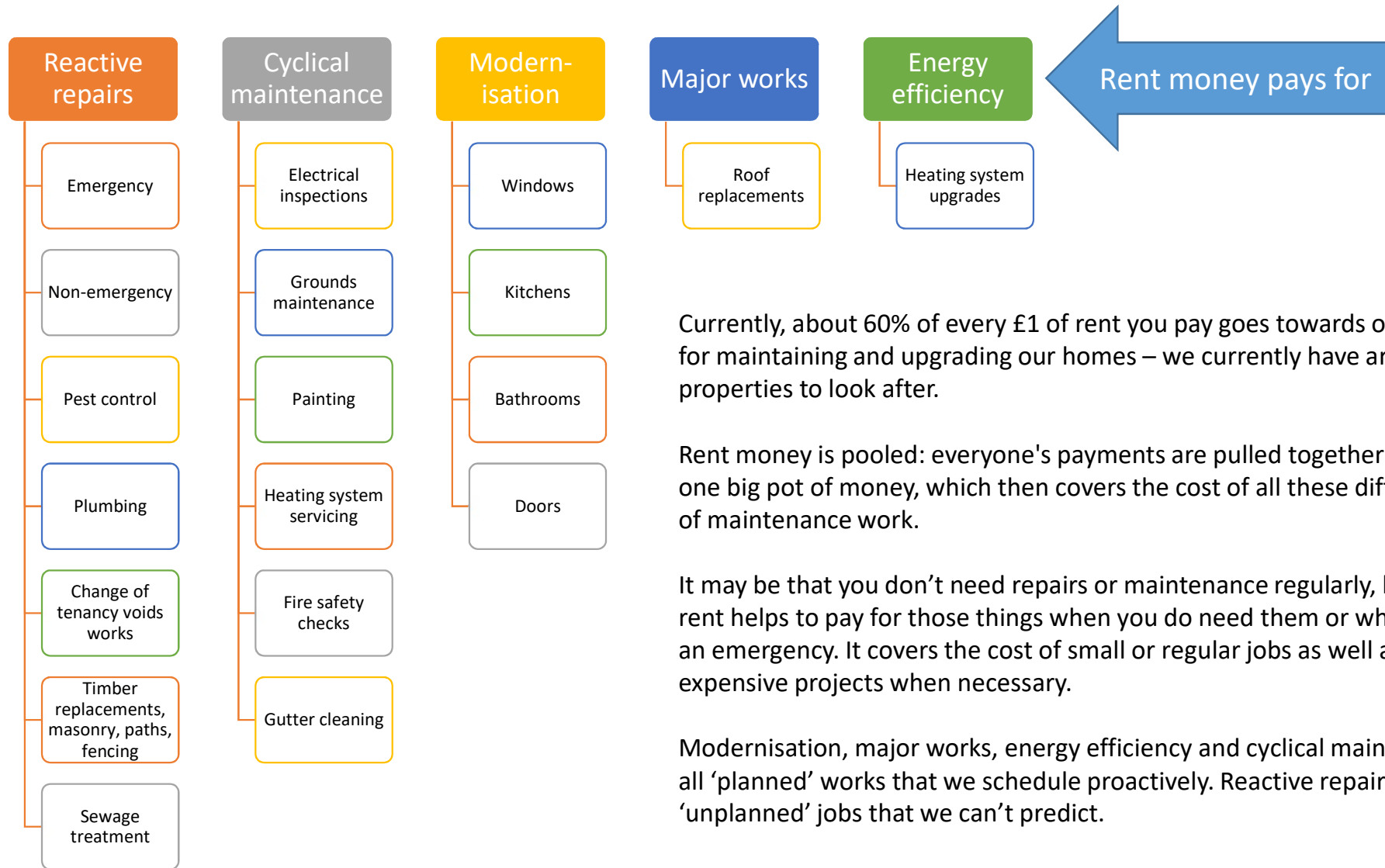


Maintaining and Upgrading Homes



Currently, about 60% of every £1 of rent you pay goes towards our budget for maintaining and upgrading our homes – we currently have around 750 properties to look after.

Rent money is pooled: everyone's payments are pulled together to create one big pot of money, which then covers the cost of all these different types of maintenance work.

It may be that you don't need repairs or maintenance regularly, but your rent helps to pay for those things when you do need them or when there's an emergency. It covers the cost of small or regular jobs as well as big and expensive projects when necessary.

Modernisation, major works, energy efficiency and cyclical maintenance are all 'planned' works that we schedule proactively. Reactive repairs are 'unplanned' jobs that we can't predict.

Housing Associations – our social ethos



- As a charity and a not-for profit organisation, we socialise costs to try and ensure that everyone gets the help they need at the right time.
- This means that all the money you pay in rent each year doesn't always get reinvested into your own home straight away. It goes into a big pot which is shared across all our housing stock. In bad times we try to be there for you when you need us, and in good times when you don't need repairs or maintenance your rent helps to pay for someone else to get equal help.
- It's like the NHS – someone might never need any serious health services, perhaps a little physiotherapy which costs £10 a pop. Then one day they require major surgery that costs £20k. In the same way, we're here to do repairs and maintenance that keep your home in good condition and functioning, and we'll also pay for major works if you need them which might total several years' worth of rent money.
- The most urgent repairs and major works are prioritised. How do we decide what's urgent?
 - Is the property unsafe? For example does the front door lock not work.
 - Is it something we have to do legally to comply with Scottish or UK law? Like heat/smoke detector upgrades/asbestos removal.
 - Is the property not wind/watertight? Such as a leaking roof.
 - Is the property not habitable? Perhaps due to a fire which caused damage.
 - Is the person(s) living in the property having detrimental health as a result of the work needed?



Modernisation and upgrades

How do we decide when kitchens, bathrooms, windows, doors and heating systems get scheduled for replacement?

- Every 'component' in a property has an **estimated life expectancy**. For example, bathrooms are considered to be functional for around 30 years before they are reviewed for replacement. The life expectancy of each component gets planned into a diary and we budget for these works to get completed over decades using estimated income from rent money.
- Of course, if something gets **seriously damaged** or doesn't work any more, we will look at it sooner.
- We also use evidence and information gathered by teams like Energy Advice **stock condition surveys** to help make decisions on which homes need to be prioritised for upgrades. We try to be fair, objective and maximise the best outcomes for tenants.
- Doing upgrades is also dependent on **rent money** coming in, so we can afford to do it. Sometimes it is also dependent on getting **grant funding** to pay for things like new heating systems where possible.



What could go wrong?

Despite our best efforts to upgrade homes in line with our plans, there are many things that can cause delays:

- **Sourcing contractors:** finding specialist teams that have the knowledge, skills, time and labour to do the work at a time when we want it done. Our location means that some contractors are not willing to travel here, and the ones who will are in demand – getting their time can be difficult when they're often fully booked.
- **Equipment:** getting parts or kits on time. Brexit and Covid have made it really hard to get certain materials to start or complete jobs. Supply chains have had severe delays in the last two years which has impacted on us being able to do maintenance internally and for our external contractors to do their work too.
- **Inflation:** when inflation goes up, the cost of everything goes up for us too. The cost of a bathroom upgrade a few years ago is today much more expensive. So previously £7000 may have paid for three bathroom upgrades, now it will only pay for two. Unfortunately this means we can't afford to pay for as many upgrades each year.
- **Weather:** we live in a beautiful place, but bad weather can affect how quickly and when works like roofing gets done because we need consistently dry days for health and safety reasons and to ensure no extra damage is done to the house while the works are being completed.
- **Covid pandemic:** the national lockdowns meant that we couldn't get access into properties to complete works that were scheduled to take place in 2019-2020 and in 2020-2021, so we are working hard to get back on track as the target dates for completing upgrades have been severely delayed by this.
- **Having the money to do it:** as explained previously, without your rent money we won't be able to continue to upgrade homes and higher inflation is already meaning that we can't cover the cost for as many projects as we would like to. That's why we try to apply for grant funding or loans where possible.

This is why our plan is always a work in progress and constantly reviewed.

