Parkhead Housing Association Ltd

Asset Management Plan 2022

(incorporating the 30 years component replacement programme)

March 2022

Executive summary

The Association's Asset Management Plan 2022 demonstrates PHA's ability to effectively maintain and invest in our physical assets to generate a current and future income.

The plan demonstrates that we operate within a challenging social environment as evidenced by the Scottish Index of Multiple Deprivation (SIMD) but that within Parkhead and the wider inner east there remains a healthy demand for our core service as evidenced by the waiting list and that our rents are affordable.

Capital investment in our stock of £ 57 million (at today's £s) is budgeted over the thirty years.

Capital investment to date, supported by a robust reactive and cyclical maintenance regime, has achieved compliance with the Scottish Housing Quality Standard (SHQS) however we will face challenges in some of our stock achieving Energy Efficiency Standards for Social Housing 2 (ESSHH).

Another related challenge is what we will replace gas central heating systems with on retrofit and when.

We face particular technical challenges going forward with our circa 500 pre-WW1 sandstone tenemental properties.

Since completion of the last plan we have commenced a programme of backcourt upgrades.

The Association will continue to build new houses, most likely to Passivhaus certified standard, within the existing Parkhead community and has acquired land on which to do so.

In 2018 we reconfigured our sheltered housing service to retirement housing and have recently completed the upgrade of the alarm system.

Our in-house grounds maintenance and close cleaning team was established in 2016 (Parkhead Development Company) and a further subsidiary Parkhead Lettings Company was established in 2019 to host our 8 mid-market rent properties.

We took ownership of the fully refurbished Parkhead School House in 2018 and last year saw the completion of the refurbishment of the adjacent drill hall.

The former operates a community café and the latter a pantry and we hope going forward to host much of our tenant participation activity at this location.

As this plan is written we are coming out of the pandemic, are seeing the impacts of Brexit (in particular higher material costs and problems maintaining supply chains), and a major European war has broken out in the Ukraine. Add to this rising inflation and its clear we live in uncertain times with the impact of these factors posing challenges for PHA and its current and potential future customers.

Index

Introduction

Parkhead Housing Association’s Asset Management Plan compliments the Association’s Business Plan and should be read alongside it and the Association’s Risk Register.

The plan is produced by the Director of Operations, approved by the Directorate, and owned by the Board. It will be reviewed at least every three years and presented for approval and adoption by the Board.

The Plan was updated this year with reference to the Scottish Housing Regulator’s (SHR) document “Strategic Asset Management Recommended Practice August 2012”, with reference to recommendations from a review of this document by consultants Arneil Johnston (although at as at February / March 2022 SHR had not published updated guidance) and SHR document “Business Planning Recommended Practice December 2015 “.

Strategic Asset management has no single commonly accepted definition however the SHR Best Practice referred to above refers to “Investing wisely, making best use of assets “and identifies ten strands

- A whole organizational approach
- Understanding customers
- Risk based and proportionate
- Good information
- Joined up planning
- Looking after core stock
- Compliance with standards
- New development
- Value for money
- Planning a review

To a greater or lessor extent the above are reflected in the Association’s Asset Management Plan.

The essential test of the Plan’s fitness for purpose will be how integral it is in reality to how the Association plans and runs the business.

Our Assets

The Association has a current housing stock of 1726 units, 29 shared ownership properties, 2 Glasgow Women's Aid hostels, 1 Simon Community project and 4 special needs projects and the school building at 135 Westmuir St which houses two anchor rent paying organisations and a number of smaller third sector organisations who pay a smaller rent and has two community rooms for hire and has recently opened a community café and an adjacent pantry food project.

The office building at 40 Helenvale St is owned and has recently been renovated.

We own 15 commercial units and stores (excluding School, Pantry and Office).

Land has been acquired and is held at 2 locations.

We have acquired a number of pepper potted properties across the stock via three sources in recent years.

One being existing sharing owners who have sold their share back to the Association thus reducing the shared owner numbers but increasing the mainstream stock. This was at full cost to PHA in terms of purchase and any void works and works to meet SHQS and EESSH.

One being the GCC Private Acquisition scheme where GCC met the full cost of the purchase and 50% of void works and works to meet SHQS and EESSH.

And the third being the purchase at full cost to PHA and of any required repairs where approached by private owners and we felt the purchase was value for money for PHA.

Housing stock

The majority of the housing stock is 2 apartment (33%) and 3 apartment (48%).

Traditional pre-First World War sandstone tenements comprise just under one third of the stock.

Almost one fifth of the stock are houses.

Retirement, wheelchair and ambulant disabled properties make up a fifth of the stock.

Since 2011 PHA has built 257 social rented units, 8 mid-market rent units and acquired 29 off the shelf new build units

Stock by size

1 apt	2 apt	3 apt	4 apt	5 and + apt	Total
8	573	832	269	44	1726

- The above figures exclude the 29 shared ownership properties
- The above excludes the 8 mid-market rent properties

Stock by age & type

Built	All	House	Tenement	4 in a block	Maisonette
Pre 1919	497	1	494	0	2
1919-44	70	0	70	0	0
1945-64	85	0	85	0	0
1965-82	229	100	96	33	0
Post 1982 - 2002	409	140	258	9	2
Post 2002	436	84	330	22	0
Total	1726	325	1333	64	4

Stock by type

Description	Numbers	%
Tenements / flats	1401	81
Houses	325	19
Total	1726	100

Hostels

Location	No. residents	HMO yes/no
5 Burgher St GWA	18	Y
2 Winning Row GWA	60	N
41-43 Tollcross Rd Simon	9	N

Special Needs Projects

Location	Care Provider	No. tenants	HMO yes/no
18 Cuthelton Terr	Care Solutions	4	Y
1,3,5 Newbank Gds	Leonard Cheshire	6	Y
125/127 Hvale St	Community Integrated Care	8	Y
50 Dechmont St	Leonard Cheshire	3	Y
Total		21	

Land

Name	Location	Size	Cost
179/207 Westmuir St	As name	small	£ 43k
Sorby St/Powfoot St	As name	Small area	TF from GHA

Commercials

Property	Occupier	Lease expiry	Comment
School 135 Westmuir St			See separate business plan
1321 Duke St	Hairdresser	210522	New build unit
1335 Gallowgate	MSP office	300626	
1339 Gallowgate	Doctors surgery	270325	
1343 Gallowgate	Toddlers project	271024	Connect 2
1345/51 Gallowgate	PDC	None	
1353/55 Gallowgate	CAB	None	
1361/63 Gallowgate	CAB	None	
The Bank	Family project	290822	Geeza Break
810 Springfield Rd	Store PHA	None	In use excellent condition
788 Springfield Rd	Store Vacant	None	Poor condition
798 Springfield Rd	Mr Mahmood	300626	Poor condition
11 Whitby St	L Dewar	300924	
15 Whitby St	L Dewar	300924	
17 Whitby St	BW Plumbing	301025	Store and currently in discussion re future
1379 Gallowgate	Accountant	311123	
40 Helenvale St	PHA office	None	Decisions on any décor or capital jobs taken on a rolling annual basis

Thirty years component replacement plan, reactive, cyclical and relets

The thirty years component replacement plan, reactive, cyclical and relets programmes and costs our anticipated expenditure on our stock over thirty years and is split across:

- Reactive i.e. daily routine repairs
- Relets i.e. void repairs
- Cyclical i.e. planned maintenance
- Component replacement (capital)

Reactive and relets are based upon the budget year in the absence of any additional knowledge around forthcoming years and are as follows:

Reactive £ 15 630 000, averaging £ 521 k per annum, and in addition £679 k in total across commercials, the office and the school, averaging £ 23 k per annum

Relets £ 8 340 000, averaging £ 278 k per annum

Cyclical maintenance totals £ 29 570 000, averaging £ 986 k per annum

Component replacement totals £ 56 626 000, averaging £ 1.9 m per annum

Component replacement is planned across the thirty years via 22 separate major repair stock groupings based on age and build type plus commercials and others and the first year of the thirty is the Board approved budget with the programme being reviewed and updated annually

Individual components are listed on a component's useful economic life and cost table and then slotted into the appropriate replacement year for each major repair grouping and thus we have a component replacement programme at property, major repairs grouping and PHA level across each of the thirty years.

- Appendix 1 shows the thirty years notes relative to each component and by major repair grouping
- Appendix 2 shows the thirty years component replacement by major repair grouping
- Appendix 3 shows the thirty years component replacement by component

Roofs at just under £ 17 million, heating at £ 12 million and kitchens at just under £ 11 million are the highest items of expenditure on components.

Part of the Association's stock sits within the Parkhead Cross Conservation Area and this impacts upon external component replacement with planning consents being required and on individual components e.g. windows having to be as close to the original timber sash and case as possible.

There are also benefits however with the iconic buildings at the cross and the public realm benefitting from Townscape Heritage Initiative funding including the Bank Building, 1361

Duke St with its ornate architecture and tower feature on the roof and opposite at 1358 Duke St.

Based on current budget year rental income levels the 30-year accumulated income would be circa £ 240 million against total relet, reactive, cyclical and component 30-year costs of £ 110 million.

Scottish Index of Multiple Deprivation 2020

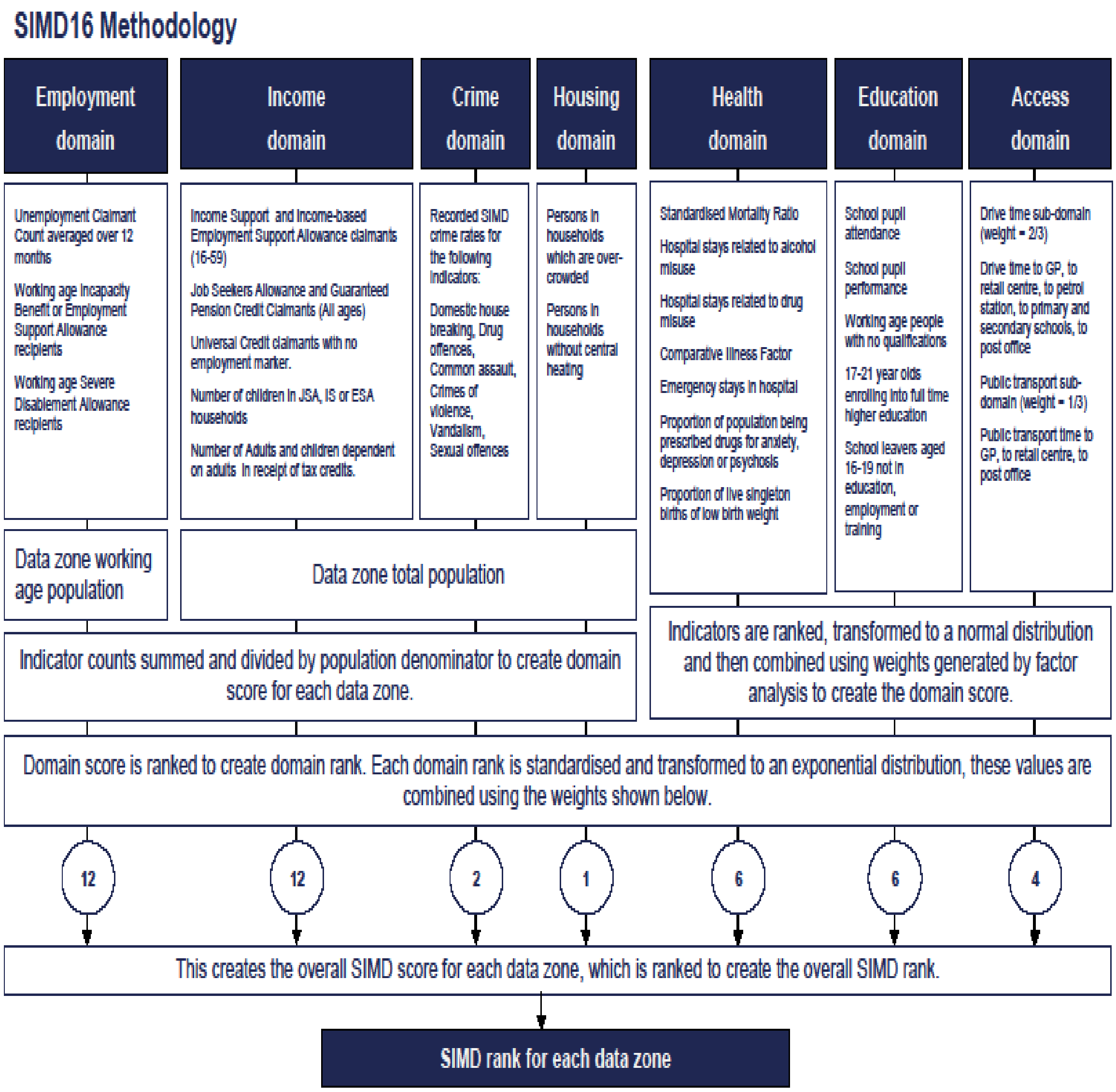
The Scottish Index of Multiple Deprivation (SIMD) is a tool which can be used to show a relative measure of deprivation across Scotland.

To quantify "deprivation" SIMD looks at the extent to which an area is deprived across seven domains: income, employment, education, health, access to services, crime and housing.

Next, they look at indicators to measure the different aspects of deprivation in each data zone, like pupil attainment, travel time to a GP, crime and unemployment. There are over 30 indicators in total which are grouped into the seven "domains ".

SIMD split Scotland into 6,976 small areas, called 'data zones', with roughly equal populations. By combining the seven domains into one index they rank each data zone in Scotland from 1 (most deprived) to 6,976 (least deprived). Further to these all 6976 data zones are grouped into 20 bands (decile), each containing 10% of the data zones with Decile 1 containing the 10% most deprived data zones in Scotland through to Decile 10.

The diagram below explains how SIMD works.



SIMD should be used for:

- Comparing overall deprivation of small areas
- Comparing the seven domains of deprivation
- Comparing the proportion of small areas in a council that are very deprived
- Finding areas where many people experience multiple deprivation
- Finding areas of greater need for support and intervention

The table below shows the Parkhead scores across the domains;

As the area covered by PHA properties spans three different data zones “Old Shettleston and Parkhead North”, “Parkhead West and Barrowfield” and “Parkhead East and Braidfauld North” there is not a neat way to quantify the data to PHA specifically.

	Housing	Employment	Income	Health	Education	Crime	Geographic Acess	Overall
Parkhead West S01010051	1	1	1	1	1	2	9	1
Parkhead North S01010148	1	2	1	1	1	1	8	1
Parkhead East S01010057	1	3	1	2	1	2	8	2

This being the case we have looked at one specific data zone from each of the three Parkhead areas and looked at the figures behind their overall scores in each domain to provide an illustration of economic and social issues facing people in the greater Parkhead area.

Given the housing domain at 2020 was still reliant upon out of date (2011) census data we shall not dwell upon it as the information is so out of date.

The second domain is Employment, which provides a wider field of rankings across the 3 data zones, however the best scoring data zone still has more Employment deprivation than 70% of Scotland.

The employment domain ranking is based on percentage of people in the data zone who are ‘Employment deprived’, however another caveat to these figures would be they were provided before COVID-19.

Recent estimates of 24% of the working population jobs being ‘at risk’ due to the covid crisis with nearly 50 percent of all the jobs at risk are in occupations earning less than £10 per hour. (The median hourly pay in 2019 was £13.30.)

This seems to suggest that whilst facing significant barriers to employment, those in the datazones in question who are employed may be disproportionally affected if the work they do is low paid, which the evidence in the 'Income' domain seems to suggest a high number in the datazones are employed in.

In respect of Income deprivation, again all three areas score in the top decile. Within our tenant group and the greater Parkhead area as a whole we have been aware that a significant percentage of people are unemployed and in receipt of income replacement benefits such as JSA or ESA, and now Universal credit. Before the advent of Universal credit PHA had nearly two thirds of tenants claiming some Housing Benefit. SIMD also highlights the issues of the "in work poor".

This can be seen by comparing the percentage of people who are Employment deprived in Parkhead East (14%) and with percentage who are classed as Income Deprived (28%). There are similar figures across the other two datazones. These figures seem to suggest that although tenants may be employed, they are engaged in low paid work, with their income topped up by Tax Credits or Universal Credit.

With the welfare reform changes which have affected our tenant's income, notably introduction of Universal Credit the data seems to highlight again that our tenants are struggling more and more financially. We can see this in a practical sense with the increase in rent arrears across the board.

In Scotland there has long been a correlation between income deprivation and the health and life expectancy of a community. In the 'Health Domain' the 3 data zones perform poorly with Parkhead East slightly better. The Comparative Illness Factor (CIF) takes account of people who have a limiting long-term illness and/or poor general health. CIF greater than 100 indicates poorer health condition relative to Scotland in general and vice-versa. This measure takes account of people of all ages.

Parkhead West's, CIF of 230, and North of 220 indicates the health of these areas is well below the Scottish average. Both areas also have a very high number of people with hospital stays due to drug and alcohol abuse. In comparison to the standard ratio of 100. Parkhead West scored 210 hospital stays related to alcohol abuse and a massive 419 related to drugs. Parkhead North had a ratio score of 206 and 253 respectively. The performance in these areas as well as a high percentage of the population (around 25 %) having mental health issues, contribute to both areas scores being among the worst in Scotland for Health and wellbeing.

The Education domain has all areas again in the top decile for most deprived across all three areas.

One statistic for PHA to note in this domain is the percentage of 17-21-year olds who are in full time Higher education. Again, Parkhead as a whole performs very poorly with only 2% from both Parkhead East and West and 5% from Parkhead North currently engaged in full time study. This is another indicator of the massive barriers in place for young people in our community to progress out of deprivation.

In regards to the Crime domain Parkhead North is still rated in the 1st Decile. However, it can be noted that in this regard they do not perform as poorly as other areas with a similar level of deprivation. The areas have a crime ratio of around 1000 per 10,000 people, which, for example, is half that of Glasgow ‘Springburn’.

The Geographic Access domain has all three areas performing well with Parkhead East and North in decile 8 and West in decile 9. This domain ranks access to essential services such as transport links, supermarkets, retail parks, and primary health care facilities. All of these services are very clearly available and accessible in our area. The SIMD have added “access to superfast broadband “.

Finally, it’s important to note that the datazones in Parkhead West and Parkhead North are in the top decile for ‘most deprived areas’ overall for the whole of Scotland, when inspecting even further both areas both feature within the top 5% overall.

By analysing the data provided by SIMD 2020, it cannot be disputed that the greater Parkhead area is an area of multiple deprivation.

Across Scotland there is a clear correlation in areas such as Parkhead with low income, poor health and drug and alcohol abuse, and low educational attainment.

As an organisation it is important that PHA continues to provide support for our community through the number of wider role initiatives we run and continue to liaise with our community partners whilst understanding the barriers to social mobility our tenants face.

Glasgow City Council Ward Statistics (2017 figures)

Parkhead HA has assets and operates in two Glasgow City Council wards, Ward 9 Colton and Ward 19 Shettleston.

Accordingly, the ward statistics will include non PHA households and this significantly distorts the figures e.g. the Shettleston ward as well as taking in the affluent Mount Vernon area also includes Tollcross and Shettleston, and the Calton ward also includes Bridgeton, Dalmarnock and Camlachie (Barrowfield).

The figures for combined wards 9 and 19 show a total population of 53k, an increase of 3k since the previous 2014 figures and a total of 29k jobs in the area (jobs figures are 2015) with 30% being part time (as compared to 33% in 2011).

27408 dwellings are in the combined wards Ti with;

- 35% owner occupied
- 18% privately rented
- 47% social rented

We understand there will be updated ward statistics in the next year or so.

Pre WW-1 sandstone tenements

The Association commissioned a survey of the circa 500 pre-World War 1 sandstone tenemental properties and received the report mid May 2017. This covered 86 closes some of which are in the Townscape Heritage Initiative THI area.

Issues we are confronted with in relation to this stock:

- Previous lino stone finish now failing
- Orientation and greater exposure to wind and driven rain has impacted significantly on some blocks (e.g. 9 Whitby St and 1361 Duke St)

From the report urgent repairs were completed and we have used the information to develop an ongoing programmed of cyclical maintenance.

In the years 2017/18 and 2018/19 we carried out significant sandstone repairs to 9 Whitby St (fire close) and 1361 Duke St (THI); plus, additional repairs flagged up by the survey. A total of 6 closes have now had recent roof renewal and fabric works.

Early and indicative calculations suggested that a reasonable estimate of average cost per close would be £ 8 k covering the following works to a greater or lesser degree at each block:

- Remove all vegetation / moss growth
- Cleansing of any significant staining
- Repoint all failed lino stone joints in lime ashlar mix
- Remove and repair all flaking old limestone repairs
- Indent repairs to ashlar block

No allowance is made for scaffolding as the assumption is that it would already be in situ for roof works. Further from our experience from 9 Whitby St in particular it was clear that once you actually begin to get up close (via scaffold / cherry picker) and begin to tap test the amount of repairs required inevitably increases.

We have also completed installation of walkways and lighting in the loftspaces of these older tenemental buildings.

Internal wall insulation was completed to all external walls across this stock in years 2014 through to 2017.

It's our experience (based on 9 Whitby St, 1361 and 1358 Duke St) and we have learned from others via GCC, GWSF and SFHA that it is also theirs that stonework tends to run over time and over budget.

A roof survey was also commissioned and from its report we went to the Policy and Performance sub in August 2021 receiving approval to back the bulk of the sandstone stock roofs from 2023 to 2027 to 2028 to 2034 with some trial projects scheduled in 6 closes being 100% PHA owned stock. Once completed that will be 12 (14%) closes fully upgraded.

We have budgeted £80 k per annum for the next six years and thereafter £ 80 k each year when we have roof repair scheduled for stoneworks.

We have been proactive in flagging up this issue to both local and national politicians and also via our membership of SFHA and GWSF and back in June 2019 completed a Glasgow City Council survey on stonework repairs and were invited to discuss in person our experience with GCC DRS. Currently we are working up a partnership with GCC which while still to be reported for Board approval will also cover the three fully privately owned " blight" closes on our estate at 54/64 Westmuir St, 1319/27 Gallowgate, and 148 Crail St / 219 Tollcross Rd.

Getting owners buy in where there is mixed tenure is a significant challenge and we are in discussion with GCC on this as taking the estimated costs for roof and fabric works would cost owners around £13 k per unit.

Affordability of rents

Following last year's rent freeze Board agreed a 2.7% rent increase from April 2022.

This will give average weekly rents (including service charges) as below:

Size	Ave weekly rent £
1 apt	59
2 apt	72
3 apt	89
4 apt	99
5 apt	121
Average	85 (341 pcm)

PHA recent rent increase history

Year	% increase
22/23	2.7
21/22	Nil
20/21	2.5
19/20	2.9
18/19	2.8
17/18	1.4
16/17	1.7
15/16	2.8

The Scottish Social Housing Charter states on affordability that "a balance be struck between the level of services provided and the cost of services and how far current and perspective tenants and service users can afford them ".

Looking at a variety of definitions of affordability there seems to be a general consensus that for a rent to be affordable it should not exceed around a third of household income.

Since its launch back in 2018 PHA have made use of the Scottish Federation of Housing Association's affordability tool. The recent Board report on the budget 2022/23 consultation contained the assurance that the predicted rents with the proposed increase added were affordable.

Prior to that a report to the Board on affordability of rents across the stock in year 19/20 concluded "The SFHA affordability toll provides a simple and transparent way to access rental information to make a general assessment on affordability of a rent that is set as it has localised information which is generally updated. "It continued "from using the tool conclusions can be drawn that in the scenarios discussed for working people on low wages the rents are genuinely affordable"

Inter landlord comparison on average rents is complex and simple arithmetic average comparison is pointless. This is for a variety of reasons:

- The balance of stock between new build and older properties
- The balance of stock across sizes
- And particularly in Glasgow the balance of stock in terms of the Glasgow stock transfer with RSLs taking and retaining it all (as opposed to demolishing some in our case) former GCC stock with its relatively cheaper rents and legislatively restricted rent increases for the first few years post transfer.

ESSHH Compliance ESSHH 2 Energy Efficiency

Currently ESSHH (Energy Efficiency Standard for Social Housing) has an EPC (Energy Performance Certificate) target of band C. ESSHH 2 with a target date of 2032 has a target of band B or as energy efficient as practically possible within limits of cost, technology and necessary consent.

The Scottish Government have brought forward the review of EESSH 2 from 2025 to 2023.

From 2026 we will not be fitting gas boilers to new build and going forward Scotland will be coming off the gas grid and looking for alternatives to fossil fuels.

Our ARC report at 310321 reported one property not being EESSH compliant, an electric heating system with the elderly tenant refusing a gas system.

This is within the context of the Scottish Government setting targets for Scotland to be a net zero nation by 2045 with interim targets to reduce emissions by 75% by 2030 and 90% by 2040.

Houses in Scotland generate around 13% of all emissions in Scotland and the UK generates around 1% of total world emissions.

The big issue facing PHA and indeed the wider sector in relation to energy efficiency and carbon neutrality is how to deal with existing stock, i.e. the retro fit challenge.

The next level of measures, the "additional measures ", as described by the Scottish Government are:

- Air source heat pump
- Ground source heat pump
- Solar thermal panels
- Solar voltaic panels
- Biomass boilers (district heating systems)
- Hydrogen boilers

While none of the above are entirely new technologies nor are they yet widely used and fully proven in social housing. There is also the cost element. Currently a new gas boiler and heating system is circa £ 3.5k while there is an anticipated cost of an air source heat pump of £ 10k per property and £ 15k for a ground source.

District heating systems require a large boiler storage unit and the urban high-density location of Parkhead makes finding space an issue. Similarly, both air and ground source heat pumps require a location for the units to be fixed to the buildings / located at the buildings and we have particular issues here with our sandstone properties and the impact of the conservation area.

Recent research shows that currently only 7% of social housing stock in Scotland meets band B. Within PHA 22 % of our stock currently meets band B.

Within our asset management plan and costed in the thirty years component replacement programme PHA has installed, or plans to install new double-glazed windows, new gas central heating systems, loft insulation and in some cases internal wall insulation, and energy efficient light bulbs, while all our recent new build has solar panels.

Some of our stock has unique challenges in getting to band B e.g. the circa 500 pre-1919 sandstone tenements have gas central heating, internal wall insulation, double glazed windows and loft insulation but generally ground floor and top floor properties are mid band C with only some mid floor reaching band B.

We also face specific challenges within our Wilson block (cavity) properties at Powfoot / Beattock St and the nofines concrete construction at Cuthelton.

So, in summary the challenges of retrofitting away from fossil fuel heating are twofold:

- Technical across a variety of construction types
- Financial and always wanting to avoid rent payers picking up the cost

We will continue to keep a close eye on developments around retrofit but we will avoid being involved in any pilot of untested technology or rushing to adopt such technologies until we see evidence of them being successfully installed and operating in the sector.

While the thirty years component replacement section of our Asset Management Plan will change significantly once appropriate new technologies are identified for the moment Board can be assured that we have at least got the gas systems costed for replacement at the end of their useful economic life. The sector is hopeful that some / much of the additional cost of the new non-fossil fuel technologies will be met by the Scottish Government. However, that may not come to pass.

PHA will also need to decide when to stop retro fitting gas systems as we move towards 2032. This in the context of our previous “gas incident “and our prioritising of health and safety in having determined to avoid so far as possible having boilers out with their useful economic life.

EPCs at PHA are now carried out exclusively in house with the exception of new build which is done by a sub-contractor of the builder.

SHQS Compliance

The Association is currently 99% compliant with SHQS (Scottish Housing Quality Standard).

Compliance was previously monitored by the Kypera Housing Asset Management module but that is no longer used and instead we have a spreadsheet which shows compliance for all of our properties across the original 55 elements and 9 sub elements.

SHQS means social landlords must make sure their tenants' homes are energy efficient, not seriously damaged, and have kitchens and bathrooms in good condition.

Currently PHA has no fails, 1 abeyance (an elderly tenant refusing to take gas central heating) and 13 exemptions (all relating to space standards for storage in galley kitchens).

Compliance is monitored via individual property inspection (again now all in house) and the recent roof and fabric building surveys.

A backcourt upgrade programme was commenced back in 2019 and is programmed to continue through to 2026 with a smaller contingency thereafter to prevent any deterioration and any future SHQS fails and to improve amenity levels.

When PHA takes ownership of any pepper potted buy backs the cost of bringing them up to SHQS is deducted from the Home Report price.

Demand and Sustainability

Demand for our stock as measured by our combined waiting list remains strong with 1164 applicants live at year end March 2021.

In April and May 2021 PHA commenced a review of all applicants (the housing term is purifying the queue) which by definition results in numbers decreasing as those that do not respond are initially cancelled off the list although many eventually reapply.

The figure at end February 2022 was 718 in total split as follows:

- External waiting list 429
- Retirement housing list 36
- Transfer list 247
- Section 5 homeless list 6

Analysis of the February figures by house size are as below:

- 2 apt 319
- 3 apt 162
- 4 apt 173
- 5 apt 55
- 6 apt 7
- 7 apt 2

We would anticipate the 3 apt list external waiting list increasing as more of the applicants removed via the review come back.

The Association has invested in and publicises the web based Homeswapper mutual exchange facility.

Void turnover averaged 150 per annum over the three years immediately pre covid. These figures are inflated in years when we have new build coming off site as on average 33% of the new build lets go to transfer applicants.

In a post covid year without any new build we would anticipate a turnover of circa 120 properties being 7 % of our stock. The restriction of covid upon letting activity may however see the build up in demand resulting in a higher turnover until that filters through the system.

Turnover of 4 and 5 apartments is very low meaning we are unable to meet demand for larger properties while for both 2 and 3 apartments turnover is higher although at this particular point in time there is a higher demand for 2 apartments than 3 apartments relative to turnover.

The focus of the Housing Officers role has changed over the years with more focus now on tenancy sustainability.

Mid to longer term we anticipate people living longer and staying in their homes longer and this will require the Association to look closely at how adaptations and information technology can sustain life time tenancies.

Our main ethnic groupings across both existing tenants and waiting lists are Black African and Polish although both remain predominantly White Scottish. Further analysis indicates that while over the last few years there has been a reduction in White Scottish on our tenant base and waiting list this has not been reflected in an increase in Polish or Black African but rather across other ethnicities resulting in a more diverse tenant base and waiting list.