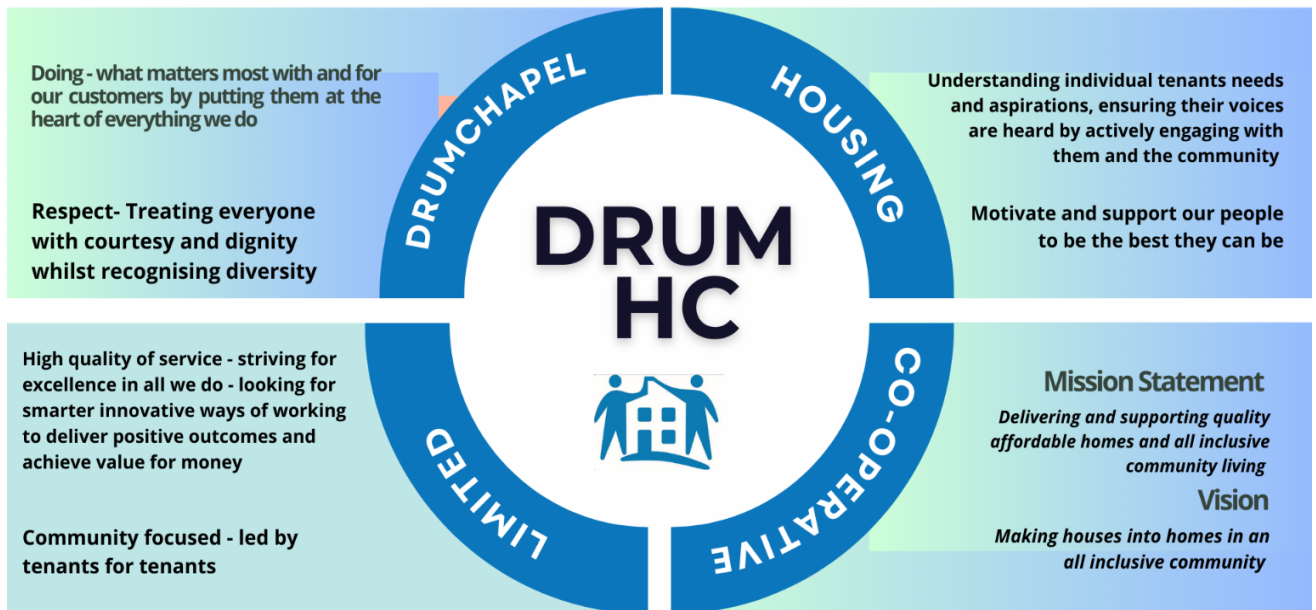
Delivering and supporting quality affordable homes and all-inclusive community living.

Vision

Making Houses into Homes in an all-inclusive community.

Values

Our values are central to what we do and incorporate the importance that we place on people, services, and quality. They shape how we operate to achieve our mission and objectives set out in this plan, underpinning all of the work that we do;



4. Our Properties

- 4.1 The Co-operative has a total stock of 480 residential properties. This comprises 479 self-contained properties, together with a supported accommodation unit, comprising 4 bed spaces and an office. This is currently leased to the Scottish Association for Mental Health (SAMH).
- 4.2 Properties are a mixture of rehabilitated tenements, constructed in the 1950s and new build properties which were developed over several phases from 1999 to 2005.
- 4.3 The rehabilitated stock primarily consists of 3 apartment tenement flats of traditional cavity wall construction with a render finish. In comparison, new build properties are predominately of timber frame construction with a mixture of facing brick and render finishes. The new build programme has helped to redress the stock balance with over 30% of the Co-operative's stock now comprising of non-flatted accommodation.
- 4.4 The configuration of the Co-operative's stock is illustrated below:

Table 1 BUILD TYPE (All STOCK)

□

Build Type	No	%
Rehabilitated	266	55%
New Build	214	45%
TOTAL	480	100%

Table 2 AGE OF STOCK (ALL STOCK)

Age Band	No	%
1945 – 1964	266	55%
1965-1982	0	0%
1983 – 2002	128	27%
Post 2002	86	18%
TOTAL	480	100%

Table 3 HOUSE TYPE/SIZE (SELF CONTAINED STOCK ONLY)

	2apt	3 apt	4 apt	5+ Apt	Total	%
Tenement flats	38	208	22	1	269	56%
Flats	15	1	1	0	17	4%
Maisonette	0	0	0	1	1	0%
4 in a block	40	8	0	0	48	10%
House	0	46	64	34	144	30%
Supported unit	0	0	0	1	1	0%
Total	93	263	87	37	480	100%
%	19%	55%	18%	8%	100%	

Turnover of properties over 3-year period

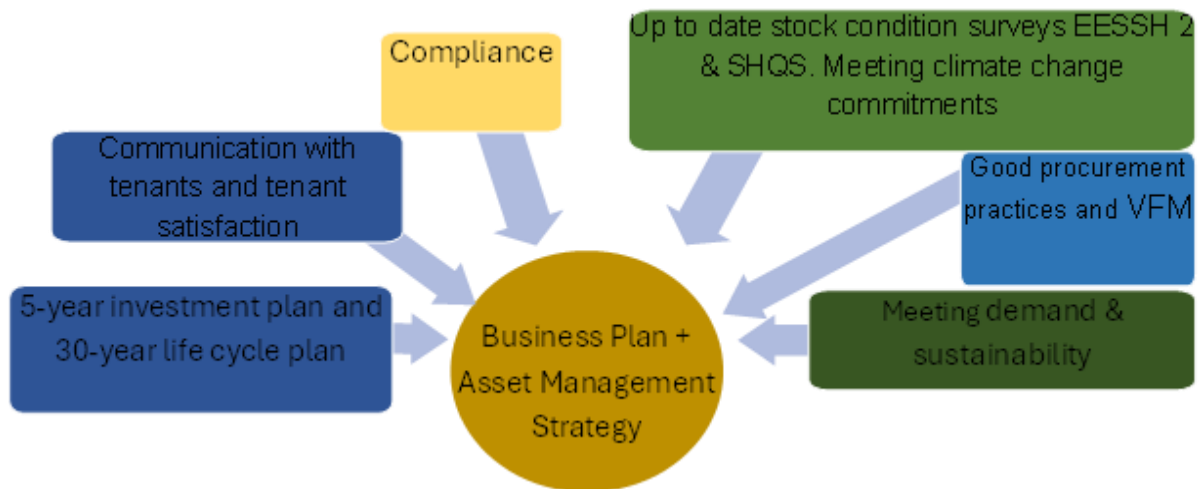
5-Year Period Turnover Figures	Net Rental Income	Release of Deferred Capital Grant	Total Income
2022-23	£2,213,089	£383,124	£2,596,213
2023-24	£2,340,664	£368,887	£2,709,551
2024-25	£2,469,566	£365,911	£2,835,477

4.5 DHC Asset Management Strategy is a critical component of our overall approach to asset management. Asset management is the process by which we ensure that the assets that we need to operate our business are managed effectively, efficiently and provide value for money.

The Asset Management Strategy sets out our approach to managing and maintaining our housing stock for the long term to preserve its value as a key asset. In order to achieve this, we need to:

- Gather, and regularly update, reliable data on the condition of the housing stock and estates;
- Develop costed and affordable long-term plans for maintaining the housing stock and estates;
- Translate our long-term plans into programmes of annual maintenance;
- Concentrate our expenditure on Planned Maintenance and Improvements, minimising the proportion of expenditure on day-to-day reactive maintenance;
- Consult key stakeholders on the condition of the properties and their priorities for future maintenance.

The Asset Management Strategy underpins our corporate aim and objectives. Through these objectives we are committed to the maintenance and refurbishment of our properties and estates and to secure the sustainability and long-term life of our assets. In particular the Strategy has been developed to make the most effective use of our housing stock and other assets.



4.6 It is important to recognise that the Asset Management Strategy is central in providing the high-level direction to ensure that we continue ‘making the most of our assets’ in a collaborative and inclusive manner.

5. Planned Capital/Maintenance Projects

5.1 Planned maintenance is a fundamental part of our asset management strategy to ensure that buildings and their components function adequately, preserve the value of the property, comply with legal obligations, meet organisational standards, and achieve best value throughout the life of the asset. Planned maintenance capital works are normally identified in advance

on a component life cycle basis and re-placement is timed to coincide when the component has reached the end of its useful economic life Appendix 1.

- 5.2 Any capital projects budget will include for maintaining compliance with the Scottish Housing Quality Standards (SHQS) and meeting the Energy Efficiency Standard for Social Housing 2 (ESSH 2). Major un-foreseen building related works may also be funded from the planned Capital/Maintenance projects budget.
- 5.3 Planned investment programmes are aimed at maintaining the assets at the highest standards achievable and reducing the volume of day-to-day responsive repairs. Packaging works together in a planned manner is overall less disruptive to our tenants and one of the most cost-effective means of keeping our properties in a good state of repair.
- 5.3a Component replacements will be identified, based on age, expected life cycle and actual condition of the individual components. Replacements will not necessarily be made on age alone.

5.4 **Major Works Programme**

Year	Major Works Programme
2022-23	£487,471
2023-24	£578,288
2024-25	£320,824

- 5.5 DHCL continues to invest in the existing stock and the five-year financial projections detail how resources are deployed to meet business needs, including any key assumptions and trends. All financial plans are subject to scenario planning, sensitivity and stress testing.

A key aim for the Co-operative is to ensure that properties meet or exceed national standards. The 30-year planned maintenance program and cash projections take account of investment in modernising and repairing houses, and in improving the physical nature of the community to protect and enhance the assets which underpin the Co-operative's funding.

Previously DHCL had carried out a five-year investment plan which ended in 2025-26. Due to ongoing current economic circumstances Board have decided that investment plans will be agreed annually until some level of economic stability is achieved.

6. **Annual & Cyclical Programme**

- 6.1 Cyclical maintenance is work or servicing that is required to be carried out periodically to maintain safety, prolong the life of the building components and avoid either expensive responsive repairs or a complete failure. This type of maintenance can be done on annual basis or every number of years and is

aimed at ensuring the properties are kept safe and limit/prevent damage from occurring and maximising the life of building components.

The following are classed as cyclical maintenance (includes servicing and Tenants Health and Safety compliance

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

Information and evidence on tenant safety matters are reported to the Housing & Maintenance Sub-Committee on a quarterly basis. Tenant Safety reporting and recommendations from the Sub-Committee are noted and ratified by the Management Board.

DHC has an annual Internal Audit programme which incorporates tenant health & safety. The Internal Auditor reports directly to the Audit, Risk & Staffing Sub-Committee quarterly and the Management Board annually thus, providing external assurance on the current approach of DHC. During 2025/26 the following audits were completed:

Gas Safety Audit – **Substantial Assurance**

Electrical Inspection Condition Report – **Substantial Assurance**

Scottish Housing Regulator Framework Compliance (Assurance Statement) – **Compliant**

Scottish Social Housing Charter Outcome Review – **Substantial Assurance**

7. Responsive and Day to Day Repairs & Voids

7.1 Responsive repairs are repairs, which by their nature cannot be pre-planned

and the Co-operative recognises the need for delivering a high-quality responsive repairs service. It is important that repairs are carried out quickly and effectively to ensure the safety of the tenants/owners and prevent further deterioration or early component failure.

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

Repairs and Maintenance Key Performance Indicators 2024/25

DHCL	2023/24	2024/25	Drumchapel Average 2024/25	Scottish Average 2024/25
Percentage properties meeting SHQS year end	99.16%	99.16%	99.68%	87.24%
Average hours to complete emergency repairs	2.68hrs	3.05hrs	2.61 hrs	3.5 hrs
Average working days to complete non-emergency repairs	2.38 days	2.42 days	3.02 days	8.7 days
Percentage of reactive repairs completed right first time	98.74%	97.59%	96.63%	88%
Percentage lettable properties that became vacant in year	4.38%	5.85%	5.15%	8.1%
Percentage of rent due lost through empty properties	0.12%	0.16%	0.17%	1.3%
Average time to complete adaptations (days)	16.27 days	17.33 days	29.28 days	44 days

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

- 7.4 Rechargeable Repairs – The Co-operative will identify and recharge tenants for damage done to their property due to misuse or neglect by them, a member of their family or visitor to their home. This includes forcing entry to a property for whatever reason or for repairs required following a forced entry.
- 7.5 Voids – In order to minimise void losses, the Housing Co-operative is aware that good management of void properties is vital to maximise rental income, provide a quality service, maximise available housing, meet the lettable standards, meet housing need, and achieve good estate management.

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

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

If left for too long the condition of void properties rapidly deteriorates, they provide no income, may attract vandalism, and have a negative impact on the local community and reputational risk to the Co-operative. The Housing Co-operative's average spend on a void repair for 2024/25 was £2,141.



8. Asset Standards

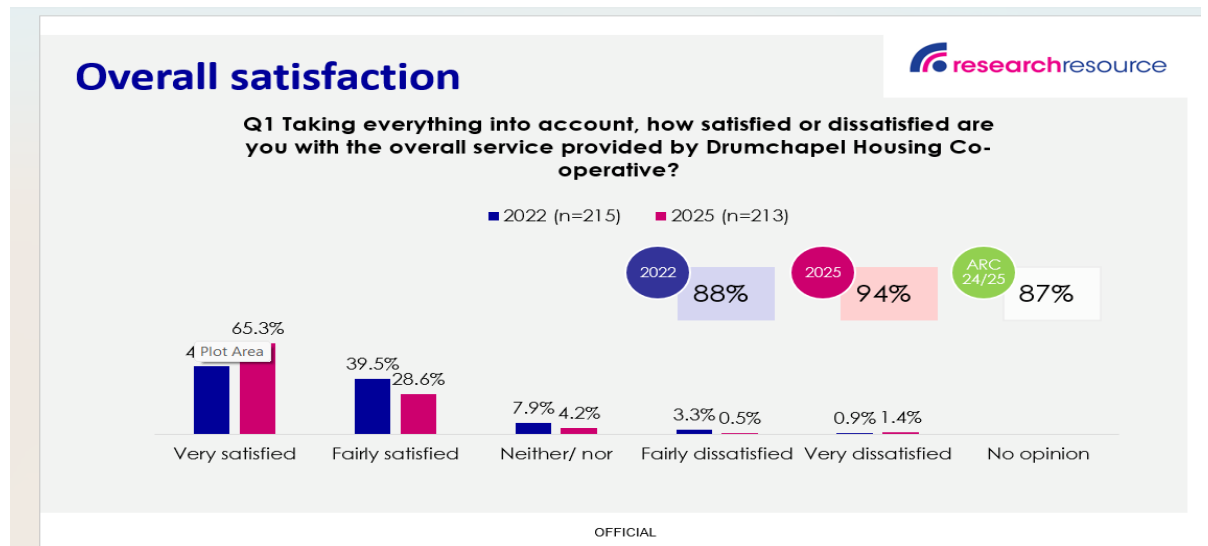
- 8.1 The Scottish Government introduced minimum housing standards that all Social Housing properties must achieve such as Scottish Housing Quality Standard (SHQS) and continue to achieve, maintain, and improve on the minimum standards of compliance. The Co-operative aims to provide the

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

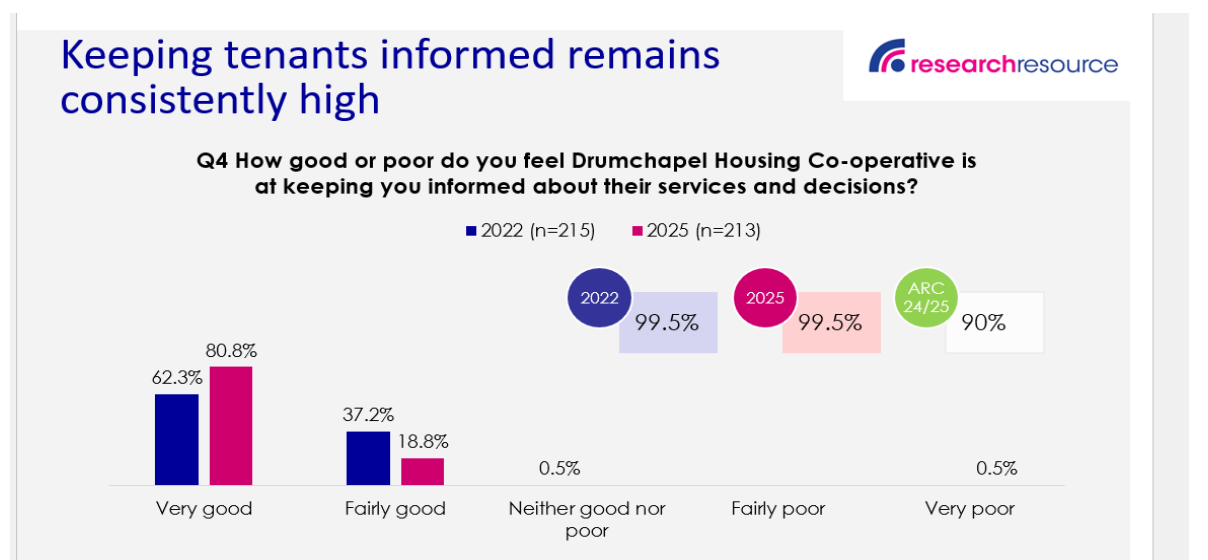
- 8.2 The Co-operative is subject to current housing legislation and is regulated by the Scottish Housing Regulator. Our performance on meeting the Scottish Social Housing Charter standards and outputs is monitored annually in the Annual Return on the Charter (ARC).

Below details the results for the seven arc indicators on tenant satisfaction contained within the Annual Return on the Charter for 2024/25 also showing comparison to the previous independent Tenant Satisfaction Survey carried out in 2022 and Scottish Average from ARC 2024/25.

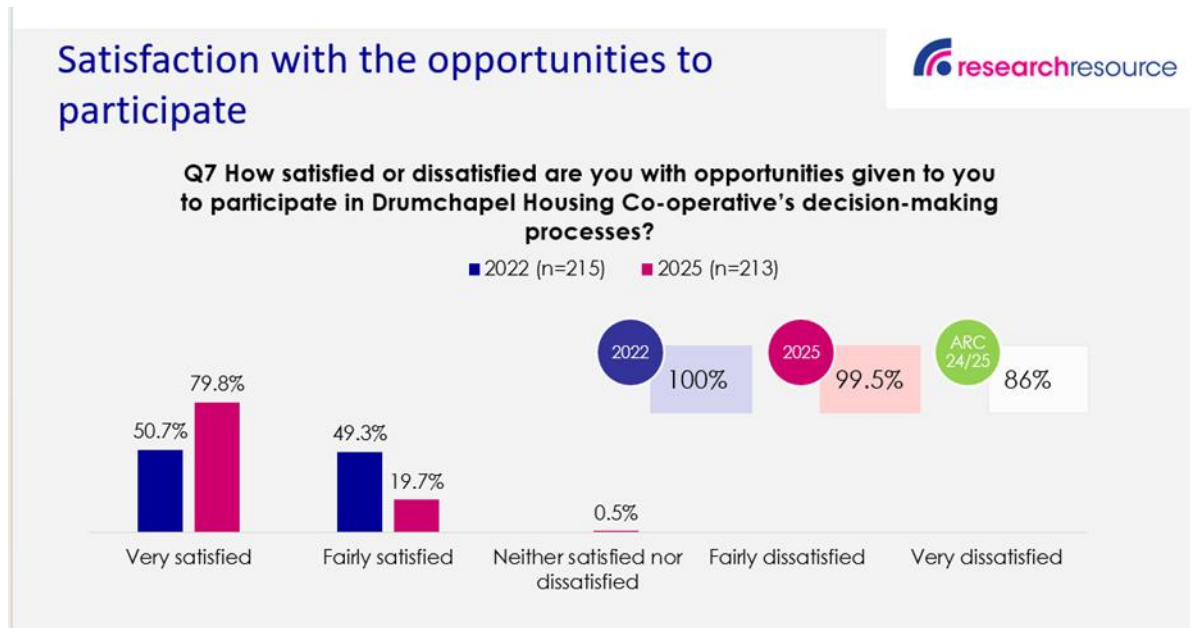
Overall Satisfaction



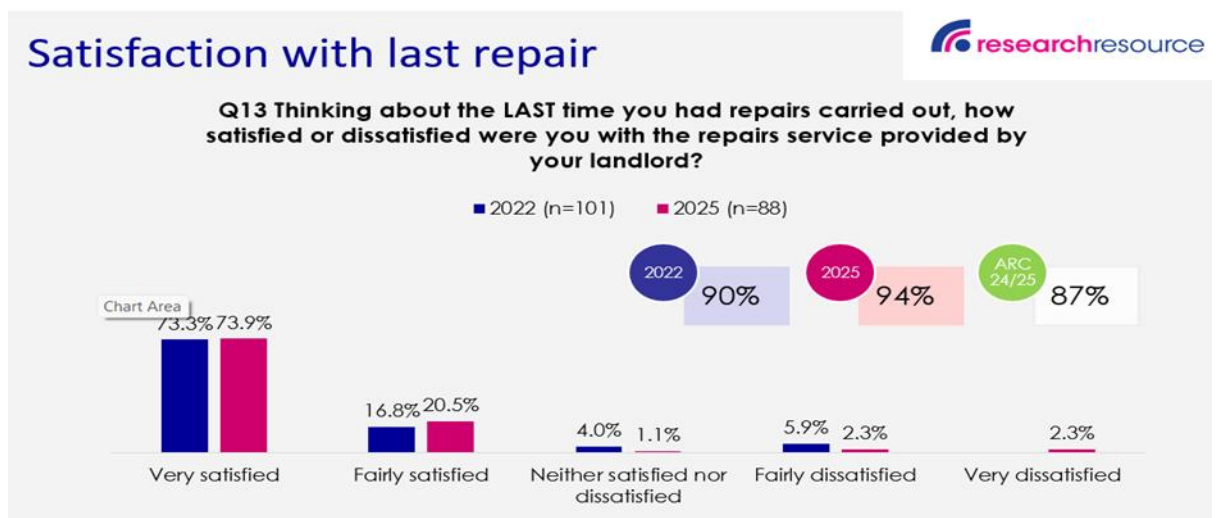
Keeping Tenants Informed



Opportunities to Participate



Last Repair Satisfaction

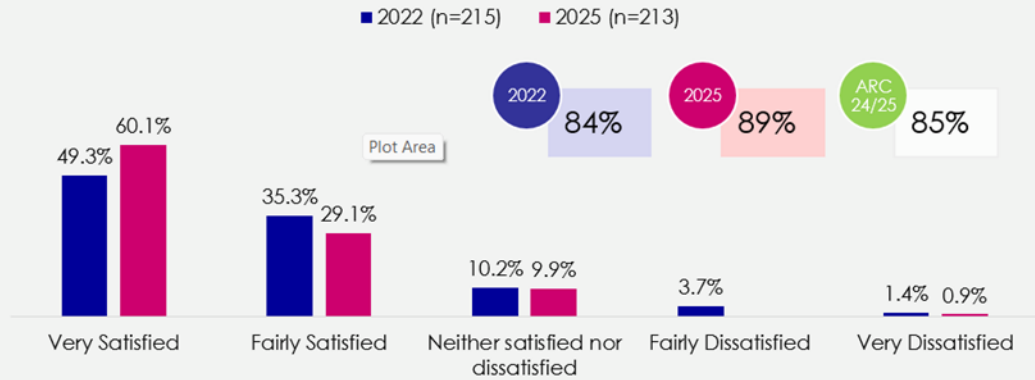


Quality of Home

Satisfaction with quality of the home



Q16 Overall, how satisfied or dissatisfied are you with the quality of your home?

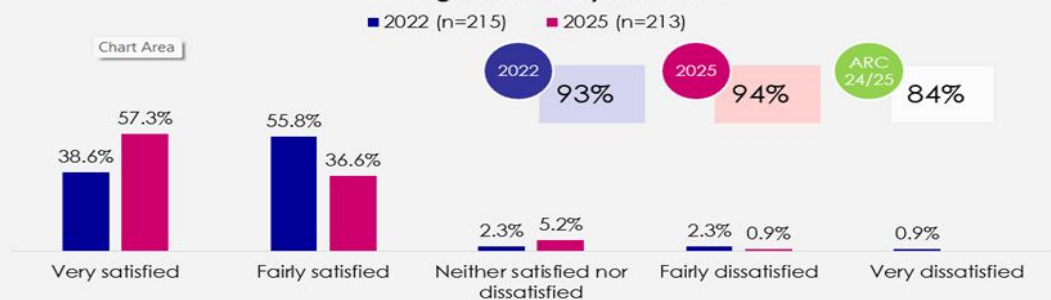


Neighbourhood Management

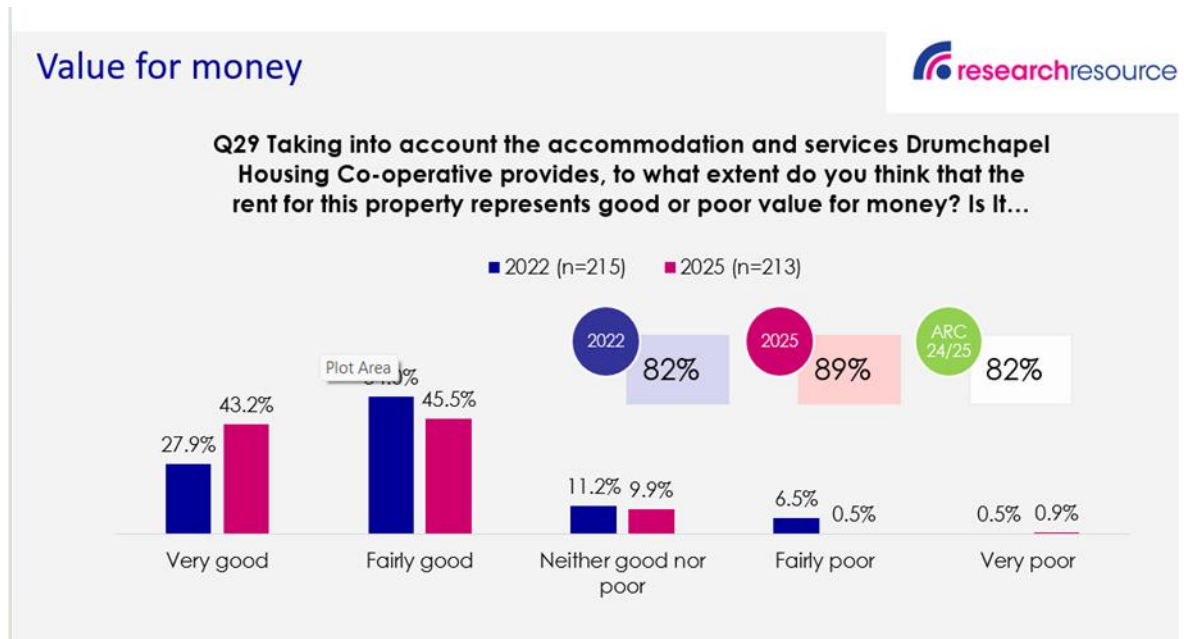
Neighbourhood management



Q24 Overall, how satisfied or dissatisfied are you with Drumchapel Housing Co-operative's contribution to the management of the neighbourhood you live in?



Value for Money



- 8.3 The Co-operative reported 99.16% meeting SHQS compliance in the 2024/25 Annual Return on the Charter highlighting the following property exemption and abeyances from the standards due to:

Exemption Category

Element 40 – Kitchen facilities: adequate food storage.

The properties concerned are studio flats that were converted previously by the reconfiguration of larger properties to meet demand for smaller accommodation. The properties are popular, however, the living room/kitchen is very small and do not achieve the required food storage capacity. The only solution may be to reinstate the properties to their original layout, however, the cost associated with this is currently disproportionate.

Abeyance Category

Two properties are in abeyance for social reasons as the tenants of these properties are not in agreement for their current heating system to be upgraded.

The abeyance category properties will be brought up to standard as and when the tenants grant access or when the property becomes void.

The Co-operative will continue to invest resources in the housing stock through the Planned Programme to improve standards or maintain, as appropriate, compliance with achieving SHQS.

- 8.4 Following on from SHQS the Government published the Energy Efficiency Standard for Social Housing (ESSH 1) and had consulted on proposals for a Social Housing Net Zero Standard (SHNZS) alongside consultation on proposals for a Heat in Buildings Bill in winter 2023/24. The SHNZS proposals included requirement to meet a minimum standard of fabric efficiency in Social Rented Sector homes by 2033 and install clean heating systems by 2045 as well as seeking views on number of related areas.
- 8.5 In 2025, finalisation of the SHNZS was paused for a number of reasons. The SG provided an update that the wider policy landscape and how other (related) issues had merged, and ultimately impeded, the progress of SHNZS.
- 8.6 In relation to EPC reform, work is ongoing urgently with the UK Government and the EPC assessor industry to clarify and agree a new shared implementation plan and timeline to allow EPC reform to proceed.

More clarity is expected after the Scottish Parliament election, following workshops with the UK Government and industry to agree a shared implementation plan.

This means that new-style EPC certificates, validity periods and rating systems in Scotland will not come into force in October 2026 as planned; planned transitional arrangements are paused; and the 2008 regulations/current EPC system remain in-place for the time-being.

- 8.7 The SG also highlighted the recently published updated *Interim guidance* for social landlords which will remain in place until the SHNZS is finalized.

In relation to *heat networks*, key updates included:

- *Scotland's Heat Network Fund – extended to 2030;*
- *Heat Network Support Unit – pre-capital support continues to be available from SFT & ZWS;*
- *Mandatory connection regulations – subject to decisions by future Ministers and passage of HiB Bill;*
- *Voluntary licensing system – detailed consultation launched (13 March) subject to passage of HiB Bill.*

Before the Scottish Parliament stopped for the pre-election period, Ministers indicated that officials could reconvene the ESSH2 Review Group and progress SHNZS proposals.

- 8.8 SHNZS Timeline

Policy solutions development, ministerial briefings (post-election), and further group meetings are planned throughout 2026.

The timeline proposed for finalising the SHNZS is now Spring 2027, with it then being handed over to the Scottish Housing Regulator for consultation with the sector on indicators, and implementation into 2028.

8.9 Energy Performance Certificate (EPC) SAP Rating

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

DHCL has undertaken EPC surveys to the 479 properties within its stock profile., The ratings are published below;

EPC Rating	Flat	Four in a block	House Maisonette	Tenement Flat	Total	
A			1		1	
B		2		44	46	
C	17	46	143	1	224	431
D				1	1	
Total	17	48	144	1	269	479

8.10 Reducing Fuel Poverty/Improving Energy Performance

DHC properties meet the SHQS standards by 99.16 percent with the exemptions and abeyances noted at Section 8.3 above. The Co-operative offers an Energy Advice service via Citizens Advice Bureau to prevent tenants falling into fuel poverty. Fuel energy vouchers are also provided to tenants via the Tenant Sustainment Fund.

8.11 The Co-operative monitors repairs trends, failures, defects and SHQS compliance through feedback, routine inspections, and stock condition surveys to ensure that the resources can be appropriately prioritised and targeted to keep the properties in a good sustainable and tenatable condition.

8.12 New Build Programme Summary

No development opportunities have been identified at this time. There is, however, a vacant site opposite the office on Kinclaven Avenue. The site has been sold by Glasgow City Council to Keepmoat who have applied for Planning Permission.

The Management Board maybe interested in the opportunity, if it arises, to work in partnership with Keepmoat for social housing development on the site.

9. Tenants and Residents Health & Safety Compliance

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

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

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

The Co-operative recognises the importance of compliance with statutory and regulatory frameworks by which it is bound and manages the risks appropriately using external Health and Safety consultants ACS, where appropriate, to provide support and advice that suitable and sufficient safety arrangements are in place.

- 9.2 The Co-operative has in place maintenance procedures to manage the key asset management risks:

- Landlord Safety Manual
- Asbestos Management Policy and Procedures
- Repairs and Maintenance Policy and Procedures – incorporating tenant health and safety areas
- Water management and Legionella Policy
- Procurement Policy
- Void Property Policy and Procedure
- Risk Management Policy
- Tenants Participation Strategy
- Estate Management Policy

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

- 9.3 Fire Safety Management

The Co-operative recognises, the importance of fire- safety and prevention. Fire Risk Assessments (FRA) are conducted on common closes throughout the Co-operative's stock.

9.4 Reinforced autoclaved aerated concrete (RAAC)

The Scottish Housing Regulator (SHR) are working with the Scottish Government to help in the dissemination of information on the risks arising from the presence of RAAC in buildings and to gather better information on its presence in domestic buildings. During 2024/25 the SHR had requested the Co-operative confirm if any properties within their stock had RAAC therefore, an external Consultant, Structural Partnership Consulting Engineering assessed a sample of properties, and their conclusion was no RAAC construction was found to be present.

10. Consultation with Tenants & Stakeholders

- 10.1 DHCL is committed to the voice of tenants being at the heart of service delivery, and that the Co-operative take seriously their concerns and comments. We have also adopted and implemented a Tenants Participation Strategy.

The Co-operative undertakes a great deal of work to understand our tenants and their priorities both for their homes, their neighbourhoods, and communities.

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

- 10.2 Customer Expectations and satisfaction - The Co-operative wants to ensure that tenants have every opportunity to engage with us and play a constructive role in improving our services. In 2025/26, we completed a tenants satisfaction survey on our overall performance, the details of which are provided at section 8.

Whilst the overall Tenant Satisfaction Survey results are consistently very positive, there were still some areas of dissatisfaction from tenants. We have used this to learn and help us understand how we can improve our services, prioritise our maintenance and major work investment programmes and repairs and maintenance programmes.



11. Risk Assessment and Management

11.1 The Co-operative asset life should be maximised to obtain best value. Failure to provide for a continuing programme of planned maintenance and improvement represents a risk to DHCL.

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

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

11.2 Risk Management

Our Risk Management Policy has been developed to make sure that potential risks are recognised, quantified and managed appropriately. There are potentially a number of risks inherent in delivering ambitious investment programmes and these are summarised below.

Health & Safety

Legislation sets out a series of statutory duties and responsibilities, which are relevant to all of our activities including those relating directly to asset management. In addition, Construction (Design and Management) Regulations (known as the CDM Regulations) seek to address health & safety issues in the process of building construction from the inception of a building project to completion.

Insurance

DHC and all appointed consultants, contractors, suppliers, etc require to have adequate insurances in place, such as professional indemnity insurance,

contractors all risk insurance and employer's liability insurance, and other such insurance policies as may be considered necessary to mitigate risks associated with asset management activities.

Cost growth

Planned investment works can be affected significantly by variations in the cost of labour and materials. When the economy is buoyant there can be significant budgetary pressures through cost growth. Similarly, when the economy is in recession costs may stabilise or be more competitive. Whatever the costs, it is important that contracts are well defined and strictly managed.

We must seek to mitigate against cost growth as far as reasonably possible. Every year we will review our investment requirements within the context of our anticipated income and budget availability. Most of our income is derived from rents and as such we seek to balance the affordability of rents with an investment programme that meets the needs and priorities of various stakeholders.

When we review our investment needs we will focus on essential works, such as complying with health and safety, statutory/regulatory requirements, etc. Subject to budget availability, if costs are competitive, we may seek to optimise investment in a particular year. However, where there is pressure on costs we may seek to limit areas of lower priority discretionary expenditure.

Using standard specifications and adopting framework agreements or a partnering approach, where appropriate, will help us develop a clear understanding of the supply chain which could result in the development of long-term agreements and give us as much control over costs as possible. Open-book pricing frameworks will identify all constituent parts of a contractor's price build-up and again assist in controlling costs.

Supply Chain

DHC has the opportunity to establish long-term agreements to help mitigate supply chain problems and achieve maximum benefits of bulk purchasing. We will explore opportunities for procurement clubbing or framework agreements to see if it offers us any further benefits. We will consider opportunities for standardising specifications and investment packaging to achieve greater certainty in terms of type and volume of works required.

12. Growth & Disposal

- 12.1 It is generally recognised that there is a shortage of available social housing in Scotland and the Housing Emergency announced in 2023 by the Scottish Government has increased the demand for social housing properties.

There may be occasions when it would be in the best interests of all parties for the Co-operative to consider the disposal of property. This decision should be considered with partners and carried out if appropriate in line with the guidelines provided by the Scottish Housing Regulator. The Co-operative will also follow its agreed Disposal Policy in line with the Asset Management Strategy.

Although opportunities are limited, the Co-operative will continue to work with developers and partner organisations to identify development schemes that are financially viable and meet current Scottish Government grant funding requirements.

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



13. Procurement & Value for Money (VFM)

- 13.1 Through the Co-operatives Procurement Policy, it aims to achieve value for money whilst maintaining the highest standards of honesty, integrity, impartially and objectivity.

The Co-operative recognises its requirement to comply and meet its Regulatory requirements, through cost effective procurement practice. The Co-operative will also work collaboratively to support the local economy on our local community.

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

- 13.2 As part of the co-operative's joint procurement process with DRUMCOG Partners a joint procurement exercise for a Maintenance Framework and Gas Maintenance Framework providing value for money.

- 13.3 The Co-operative will comply with the legislative and regulatory requirements introduced by the Procurement Reform (Scotland) Act 2014, the Public Contracts (Scotland) Regulations 2015 and the Procurement (Scotland) Regulations 2016 to ensure that all contracts are awarded appropriately.
- 13.4 The Co-operative's Procurement Policy supports our statutory obligations under the Procurement Reform (Scotland) Act 2014, the Public Contracts (Scotland) Regulations 2015 and the Procurement (Scotland) Regulations 2016.

Public Contracts (Scotland) Regulations 2015

From 1 January 2022, VAT (where applicable) must now be included when calculating the estimated value of contracts and comparing to the thresholds under the procurement regulations. The thresholds are revised by the Scottish Government every two years to ensure they remain aligned with the thresholds set in World Trade Organisations Government Procurement Agreement.

The new regulated thresholds as at 1st January 2024 are as below (these are reviewed and published every 2 years:

Regulated contracts (L5)			
Services and supplies >£50,000 exc VAT but less than £214,904 inc VAT (£179,087 exc VAT)	Tender advertised via Public Contracts Scotland	Direct award or mini competition from a Framework	Housing & Maintenance Sub-committee or Management Board
Services and Supplies >£214,904 inc VAT (£179,087 exc VAT)	Tender advertised via Public Contracts Scotland Find a Tender (FTS)	Direct award or mini competition from a Framework	Housing & Maintenance Sub-committee or Management Board
Works >£2,000,000 exc VAT but <£5,372,609 inc VAT (£4,477,174 exc VAT)	Tender advertised via Public Contracts Scotland	Direct award or mini competition from a Framework	Housing & Maintenance Sub-committee or Management Board
Works >£5,372,609 inc VAT (£4,477,174 exc VAT)	Tender advertised via Public Contracts Scotland Find a Tender (FTS)	Direct award or mini competition from a Framework	Housing & Maintenance Sub-committee or Management Board



14. Business and Financial Planning

- 14.1 The Co-operative reviews its aims and objectives annually to ensure that they are relevant and reflect the ongoing needs of the business to monitor performance against the agreed actions. The Co-operative aims and objectives and internal business planning documents are reviewed annually and approved on a three yearly basis by the Management Board.

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

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

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

15. Demand and Sustainability

- 15.1 In order to protect the financial viability of the Co-operative it is essential to protect the rental income and maintaining our properties to a high standard is necessary to sustain tenant demand now and into the future.
- 15.2 Whilst demand for our properties is generally high, it is important that we continue to regularly review the performance of our properties to prevent them from becoming 'a cause for concern' and negatively impacting on resources.

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

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

- 15.4 Demand is a complex issue and is affected by many interconnected issues and the Co-operative has robust procedures to identify and take action to ensure that demand issues are highlighted and responded to appropriately.



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

16. Regulatory Compliance

16.1 Regulatory Standard

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

Guidance

<p>Regulatory Compliance</p>	<p>Regulatory Standards in Governance and Financial Management</p> <p>Standard 1 - The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.</p>
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Guidance

1.1 The governing body sets the RSL's strategic direction. It agrees and oversees the organisation's business plan to achieve its purpose and intended outcomes for its tenants and other service users.

1.2 The RSL's governance policies and arrangements set out the respective roles, responsibilities and accountabilities of governing body members and senior officers, and the governing body exercises overall responsibility and control of the strategic leadership of the RSL.

1.3 The governing body ensures the RSL complies with its constitution and its legal obligations. Its constitution adheres to these Standards and the constitutional requirements set out below.

1.4 All governing body members accept collective responsibility for their decisions.

1.5 All governing body members and senior officers understand their respective roles, and working relationships are constructive, professional and effective.

1.6 Each governing body member always acts in the best interests of the RSL and its tenants and service users and does not place any personal or other interest ahead of their primary duty to the RSL.

1.7 The RSL maintains its independence by conducting its affairs without control, undue reference to or influence by any other body (unless it is constituted as the subsidiary of another body).

Standard 2 – The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.

Guidance

2.1 The RSL gives tenants, service users and other stakeholders information that meets their needs about the RSL, its services, its performance and its future plans.

2.2 The governing body recognises it is accountable to its tenants and has a wider public accountability to the taxpayer as a recipient of public funds, and actively manages its accountabilities.

2.3 The governing body is open and transparent about what it does, publishes information about its activities and, wherever possible, agrees to requests for information about the work of the governing body and the RSL.

2.4 The RSL actively seeks out the needs, priorities, views, concerns and aspirations of tenants, service users and stakeholders. The governing body listens to its tenants and service users and takes account of this information in its strategies, plans and decisions.

	<p>2.5 The RSL is open, co-operative, and engages effectively with all its regulators and funders, notifying them of anything that may affect its ability to fulfil its obligations. It informs the Scottish Housing Regulator about any significant events such as a major issue, event or change as set out and required in the notifiable events guidance.</p> <p>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.</p> <p>Guidance</p> <p>3.1 The RSL has effective financial and treasury management controls and procedures, to achieve the right balance between costs and outcomes, and control costs effectively. The RSL ensures security of assets, the proper use of public and private funds, and access to sufficient liquidity at all times.</p> <p>3.2 The governing body fully understands the implications of the treasury management strategy it adopts, ensures this is in the best interests of the RSL and that it understands the associated risks.</p> <p>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.</p> <p>3.4 The governing body ensures financial forecasts are based on appropriate and reasonable assumptions and information, including information about what tenants can afford to pay and feedback from consultation with tenants on rent increases.</p> <p>3.5 The RSL monitors, reports on and complies with any covenants it has agreed with funders. The governing body assesses the risks of these not being complied with and takes appropriate action to mitigate and manage them.</p> <p>3.6 The governing body ensures that employee salaries, benefits and its pension offerings are at a level that is sufficient to ensure the appropriate quality of staff to run the organisation successfully, but which is affordable and not more than is necessary for this purpose.</p> <p>3.7 The governing body ensures the RSL provides accurate and timely statutory and regulatory financial returns to the Scottish Housing Regulator. The governing body assures itself that it has evidence that the data is accurate before signing it off.</p> <p>Standard 4 – The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation’s purpose.</p> <p>Guidance</p>
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	<p>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.</p> <p>4.2 The governing body ensures that the RSL provides tenants, residents and service users with easy and effective ways to provide feedback and raise concerns, and ensures that the RSL considers this and provides a quick and effective response.</p> <p>4.3 The governing body challenges and holds the senior officer to account for their performance in achieving the RSL’s purpose and objectives.</p> <p>4.4 The governing body identifies risks that might prevent it from achieving the RSL’s purpose and has effective strategies and systems for risk management and mitigation, internal control and audit.</p> <p>4.5 Where the RSL is the parent within a group structure it fulfils its responsibilities as required in our group structures guidance to:</p> <p>(a) control the activities of and manage risks arising from its subsidiaries;</p> <p>(b) ensure appropriate use of funds within the group;</p> <p>(c) manage and mitigate risk to the core business; and</p> <p>(d) uphold strong standards of governance and protect the reputation of the group for investment and other purposes.</p> <p>4.6 The RSL has an internal audit function. The governing body ensures the effective oversight of the internal audit programme by an audit committee or otherwise. It has arrangements in place to monitor and review the quality and effectiveness of internal audit activity, to ensure that it meets its assurance needs in relation to regulatory requirements and the Standards of Governance and Financial Management. Where the RSL does not have an audit committee, it has alternative arrangements in place to ensure that the functions normally provided by a committee are discharged.</p> <p>4.7 The governing body has formal and transparent arrangements for maintaining an appropriate relationship with the RSL’s external auditor and its internal auditor.</p> <p>Standard 5 – The RSL conducts its affairs with honesty and integrity.</p> <p>Guidance</p> <p>5.1 The RSL conducts its affairs with honesty and integrity and, through the actions of the governing body and staff, upholds the good reputation of the RSL and the sector.</p> <p>5.2 The RSL upholds and promotes the standards of behaviour and conduct it expects of governing body members and staff through an appropriate code of conduct. It manages governing</p>
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	<p>body members' performance, ensures compliance and has a robust system to deal with any breach of the code.</p> <p>5.3 The RSL pays due regard to the need to eliminate discrimination, harassment and victimisation, and advance equality of opportunity and human rights, and fosters good relations across the range of protected characteristics in all areas of its work, including its governance arrangements.</p> <p>5.4 Governing body members and staff declare and manage openly and appropriately any conflicts of interest and ensure they do not benefit improperly from their position.</p> <p>5.5 The governing body is responsible for the management, support, remuneration and appraisal of the RSL's senior officer and obtains independent, professional advice on matters where it would be inappropriate for the senior officer to provide advice.</p> <p>5.6 There are clear procedures for employees and governing body members to raise concerns or whistleblow if they believe there has been fraud, corruption or other wrongdoing within the RSL.</p> <p>5.7 Severance payments are only made in accordance with a clear policy which is approved by the governing body, is consistently applied and is in accordance with contractual obligations. Such payments are monitored by the governing body to ensure the payment represents value for money. The RSL has considered alternatives to severance, including redeployment.</p> <p>5.8 Where a severance payment is accompanied by a settlement agreement the RSL does not use this to limit public accountability or whistleblowing. The RSL has taken professional legal advice before entering into a settlement agreement.</p> <p>Standard 6 – The governing body and senior officers have the skills and knowledge they need to be effective.</p> <p>Guidance</p> <p>6.1 The RSL has a formal, rigorous and transparent process for the election, appointment and recruitment of governing body members. The RSL formally and actively plans to ensure orderly succession to governing body places to maintain an appropriate and effective composition of governing body members and to ensure sustainability of the governing body.</p> <p>6.2 The governing body annually assesses the skills, knowledge, diversity and objectivity it needs to provide capable leadership, control and constructive challenge to achieve the RSL's purpose, deliver good tenant outcomes, and manage its affairs. It assesses the contribution of continuing governing body members, and what gaps there are that need to be filled.</p> <p>6.3 The RSL ensures that all governing body members are subject to annual performance reviews to assess their contribution and effectiveness. The governing body takes account of these annual performance reviews and its skills needs in its succession planning and learning and development plans.</p>
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	<p>The governing body ensures that any non-executive member seeking re-election after nine years' continuous service demonstrates continued effectiveness.</p> <p>6.4 The RSL encourages as diverse a membership as is compatible with its constitution and actively engages its membership in the process for filling vacancies on the governing body.</p> <p>6.5 The RSL ensures all new governing body members receive an effective induction programme to enable them to fully understand and exercise their governance responsibilities. Existing governing body members are given ongoing support and training to gain, or refresh, skills and expertise and sustain their continued effectiveness.</p> <p>6.6 If the governing body decides to pay any of its non-executive members then it has a policy framework to demonstrate clearly how paying its members will enhance decision-making, strengthen accountability and ownership of decisions, improve overall the quality of good governance and financial management and deliver value for money.</p> <p>6.7 The governing body is satisfied that the senior officer has the necessary skills and knowledge to do their job. The governing body sets the senior officer's objectives, oversees performance, ensures annual performance appraisal, and requires continuous professional development.</p> <p>Standard 7 – The RSL ensures that any organisational changes or disposals it makes safeguard the interests of, and benefit, current and future tenants.</p> <p>Guidance Where an RSL is considering organisational or constitutional change, or acquisition or disposal of land or assets:</p> <p>7.1 The governing body discusses and scrutinises any proposal for organisational change and ensures that the proposal will benefit current and future tenants.</p> <p>7.2 The RSL ensures that its governance structures are as simple as possible, clear and allow it to meet the Standards of Governance and Financial Management, Constitutional Requirements, and Group Structures guidance.</p> <p>7.3 The RSL ensures adequate consultation with, and support from, key stakeholders including tenants, members, funders (who may need to give specific approval) and local authorities as well as other regulators.</p> <p>7.4 The governing body is satisfied that the new (or changed) organisation will be financially viable, efficient and will provide good outcomes for tenants.</p> <p>7.5 The RSL establishes robust monitoring systems to ensure that delivery of the objective of the change and of commitments made to tenants are achieved (for example in relation to service standards, operating costs and investment levels).</p>
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	<p>7.6 Charitable RSLs seek consent/notify OSCR of changes to their constitution and other changes as appropriate.</p> <p>7.7 The governing body ensures that disposals, acquisitions and investments fit with the RSL's objectives and business plan, and that its strategy is sustainable. It considers these taking account of appropriate professional advice and value for money - whether as part of a broader strategy or on a case by case basis.</p> <p>7.8 The RSL complies with regulatory guidance on tenant consultation, ballots and authorisation.</p> <p>7.9 The RSL notifies the Regulator of disposals in accordance with regulatory guidance.</p> <p>7.10 The RSL only agrees fixed or floating charges where the assets are used to support core activities. This should exclude providing security in relation to staff pensions.</p>
<p>Charter Outcomes</p>	<p>Charter Outcome 1 – Equalities Social landlords perform all aspects of their housing services so that: they support the right to adequate housing. Every tenant and other customer have their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.</p> <p>Charter Outcome 2 – Communication Social landlords manage their businesses so that: tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.</p> <p>Charter Outcome 3 – Participation Social landlords manage their businesses so that: tenants and other customers are offered a range of opportunities that make it easy for them to participate in and influence their landlord's decisions at a level they feel comfortable with.</p> <p>Charter Outcome 4 – Quality of housing Social landlords manage their businesses so that: tenants' homes, as a minimum, when they are allocated are always clean, tidy and in good state of repair. Meet the Scottish Housing Quality Standard (SHQS) and any other building quality standard in place throughout the tenancy; and also meet the Energy Efficiency Standard and Zero Emission Heat Standard.</p> <p>Charter Outcome 5 – Repairs, maintenance and improvements Social landlords manage their businesses so that: tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.</p>

	<p>Charter Outcome 6 – Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that: tenants and other customers live in well-maintained neighbourhoods where they feel safe.</p> <p>Charter Outcomes 7, 8 and 9 – Housing Options Social landlords work together to ensure that: people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them; tenants and people on housing lists can review their housing options. Social landlords ensure that: people at risk of losing their homes get advice and information on preventing homelessness.</p> <p>Charter Outcome 10 – Access to Social Housing Social landlords ensure that: people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.</p> <p>Charter Outcome 11 – Tenancy Sustainment Social landlords ensure that: tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.</p> <p>Charter Outcome 12 – Homeless People Councils perform their duties on homelessness so that: people who are homeless people or at risk of homelessness get prompt and easy access to help, advice and information; are provided with suitable, good-quality temporary or emergency accommodation when this is needed; and are offered continuing support to help them get and keep the home they are entitled to.</p> <p>Charter Outcome 13 – Value for money Social landlords manage all aspects of their businesses so that: tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.</p> <p>Charter Outcome 14 and 15 – Rents and service charges Social landlords set rents and service charges in consultation with their tenants and other customers so that: a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them; tenants get clear information on</p>
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	<p>how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.</p> <p>Charter Outcome 16 – Gypsy/Travellers Local councils and social landlords with responsibility for managing sites for Gypsy/Travellers should manage the sites so that: sites are well maintained and managed and do not fall below the minimum site standards set in Scottish Government guidance.</p>
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Appendix 1 Capital Works

Component	Useful Economic Life
Land	Not Depreciated
Building	50 Years
Roof	50 Years
Doors	25 Years
Windows	25 Years
Radiators	20 Years
Boilers	15 Years
Bathrooms	25 Years
Kitchens	20 Years
Render	30 Years
Wiring	30 Years
Close Doors	15 Years
Common Stairs	30 Years
Control Entry	20 Years

Appendix 2 SWOT Analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> • Strong performer across Key Performance Indicators in comparison with other RSLs • Sound financial management and Financial strength • Well maintained and managed housing stock that is in high demand • Effective and supportive Management Board; qualified and experienced staff team • Good performing results from TSS 2025 	<ul style="list-style-type: none"> • Rent levels on whole are in line with the Scottish average apart from 4 apartment and above • Unknown requirements and costs to bring stock up to Scottish Housing Net Zero Standards (SHNZS) • Maintenance cost increases and reduced availability of contractors • Increased tenant Health & Safety compliance resulting in higher costs
Opportunities	Threats
<ul style="list-style-type: none"> • Wider access to funding as a result of charitable status • Partnering arrangements with DRUMCOG • Access to funding via green agenda for stock improvement • Ability to secure financial gains for tenants via Welfare Benefit Service • Improved technology offering more opportunities to engage with stakeholders 	<ul style="list-style-type: none"> • Increased but unknown costs in relation to SHNZS • Cost of living crisis, high costs and insufficient goods supply following Brexit • Increased costs for insurance, energy, food and National Insurance • Reduced services from Local Authority • Welfare Reform changes • Global economic/political climate • Volatile environment rump/Tariffs & UK Labour • Ongoing Ukraine war and US/Israel war in Iran

Social and cultural factors	Technological factors
<ul style="list-style-type: none"> • Continued Housing Emergency announced by Local Authorities • Aging population • Increase in poor mental health across all demographics • Communication challenges with the increase in translation and interpretation services 	<ul style="list-style-type: none"> • Increased use of Information and Communications Technology, email and internet by customers, staff and partner agencies • Digital exclusion • Electronic Data Protection and security • Internet – online benefit claims and receipt of other services • Benefits and drawbacks of social media
Economic factors	Political and/or legal factors
<ul style="list-style-type: none"> • Increasing numbers of people unable to Afford food and utilities • Benefit levels reducing through increasing through Welfare Reform changes • Personal debt increasing due to cost of living crisis • Drumchapel, our area of operation is an area of multiple deprivation • Current economic climate regarding Inflation levels 	<ul style="list-style-type: none"> • Impact of Brexit still being felt • Political Agendas • SHNZS • Drumchapel, our area of operation is an area of multiple deprivation • Reduction in benefit levels; more people facing benefit sanctions • Reduction in spend on housing capital grant and RSLs to pay for services (bulk uplift is an example of these services)