



Property Management Policy

June 2022



Title of Policy	Property Management Policy
Approved by	SMT
Approval Date	15/06/2022
Owner	Director of Business Development
Author	Head of Property Management
Version	1.0
Period of Review	60 months
Date of Review	01/02/2022
Lead Directorate	Business Growth and Development
Stakeholders	<input checked="" type="checkbox"/> Partnership Forum <input type="checkbox"/> Human Resources <input type="checkbox"/> ICT <input checked="" type="checkbox"/> Staff Forum <input checked="" type="checkbox"/> Property <input type="checkbox"/> Other <input checked="" type="checkbox"/> Finance <input checked="" type="checkbox"/> BR24 <input checked="" type="checkbox"/> Operations <input checked="" type="checkbox"/> Business Development
Scottish Social Housing Charter Outcomes and Standards this policy helps to achieve	<input type="checkbox"/> Outcome 1 <input type="checkbox"/> Outcome 6 <input type="checkbox"/> Outcome 11 <input type="checkbox"/> Outcome 2 <input type="checkbox"/> Outcome 7 <input type="checkbox"/> Outcome 13 <input type="checkbox"/> Outcome 3 <input type="checkbox"/> Outcome 8 <input type="checkbox"/> Outcome 14 <input checked="" type="checkbox"/> Outcome 4 <input type="checkbox"/> Outcome 9 <input type="checkbox"/> Outcome 15 <input checked="" type="checkbox"/> Outcome 5 <input type="checkbox"/> Outcome 10

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1 Introduction

- 1.1. Our vision is a Scotland where people of all ages are respected, can make their own choices, and lead independent and fulfilling lives.
- 1.2. Our mission is to improve the quality of life of older people by offering a diverse range of housing, care, and other services.
- 1.3. This policy embodies our values, which are:

Honesty	Equality and Diversity	Ambition	
Dignity	Integrity	Caring	Kindness

- 1.4. We are responsible for the safe and effective delivery of property management services to our customers and, where applicable, we will enter into contractual agreements for the provision of the services covered by this policy.

2. Policy outcomes

- 2.1. The purpose of this policy is to:
 - Provide clarity on our approach to providing high-quality responsive and planned property maintenance services to our customers.
 - to ensure that our Housing and Care stock continues to meet needs and choices through an effective planned investment programme of maintenance, adaptations, and improvements.

3. Objectives

- 3.1. This policy describes how we will meet the statutory, contractual, and regulatory requirements concerning property maintenance services, particularly concerning:
 - The Construction Design and Management Regulations 2015 (CDM)
 - Building Standards (Scotland) Regulations
 - The Energy Efficiency Standard for Social Housing (EESH2)
 - Scottish Housing Quality Standard
 - The Scottish Secure Tenants (Right to Repair) Regulations 2002
 - The Housing (Scotland) Act 2014
 - The Property Factors (Scotland) Act 2011
- 3.2. The policy also sets out how we will:
 - fulfill our repairs and maintenance responsibility to tenants and factored owners.
 - ensure that the investment in our housing stock, to comply with the requirements of the Scottish Housing Quality Standards (SHQS) and EESH2, is maintained in the future.
 - safeguard and prolong the useful life of the stock.
 - deliver high levels of customer satisfaction.
 - ensure that in implementing this policy high priority is given to safeguarding the safety and security of all customers, members of the public, employees, contractors, and agents, and the buildings which they occupy and work in.

4. Equality, diversity, and inclusion

- 4.1. Our Equality and Diversity policy aims to promote diversity, fairness, social justice, and equality of opportunity. An equality impact assessment concerning this policy is in Appendix 1.
- 4.2. To help promote equality and inclusion, we will:
 - Publish a large print version
 - Include a translation and interpretation message on the back of this policy
 - Publish an easy-to-read version for people with mental impairment

5. Property Management policy statement

5.1. To comply with regulatory standards and legal obligations, and to ensure the safety of our customers, staff, contractors, and other visitors to our properties, we will:

Manage relevant systems with clear lines of responsibility

We will provide clear lines of responsibility for contract management and the instruction of works and services.

Ensure clear and consistent engagement and enforcement

We will ensure that a clear and consistent process including communication, appointments, front-line engagement, and enforcement is in place to obtain access to properties to undertake works.

Proactively use data

We will proactively assess available data for relevant information about the customer in the arrangement of works (disability, vulnerability, local connections, etc)

Know how to deal with unsafe situations

We will maintain processes for dealing with unsafe situations in accordance with the regulations

6. Contractual responsibility

6.1. We will ensure that our obligations to tenants, service users, and factored owners, concerning repairs and maintenance, as described in the tenancy agreement, deed of conditions, missive of let, or future factoring agreements, are met by the implementation of this policy.

6.2. Bield and our tenants are obliged to one another contractually, under the terms of the Missive of Let. Details of these responsibilities are contained within the Missive and place upon us a higher level of Property Management Service than the basic statutory requirement.

6.3. Bield and our other customers are also obligated to one another under the terms of the following agreements:

- Care Service Users – Service User Agreement
- Private Owners and Shared Owners – Statement of Services
- Bield Employees - Contract of Employment

6.4. Division of Responsibilities and Rights of Access:

- Under the Housing (Scotland) Act 2014 we must ensure that all properties are maintained in accordance with any division of responsibility set out in the tenancy agreement.
- Our Scottish Secure Tenancy Agreement (SSTA) clearly details a tenant's rights and responsibilities concerning the division of responsibility in terms of maintenance within Section Five.
- Section Seven of our Tenants Handbook also covers division of Responsibility
- The extent of service and procedures for agreeing works with customers receiving a factoring service is detailed in the Service Level Agreement between Property Management and Owner Services.

6.5. Bield's SSTA requires tenants to provide access for repairs and maintenance works at a mutually convenient time. We will give appropriate notice with an appointment time and date, in writing, for access required for routine service and planned maintenance works and will make further reasonable attempts to make contact to facilitate access where this is not provided at the first attempt.

6.6. If emergency access is required (e.g. to stop the flooding of a flat below) every effort will be made to contact the tenant or their representative, whose co-operation will be expected. If access is denied, after we have given every reasonable opportunity for the tenant to provide

access, or the tenant cannot be contacted, we will gain access to the dwelling by any appropriate means in line with the terms of the Scottish Secure Tenancy Agreement.

- 6.7. We will implement in full the Right to Repair, as specified by the Scottish Secure Tenants (Right to Repair) Regulations, which requires us to carry out certain types of repairs, within a specified time. If we fail to do so, the tenant is entitled to and will be paid, compensation. If a tenant is due compensation and they have any outstanding debt, the compensation will be credited to that debt.
- 6.8. We will implement in full the Right to Compensation for Improvement, as specified by the Housing Scotland Act 2001 (Appendix 5), which requires us to compensate tenants for certain improvements to their homes. This is dependent on the tenant first receiving written permission from us and carrying out the works in line with our recommendations. Tenants must claim compensation. If a tenant is due compensation and they have any outstanding debt with Bield, the compensation will be credited to that debt.
- 6.9. Our stock will be maintained to meet the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standard for Social Housing, at all times, apart from where, in line with SHQS and EESSH2 guidance, it is not technically or economically feasible to do so, or where the outcome, or level of disturbance to tenants, would be disadvantageous.
- 6.10. We will engage competent contractors to provide the services described in this policy on its behalf. Procurement methods will be in line with the current Bield Procurement Policy and Procurement Strategy.

7. Responsive Maintenance

Responsive repairs

- 7.1. The responsive repair service is considered a high priority by customers and is an important factor in tenants' satisfaction with Bield's overall service. Disrepair can directly affect the customer's quality of life and enjoyment of their home. It can also affect other customers, staff, and visitors' quality of experience within Bield's properties. The repair service is often the one service that many customers regularly use.
- 7.2. Responsive repairs are defined as those repairs that cannot be foreseen, are carried out as and when the need arises, and are not deferred for inclusion in a planned works programme. These works are normally notified to us by the tenant or site-based local development staff and are regulated by the Scottish Secure Tenants (Right to Repair) Regulations 2002.
- 7.3. Responsive repairs can be reported at any time, 24 hours/365 days a year. Responsive repair services are accessed by customers and staff in the following ways:

During office hours
Through a dedicated telephone and email service.

Out-of-Hours
Property emergencies and urgent works calls are handled by BR24 and details are provided to the dedicated telephone and email service team as soon as the office reopens.
- 7.4. Information on reporting repairs is included in the Bield Tenant's Handbook and Owner's Handbook and regularly reviewed and publicised.

Void repairs

- 7.5. The management of properties that become empty – also known as ‘void’, is covered by a separate Void Management Policy.
- 7.6. This policy sets out the minimum lettable standard for void houses. Separate guidance for staff is also available to ensure everyone is aware of their role and responsibility in the delivery of the void management process.

Response time targets

- 7.7. We have a variety of repair categories, each with a different maximum response time, which is shown in Table 1.

Repairs Category	Time to respond	Notes
Emergency	Respond and make safe within 6 hours	Works required to prevent danger to life or limb and/or serious damage to Bield property. Any follow-up work will be re-categorised appropriately.
Right to Repair	1, 3, or 7 working days	To be completed within targets set out in the Scottish Secure Tenants (Right to Repair) Regulations 2002
Urgent	Complete within 3 working days	Works required to overcome substantial nuisance or inconvenience to tenants. Starting from the following working day.
Void Repair Works	3, 5, or 20 working days	Timescales are dependent on the extent of work required.
Routine	Complete within 20 working days	Repairs where there is some inconvenience to tenants but no threat to health and safety. Starting from the following working day.
Programmed Small Project Works and Adaptations	50 working days	Complex works, which require pre-programming and coordination by Bield staff, which do not fall into one of the other categories and are not being carried out under the Planned Maintenance Programme
Planned and Cyclical Programme Works	One year	Works that are part of the Annual Planned Maintenance Programme or Service Maintenance Works being carried out incrementally.

- 7.8. The Repairs Service performance is monitored regularly and reported to the Director of Business Development and Senior Management Team quarterly.
- 7.9. Performance is also reported to the Scottish Housing Regulator on an annual basis.
- 7.10. Our staff assess each reported repair and allocate an appropriate repair category to it.
- 7.11. Where the Right to Repair (RtR) legislation applies, the appropriate Right to Repair timescale category will always be utilised unless we decide to instruct a quicker response. Timescales (Days) are measured from the following working day to the end of the final working day.

Pre-inspections

- 7.12. If it is unclear as to the extent or type of work required, pre-inspections of the property may be necessary before a works order is issued.
- 7.13. The inspections may be carried out by the Local Manager, Property Management Officer, or others (e.g. senior manager, specialist contractor, or consultant). If a pre-inspection is required this must be completed within a timescale which ensures that the repair can be carried out within the response time required.

Post-inspections

- 7.14. Works issued under the responsive repairs system are subject to the post-inspection process. This will be a review of the process, works carried out, and the amount charged.
- 7.15. These post inspections are generated by the computer system either on a random basis or by virtue of the invoice cost. Other post inspections can be selected by Bield staff should the need arise.

Appointments

- 7.16. Where possible, all visits which require access to customers' homes will be by pre-arranged appointment. Contact for this will be made either through Bield staff or directly by the contractor. For routine works, as much notice as possible will be given.

Tenant satisfaction

- 7.17. We will carry out an independent tenants survey of the responsive repairs service on an annual basis. The survey is based on a random sample of tenants and covers a wide range of matters including property maintenance. Results will be used to improve performance and develop services to meet customers' needs and demands. The performance of the Repairs and Maintenance service will also be reported to customers throughout the year.
- 7.18. We aim to provide an efficient, responsive, and reliable high-quality service in line with this policy. If a tenant is dissatisfied with the service provided, Bield's Complaints Policy and Procedures shall be implemented and staff will endeavour to resolve the problem as long as that resolution is in line with this policy.
- 7.19. We will recharge tenants for repairs that are carried out, but which are not Bield's responsibility, in line with Bield's SSTA and Rechargeable Repairs Policy.

8. Planned maintenance

- 8.1. Planned Maintenance is work that is programmed in advance and involves carrying out planned programmes of repair, inspection, maintenance, and renewal to prevent a predicted deterioration of the housing stock. A planned approach is more effective and offers better value for money than the provision of a service-based wholly on reactive repairs.
- 8.2. In addition to its Responsive Maintenance service Bield will deliver its Repairs and Maintenance obligations under the programme types described below.

Service maintenance

- 8.3. Service Maintenance works are periodic works to keep a facility or system in good operating condition, often to meet compliance regulations. These works are carried out at regular intervals and usually involve repetitive tasks; inspection, servicing, or specialist cleaning.

Cyclical maintenance

- 8.4. Cyclical Maintenance is work to maintain the general condition of the property and some communal fittings. It includes external redecoration of a house or block of flats and internal decoration of communal areas e.g. stairwells and entrance halls.

Major repairs

- 8.5. Major Repairs are defined as works to the structure of our properties, which are remedial or essential for the dwelling to remain habitable for the tenant. For example works can include major works arising from the replacement of roofs, windows, and doors, or to repair structural or environmental deterioration..

Plant replacement and equipment replacement

- 8.6. This includes the replacement of assets required to operate the services, over and above basic housing, within our properties. For example this could be the fire alarm systems, large catering appliances within our communal kitchens, communal furniture replacement, or the telecare systems within customers' homes.

Asset management initiatives

- 8.7. Asset Management Initiatives are specific asset management initiatives (projects) identified in the Asset Management Strategy and implemented to address longer-term issues not ordinarily addressed from ongoing planned maintenance works; for example bedsit conversions and common area alterations. Funding for these projects will be identified separately from other budget headings and these projects will be the subject of consultation with residents, and a full business case which will require approval as appropriate.

Special projects

- 8.8. From time to time, special projects may be undertaken in developments that cannot be funded by any of the above methods. Such projects may be entirely funded by the Organisation or indeed via a joint initiative with the local or central government. All such special projects are submitted to SMT for approval but because of the unknown nature of this type of project, these works are not included in the Annual Programme of Works but are subject to all relevant Property procedures.
- 8.9. Management of the Annual Programme of Works (PoW) will be overseen by the Property Operations Manager. A draft Programme of Works will be drawn up, during Bield's budget setting process, using condition survey information, to ensure adherence to legislative change and in line with agreed life cycles for replacement. The Property Management budget, including details of the PoW, will be submitted to the Board for approval. Where alterations to the PoW are required during the year, and where these can be accommodated within the budget, this will be approved by the Director of Business Development and/or Head of Property Management, depending on the project value. Alterations that cannot be accommodated within the established annual budget will be submitted to the SMT for consideration and approval.

9. Asset Management Information

- 9.1. All contracts, issued to contractors, for planned, service maintenance, and inspection and testing works will be registered on, and managed, using our Asset Management System.
- 9.2. All payments will be processed and authorised, and related certification documentation made available, using our Asset Management System.
- 9.3. We will carry out regular stock condition surveys and energy performance certification to inform replacement programmes and our reporting requirements for the Scottish Housing Regulator.
- 9.4. Our Asset Management system will be updated regularly to ensure that the data maintained regarding our stock and factored stock, is accurate.

10. Procurement

- 10.1. Bield's Procurement Policy sets out the fundamental rules, behaviours and standards applicable to all procurement activity within Bield. The Policy will be adhered to in conjunction with the linked Procurement Procedures. Order and Invoice approval and authorisation levels for all Property Services' procedures will be as per Bield's current version of the Financial Regulations and Authorisation Levels & Approval Procedures.
- 10.2. Property Management maintain a list of contractors and consultants, who are assessed for competency, health and safety practice and insurance cover, before being added to our housing management and asset management systems. For all main service delivery areas, contracts will be in place, tendered in line with Bield's Procurement Policy, which will determine the Contractors to be used, however, in some cases, it is practical to have a pre-approved range of alternative or specialist contractors available for smaller works valued under the tender threshold.

- 10.3. In all cases, new contractors are required to complete a Contractor's Assessment Form and meet a set of minimum criteria. New contractors for Property Services shall be added to the approved list following approval by the SMT.
- 10.4. Where a contractor's performance is considered to fall below an acceptable standard, efforts will be made to resolve the problems in conjunction with the contractor concerned. If, after a reasonable time has passed, there has been no improvement in performance the SMT will be advised of the situation, given details of the failures and asked to consider removal of the contractor from the Approved List.
- 10.5. All contractors must have valid current Public Liability Insurance (to agreed levels) and, where applicable, relevant Professional, Product and Employer's Insurances The period of cover for Public Liability Insurance is reviewed monthly. Where cover is about to cease, the contractor concerned will be contacted requesting details of the new policy. Where cover has lapsed work will not be instructed to the contractor until it recommences.

11. Competency and Training

Contractors

- 11.1. We will only engage with contractors who are assessed as being technically competent to undertake the works instructed.
- 11.2. We expect that contractors will demonstrate that all operatives engaged by us will meet the required standard of training.
- 11.3. We require that the operatives of those contractors, whose work involves engagement with tenants within their own homes, have an appropriate standard disclosure and barring service (DBS) check carried out

Staff

- 11.4. We will ensure staff are competent to manage the works and/or tasks assigned and the use of specialist consultants will only be used where appropriate.
- 11.5. Staff training will be provided as required.

Communication and Access

- 11.6. General information about our property maintenance services will be provided through customer information bulletins, leaflets, and our website.

12. Complying with the Law and Good Practice

- 12.1. The provisions and implementation of this policy aim to comply with the following legislation and statutory guidance:
 - The Construction Design and Management Regulations 2015 (CDM)
 - Building Standards (Scotland) Regulations
 - The Energy Efficiency Standard for Social Housing (EESH2)
 - Scottish Housing Quality Standard
 - The Scottish Secure Tenants (Right to Repair) Regulations 2002
 - The Housing (Scotland) Act 2014
 - The Equality Act 2010
- 12.2. We will make all effort to agree a suitable time with customers to carry out works. Where necessary, to gain access for essential maintenance works, approval for authorised use of the emergency key procedure will be sought from Customer Experience.

- 12.3. As a Registered Social Landlord (RSL), we are regulated by the Scottish Housing Regulator (SHR). The SHR's statutory objective is to safeguard and promote the interests of current and future tenants, homeless people, and other people who use services provided by social landlords. In developing our policy, we have taken account of good practice, including that developed by the Scottish Housing Regulator.
- 12.4. The SHR uses the outcomes and standards in the Charter to assess the performance of social landlords. The key outcomes that have been considered in the development of this policy are:
- Outcome 4 Customers' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy, and in a good state of repair; and also meet the Energy Efficiency Standard for Social Housing (EESSH) by December 2020.
 - Outcome 5 Customers' homes are well maintained, with repairs and improvements carried out when required, and customers are given reasonable choices about when work is done.
- 12.5. As a provider of care, we are regulated by the Care Inspectorate. The Care Inspectorate uses Health and Social Care Standards to assess the performance of care providers. The key standard that has been considered in the development of this policy is
- Standard 5 I experience a high-quality environment if the organisation provides the premises.

13. Scheme of Delegation

- 13.1. The **Duty Holder** and the responsible authority for approving this policy is Bield's Senior Management Team.
- 13.2. The Director of Business Development is responsible for ensuring the effective implementation of this policy.
- 13.3. The **Responsible Person** for formulating this policy, reviewing and monitoring its implementation, and managing performance against this policy is the Head of Property Management in liaison with the Head of Contact Centre Operations.

14. Monitoring, Reporting, and Review

- 14.1. The Property Management Policy will be reviewed every five years unless changes are required as a recommendation after an incident, feedback from colleagues or customers tenants, or legislative/regulatory change.
- 14.2. The purpose of the review is to assess the policy's effectiveness in meeting targets and objectives and identify any changes which may be required. As part of this policy review, consultation will take place with both staff and customers to ensure that operational issues and the opinions of service users are taken into account.

Appendix 1 Equality Impact Assessment

1	Title of Policy to be assessed: Property Management Policy
2	Date: 26/01/22
3	Lead Officer/Manager: Heather Thomson
4	EQIA Team (who will be involved): Heather Thomson, Steven Rankine, Zhan MacIntyre
5	Director/Manager: Val Hunter
6	Is the function or policy existing, new, or review: Review
7	<p>Set out the aims/objectives/purposes/outcomes of the function or policy, and give a summary of the service provided:</p> <ul style="list-style-type: none"> • Provide clarity on our approach to providing high-quality responsive and planned property maintenance services to our customers. • To ensure that our Housing and Care stock continues to meet needs and choices through an effective planned investment programme of maintenance, adaptations, and improvements. <p>The policy applies to all Bield colleagues</p>
7a	Who should benefit from the policy (target population): All customers and colleagues.
7b	<p>Linked policies, functions: Are there any other functions, policies, or services, which might be linked with this one for this exercise? Please list.</p> <ul style="list-style-type: none"> • The Procurement Strategy • The Development Strategy • Contractor Management • All Health & Safety Policies which include elements relating to Works. <ul style="list-style-type: none"> ○ The Management of Asbestos ○ Water Hygiene/The Control of Legionella ○ Electrical Safety ○ Hot Works Policy ○ Hot Surfaces ○ Gas Safety ○ Fire Safety
8	<p>State whether the policy will have a positive or negative impact across the following factors and provide initial comments/observations.</p> <p>Age: Older people, people in the middle years, young people, and children.</p> <p>Disability: includes physical disability, learning disability, sensory impairment, long-term medical conditions, mental health problems.</p> <p>Maternity and civil partnership The policy will have no impact on people expecting or recently giving birth or within a civil partnership</p> <p>Race: Minority ethnic people (includes Gypsy/Travellers, non-English speakers).</p>

<p>Religion or belief: includes people with no religion or belief. Sex: Women, men, and transgender people (include issues relating to pregnancy and maternity). Gender reassignment: The process of changing or transitioning from one gender to another. Sexual orientation: Lesbian, gay, bisexual, and heterosexual people. People in remote, rural, and/or island locations People in different work patterns: e.g. part-/full-time, short-term, job share, seasonal People who have low literacy People in different socio-economic groups (includes those living in poverty/people on a low income)</p>			
Population groups	Positive Impact	Negative Impact	Comments
Age	N/A	N/A	
Disability	N/A	People with a disability may need access to appropriate communication methods and formats relating to our website, leaflets and letters. Specialist design training may be required for staff regarding provision for people with disabilities (including dementia)	
Maternity and civil partnership	N/A	N/A	
Race	N/A	People who do not have English as a first language may find it difficult to understand the information in policy, leaflets or letters and also to communicate with our staff by telephone.	
Religion or belief	N/A	N/A	
Sex and Gender reassignment	N/A	N/A	
Sexual orientation	N/A	N/A	
People in remote, rural, and/or island locations	N/A	We have some locations which are only accessible by ferry and some which are out with the central belt.	
People in different work patterns	N/A	People who work different work patterns may find it	

			difficult to give access to contractors.	
	People who have low literacy		People who have low literacy may find it difficult to understand the policy, related information leaflets, and communications.	
	People in different socio-economic groups		N/A	
9	What evidence do you have for the statements you have made above? Focus on: <ul style="list-style-type: none"> Needs and experiences; Uptake of services; N/A Levels of participation. N/A 			
10	From the evidence set out what actions, if any, will you take where the negative impact has been identified:			
	Population groups	Proposed action	How will it address the negative impact?	
	Age	N/A	N/A	
	Disability:	Ensure communications are available in a format appropriate to specific needs. Ensure staff are provided with specialist design training as required	N/A	
	Maternity and civil partnership	N/A	N/A	
	Race	Ensure happy to translate message is included in policy and leaflets and letters and translate on request.	N/A	
	Religion or belief	N/A	N/A	
	Sex and Gender reassignment	N/A	N/A	
	Sexual orientation	N/A	N/A	
	People in remote, rural, and/or island locations	N/A	N/A	
	People in different work patterns	Be aware of potential challenges related to different work patterns and make relevant arrangements with customers.	N/A	
	People who have low literacy	Ensure an easy to read version of policy and leaflets are made available on the website	N/A	

People in different socio-economic groups	N/A	N/A
<p>Briefly explain how the policy contributes to our equality and diversity values by answering the following questions:</p> <ul style="list-style-type: none"> • How will it provide equality of access to services, information, and employment? • Does it or could it celebrate diversity? • Will it or could it promote good relationships within and between communities? • How will it provide good quality, inclusive services? <p>N/A</p>		
<p>Any additional information, questions, or actions required? Please explain.</p>		
	<p>Sign off: As Director I am satisfied with the results of this EIA The findings will be referred to within Service Plans and target set. The Action Plan will be reviewed annually within Business planning reporting.</p> <p>Signature: _____ Date: _____</p>	

Appendix 2 - Glossary of Terms

- **SHQS**

The Scottish Housing Quality Standard (SHQS) was introduced in February 2004 and is the Scottish Government's principal measure of housing quality in Scotland. The purpose of introducing a minimum housing standard in Scotland was essentially to provide a 'floor' below which a property should ideally not fall. In the case of Registered Social Landlords the Scottish Government set a policy target for those landlords to bring their stock up to every element of the standard (where applicable) initially by April 2015 and then to maintain a high level of quality against the standards thereafter.
- **EESSH2**

The Energy Efficiency Standard for Social Housing (EESSH) and now EESSH2, set the minimum energy efficiency level that we must make sure all our houses and flats meet, initially by December 2020, and, for EESSH2, by 2032. This standard is set by the Scottish Government.
- **Annual Programme of Works (PoW)**

The Programme of Work is a document which shows the agreed series of work items to be completed within the year, the budget costs and the time allocated for their execution, to ensure adequate planning and delivery of all projects.
- **Scottish Secure Tenancy Agreement (SSTA)**

Most council and housing association tenants have a Scottish secure tenancy. The Scottish secure tenancy agreement is the lease agreement you sign when you become a Bield tenant. The tenancy agreement sets out your rights and responsibilities as a tenant and our duties to you as your landlord.
- **Procurement**

The task of buying works, products or services. As a Registered Social Landlord we are required to follow Scottish Government guidelines for procurement by public bodies.
- **Voids**

Voids are properties which are currently empty because a tenancy has ended and a new tenancy has not yet started.



Speaking your language - we are happy to translate our policies on request.

يمكن ترجمة سياساتنا عند الطلب
إذا كنت بحاجة إلى مساعدة ، فيمكننا توفير مترجم

**Nasze zasady mogą być przetłumaczone na żądanie.
Jeśli potrzebujesz pomocy, możemy zapewnić tłumacza**

我们的政策可以应要求翻译。
如果您需要帮助，我们可以提供翻译

ہماری پالیسی کا درخواست پر ترجمہ کیا جاسکتا ہے۔
اگر آپ کو مدد کی ضرورت ہو تو ہم ایک ترجمان فراہم
کرسکتے ہیں