



Arawak Walton Housing Association Asset Management Strategy 2026-2030

Approved by	Board
Date of Approval	November 26 th 2025
Date issued to Staff	March 2026
E&D impact Assessed	Yes
Date of Next Full Review	November 2028 (With annual review)
Strategy Ownership	Operations Director
Strategy Author	Head of Property Services
Legal Review	None specifically however, an external consultant has had input and oversight into the review to ensure all relevant statutory, legislative and regulatory requirements and obligations are met.
Tenant Consultation	• Tenant Quality Panel - 30th October 2025 • Tenant Experience Committee - 20th November 2025
Version	2.0
Corporate Objectives	• Homes and Growth: Maintaining and expanding our portfolio with quality, efficient homes • Customers and Communities: Providing excellent services, listening to tenant voices, and ensuring safe homes • Financial Sustainability: Investing wisely to ensure long-term viability and value for money • Consumer Standards: Safety and Quality
Regulatory Standards	
Strategic Risks	

Ref	Risk
S2	Legal/Regulatory Compliance <i>Risk Appetite - Averse</i>
S3	Growth
S7	Asset Management <i>Risk Appetite - Cautious</i>
S9	Health and Safety <i>Risk Appetite - Averse</i>

Arawak Walton Asset Management Strategy 2026-2030

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1.0 Introduction & Context

- 1.1 At Arawak Walton Housing Association, our mission is deeply rooted in providing excellent quality, affordable housing and services that meet the needs and aspirations of our diverse customers and support our communities. Our homes are more than just bricks and mortar; they are the foundation upon which our tenants build their lives.
- 1.2 This Asset Management Strategy (2026-2030) sets out our ambitious and responsible plan for investing in and maintaining these vital assets. It has been developed in a period of significant regulatory change, with a renewed focus on tenant safety, quality, and voice. In response, this strategy places customer safety, asset compliance, and sustainability at its very heart.
- 1.3 We are committed to being open and accountable, and keen financial managers. This strategy demonstrates that commitment by outlining how we will use robust data, tenant feedback, and sound financial planning to ensure our homes are safe, warm, sustainable, and desirable places to live, both now and for future generations. We will invest wisely, target our resources effectively, and continue to grow strategically to meet the high demand for our homes.

2.0 Purpose of the Strategy

- 2.1 This Asset Management Strategy (AMS) will provide the strategic framework for the management, repair and maintenance, and investment in our portfolio over the next five years. It ensures our asset management activities directly support the delivery of our Corporate Plan 2025-2030 and the core promises we make to our customers.
- 2.2 The strategy responds to:
 - The New Regulatory Landscape: The introduction of the Consumer Standards, Tenant Satisfaction Measures (TSMs), and Building Safety Act
 - Legislative Changes: Including Awaab's Law, which mandates strict timescales for addressing damp and mould.
 - Environmental Imperatives: The government target for all homes to achieve EPC C by 2030 and the national net zero by 2050.
 - Internal Drivers: The findings of the 2025 Desktop Review, which called for a more focused, coherent, customer and safety-led strategy.

3.0 Our Mission, Values and Link to Corporate Objectives

- 3.1 Our Mission: With its roots in the African Caribbean community, Arawak Walton champions the provision of quality affordable homes in sustainable multi-cultural neighbourhoods.

3.2 This AMS directly supports the following corporate objectives from our Corporate Plan 2025-2030:

- Homes and Growth: Maintaining and expanding our portfolio with quality, efficient homes.
- Customers and Communities: Providing excellent services, listening to tenant voices, and ensuring safe homes.
- Financial Sustainability: Investing wisely to ensure long-term viability and value for money.

4.0 **Relevant Legislation, Regulation and Standards**

4.1 This strategy and our associated asset management activities are delivered within a robust legal and regulatory framework. Our primary objective is to not only meet but strive to exceed the following key requirements, ensuring the safety, well-being, and satisfaction of our tenants.

1. **Consumer Regulation and Housing Quality**

The Social Housing Regulation Act (2023): This act fundamentally reshapes the regulatory landscape, introducing proactive consumer regulation and strengthening the Regulator of Social Housing's (RSH) powers to enforce standards.

The Consumer Standards (2024): Published by the RSH, these are the definitive standards we must meet. They are directly relevant to this strategy:

Safety and Quality Standard:

- Mandates that homes are safe and of a good quality, well-maintained, and meet all applicable legal requirements. It requires clear safety information for tenants and robust cooperation with building safety regimes.

Neighbourhood and Community Standard:

- Requires that we tackle anti-social behaviour and work to ensure tenants live in safe and well-maintained neighbourhoods.

Tenant Involvement and Empowerment Standard:

- Obliges us to engage with tenants effectively, be transparent with information, and enable them to scrutinise our performance.

Tenant Satisfaction Measures (TSMs):

- These are the specific metrics we must collect and report on to demonstrate our performance against the Consumer Standards.

Homes (Fitness for Human Habitation) Act 2018: Legally requires that all rented homes, including social housing, are fit for human habitation at the start and throughout the tenancy.

The Decent Homes Standard (2006): We are committed to maintaining 100% compliance with this standard.

*Note: The standard is under review and likely to be updated; this strategy will be adapted to incorporate any new requirements. *

2. Building and Fire Safety

Building Safety Act 2022: This is the cornerstone of post-Grenfell building safety reform. While we have no high-rise buildings, the Act's principles of accountability, resident engagement, and a "golden thread" of building information are best practice for all assets. It mandates a proactive safety case approach for higher-risk buildings.

Fire Safety Act 2021: Clarifies that the Fire Safety Order applies to the structure, external walls and flat entrance doors of multi-occupied residential buildings.

Regulatory Reform (Fire Safety) Order 2005: Requires ongoing Fire Risk Assessments (FRAs) for the common parts of all our relevant buildings, with findings acted upon

3. Health, Safety and Environment

Awaab's Law (Amendment to the Social Housing (Regulation) Act 2023): Mandates strict, legally enforceable timescales for investigating and repairing reported hazards, specifically damp and mould. We have a zero-tolerance policy in line with this law.

Gas Safety (Installation and Use) Regulations 1998: Requires annual gas safety checks on all relevant appliances by a Gas Safe registered engineer.

The Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020: Requires that electrical installations be inspected and tested at least every 5 years by a qualified person. We apply this best practice across our entire portfolio.

The Control of Asbestos Regulations 2012: Requires us to manage asbestos in our non-domestic properties and common parts, and to provide information to tenants and contractors.

Legionella and Legionnaires' Disease: Under the Health and Safety at Work etc. Act 1974, we have a duty to assess and control the risk of legionella in water systems.

Lifting Operations and Lifting Equipment Regulations (LOLER) 1998: Requires thorough examinations of lifting equipment (e.g. passenger lifts) every 6 months.

Digital Connectivity and Safety: The UK's Public Switched Telephone Network (PSTN) switch-off, with a completion deadline of January 2027, necessitates the migration of all analogue-based services to digital (IP) networks.

This has significant implications for our assets and tenant safety, as many critical systems rely on analogue phone lines, including:

- Telecare and community alarm systems (e.g., warden call, pull cords).
- Door entry systems.
- Security alarms.
- Lift emergency lines.
- Fax machines used for emergency communications (e.g. with GPs).

Our primary objective is to ensure a seamless transition for all affected systems, guaranteeing that life-critical and safety-critical services remain fully operational and compliant post-switchover. This aligns with our duties under the Building Safety Act 2022 and the Consumer Standards to provide safe homes and effective services.

4. Energy Efficiency and Sustainability

Climate Change Act 2008 (as amended): Sets the legally binding target for the UK to achieve net zero greenhouse gas emissions by 2050. Greater Manchester has a 2038 ambition which we support.

Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015: Currently requires a minimum EPC rating of 'E' for rented homes. While the proposed requirement for all rented homes to be EPC C by 2025/2028 was not enacted, our strategy commits to this target by 2030 in line with our sustainability goals and to mitigate future regulatory changes.

Heat Networks: The Heat Networks (Market Framework) Regulations 2025 establish a new regulatory framework for heat networks in Great Britain, overseen by the Office of Gas and Electricity Markets (Ofgem). The regulations mandate:

- Consumer Protection: Ensuring tenants on heat networks receive a fair price, reliable supply, and clear information.

- **Technical Standards:** Requiring heat network operators to meet minimum technical and performance standards to improve efficiency and reliability.
- **Licensing and Registration:** A requirement for all heat network operators to be licensed, with initial registration deadlines.

While Arawak Walton's current exposure to heat networks is minimal, this strategy commits to complying fully with these regulations. We will assess our portfolio for any existing or planned heat networks and ensure our management practices, investment plans, and tenant communications are fully compliant. This forms a key part of our pathway to net zero and our commitment to providing affordable warmth.

5. Equality and Diversity

Equality Act 2010: We have a Public Sector Equality Duty to eliminate discrimination, advance equality of opportunity, and foster good relations. This means our asset management decisions, from adaptations to communication methods, must be sensitive to the protected characteristics of our diverse tenant base.

6. Data and Information Management

UK General Data Protection Regulation (UK GDPR) and Data Protection Act 2018: Governs how we collect, store, and use the personal data of our tenants, including that gathered through stock condition surveys and tenant engagement.

- 4.2 This list is not exhaustive, and we commit to staying abreast of all new and emerging legislation, ensuring our Asset Management Strategy and associated policies are updated accordingly.

5.0 Strategic Themes & Objectives

- 5.1 Our asset management approach is built on five strategic themes:

1. **Strategic Asset Management and Data:** To collect and use high-quality, current stock condition data to forecast investment needs accurately, prioritise works, and maximise the performance and value of our assets.
2. **Safe, Compliant & Decent Homes:** To ensure 100% of our homes meet all legal and regulatory standards, are safe, and are well-maintained, with a zero-tolerance approach to severe hazards. To ensure all life-critical and communications-dependent equipment (e.g. telecare, door entry, lift communications) are upgraded to be fully digital/IP-compliant ahead of the PSTN switch-off in January 2027.
3. **Stock Investment, Repairs and Maintenance:** To deliver a responsive, efficient, and customer-centric repairs service, engage tenants in decision-

making, and achieve high levels of satisfaction. Futureproofing: A programme for upgrading communal schemes, including digital-ready door entry, warden call systems, and other critical infrastructure affected by the PSTN switch-off.

4. **Sustainable, Efficient & Affordable Homes:** To improve the energy efficiency of all our homes to EPC C by 2030 and develop a costed pathway to Net Zero, reducing fuel poverty and environmental impact.
5. **Strategic Growth & Value for Money:** To grow our portfolio strategically in line with our mission, optimise our existing assets, and ensure all expenditure provides demonstrable social and financial value. This includes assessing the viability and managing the compliance of low-carbon heating solutions, such as heat networks, in line with new regulatory frameworks.

5.2 Our approach to Asset Management encompasses sustainability, option appraisals, investment planning and delivery covering the entire lifecycle of our assets.

5.3 Overtime this will ensure we use the information we have available to us to predict investment needs more accurately in advance of them being required making our service more proactive rather than reactive which will in turn improve customer satisfaction and drive down costs.

6.0 Our Property Portfolio

6.1 Arawak Walton own and/or manage 1178 homes across the Manchester, Salford, Stockport and Trafford local authority areas of Greater Manchester (as of October 2025).

6.2 The housing stock comprises of a mixture of houses, bungalows and low or medium rise flats, with no high-rise buildings in the portfolio (as defined by the Building Safety Act).

6.3 The table below summarises the number of properties owned or managed by type within each local authority area:

Property Type	Manchester	Trafford	Stockport	Salford	Total
Bungalows	18	0	0	0	18
Flats	277	26	3	0	306
Houses	672	50	15	0	737
Studio	45	4	0	1	50
Room	64	0	0	3	67
Totals	1076	80	18	4	1178

6.4 It can be seen that the vast majority of stock owned and/or managed (95%) is located within the Manchester local authority area.

6.5 The table below summarises the number of properties owned or managed by tenure within each local authority:

Tenure	Manchester	Salford	Stockport	Trafford	Total
Affordable Rent	14	0	0	1	15
Boaz Trust	46	4	0	4	54
General Needs	838	0	18	66	922
Housing for Older People	147	0	0	0	147
Leasehold	8	0	0	3	11
Managed	0	0	0	3	3
Shared Ownership	2	0	0	3	5
Staff Unit	1	0	0	0	1
Submarket Rent	20	0	0	0	20
Totals	1076	4	18	80	1178

6.6 Stock Profile: A diverse stock profile, including a significant proportion of pre-1919 properties which present specific maintenance and energy efficiency challenges.

6.7 The table below summarises the number of properties owned or managed by construction date within each local authority.

Construction Date	Manchester	Salford	Stockport	Trafford	Total
1800-1919	291	0	8	32	331
1919-1944	2	0	0	0	2
1945-1964	6	0	0	0	6
1965-1980	75	0	0	1	76
1981-1990	94	0	0	0	94
1991-2000	543	0	0	12	555
2001-2010	18	0	10	31	59
2011-2020	1	0	0	0	1
Unknown	46	4	0	4	54
Totals	1076	4	18	80	1178

6.8 It can be seen that properties constructed between 1800-1919 and 1991-2000 account for the largest proportion of our stock at 28% and 47%, respectively.

6.9 Customer Base: We are a BME specialist association, and our asset management approach will continue to be sensitive to the diverse religious, cultural, and specific needs of our tenants (e.g. security, kitchen/bathroom specifications).

6.10 Our tenancy profile is very ethnically diverse having different religious and cultural needs and many continue to face discrimination. Dialogue with other providers confirms that in terms of maintenance and design these needs are not being met by the mainstream who provide a more homogenous product. We will continue to design our service to meet those additional needs e.g. security alarms, specifications for kitchens and bathrooms that incorporate more storage and appropriate washing and cooking facilities. We will always

consider this in the context of understanding and accepting that these costs may challenge our ability to compare favourably when benchmarking against our peers.

7.0 Strategic Asset Management & Data

7.1 Stock Condition & Asset Intelligence

7.1.1 Stock condition surveys are fundamental in supporting us to:

- **Assess Physical Condition:** Evaluate the current state of buildings, infrastructure, or assets, identifying any defects, deterioration, or maintenance needs.
- **Plan Maintenance and Repairs:** Provide data to prioritize and schedule maintenance, repairs, or upgrades, ensuring resources are allocated efficiently.
- **Forecast Costs:** Estimate future expenditure for maintenance, refurbishment, or replacement, aiding in budget planning and financial forecasting.
- **Ensure Compliance:** Verify that assets meet regulatory, safety, and performance standards, reducing risks and liabilities.
- **Support Decision-Making:** Inform decisions about asset management, such as whether to repair, replace, or dispose of an asset.
- **Extend Asset Lifespan:** Identify interventions that can prolong the useful life of assets, improving long-term sustainability.
- **Improve Efficiency:** Highlight opportunities to enhance energy efficiency, reduce operational costs, or improve functionality.
- **Support Strategic Planning:** Provide insights for long-term asset management strategies, including capital investment planning and resource allocation.
- **Mitigate Risks:** Identify potential risks, such as structural failures or safety hazards, and develop mitigation strategies.
- **Monitor Performance:** Track the condition of assets over time, enabling performance benchmarking and trend analysis.

7.1.2 We will maintain a live, accurate understanding of our stock condition to inform all investment decisions.

7.1.3 Survey Programme:

7.1.4 As of April 2025, a total of 300 (34%) stock condition surveys had been undertaken with Rand Associates commissioned to undertake all outstanding stock condition surveys over the course of 2025/26.

7.1.5 As of November 2025, the total of stock condition surveys undertaken had risen to 897 (81%) with the aim of achieving 100% by year end 2025/26. Once completed we will implement a subsequent, rolling programme to survey 20%

of our stock each year (from year 3 onwards) to ensure every property has a unique, in-person survey at least once every five years.

7.1.6 As a minimum the scope of each survey will include for:

- **Stock Condition Survey** - This provides an assessment of condition of all key components within the property as well as its estimated remaining lifespan. This enables us to estimate and forecast components required renewal date in the business plan to ensure we can accommodate this and accurately prioritise stock investment plans.
- **HHSRS Assessment** - This will provide confidence that properties are safe secure and free from Hazards, including damp and mould.
- **An RdSAP Assessment** - This provides energy performance data to improve our data in this area to help plan net-zero investment strategies as well as support customers in our least efficient homes.

7.1.7 In order to gain maximum benefit from this programme we target property groups where we know there is a greater risk of disrepair, customer dissatisfaction, potential under investment or gaps in our data coverage or accuracy. To do this we prioritise surveys to be undertaken in the following way:

- Stock without an EPC or those with an EPC below C.
- Stock in an asset group where a disrepair case has been raised within the last 2 years.
- Hard to Treat Properties (Pre-1929).
- Properties susceptible to damp and mould
- Properties with disrepair
- Stock highlighted as in need of investment by neighbourhood teams.

7.1.8 Regular servicing and maintenance is undertaken of installations such as passenger lifts, electric gates, door-entry systems etc. across our stock holding as required and a service equipment programme ensures these are replaced and renewed as required.

7.1.9 Data Integrity: We will undertake periodic independent validation checks of our stock condition data to ensure accuracy.

7.1.10 Data Utilisation: This data will provide the basis for identifying disrepair, hazards, component replacement needs, and energy efficiency works.

7.2 Component Lifecycles & Investment Forecasting

7.2.1 The table below shows the replacement cycles used for forecasting replacement of key components within our homes.

Component	Lifecycle (Years)
Kitchen	20

Bathroom	30
Roof covering	60
Window and external doors	30
External doors	30
Electrical installation	40 (with 5-year testing)
Boiler - domestic	15

- 7.2.2 Please note however, that this is a forecasting tool and where better data is known following an in-person survey, components are actually scheduled for replacement based on their condition rather than just using age data alone. This information is acquired through inspections by our inhouse surveyors or reported via our stock condition surveying and home visit programme. Renewal dates are therefore brought forward or pushed back in the plan based on the best data available.
- 7.2.3 NB: Our records hold both condition and age data about all core components and as such decent homes guidance on age of components is maintained as maximum irrespective of condition.
- 7.2.4 Remaining elements in the property are classified as component replacements but are not depreciated and are therefore currently charged within our major repairs budget. They have the potential to distort our operating costs when comparing ourselves with our peer group. Over the next 5 years we estimate the average cost to replace these components at £87k per year.

Additional Property Elements		
External Lighting	Chimney Stack	Bay roof
Central Heating System	Boundary Wall	Extractor Fan
Rainwater Goods	Fascia/Barge Board	Fire (Gas/Electric)
Fencing	Security Alarm	Pathways
Gates	Damp Proof Course	Soffits

- 7.2.5 By applying all these lifecycles to all our properties and specifying a cost for each, we have built a financial model for the long-term maintenance of our homes.
- 7.2.6 Our 5 Year projection of property investment requirements is as per below:

PROPERTY INVESTMENT REQUIREMENTS FOR THE NEXT 5 YEARS					
	2025/26	2026/27	2027/28	2028/29	2029/30
Responsive, Planned & Major Repairs					
Responsive Repairs	£1,059,098	£1,059,098	£1,059,098	£1,059,098	£1,059,098
Planned Repairs	£257,649	£257,649	£257,649	£257,649	£257,649
Major repairs	£145,099	£145,099	£145,099	£145,099	£145,099
	£1,461,846	£1,461,846	£1,461,846	£1,461,846	£1,461,846
Improvements					
Component Replacements *	£805,900	£247,260	£732,830	£1,253,485	£570,830
Project Costs (carbon reduction)	zero	zero	£75,000	£175,000	£180,000
	£805,900	£247,260	£807,830	£1,428,485	£750, 830
Total Property Investment Requirement	£2,267,746	£1, 709, 106	£2,269, 676	£2,890,331	£1,461,846
*Component replacement will be subject to careful and considered review exercise in order to mitigate against a potential loan covenant breach in peak years. Figures relate to May 25 Business plan except component replacement costs which are taken from the stock condition data as of November2025. =					

7.2.7 Financial Planning: Our 30-Year Financial Plan will be the primary tool for modelling investment requirements, informed by the stock condition database. The plan shall be reviewed at least annually and we will use smoothing techniques to manage and maintain financial covenants.

7.3 Asset Performance & Options Appraisal

7.3.1 As an asset-based business, understanding the financial performance of how individual and groups of assets perform is crucial to the long-term sustainability of our business health. We also know that the number of repairs

we undertake on a property has the strongest correlation with customer satisfaction. As the number of repairs go up, customer satisfaction goes down. Which means that tackling properties that are high cost, not only makes financial sense, but it will also help tackle the root cause of customer dissatisfaction.

7.3.2 Ensuring that we have a robust strategy to support decision making around either investment or divestment of homes that are no longer viable, either in terms of financial, neighbourhood or environmental sustainability indicators is key.

7.3.3 We will consider and adopt a suitable Assets Option Appraisal model to establish performance, return on investment for both individual and groups of assets and evaluate the long-term viability of all our assets.

7.3.4 Criteria for appraisal will include:

- Stock condition data.
- Net Present Value (NPV)
- Repair cost history (including relet)
- EPC rating
- Location (core vs. non-core)
- Compliance risks (Most notably in relation to fire compartmentation and protected escape routes in older houses converted to flats)
- Older properties, particularly focused on reducing the number of properties built before 1919.
- Tenant demand
- Alignment with our strategic priorities.

7.3.5 Outcomes: The appraisal will inform decisions to Invest, Hold, Dispose, or Redevelop.

8.0 Safe, Compliant & Decent Homes

8.1 Building Safety & Compliance

8.1.2 The safety of our tenants, staff, contractors and supply chain is our highest priority and whilst we have no high-rise buildings, our portfolio does contain “higher risk” older persons housing.

8.1.3 Throughout the length of this strategy, we will ensure that:

- Customers are informed regarding safety within their buildings and concerns are listened to and addressed.
- We hold an accurate and up to record of all key building components which require cyclical servicing to comply with relevant legislation (Gas,

Electricity, Water, Fire safety & M&E components) and validate this data at least biennially.

- We ensure we are compliant with all legislation and continually review our approach to 'best practice.'
- Mechanical and Electrical condition and suitability surveys are undertaken of all key M&E equipment every five years so that suitable investment plans can be put in place to ensure elements are replaced 'just in time.'
- All policies for our key risk areas are reviewed every two years, so that they are legally compliant, robust and reflect the organisations risk management approach.
- We report all key risk areas to both the Executive Team and the Board on a regular basis and ensure assurance and evidence of discharging of actions.
- We commission regular technical and professional audits of our services to ensure we receive third party assurance that our services are managed appropriately.
- We define what constitutes a competent person in terms of contractor procurement, to ensure robust contractor selection and appropriate discharging of actions.

8.1.4 The Hackitt review, Consumer Standards, Fire Safety Act 2021 and Building Safety Act 2022 all emphasise the importance of ongoing resident engagement in relation to building safety and compliance and an increased level of transparency is now required in respect to the data we hold about our buildings and what this says about the safety of our customers who live in them.

8.1.5 Effective communication of this information is key. The Building Safety act points out the need not only for building owners to demonstrate that they have communicated, but that our customers understand what we have communicated. This means consideration must be given to how accessible the information is we provide to different individuals rather than just adopting a one size fits all.

8.1.6 While Arawak Walton fully understands the importance of engaging with residents to support the work, we do to keep our customers safe, we also recognise that this needs to be an area of focus for us in the coming year to improve what we do. While we do provide comprehensive information about all aspects of compliance and building safety via our website, which also includes guidance on how to contact us if a customer has any concerns about safety or compliance in their homes, and similar safety information and guidance is provided at sign up for all new customers, we recognise we could do more to make general information about block safety more visible day to day. This is something we are working to improve in the coming budget year.

8.1.7 We also have work to do in respect to knowing our customers better and understanding more about how, when and in what language they want us to

communicate with them. This is part of a wider strategy around improving our customer profiling information which will in turn help us to engage with customers more effectively about the safety of their buildings in the way they want us too.

We will:

- Maintain 100% Compliance with all gas safety, electrical safety (EICR), fire safety (FRA), legionella, asbestos, and lift safety regulations.
- Communicate Proactively: Ensure tenants understand safety information relevant to their homes and building, using accessible formats and languages.
- Competent Contractors: Ensure all contractors are rigorously assessed for competency.
- Fire Safety: Elevate fire safety as a standing Board report item. Proactively invest in fire compartmentation and other fire safety works identified in FRAs.

8.2 Decent Homes Standard & Awaab's Law

8.2.1 Decent Homes: We will drive 100% compliance with the Decent Homes Standard. Any non-decency identified will be rectified immediately.

8.2.2 Damp, Mould & Condensation (DMC): We have a zero-tolerance approach to damp and mould. We will:

- Comply fully with Awaab's Law timescales for investigation and repair.
- Proactively identify DMC through surveys, home visits, supply chain and contractors and data analysis.
- Investigate, diagnose and treat the root cause, not just the symptom.
- Provide tenants with clear advice on preventing condensation.

9.0 Stock Investment, Repairs & Maintenance

9.1 Investment Programme

9.1.1 Our investment programme will be prioritised using stock condition data, staff, contractor and tenant feedback. Key programmes include:

- Component Replacements: Planned programmes for kitchens, bathrooms, windows, doors, roofs, and boilers.
- Energy Efficiency: A dedicated programme to achieve EPC C and prepare for net zero.
- Building Safety: Proactive investment in fire safety, electrical, and gas systems.
- Futureproofing: A programme for upgrading communal schemes, including door entry and warden call systems.

9.2 Repairs & Maintenance Service

9.2.1 We will deliver a customer-focused, cost-effective service.

9.2.2 Targets:

- We will meet or exceed our response targets for emergency, urgent, and routine repairs, including specific targets for DMC.
- First-Time Fix: We will strive to increase our first-time fix rate.
- Planned vs. Reactive: We will aim for a 70/30 split of planned to reactive expenditure, investing in our homes to reduce future repair costs.
- Contractor Performance: We will manage contractor performance through robust KPIs, regular reviews, and tenant satisfaction feedback.

9.3 Void Management

9.3.1 We will minimise void times and costs.

9.3.2 Lettings Standard: We will meet the Decent Homes Standard as a minimum and strive to exceed it.

9.3.3 Void Intervention Project: For high-cost voids in core areas, we will undertake a holistic "futureproofing" refurbishment, addressing multiple investment needs at once to create a high-quality, efficient home.

10.0 Sustainable, Efficient and Affordable Homes

10.1 EPC C by 2030

As of October 2025:

EPC Rating (SAP Points)	Number of Properties	%
A	0	0
B	10	1
C	806	73
D	185	17
E	N/A	0
Not known	73	7
Expired (including 2026)	31	2
Total	1105	100

10.1.1 The target for all social rented homes in England to meet EPC C by 2030 is not currently a direct legal requirement. However, it is a very firm government policy commitment with a clear legislative pathway that is expected to make it legally binding.

1. The Current Policy and Commitment

The target stems from the UK government's "Net Zero" strategy. The official government policy, as stated in its Heat and Buildings Strategy and subsequent consultations, is:

- For social housing: A minimum energy efficiency standard of EPC C by 2030 where "practical, cost-effective, and affordable."
- For private rented housing: A minimum standard of EPC C for new tenancies by 2025 and for all tenancies by 2028.

This is a clear and firm policy target set by the government.

2. The Legal Mechanism

Currently, the legal minimum standard for rented homes (both social and private) is EPC E, as set out in the Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015.

For the EPC C target to become a legal requirement, the government must amend these existing regulations. This process involves consultation and then laying new legislation before Parliament. While this has been the long-stated intention, the final regulations to enact the 2025/2028/2030 deadlines have not yet been passed.

3. Key Nuance and Potential Exemptions

Even when the law is changed, it is unlikely to be an absolute requirement for every single property. Exception clauses are part of EEC proposals which are currently out for consultation but are expected to be:

- There will likely be a cost cap per property. If the improvements needed to reach EPC C exceed this cap, the landlord may be exempt. The proposed cap is £10,000 per property.
- Technical Feasibility: If it is not technically feasible to bring a property up to EPC C (e.g. due to its construction, heritage status, or structural issues), an exemption would apply.

The strategy will be updated to reflect any exceptions as and when confirmed.

4. Why It Feels Like a Legal Requirement

- Significant government funding available through the Warm Homes Fund is explicitly designed to help social landlords meet this 2030 target. This creates a powerful incentive and makes it a de facto requirement for accessing funds.
- The social housing sector (including housing associations and local authorities) is operating and planning on the basis that this

will become law. We will plan to invest and retrofit properties to meet the 2030 deadline on the basis that it will become law.

- **Regulatory Pressure:** The Regulator of Social Housing (RSH) expects landlords to manage their properties effectively, which includes planning for and meeting future decarbonisation targets.

10.1.2 **Fabric First:** We will adopt a 'fabric first' approach, prioritising insulation and draught-proofing to reduce energy demand before considering new heating systems.

10.2 Net Zero Carbon by 2050

10.2.1 We will develop a high-level Net Zero Carbon Pathway by 2026, identifying the steps and investments required to decarbonise our stock.

10.2.2 We will monitor and pilot new low-carbon technologies (e.g. heat pumps) and actively seek external funding (e.g. Social Housing Decarbonisation Fund).

10.2.3 All new homes we develop or acquire will be designed to be highly energy efficient and, where viable, gas-free and an EPC C rated as a minimum.

10.3 Heat Networks Regulation Compliance

10.3.1 We will undertake a review of our portfolio to identify any properties currently served by a heat network or where a heat network is a viable future option. For any identified networks:

- We will ensure timely registration and licensing with the Regulator (Ofgem).
- We will assess the network's performance and efficiency against the new technical standards.
- We will develop investment plans to bring any non-compliant or inefficient networks up to the required standard.
- We will provide clear, transparent billing and communication to affected tenants, as required by the regulations.

10.3.2 This proactive approach will mitigate compliance risks, protect tenants from poor performance and high costs, and ensure these assets contribute positively to our net zero goals.

11.0 Strategic Growth, Value for Money and Social Value

11.1 Growth

11.1.1 Our Corporate Plan 2025-2030 commits the association to acquiring 10 new homes per year, focusing on acquisitions and new build in high-demand areas that serve our BME communities and strengthen our management model.

11.2 Value for Money & Social Value

11.2.1 We are committed to achieving both financial and social value in all of the Association's activities .

Our approach to VFM has the three key elements:



Managing our assets

- an annually updated Asset Management Strategy which sets out our plans for sustaining and enhancing the value of our asset base.
- a rolling stock condition survey, which feeds into our investment plans.

Reviewing our costs & services

- a thorough budgeting and business planning process.
- the requirement to tender certain procurements and obtain quotes for others to ensure market prices are paid, whilst maintaining our objective to work with local contractors where possible.
- an annual review of our customer profile in terms of their diversity and housing and geographical location aspirations, to ensure we deliver housing opportunities where our tenants want to live.
- Using our annual independent TSM survey to assess our customers' levels of satisfaction with our homes and services.

Reviewing & improving our performance

- Weekly, monthly and quarterly KPIs are reported and reviewed by SMT, adopting a continuous improvement approach.
- A regular review of contractor's performance by officers and tenants and an annual appraisal.
- participation in formal and informal benchmarking activities to identify areas where our performance does not meet that of our peers.

We will track key metrics, including Operating Margin, Cost per Unit, and Return on Capital Employed, benchmarking against sector peers.

11.2.2 In addition to component replacement, the Association carries out responsive, cyclical and planned maintenance. We must balance the need to get the full value from an item by repairing it to extend its life, with potentially wasting money repairing items repeatedly when they require replacement. The

Association will continue to aim to achieve this balance by spending more on cyclical and planned work, than on responsive works.

- 11.2.3 Our investment delivers social value by creating safer homes, reducing fuel poverty, strengthening communities, and meeting the specific needs of our diverse tenant base. This will be a key consideration in decision-making.

12.0 Assets and Liabilities Register

- 12.1 The Asset and Liability Register contains key information relating to our asset base. All properties are recorded together with their status with regards loan security, it therefore helps to identify unsecured properties which can be used for loans. The register also contains information relating to the value of our property assets. Alongside other key data sets held by the association, it will become an increasingly valuable source of data for decision making around our assets in the future.

13.0 Tenant Engagement, Communication & Satisfaction

- 13.1 We will proactively engage tenants on asset management decisions, including the specification of components and the planning of investment programmes, through the Tenant Experience Committee (TEC) and Tenant Quality Panel (TQP).
- 13.2 We will clearly communicate our investment programmes to tenants, informing them of when works will take place in their home or neighbourhood.
- 13.3 We will use Tenant Satisfaction Measures (TSMs) and other feedback to continuously improve our services, targeting top-quartile performance in satisfaction.
- 13.4 We will communicate clearly and in a timely manner to advise tenants of upcoming improvement to their home including what improvements are to be undertaken, when, by whom and next steps. In addition, we will ensure tenants are provided with a choice of ranges and styles and are able to input and influence design to ensure improvements are tailored to their own specific choices and needs.

14.0 Governance, Monitoring & Review

- 14.1 Monitoring: Progress against this strategy will be monitored through a detailed Action Plan with clear owners and timelines.
- 14.2 Reporting: The Board will receive quarterly reports on asset management performance, including KPIs, TSMs, progress on the investment programme, and key risks.
- 14.3 Review: This strategy will have a formal review every three years (next in 2028) with an annual refresh to ensure it remains relevant.

15.0 Equality, Diversity & Inclusion

- 15.1 An Equality Impact Assessment (EIA) will be conducted on this strategy. We recognise that our tenant base has diverse needs. Our asset management approach will be sensitive to this, ensuring that our homes and services are accessible and appropriate for all, regardless of race, religion, disability, age, or other protected characteristics.

16.0 Risk Management

- 16.1 This strategy is intrinsically linked to the strategic risk register, primarily mitigating:

Ref	Risk	Notes
S2	Legal / Regulatory Compliance (including Governance)	Failure to comply with legal and regulatory requirements and expectations. Weak and ineffective governance arrangement
S3	Growth	Growth model becomes untenable through increased costs/lack of funding/rent constraints.
S7	Asset Management	Poor stock data to support Asset Management Strategy Poor repairs service to tenants. Void periods longer than anticipated. Disrepair due to procedural or other issues Inappropriate acquisitions made. Carbon reduction targets not achievable Failure of critical safety and communication systems e.g. (telecare, door entry) due to the PTSN switch-off, leading to tenant safety risks and non-compliance
S8	Financial Viability	Costs greater than planned. Income constraints Access to reduced finance Cost of future finance Cash-flow problems. Sub-optimal loan arrangements Covenant breach Organisational objectives not clearly defined/set by Board

- 16.2 The successful delivery of this strategy, through robust data, planned investment, and proactive compliance, is the primary control for these strategic risks.