

Asset Management Strategy

2026-2030

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Terms used in this report

AMS	Asset Management Strategy
CI	Continuous Improvement
C365	Brand name of ISHA's compliance system
DFG	Disabled Facility Grant
DHS	Decent Homes Standard
EPC	Energy Performance Certificate
EWS1	External Wall System Form (a certificate for mortgage valuation purposes)
FRAEW	Fire Risk Appraisal of External Walls (for safety purposes)
HEM	Home Energy Model
Integrator	Our asset management database
KPI(s)	Key Performance Indicator(s)
LAHR	London Accessible Housing Register
MEES	Minimum Energy Efficiency Standard
NPV	Net Present Value
PIC	Property Investment Committee (a sub-committee of ISHA's Board looking at assets and development issues)
PV	Photovoltaic (solar systems that produce clean energy)
SAP	Standard Assessment Procedure (a government methodology to calculate and measure energy efficiency and carbon emissions in buildings)
SHDF	Social Housing Decarbonisation Fund
SR3	Standard Rate 3 (a pre-agreed base cost for labour and materials from a Schedule of rates, version 3)
SR4	Standard Rate 4 (a pre-agreed base cost for labour and materials from a Schedule of rates, version 4)

Summary

Our vision is for all our residents to experience quality homes and services, anchored in thriving places. To achieve this, our purpose commits us to providing safe, high quality and affordable homes across North London, ensuring that our buildings support the wellbeing and long-term security of the people who live in them.

Delivering this vision and purpose requires a clear, evidence-based approach to how we look after our homes, both now and for future generations. Our Asset Management Strategy sets out how we will maintain, invest in, and continuously improve our homes so they remain safe, sustainable, financially viable and meet the changing needs of our communities. It links the everyday work of repairs, compliance and investment to our wider mission: ensuring that every resident benefits from a well-maintained home in a neighbourhood they can thrive in.

By aligning our long-term goals with robust data, strong governance and resident insight, the strategy provides a roadmap for making the best use of our resources, planning for future challenges, and ensuring that ISHA can continue to deliver on its social purpose with confidence and accountability.

To reinforce how our strategic principles translate into day-to-day experience for residents, we have included a Resident Commitments box setting out, in clear language, what residents can expect from us across safety, repairs, communication and investment.

1. Introduction

Islington and Shoreditch Housing Association (ISHA) is a community and neighbourhood-based housing association managing and developing quality affordable housing for people in North London.

ISHA provides and maintains quality, social and affordable homes in Islington, Hackney, Waltham Forest, Haringey, Tower Hamlets and Camden. As of 31st March 2025, we had 2,358 homes owned and managed and how we manage these assets is fundamental to our organisation.

This Asset Management Strategy (AMS) is a dynamic plan built on the core principles of:

- resident safety and wellbeing
- data-driven decision making
- financial viability
- regulatory compliance and
- long term sustainability.

To achieve this, we must continue the transition from a reactive position to a proactive, preventative approach by leveraging robust data insight to drive informed decisions and achieve long term goals.

2. Our buildings

ISHA owns and manages 2,358 properties across six different local authority areas with a range of tenures. Most of our buildings have been developed during the last 20 to 25 years and have generally been purpose-built flats and houses for general needs and shared ownership.

Most flats are low rise with access via open deck or communal staircases, there are 36 blocks over 11 metres and 10 over 18 metres. For most of these ISHA is the freeholder. We also have three older people schemes, two of which are fully supported by the local authority.

We re-let approximately 55 homes each year, with 50% of one-bedroom homes; 75% of 2-bedroom homes let via our local authority partners and with the remaining to our internal residents.

There are 204 'blocks' (buildings with more than one unit) which include converted houses. We have liability for maintaining 182 of those, the other 22 are maintained by third party managing agents as we are not the freeholder. However as social landlords we retain the statutory and moral responsibility for ensuring the safety and wellbeing of our residents.

The information we use to repair, improve and maintain our homes is derived from our stock condition data and by the end of 2025/26 we have updated information on the internal and external condition of 100% of the stock. This will be updated with a rolling 20% validation each year. In addition, our surveyors will update or amend any basic data as necessary whenever they visit our properties.

Our 30-year business plan makes provision for major repairs, and an annual budget allocation is set for planned maintenance, emergency and responsive repairs. The development of these programmes and budgets will be informed by our stock condition survey data.

3. Our principles

This strategy has 7 principles:

- 1. Resident centred approach:** The strategy prioritises the needs, expectations, and safety of residents. This involves actively engaging tenants in decision-making processes regarding their homes and neighbourhoods, ensuring that their voices help shape investment priorities and service standards.
- 2. Data-driven decisions:** Robust and accurate data is fundamental to this dynamic strategy. We will maintain a 'golden thread' of information, including comprehensive stock condition surveys, performance data, and financial information, to make informed and timely decisions about investment, maintenance, and potential disposal of assets.
- 3. Compliance and safety:** Meeting all statutory and regulatory requirements is a non-negotiable principle. This includes the Decent Homes Standard, the Homes (Fitness for Human Habitation) Act, the Building Safety Act, and other health and safety regulations (eg, gas, fire, electrical, water safety). The strategy will ensure ongoing compliance and provide assurance to the governing body and regulator.
- 4. Long-term financial viability and value for money:** We will balance investment needs with affordability, ensuring that resources are used in the most cost-effective way over the entire asset lifecycle (whole-life costing). This includes appraising the performance and viability of individual properties to support the business plan and maximise the return on investment.
- 5. Sustainability and energy efficiency:** Addressing climate change and fuel poverty is a critical principle. We have a clear plan to improve the energy performance of homes (eg, achieving EPC Band C by 2030), and assessing opportunities to go further, reducing carbon emissions and resident energy costs.
- 6. Active portfolio management:** We will continuously review the asset portfolio to ensure properties meet current and future housing demand. This may involve regeneration, remodelling, or the disposal of poorly performing assets to reinvest in more sustainable options, such as new, high-quality homes.
- 7. Continuous improvement:** The strategy is flexible and regularly reviewed to respond to changes in the operating environment, such as new legislation, technology, and evolving resident expectations. During the first year of the strategy, we will review our repairs service to ensure we can improve performance and meet the needs and expectations of our residents.

By adhering to these principles ISHA can ensure its assets are safe, well maintained, financially sound and meet the needs of our North London communities both now and in the future.

4. Resident-centred approach

Resident satisfaction remains central to our Asset Management Strategy. Over the next five years we will deepen our commitment to involving residents in shaping, monitoring, and improving the services we deliver. We will build on existing practices while introducing new methods to ensure that our services are responsive, inclusive, and continuously improving.

To make these principles clear and accessible for residents, we have set out a series of Resident Commitments that describe, in plain language, what residents can expect from us in the way we manage and invest in their homes.

4.1 Resident commitments

To demonstrate how our strategic principles translate into everyday service delivery, our Resident Commitments set out in plain language what residents can expect from us — from keeping homes safe and well-maintained, to clear communication, responsible spending, and a continual focus on improving quality. These commitments anchor the strategy in real, tangible outcomes for residents and ensure our approach remains transparent, accountable and resident-led.

Our commitment to you

As your landlord, we will:

- Keep your home safe by carrying out all safety checks on time and responding quickly to any issues you raise.
- Maintain your home to a good standard through planned investment, timely repairs, and clear information before, during and after works.
- Listen and act on what you tell us using your feedback to shape services, choose contractors, and improve the quality of our work.
- Communicate clearly and honestly so you always know what is happening, when, and why — with no jargon and no surprises.
- Improve the energy efficiency of your home helping to lower energy bills and make homes warmer, more comfortable and more sustainable.
- Spend money wisely and transparently ensuring every pound delivers value for residents and supports safe, high quality homes.
- Keep improving our services every year by learning from complaints, monitoring performance, and working with residents to make things better.

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4.2 Resident-centred approach: objective, outcomes, measures, targets & reporting

OBJECTIVE

- Placing residents at the heart of decision-making related to asset management.
- Ensuring transparency, accountability, and responsiveness in service delivery.

Key Area	Outcome	Measure	Baseline Q3 '25/'26	Target March '27	Target March 2030	Reporting Frequency
Resident Involvement in Asset Management	Residents actively influence decisions and governance	% of major procurement exercises with resident participation	New measure Year 1	Responsive Repairs and Estate Services procurement	80% by 2030	Annual
Choice and Personalisation	Residents have meaningful choices in planned works	Options offered for kitchens and bathrooms	New measure Year 2	Implement Year 2	Minimum 2 options per programme	Annual
Satisfaction Monitoring & Feedback	Feedback mechanisms are robust and inclusive	Post-work surveys issued for completed jobs (Repairs transactional surveys)	New measure Year 1	50% of jobs	100% of jobs by 2030	Quarterly
Satisfaction Monitoring & Feedback	Feedback mechanisms are robust and inclusive	Resident satisfaction with repairs - TSM	67%	70%	73% by 2030	Quarterly
Resident-led Quality Assurance	Residents help assure quality of works	Residents participate in contractor review meetings	New measure Year 2	Implement Year 2	50% annually by 2030	Annual

5. Data-driven decisions

Our asset management approach is underpinned by robust, accurate, and integrated data that informs every decision we make. By maintaining a 'golden thread' of information across stock condition, compliance, and financial performance, we can continue to move from reactive repairs to proactive, predictive maintenance. This enables us to prioritise investment based on risk and lifecycle cost, improve reliability, and deliver better outcomes for residents. High-quality data also supports regulatory compliance, financial planning, and sustainability goals, ensuring that resources are allocated effectively and transparently. Ultimately, data-driven decision-making strengthens governance, reduces failures, and creates a foundation for continuous improvement across all asset management activities. We will incorporate emerging national standards into our asset data and forecasting models, including the introduction of the Home Energy Model (HEM), which will replace SAP as the UK's methodology for domestic energy assessment. This ensures ISHA's investment plans remain robust and future-proof.

A key element of our asset management strategy is responding to the needs of our existing and future residents. Our understanding of both our residents and their homes is improving with a new comprehensive housing management system – Rubixx, which helps us manage our services in real time and provides full records for all our stock. In addition to Rubixx we will continue to work with Integrator, our asset management database and C365, our compliance database, to ensure that all our stock is compliant and safe for our residents.

We will make sure we know about tenants who are vulnerable or have particular housing needs and we are developing processes to ensure this information is both acted on and kept up to date on our systems, through, for example, our Neighbourhood Knock initiative which aims to engage as many of our residents as possible through face-to-face conversations at their homes.

We develop homes with adapted facilities and work closely with local authorities where major adaptations are required to enable residents to remain in their homes funded through mandatory Disabled Facility Grants (DFG). We work with specialist agencies to provide minor aids and adaptations and to maintain and replace equipment for the life of the component. We will work to improve our residents' awareness and understanding of our policy on adapting properties, ensuring there is information on our website and encourage vulnerable households to contact us if they think they need assistance or changes to their homes. ISHA participates in the London Accessible Housing Register (LAHR) project to deliver inclusive choice-based lettings to disabled people living in London by providing consistent information on the accessibility of homes through our local authority partners.

Maintaining accurate resident information enables us to respond effectively to individual needs and optimise stock use such as addressing overcrowding or facilitating downsizing for under-occupied properties. At a strategic level, this will also help inform decisions about remodelling or regeneration schemes where stock no longer meets demand.

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5.1 Data-driven decisions: objective, outcomes, measures, targets & reporting

OBJECTIVE

- Maintain accurate, integrated data to enable proactive, risk based and cost effective.

Key Area	Outcome	Measure	Baseline Q3 '25/'26	Target March '27	Target March 2030	Reporting Frequency
Stock Condition Coverage	Rolling, evidenced stock condition informs programmes	% of stock physically surveyed (rolling), % annual validation	100% Stock condition surveys complete/0% stock validation	100% Stock condition surveys complete/10% stock validation	100% baseline by 2026; 10% rolling validation per annum	Annual
First-Time Fix	Better diagnostics/ data reduce repeat visits	First-time fix rate	75.9%	80%	85% first-time fix	Quarterly
Programme Forecast Accuracy	Plans/budgets are data-driven and predictable	Forecast vs actual (costs, volumes); budget variance	New measure year 2	Implement year 2	Variance $\leq \pm 10\%$ per quarter	Annually
Awaab's Law Data	Data standards enable fast triage and targeted remediation	% cases triaged 24h; % Cat 1 made safe; % records with vulnerability flags	March 2026 – monthly performance. 100% cases triaged 24h; 98% Cat 1 made safe; % records with vulnerability – new measure	100% cases triaged 24h; 100% Cat 1 made safe; % records with vulnerability – new measure	100% triage 24h; 100% Cat 1 made safe; 95% records with flags	Quarterly
Data insight	No manual extraction of KPIs for Board	Percentage of repair and compliance KPIs reported to Board are taken from automated dashboards	New measure year 2	Implement year 2	100% by 2030	Annually

6. Compliance and safety

Over the next four years, ISHA is committed to ensuring that all properties within our portfolio meet the highest standards of safety and security. Our 2020–26 Strategic Plan reaffirmed ISHA’s proactive approach to compliance, ensuring that systems are robust, risks are effectively managed, and resident safety remains central to all operations. This commitment is central to our mission of providing residents with homes that are not only comfortable but also protect their wellbeing. This will remain a key feature of this strategy.

Maintaining homes to the Decent Homes Standard (DHS) is a core part of our compliance and safety commitment. This means ensuring properties remain safe, secure, and in good repair through a structured programme of lifecycle replacements and planned maintenance. Our approach includes replacing key components such as kitchens, bathrooms, roofs, windows, and boilers in line with age and condition criteria, alongside a seven-year cyclical external decorations programme. These works are informed by stock condition data and risk-based investment priorities, ensuring that homes meet current and emerging standards, including anticipated updates to the Decent Homes Standard that will place greater emphasis on building condition, damp and mould prevention, and energy efficiency. By delivering these programmes proactively, we reduce reliance on responsive repairs, improve resident satisfaction, and uphold our statutory obligations.

Investment programmes include a range of works beyond current DHS requirements to include lift works, CCTV systems and improving communal areas. ISHA’s investment programme is reviewed regularly to reflect stock condition information, disrepair and component failures and will be reviewed to align with any new DHS introduced. Investment programmes are designed to reduce planned cyclical maintenance and responsive repair costs.

We have a comprehensive repairs policy which sets out residents’ rights and responsibilities and our service commitments designed to make sure homes are safe, secure and in a good state of repair (*Repairs and maintenance policy*). ISHA has improved access to the service with a range of reporting channels for residents available 24 hours a day and increased staffing resources in this service. The introduction of the Rubixx housing system is helping us to better manage our repairs service and as this is developed will also provide improved monitoring and data so that improvements can continue. We will review this service during Year 1 of the strategy.

The repairs policy and linked processes need to be kept under review to reflect the roll out of Awaab’s Law requirements and any required standard or contractual change, including clear understanding of the definitions of emergency and significant hazards and what this means for residents and contractors as well as staff. Our Lettings Standard is designed to make sure our properties are in a good state of repair and safe for tenants when they move in. We want new residents to feel comfortable in their homes as quickly as possible and understand that many may struggle with the costs inherent in a move. We therefore gift floor coverings and curtains as standard for tenants moving into one of our properties, and for vulnerable households we will help with the provision of white goods. This standard is kept under review and requirements are updated in line with our obligations as a social housing landlord and the needs and views of our residents. This standard is a clear delineator amongst our peers.

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6.1 Compliance and safety: objective, outcomes, measures, targets & reporting

OBJECTIVE

- **Compliance and regulation:** Ensure 100% compliance with statutory safety regulations, including gas safety, electrical safety, fire safety, asbestos management, and water hygiene.
- **Risk-based investment:** Prioritise investment in safety-critical components based on risk assessments and condition surveys.

Key Area	Outcome	Measure	Baseline Q3 '25/'26	Target March '27	Target March 2030	Reporting Frequency
Compliance & Regulation	All statutory safety duties are fully met across the stock	% compliance for LGSR, EICR, fire, asbestos, water hygiene	Individually measured	100% compliant	100% compliant	Quarterly
Resident Safety Awareness	Residents know how to stay safe and what to do in an incident	% residents receiving safety communications	Not currently measured	All High Risk Buildings	Safety comms to 100% of blocks each year	Annual
External Wall Safety (FRAEW/EWS1)	Completion of FRAEW/EWS1 on blocks >11m by 2027	% of >11m blocks with completed FRAEW	71%	100%	100% FRAEW by Mar-2027	Quarterly
Building Safety Cases	Safety cases prepared in line with call-in timelines	% in-scope buildings with completed safety case/report	0	30%	100% in-scope buildings with current case by 2030	Annual

7. Long-term financial viability and value for money (VfM)

Our strategy ensures that every pound spent delivers maximum benefit for residents and the organisation over the entire asset lifecycle. By applying whole-life costing, rigorous option appraisals, and NPV analysis, we prioritise investment in homes that offer sustainable returns while maintaining quality and compliance. This approach balances affordability with long-term resilience, reducing reactive repairs, optimising planned maintenance, and aligning capital works with data-driven forecasts. Disposal proceeds are reinvested into safety, improvements, and new homes, while energy efficiency upgrades help tackle fuel poverty and lower running costs. Transparent reporting and benchmarking against sector standards underpin accountability, ensuring that ISHA remains financially robust and delivers value for money (VfM) for residents and communities.

Our approach to value for money rests on three principles:

- **Economy:** securing the best price for goods and services, while maintaining quality.
- **Efficiency:** managing our assets and operations to minimise waste and reduce ongoing costs.
- **Effectiveness:** investing in ways that deliver the greatest benefit to residents and communities.

These principles are fundamental to the Asset Management Strategy in several key respects:

- **Repairs and maintenance:** balancing responsive and planned repairs so that components are replaced before they incur high responsive costs, reducing spend per home over the long term. The introduction of the Rubixx system allows us to track cost drivers and contractor performance in real time, improving efficiency and accountability.
- **Stock Investment and decent homes:** aligning capital works with lifecycle data ensures that we spend where it will deliver the most benefit, with resident choice and satisfaction factored into investment decisions.
- **Disposals and development:** using clear option appraisals and Net Present Value (NPV) analysis to identify uneconomic stock. Disposal proceeds are reinvested to fund building safety works and new homes.
- **Sustainability:** investing in energy efficiency reduces carbon emissions and helps to tackle fuel poverty. Every void property is assessed for low-cost improvements before reletting, ensuring VfM from each intervention. Our programme to bring all homes to EPC C by 2030 is fully funded and will reduce ongoing running costs for residents. The shift from SAP to the Home Energy Model (HEM) will influence future retrofit design, costings and compliance expectations. ISHA will monitor these developments to ensure our investment.
- **Resident engagement:** involving residents in procurement and contractor review ensures VfM not just in cost terms but in quality outcomes. Feedback from residents drives contractor performance and continuous improvement.

The Board and Property Investment Committee oversee VfM delivery through:

- Annual review of the 30-year business plan to ensure investment programmes deliver sustainable outcomes within covenant capacity.
- Monitoring VfM performance using sector-standard metrics (cost per unit, maintenance spend per home, NPV returns on investment).
- Benchmarking costs and satisfaction against peer landlords to ensure ISHA delivers services at or above sector norms.
- Regular reporting of VfM achievements in the statutory accounts and to residents through our Annual Report.

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7.1 Long-term financial liability and VfM: objective, outcomes, measures, targets & reporting

OBJECTIVE

- To ensure long term financial resilience and deliver maximum value for money by optimising whole life costs, prioritising planned investment and reinvesting resources to sustain safe, high-quality homes.

Key Area	Outcome	Measure	Baseline Q3 '25/'26	Target March '27	Target March 2030	Reporting Frequency
Programme Forecast Accuracy	Budgets and volumes are predictable and data-driven	Forecast vs actual (costs, volumes); budget variance	New measure	Implement year 2	Variance $\leq \pm 10\%$ per quarter	Annual
First-Time Fix	Reduced repeat visits and call-backs lower cost per job and improve satisfaction	First-time fix rate	75.9%	80%	85% first-time fix	Quarterly
Procurement VfM & Resident Involvement	Resident input improves quality outcomes and contractor performance	% major procurements with resident participation; % contractor reviews with resident presence	New measure	Responsive Repairs and Estate Services	80% procurements with resident participation; 50% annual contractor reviews include residents by 2030	Annual
Disposals	Disposes of uneconomical or non-performing homes	% disposal decisions enacted within 12 months of appraisal	New measure	100%	100%	Annually
Value for Money reporting & assurance	Transparent VfM performance reporting to Board and residents supports accountability	Publication of VfM metrics in statutory accounts and annual report; internal audit opinion	100%	100%	Annual publication; Substantial assurance	Annual

8. Active portfolio management

Active portfolio management is essential to maintaining a housing stock that is safe, sustainable, and financially viable. Our approach ensures that assets continue to meet resident needs while delivering long-term value for money. By systematically reviewing performance, we identify homes that require investment, regeneration, or disposal and reinvest resources into properties that offer the greatest benefit.

Decisions are informed by robust data and financial appraisal, including Net Present Value (NPV) analysis and option appraisals. This enables us to prioritise assets that align with strategic objectives and address those that no longer meet demand. Disposal proceeds are reinvested into safety improvements, energy efficiency, and new homes, supporting thriving communities and future growth.

This proactive, evidence-based approach positions ISHA to respond to demographic changes, regulatory requirements, and sustainability targets. Through strong governance and transparent reporting, we ensure accountability and deliver outcomes that reflect both organisational priorities and resident expectations.

8.1 Active portfolio management: objective, outcome, measures, targets & reporting

OBJECTIVE

- Continuously review and reprofile assets to meet demand, disposing of or regenerating poorly performing stock to reinvest in sustainable homes.

Key Area	Outcome	Measure	Baseline Q3 '25/'26	Target March '27	Target March 2030	Reporting Frequency
Stock performance review	Portfolio continuously assessed for financial, social, and compliance performance	Stock reviewed every two years	New measure year 2	Implement year 2	Stock reviewed every two years; flagged assets acted on within 12 months	Every two years
NPV & option appraisals	Investment/disposal decisions based on Net Present Value and strategic fit	Relevant homes appraised with NPV; % decisions enacted	New measure year 2	Implement year 2	Relevant stock appraised per annum; 100% decisions enacted within 12 months	Annual
Financial covenant headroom	Maintain prudent headroom consistent with Board risk appetite	Headroom vs covenant thresholds (interest cover, gearing, liquidity)	Board set headroom	Board set headroom	Board-set headroom always maintained	Annual

9.0 Sustainability and energy

The UK Government's commitment to achieving net zero carbon emissions by 2050, as set out in the Climate Change Act 2008, places housing providers at the forefront of climate action. With housing contributing approximately 27% of the UK's carbon emissions, our role in improving energy efficiency and reducing fuel poverty is critical.

Over 85% of our homes meet Energy Performance Certificate (EPC) Band C or above (as at 2025/26), a significant milestone in our sustainability journey. We have been successful in attracting additional funding – for instance in the last phase of the Government's Social Housing Decarbonisation Fund (SHDF) programme. These achievements reflect our commitment to investing in energy-efficient upgrades and supporting residents in reducing energy costs. The Government is replacing the SAP methodology with the new Home Energy Model (HEM). This will change how EPCs are calculated and how energy performance is measured across the sector. ISHA will ensure future investment planning, stock assessment and retrofit options are aligned with HEM requirements so that our trajectory to EPC Band C by 2030 remains accurate, evidenced and compliant with national standards.

Targeting EPC D and below properties

Achieving EPC Band C by 2030 is essential, both as good practice and in anticipation of the Minimum Energy Efficiency Standard (MEES) being incorporated into the Decent Homes Standard. We will systematically identify the remaining lower performing homes and implement cost effective upgrades, informed by whole house assessments. This will include deploying quick win measures where appropriate, while maximising the use of SHDF and other funding streams to support deeper retrofit activity.

Embedding sustainability into component replacement and retrofit

As part of our planned maintenance programmes, we will incorporate sustainability into the lifecycle replacement of key components. This includes improving thermal efficiency through window and insulation upgrades, installing Aerated heating and plumbing components, and expanding the use of technologies such as smart heating controls and solar PV where they offer best value. We will also enhance water efficiency and recycling provision, ensuring our homes support responsible resource use.

Improving energy efficiency in void homes

Every empty home represents an opportunity to enhance energy performance before reletting. We will assess voids for practical energy saving interventions - such as improved insulation, radiator efficiency measures, and water saving systems - ensuring each property is handed over to new tenants in the best possible condition for comfort and affordability.

Embedding sustainability in new developments

Our approach to new development is grounded in long-term sustainability and alignment with emerging energy standards. We will integrate low carbon technologies and, where they are proven and appropriate, adopt modern methods of construction that deliver high-quality, energy efficient homes. While current government funding rounds place less emphasis on these methodologies, we will continue to assess their value case-by-case to ensure our new homes exceed energy and environmental expectations.

Resident engagement and empowerment

Helping residents to reduce energy use and manage their household costs remains central to our sustainability ambitions. We will provide clear, accessible guidance and practical support so that residents are equipped to make informed choices, benefit from energy saving technologies, and feel confident in managing their homes efficiently.

Funding and partnerships

To maximise impact and value for money, we will actively pursue external funding and strategic partnerships. This includes working with government and local authority funding programmes, collaborating with energy providers and retrofit specialists, and taking part in pilot initiatives that allow us to test innovative technologies and approaches before wider rollout. These partnerships will enable us to accelerate progress and embed innovation in a controlled, evidence led way.

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9.1 Sustainability and energy efficiency: objective, outcomes, measures, targets & reporting

OBJECTIVE

- **Carbon neutrality:** to achieve Energy Performance Certificate (EPC) band C for all our properties by 2030. Understand the cost and impact of going beyond band C.
- **Community engagement:** to foster collaboration with residents, local authorities, and stakeholders to promote energy efficiency and reduce fuel poverty, ensuring that our initiatives are inclusive and impactful.
- **Resource efficiency:** to implement sustainable practices across our operations, including waste reduction, energy efficiency upgrades, and the use of renewable energy sources in our existing and new buildings.

Key Area	Outcome	Measure	Baseline Q3 '25/'26	Target March '27	Target March 2030	Reporting Frequency
EPC Compliance	All homes meet minimum energy efficiency standards	% homes with current EPC; % EPC D and below upgraded	87%	92%	100% EPC records current; trajectory to EPC Band C by 2030 or exemptions secured	Annual
Resident Engagement	Residents informed and supported to reduce energy use	Number of 2 engagement events	New measure	Year 2	2 initiatives annually	Annual
Sustainable Component Replacement	Reduce lifecycle carbon and improve efficiency	% replacements using A-rated or sustainable products	New measure	Year 1 establish baseline	100% boilers A-rated; 100% windows meet thermal spec.	Annual
Energy Efficiency in Voids	Voids assessed for energy-saving opportunities	% voids assessed	New measure	Year 2	100% voids assessed	Annual
New Build Standards	Embed sustainability in development	% new homes meeting Future Homes Standard or equivalent	New measure	Comes into effect March '27 with transitional arrangements	100% new homes meet or exceed current energy standards	Annual

10. Continuous improvement

Continuous improvement is key to ensuring that our services, processes, and systems remain responsive to changing legislation, technology, and resident expectations. By embedding a culture of learning and innovation, we aim to deliver better outcomes for residents and maintain operational excellence.

This approach involves regular reviews of policies, performance trends, and service delivery, supported by robust data and resident feedback. We will adopt new technologies, pilot innovative solutions, and strengthen governance to ensure improvements are implemented effectively and deliver measurable benefits. Contractor performance will be monitored through shared KPIs, and staff capability will be enhanced through ongoing training and development.

Through transparent reporting and Board oversight, continuous improvement will remain a dynamic process that drives efficiency, compliance, and resident satisfaction across all asset management activities.

10.1 Continuous improvement: objective, outcomes, measures, targets & reporting

OBJECTIVE

- Regularly review and adapt strategies, processes and services to respond to legislation, technology and evolving resident expectations.

Key Area	Outcome	Measure	Baseline Q3 '25/'26	Target March '27	Target March 2030	Reporting Frequency
Resident feedback loop	Resident feedback is embedded into change decisions	% services with resident feedback loop	0%	50%	Repairs transactional surveys introduced	Quarterly
Contractor continuous improvement	Contractor performance improves year on year using shared KPIs	% non performing contractors with CI plans	New measure Year 2	Implement year 2	80% with CI plans by 2030	Annual

11. Compliance with consumer standards

ISHA's Asset Management Strategy 2026–30 fully aligns with the Regulator of Social Housing's Consumer Standards, ensuring homes are safe, well-maintained, and residents are empowered in decision-making. Compliance is embedded across all eight principles and monitored through robust governance.

Compliance summary

Consumer Standard	How Our Principles Comply	Relevant Principle(s)
Home	Maintaining homes to the Decent Homes Standard and beyond, delivering risk-based statutory compliance and planned maintenance informed by stock condition data. Lifecycle investment programmes address component replacement, damp and mould prevention, and energy efficiency improvements.	Compliance and safety; Decent Homes Standard & Component maintenance
Tenant Involvement and Empowerment	Residents influence decisions through scrutiny panels, procurement participation, and policy reviews. Choice in planned works and robust feedback mechanisms ensure services reflect resident priorities.	Resident centred approach
Value for money	Whole-life costing, NPV analysis, and data-driven forecasting optimise investment decisions. Disposal proceeds are reinvested into safety, sustainability, and new homes.	Data-driven decisions; Long-term financial viability & VfM
Neighbourhood and Community	Active portfolio management identifies regeneration opportunities and disposes of uneconomic assets to maintain thriving, safe, and sustainable communities.	Active portfolio management

12. Compliance statement

Our strategy ensures:

- 100% statutory compliance with safety regulations (gas, electrical, fire, asbestos, water hygiene).
- Homes maintained to Decent Homes Standard, with proactive lifecycle replacements.
- Residents actively involved in shaping services and investment priorities.
- Investment decisions based on whole-life costing and NPV analysis, delivering value for money.
- Continuous review of stock performance to support regeneration and sustainability, and service reliability.

13. Risk

Delivery of this Asset Management Strategy operates within the organisation's strategic risk framework, primarily captured under SR3: Maintaining high-quality homes and SR4: Health & safety compliance. These risks reflect the potential impact of inadequate investment, failure to meet statutory obligations, or poor service performance on residents, finances, and regulatory standing.

Key strategic risks:

- **Asset condition & investment risk:** Insufficient or poorly targeted investment leading to homes falling below Decent Homes Standard, increased responsive repairs, and reduced resident satisfaction.
- **Compliance & building safety risk:** Failure to meet statutory obligations for gas, electrical, fire, asbestos and water hygiene, or delays in FRAEW/EWS1 assessments and Building Safety Case production for higher-risk buildings.
- **Data quality & insight risk:** Inaccurate, incomplete, or unintegrated data affecting forecasting, prioritisation, and risk-based decision-making.
- **Financial capacity & value for money risk:** Pressure on budgets, inflation, and rising component costs impacting ability to deliver planned works and maintain covenant headroom.
- **Sustainability risk:** Failure to meet EPC Band C trajectory or adapt to new HEM modelling standards, increasing long-term costs and regulatory risk.
- **Contractor & supply chain risk:** Underperformance or failure of contractors affecting safety, quality, and service reliability.

Controls and mitigations:

- 30-year business plan with annual refresh and scenario testing.
- Integrated stock condition, compliance, and repairs data through Rubixx, Integrator, and C365.
- Rolling validation programme ensuring 100% stock condition coverage and strong compliance monitoring.
- Property Investment Committee oversight of programmes, KPIs, and VfM.
- Resident involvement in procurement, scrutiny, and feedback loops to strengthen quality assurance.
- Clear policies and processes reflecting Awaab's Law, DHS changes, and Building Safety Act requirements.

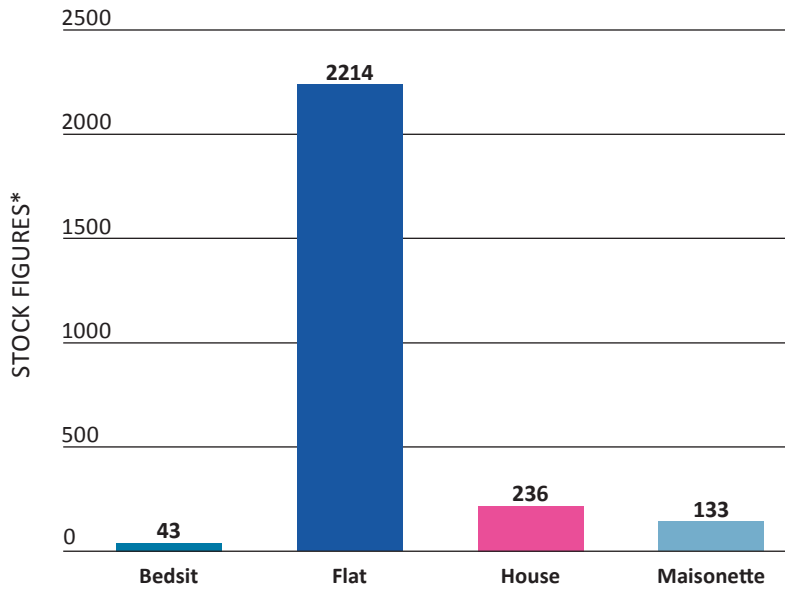
Assurance:

- Quarterly reporting to Board and PIC on compliance, investment delivery, and risk indicators.
- Internal audit programme and external regulatory assurance.
- Resident satisfaction and transactional feedback to confirm service effectiveness.

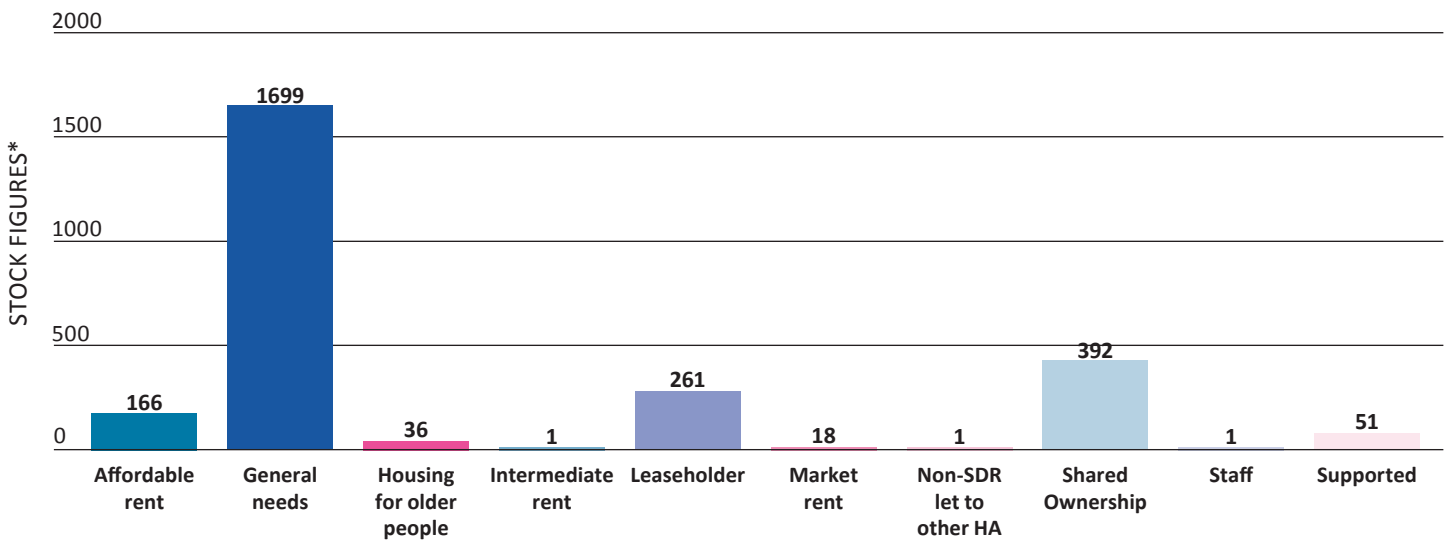
Through these mitigations and assurance mechanisms, ISHA maintains clear visibility of asset-related risks and ensures the strategy is delivered safely, responsibly, and in line with regulatory expectations.

Appendix

PROPERTY TYPE



TENURE TYPE



*Stock figures are as at 31st March 2025