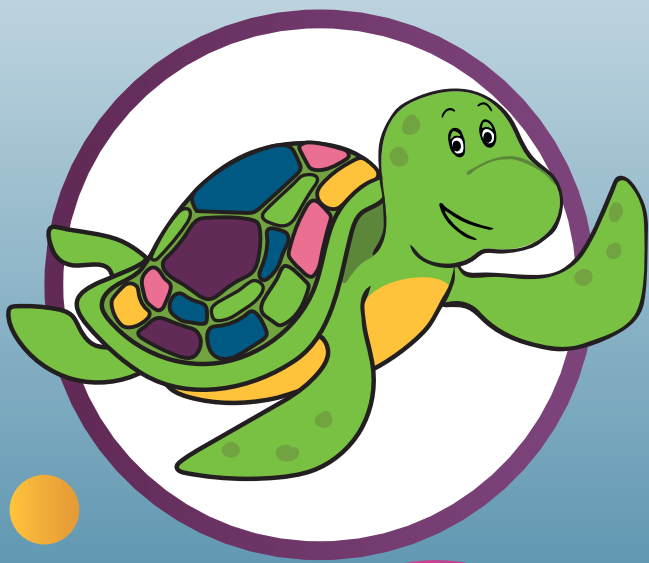


Asset Management Strategy



Coastline

Strategy Key Themes

There are elements that run through all aspects of the strategy that have been identified as being key when considering the delivery of exceptional Asset Management and Repairs and Maintenance Services.

Our Homes

Coastline have a mixed portfolio of property types and primarily provide general needs homes. Approximately 10% of the stock is housing for older persons, with one Extra Care scheme. Homeless supported and move on accommodation is a specialist type of housing within the stock with an associated support contract. There is a direct access purpose built homeless facility with a brand new building that replaced an old one in 2019. In addition a partnership management agreement is in place for 10 years with Legal and General Affordable Homes to develop and manage their Cornish stock as sole managing agent for Cornwall.

Category	Owned & Managed	Owned but managed by others	Managed not owned
General Needs	2310	3	13
Intermediate Rent	114	0	0
Affordable Rent	1084	0	37
Affordable Rent - HfOP	115		
Supported Housing	91		
Care Homes	0	0	0
Housing for Older People	713	0	0
Total	4427	3	50
Exempt Rent Accom inc in above	155		
Total Owned	4430		
Shared Ownership	409	0	19
Market Rented	4		
Social Housing Leaseholders	119		
Social Housing Freeholders			
SCHG	164		
Non-Social Leaseholders	2		
Non-Social Freeholders	27		
Grand Total	5224		

Void Property Lettings

The number of lettings annually has increased over recent years which is unsurprising with the new build development programme in place and new homes added to the stock. There was a reduction in the number of Mutual Exchanges in 2020-2021 due to the pandemic and lockdown periods and a slowdown of the new development programme reducing the total handovers in the year and total number of lettings across the year. It is anticipated that this will be an exception to the usual increasing trend.

	General Needs	Supported Housing	Supported Housing for Older People	Total No of Lettings
2019 - 2020	335	267	65	667
2020 - 2021	277	163	80	520

Our Extra Care Scheme

Extra Care is a specialist type of housing provision designed to offer a safe, private and secure environment. People are able to retain the independence of having their own home whilst enjoying the benefits of having Coastline's care and support team on hand 24/7 to provide care and support when required.

Coastline's Extra Care Scheme located in Redruth is one of only 3 schemes in Cornwall. It consists of 62 self-contained apartments for independent living with 2 pathways flats for re-enablement.

Coastline Housing Limited is Registered and Inspected by the Care Quality Commission to provide Personal Care services to people in their own homes.

Miners Court is part of the local community; offering a 'community hub' for groups to work alongside our trained and experience teams in the Day Service, meals service, hairdressers, district nurses and chiropodists, supporting customers to be independent and engage in activities which develop their interests and wellbeing.



Our Supported (Homeless) Homes

Coastline proudly opened its brand new purpose built Crisis Accommodation service, Chi Winder, in 2019. This was a culmination of over 10 years of work to secure a long term home for the service which offers direct access to rough sleepers. Providing 18 en-suite bedrooms, open and airy communal spaces, a GP surgery and assessment rooms, Chi Winder has accommodated 93 people with almost 19,000 hours of support.

Our service vision is clear and overarches the delivery and fundamentals of the service:

"Delivering individual support and safe accommodation to create the environment for people to move towards independence."

As a midway offer, Coastline has 72 units of supported accommodation for individuals who have been homeless and require medium term relief from their homelessness. These services, 11 of which are for families, make support available to enable individuals to develop the sustainable independent living skills they require in readiness for independent accommodation.

At the point individuals are ready to move on, Coastline provides assistance to secure grants and other funding to purchase the essential items needed to equip a new home.



Investment in our Homes

The overall Regulatory Value for Money metric data 'Reinvestment' is shown below (from analysis by HQN), along with an extract from Coastline's 2019/20 annual accounts showing our performance against the sector. It shows that Coastline's overall 'reinvestment' at 13.00% is almost twice the average.

This metric however, includes new homes as well as existing. Analysis of just investment in existing homes (revenue and capital expenditure) from the Global Accounts 2020 shows that Coastline's average spend per home was £2,114, 3.4% higher than the sector mean of £2,046 (with Coastline ranking 72nd out of 210 housing associations).

Reinvestment %

Measurement of VfM Cost Chain - Efficiency

This metric looks at the investment in properties (existing stock as well as new supply) as a percentage of the value of total properties held

VfM Quartile	Reinvestment %			
	2020	2019	Diff.	Change
Upper	9.15%	7.78%	1.37%	18%
Median	7.00%	6.35%	0.65%	10%
Lower	5.45%	4.30%	1.15%	27%
Average	7.83%	7.07%	0.76%	11%

- Properties Acquired (total housing properties)
- + Development of new properties (total housing properties)
- + Works to Existing (total housing properties)
- + Capitalised interest (total housing properties)
- + Schemes completed (total housing properties) Divided by Housing properties at valuation (Period end)
- + Housing properties at valuation (Period end)
- + Housing properties at deemed cost (period end)

RSH Reference Indicator	Reinvestment %					Sector Median 2018/19	*SW Median 2018/19
	2015/16	2016/17	2017/18	2018/19	2019/20		
Metric 1 - Reinvestment%	14.00%	17.50%	16.80%	17.10%	13.00%	6.20%	6.80%

Property Analysis

We use an asset management system overseen by a dedicated data manager. A range of automated reports and data validation checks are run continuously to ensure accuracy of the core data. With an in-house five year rolling programme of stock condition surveys which started in July 2018 we are able to ensure we have comprehensive stock condition information available to inform management and investment in our assets. At the point of publication, 73.4% of stock had been surveyed in the last five years and the in-house survey programme has been underway for almost three years alongside this, ensuring that by 2023 at the latest all homes will never be more than five years between surveys. Excluding homes built since the start of the programme (this will be surveyed at year five), the progress on the in-house programme is summarised as follows:-

	Due	Complete
Homes	4,163	2,072
Blocks	736	176
Estates and Play Areas	367	233
Garages/blocks	717	675
Sewage Works	11	0
Other	10	0
Total	6,004	3,156

Percentage complete:- 52.56%

Coastline uses an Asset Investment and Viability Model to assess whether a property asset should be retained as core stock or highlighted for potential reinvestment or future disposal. A weighted viability score is based on age, customer affordability, energy performance, value, demand and investment measures. This Model is used prior to any significant investment decision; options appraisals are carried out on all void properties or where investment in excess of £10,000 is being considered.

Communication and Information

Integration internally between colleagues across Coastline alongside external partnerships and positive relationships, all impact and build our reputation. Our involved Customers work alongside Colleagues to form the foundation of customer experience and feeling of living in a safe warm and well maintained home.

The UK Institute of Customer Service research demonstrates that connectivity between these pillars forms the heart of the customer journey and the values promise is now inextricably linked to experience. The values promise and Customer Experience must be in seamless synchronicity.

A successful expectation/delivery model is what leads to true customer engagement and thus genuine and lasting satisfaction, loyalty and advocacy.



Systems and Data quality

These are inextricably linked to our ability to improve customer experience, safety and efficiency of homes. In recent years there has been a focus on the growth of services offered online. Now we need to embed and enhance these for customers and colleagues understanding that technology is always advancing and Coastline needs to remain agile.

Support

In responding to the challenges of Covid-19 we have provided enhanced support for our more vulnerable customers. This has been recognised throughout Coastline and the hardship fund, launched during the pandemic, has enabled a shift in approach and thinking. This will continue, with colleagues enabled and empowered to "Do the right thing" for our customers. Historically, like many social landlords, where a customer has requested it or where access is refused we have isolated the gas or oil supply for safety reasons but this can lead to a long-term situation where there is only portable heating in the winter. Doing the right thing for customers is now about engagement and support, ensuring that the customer has access to some form of heating and hot water in the interim whilst we help them manage and clear debt or, occasionally, change the heating to something which the customer will use even where it is not as good for the environment in the short term.

Building Safety and Digitising safety information

A key element of the emerging Building Safety Bill is the establishment of a duty holder regime and requirement to maintain a 'golden thread' of information throughout the life cycle of high-risk residential buildings.

Whilst Coastline presently has no buildings which fall within this definition, it is open to revision by the government at any time and the Board have agreed that we should follow the spirit of the Bill.

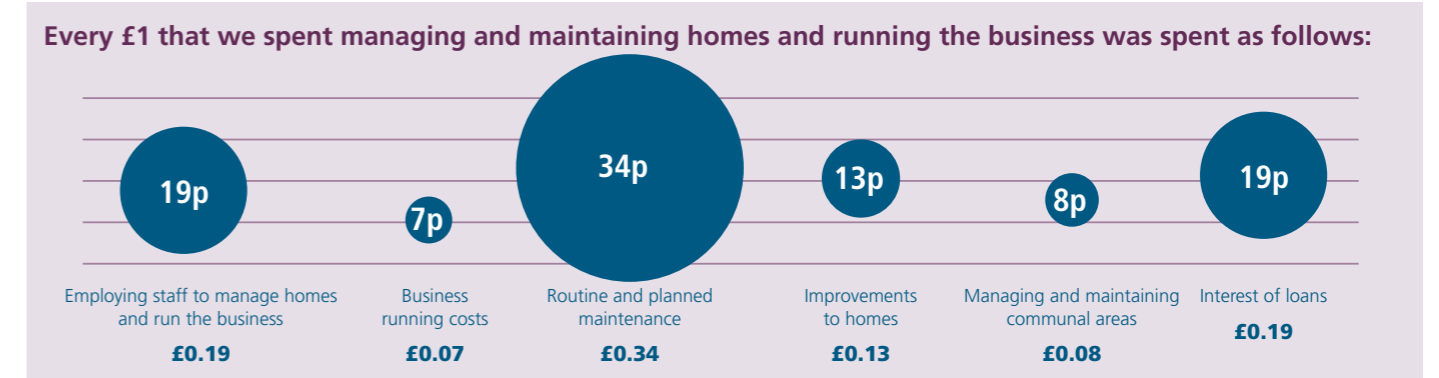
The statutory obligation to maintain the golden thread of information will require digitisation of information and we will continue to develop our IT systems to ensure that they are fit for purpose.



30 Year Business Plan

The delivery of this Strategy is informed through the Stock Condition Survey and is supported by the 30 year Business Plan containing property investment and repairs expenditure of £388 million (at 2021 prices). Long term projections for maintenance and investment costs have been made based on component life forecasts in the Stock Condition Survey to ensure that they are affordable and can be fully funded from agreed budgets.

In 2019/2020



Environmental impact and Carbon Footprint

We have a track record of investing in technologies to reduce the environmental impact of our homes primarily through improved insulation and more efficient heating such as A-rated boilers and air source heat pump systems as well as pioneering ground source communal heating systems.

This has driven a consistent year on year improvement of Energy Performance Certificate SAP score so that we now average 72.34 across all homes which is well above the acknowledged fuel poverty threshold of 69 and is within the equivalent of an average of SAP band C. The average SAP rating in the social housing sector was 69 in 2019/20 (per the English Housing Survey).

A SAP rating is the calculation within an Energy Performance Certificate (EPC) and it ranges from 1 to 100+ for the annual energy cost. Historically the SAP score has been used as a focus for housing providers to measure and compare energy efficiency within their portfolio of homes. We use specialist software to calculate SAP scores where we have no EPC and this also provides an additional confirmation of the carbon footprint of each home. The current estimate for carbon emission from our Carbon Reduction Options for Housing Managers (CROHM) energy profile across all Coastline properties is 2.089 tonnes per home per annum - just above 8600 tonnes total Carbon per year.



Collaboration

We are members of Placeshapers, the national network of community focused social housing providers, who jointly support over two million people with a focus on our work. We are also active partners with Cornwall Council across a range of services. In addition to this we are members of the National Housing Federation, helping to shape national policy as well as working closely with social landlord peers through Advantage South West for benchmarking, procurement and management consistency.



Digital and Personal interaction

Our approach is twofold. Whilst enabling those customers to self-serve that are able to do so capacity is freed up to provide in depth one to one support for those customers that can benefit the most. Options on Broadband and the Internet Of Things (IOT) will be taken into account alongside improving Coastline's skill sets of colleagues with a focus on mobility within geographical areas.

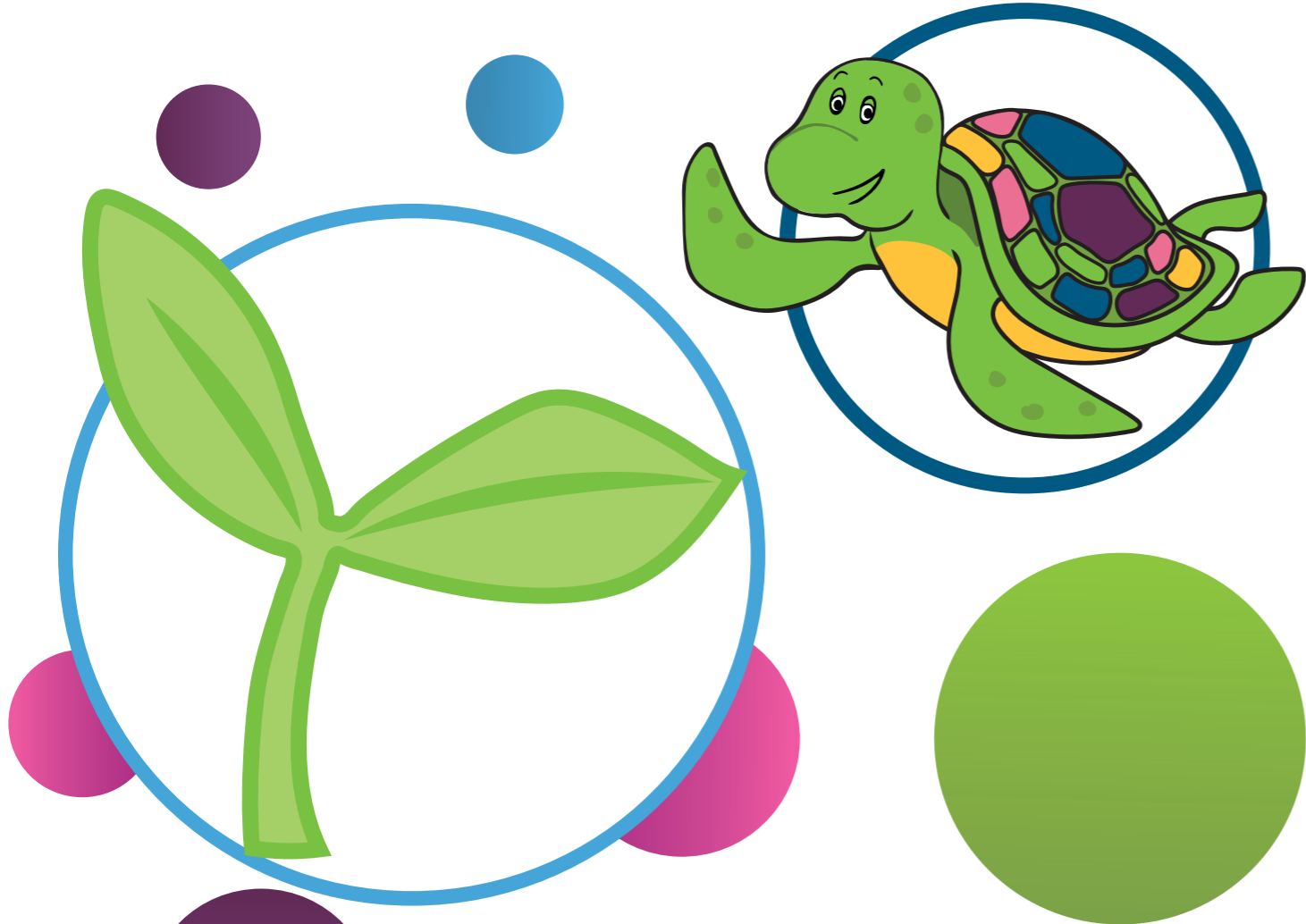
Customer Experience

There has to be ground-up engagement throughout Coastline to secure a brilliant customer experience. Whether it's through the Senior Leadership Team, Operational Managers, Front Line Colleagues or Customer Champions. To be customer centric Coastline will learn from feedback and take into account customer needs in everything that we do. We will learn from good practice and research, making the most of our membership of the UK Institute of Customer Service. Knowledge across Coastline will be developed and enhanced to enable consistent excellent service delivery with appropriate Training and support for colleagues.

Health and Wellbeing, Quality of Life

The next few years will inevitably bring many challenges for our communities, however this brings the opportunity to shape improvements and benefits for our communities. The Covid-19 pandemic has emphasised the importance of access to recreation and quality green space for the health and wellbeing of our communities. We need to work more closely than ever with our communities, leaving no one behind.

Financial hardship has always been deep rooted within many of Coastline's communities and we know it is getting harder for many of our customers. In order to support quality of life our training, volunteering and work skills programmes need to be reviewed and expanded to engage both those that are hard to reach and in particular the younger generation.



Coastline mission and vision



Great Homes, Great Services and Great People

Under **Great Homes** our aims are to provide a range of housing options to meet people's different needs, to invest in new affordable homes, to invest in places and communities, and to play a leading role in delivering Cornwall's climate change action plan.

Under **Great Services** our aims are to listen to our customers and 'do the right thing', to earn and maintain trust, to provide helpful, joined-up services that are easy for all of our customers, and to continue to learn and improve.

Under **Great People** our aims are to support the people that live in our homes and communities, to work collaboratively to maximise our resources, and to build on our positive culture and values, so that Coastline can be a great place to work and volunteer

Our Organisational Values and Aims

Our values underpin everything that we do; from how we work with customers and each other on a day to day basis to how we make long term strategic decisions.



Put our Customers first



Be open, honest and accountable



Strive to be the best



Value each other

Through this strategy, we will develop new services beyond what is normally expected of housing providers, so that we can help customers realise their aspirations. We will deliver these services in the spirit of our values.

Each front line service team have developed a vision that mirrors customer needs and aspirations fed back during consultation on the Coastline Plan 2021 - 2025.

Customers were asked to share, in their own words, answers to the following questions:

- What does 'home' mean to you?
- What does 'caring for the environment' mean to you?
- What does 'community' mean to you?
- What does good customer service' look like?

Customers told us their views which are captured in the word clouds below;



Our vision for 2025

Homes

Our aspiration is for our homes to be “Sustainable, healthy homes and in an environment that is a great neighbourhood, which exceeds customer expectations”

This comes from having the “right property in the right place”, and remembering that it’s always someone’s home, not just bricks and mortar.

Safety, quality and climate change are three strategic commitments for our homes and communities, supported by resilience, growth and finance. This creates Sustainability for the future.



Fire Safety

Fire safety is assured through a Golden Thread with quality data, active engagement and communication with customers.

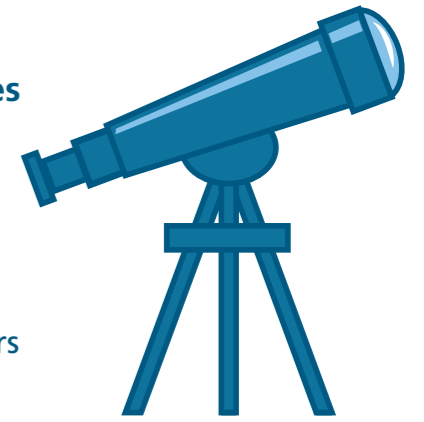
We will apply the spirit of the emerging standards to our homes even though Coastline has no “higher risk” buildings as defined in the current draft Bill. Fire safety plans and measures will be clear and understood by all. A Building Safety Manager will be identified for each flat block and their contact details will be published so they can work proactively with customers.



Building Safety

We will have a clear line of sight from our communities to the Board, strengthening our relationship of trust, ensuring every home is safe and secure.

The customers’ voice will guide and influence us in developing services that meet customers’ needs, ensuring that they all feel safe in their homes. The Building Safety Managers will have an excellent relationship with customers and a robust understanding and knowledge of safety.



Building on our role as Official Adopters of Together with Tenants through our Trust Charter and local commitments, we will increase the role of customers and communities via the Coastline Conversation, being open and transparent in our decisions.

By 2025 Customers will be have confidence that their voices are heard, and that active consideration will be given to their views, however they are expressed, with clear and accessible information provided to customers. We are committed to ensuring that all homes are safe to live in, and will have continued to raise safety standards and to help customers feel safer in their homes.



Compliance

We will continue to be 100% compliant with health and safety obligations:

- Gas safety
- Electrical safety
- Fire safety
- Asbestos
- Water safety
- Lift safety
- Radon

We will seek to exceed minimum and legislative requirements providing assurance to our Board and Customers,

We will ensure high levels of Customer satisfaction with the health and safety of their home.



Our vision for 2025

Carbon Footprint

We will be on the journey to reducing the carbon footprint of our homes and building new homes to new efficient standards.

An Environmental Strategy in place with progress on the carbon reduction of our homes monitored, measured and published annually.

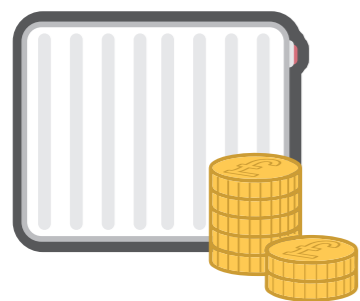
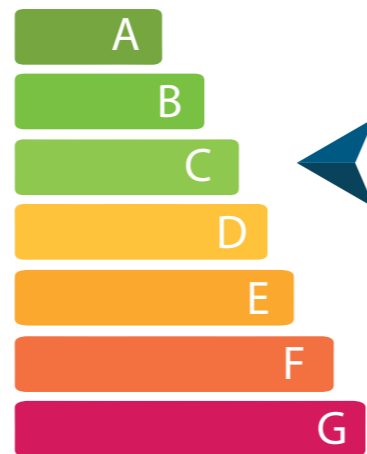


Improvements will include Electric Car/Bike charging options for customers, encouraging customers, staff and partners to use sustainable transport and where possible use digital communication to reduce the impact on the environment. Working with partners and communities we will consider how best to access electric vehicles and charging infrastructure such as community share cars and bicycles.

Energy Efficiency

Our Homes will have a minimum efficiency rating of C (69) with a programme in place moving towards B (81).

The National Housing Federation (NHF) have suggested that to meet government targets the sector needs to aim for SAP 76 by 2030, SAP 81.5 by 2040 and SAP 86 by 2050. (Most new builds are around SAP 83 at present with Passivhaus around 93. The shift the NHF are proposing is to average SAP 86 as the 'sweet spot').



Homes will be free from damp and mould, affordable for customers to heat and maintain their health and wellbeing.

Investment and Viability

Our aspiration is that our customers will know how we are performing, including on repairs, complaints, and safety, understand how money is spent, and can hold us to account.

Ahead of the formal development of the new Decent Homes 2 standard, Coastline Customers have developed their own aspirations of what the standard should be and what they consider to be a modern and decent home. We will be upgrading our homes to meet the new Coastline Decent Home 2 standard.

Coastline 2021 Decent Home 2 standard

To Coastline customers, a decent home is one which:-

- Is healthy, safe and meets statutory housing standards without exception (no refusals)
- Is well maintained with a clear programme for future investment shared with customers
- Has all reported repairs complete within an agreed timescale
- Is affordable but also balances carbon reduction targets with customer affordability
- Meets Energy Performance SAP C but ideally SAP B through improved technology
- Has secure and private outside space to enjoy*, with good storage**
- Has parking for electric vehicles alongside or access to charging points within the community

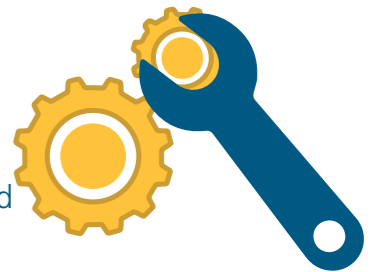
* This may be drying areas, vegetable plots, barbeque areas or play space depending on house type

** This must include bin storage (or communal storage) and wheelie bins

Repairs & Maintenance

Our aspiration is that we complete repairs right first time.

Our blended service offer will reflect the best in modern technology, with our key services available on line, based on customer journeys and real-time feedback, and complemented by a human touch for those who either choose to interact this way, or need a more personalised service response.



Investing in our colleagues and our technology, we will provide the right tools and the right training for our colleagues to deliver services to our customers with passion and commitment.

Our teams will provide quality assurance by setting high standards, consulting with customers, carrying out surveys of completed work, managing contractors effectively and completing regular community inspections.

Re-let homes will have as similar standards as possible to those provided to new build homes, refurbished using high quality materials and contractors. We will also seek our customers' views of their satisfaction with services and change our approach when feedback is provided.



Our vision for 2025

Our Communities

Our customers will be proud to belong to the Coastline family; proud of where they live and help neighbours and others around them to make their community; our communities, great places to live, work, rest and play.

Our Neighbourhoods will be safe and clean providing access to green spaces. By working in partnership with communities, we will help them to prosper, we will assist customers to realise their ambitions and achieve goals that they thought beyond their reach.



The Community Standard was introduced in 2020 and we will continue to work with our customers and the wider communities to identify areas for improvement. Coastline has created an annual investment fund that will be used for improvements that we identify with our customers that will happen for the foreseeable future.

Coastline has already been working towards all of the recommendations of the new White Paper following the Grenfell disaster and this work will continue. We will ensure that over the life of this plan our customers will have access to all of the relevant information about their home and the community where they live. We aim to give our customers transparency about how their rent and service charges are spent, real time information on the progress of any services they have asked for such as repairs or permissions, via our on-line services and we will ensure that information about the communal areas where they live (Grounds Maintenance, Cleaning, etc) is also available.



Our aim is to ensure that our customers have access to all the information they need to make sure they can play an active part in helping us shape our services and investment in the communities where we work.

Technology (Smartline)

We will maximise Smart Tech rollout to deliver;

Linked communities where Customers will be encouraged to form digital communities to communicate, share and learn together. Coastline will also use these forums to help consult on services with customer groups digitally, gaining valuable insights and opinions. We will signpost customers to other partners that can assist those with lower digital skills and help customers build new skills and knowledge which provide better opportunities for personal development and careers.



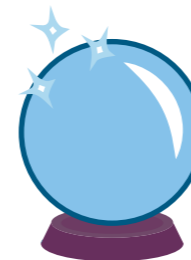
Our teams will be experts in using data which will help prioritise interventions, repairs, support and advice. Colleagues will have high quality equipment to allow them to agile work to provide more flexible services which best suit customer needs.

We understand the importance of technology therefore our preference will be to seek innovative products when replacing assets, which have in-built technology which will help us provide better services. We will use existing and ongoing data to create smart failure reporting to help predict potential disrepair to reduce future repairs, providing opportunities for cyclical maintenance.



Coastline will invest in Smart Controls for heating and other systems which will enable customers to better regulate the internal environment of their home and securely access properties whilst other technologies will help to reduce costs and improve overall wellbeing.

We will build on our knowledge and experience from Smartline to improve the health and wellbeing for our customers. New technology will be installed in properties to ensure that our customers' homes perform to the highest standards with effective use of heating and ventilation. Our systems will provide the opportunity for early interventions backed by automated advice and guidance to help customers better manage their homes and lifestyles.



Our systems will be developed to take into account historic failures of materials and products within planned maintenance improvements to help predict future repairs, thus reducing the disruption caused by product failures and breakdowns.

Supported accommodation will include technology to reduce digital exclusion and encourage participation. Our various supported accommodation will include a range of appropriate technologies, tailored to their use which will enable customers to communicate digitally, improve health and wellbeing, compare and reduce costs, access online information and opportunities to reminisce, keep in contact with loved ones and learn.






Coastline

For more information on Coastline, please follow us on Twitter or like our page on Facebook

 search for Coastline Housing

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