

 **Castlehill Housing Association**

STRATEGIC PLAN

2026 - 2027

 www.castlehillha.co.uk

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2026



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1. Introduction – Corporate Governance and Vision

The purpose of this document is to consider the Association’s strategic direction for the next two years. Our traditional approach to strategic planning is to use a three-year cycle, with updates in the interim as required to reflect changes in our operating environment. This plan represents a refresh and update of the 2023-25 document for a shorter time period to facilitate review of our strategic planning approach.

This Strategic Plan recognises the challenges faced by the Association in the context of the wider economic situation in 2026 and beyond. Levels of inflation and interest rates together with high energy supply costs, contractor costs and a squeeze on public spending all impact on Castlehill as a business, as well as the pressures these factors bring on the household incomes for people, we provide services to. We also recognise, however, that such challenging times also emphasise the importance that high-quality affordable housing and supportive services have in ensuring the most vulnerable in society have a safe and secure place to live.

Castlehill has a simple group structure with Castlehill Housing Association, a Registered Social Landlord (RSL), as the parent organisation with responsibility for setting the strategic goals and direction for the organisation. Our subsidiaries are: Castlehill Housing Trust (CHT), a charitable company that provides specialist accommodation options for people with a range of disabilities including those with high-level support needs and Castlehill Solutions Ltd (CSL), a non-charitable company that manages our Mid-Market Rent properties. Neither subsidiary is designated as an RSL i.e., a Social Landlord registered with the Scottish Housing Regulator. Further details of the activities of our subsidiaries are given later in this plan document.

Castlehill is proud of the achievements of the organisation since it was established in 1970. We look forward to the future by building on our successes and ensuring we move with the times without losing the values that have served us well. We are an organisation that is of a scale to be a robust business, but not so big as to be remote from the people that we house and provide services for.

Our Vision:

“To be recognised as a leading provider of high-quality affordable homes in North-East Scotland and as an organisation that cares about people and communities”

Castlehill Housing Association has clear Core Objectives, detailed below, and this Strategic Plan underpins our approach to achieving these objectives over this period. This document also highlights a number of specific objectives we will strive to achieve in implementing our strategy.

We recognise that external factors such as Government policy and legislation, funding and the wider economic climate all impact on our ability to deliver our objectives. We also recognise that the requirements of regulatory bodies such as the Scottish Housing Regulator, OSCR and the Care Inspectorate as well as the Strategic Planning role of Local Authorities help to determine the working environment of the Association. Within that context, this document aims to express the direction the Association wishes to take and to define the activities we wish to be involved in.

1.1 Association Objectives

- To provide high quality, energy efficient, affordable housing, and a responsive and personal housing management and property service.
- To provide appropriate services to sustain independence and quality of life.
- To contribute towards sustaining our communities through providing housing and associated services.
- To be recognised as an excellent employer and values driven organisation.

This plan aims to provide over-arching direction but the ongoing implementation of our strategic approach relies on various other policies and plans:

- Financial Forecasts and Projections
- Self-Assurance Evidence Documents
- Risk Register
- Internal Audit
- Operational Policies and Procedures.

The 2026-2027 plan rolls on from previous documents and reflects outcomes and ideas arising from strategic planning events attended by the Association's Management Committee and senior staff, as well as ongoing input from CaRTO, our registered tenant group.

1.2 Management Committee and Governance

Plan Objective 1 – We will ensure that we maintain the range of skills, knowledge and perspectives on our Management Committee to promote continued good governance of the Association.

The Association has had a strong Management Committee over the years, with members committed to the Association's objectives, and in particular the provision of quality housing and support work for more vulnerable members of the community. The Committee has also had a good range of expertise, which is essential as the work of associations becomes ever more complex and challenging.

Castlehill reviewed our Committee Procedures and Standing Orders in September 2024. The review ensures that our sub-committee structure remains fit for purpose and reflects the operational requirements of the Association. Following this review, our sub committees remain:

- Finance Audit and Risk.
- Corporate Services

All matters out-with the remit of the sub committees are considered by the full Management Committee, including Housing and Property and Development.

Castlehill adheres to the model Codes of Conduct for Staff and for Governing Body members that have been published by the SFHA. The Association has a programme of review and evaluation for Committee members to ensure that their contribution to the work of Castlehill is fully recognised and supported and to help inform training needs that will keep members up to date with all current governance issues and requirements. The Committee review process also serves to give feedback to members on the effectiveness of their contributions and to provide a “skills audit” that identifies any potential weaknesses across the Committee as a whole that need to be addressed and to inform succession planning. Castlehill recognises that recruitment of voluntary Committee members is a challenging issue and acknowledges the importance of a knowledgeable and motivated Committee with the full range of skills to oversee and direct our work.

The Management Committee has a central role in the self-assurance process and ensuring our compliance with the Regulatory Standards published by the Scottish Housing Regulator. We will ensure that our Committee has the skills, knowledge and training to effectively lead and direct the Association and to play an appropriate role in the production of the Annual Assurance Statement.

Tenant/customer involvement at Committee level remains a priority and we have had some past success with Committee recruitment in this area. It is intended that work being done to encourage involvement via our Registered Tenants Organisation will continue to assist with this aim.

Historically, Association membership levels have remained fairly low and this is an area we will continue to try to address on an ongoing basis, particularly through encouraging tenants, sharing owners and other stakeholders to consider becoming members of the Association.

1.3 Organisational Structure

Our Senior Management Team consists of the Chief Executive, Director of Finance & Corporate Services, Director of Housing Services and Director of Property Assets. Each of the departmental Directors has responsibility for the full range of functions within their department.

Our staffing structure is designed to align with the committee structure to give clear lines of reporting ensuring appropriate scrutiny and good governance of the Association.

1.4 Risk Mitigation Approach

Plan Objective 2 – We will continue to ensure that our risk management controls are always relevant and fit for purpose.

The Association recognises that risk management is central to good governance. Castlehill’s approach to risk management aims to ensure a co-ordinated and proportionate response to risk across the organisation and we have a regularly reviewed risk register established confirming the controls in place to mitigate each identified risk. The Association has generally taken a conservative approach to risk, giving a high priority to maintaining a sound financial position that protects the

interests of our tenants and other customers. The Senior Management Team takes operational responsibility for risk management with responsibility for overseeing the risk management framework delegated to the Finance Audit and Risk Sub-Committee by the Management Committee.

The risk register is based on “Red, Amber, Green” scales with ratings based on likelihood and impact of any identified risk. Reviews are on a six-monthly basis.

Our approach to risk management is underpinned by the role of Internal Audit in giving assurance that our policies and practices are robust and compliant and identifying areas for improvement. This role is currently undertaken by Wylie Bisset, under contract until 2028.

1.5 Business Continuity and Critical Incident Management

Responding to the impact of the Covid pandemic and extreme weather events demonstrated the value of business continuity planning and of the Critical Incident Management Team in co-ordinating the response and communications, both externally and within the Association. Our Business Continuity and Emergency Response Plan was renewed in 2025. This comprehensive document sets out our strategy for addressing any incident that significantly impacts on our operations or service delivery across the full range of functions. During the 2026-27 period we will monitor how we respond to any incidents and continue to take a “lessons-learned” approach to inform future strategy.

2. Core Values, Culture and Corporate Issues

Castlehill Housing Association is a registered charitable organisation. The Association has a long, successful, track record in the provision of housing and associated services. Our current housing stock includes general needs properties, amenity, independent living and very sheltered housing. We operate across three Local Authority areas: Aberdeen City, Aberdeenshire and Moray. Through our subsidiary, Castlehill Housing Trust (CHT), we provide specially designed housing for people with particular needs. The bulk of our stock is for affordable rent, but we also have a number of shared ownership properties. As of 2026, we currently own and manage over 2000 properties and around 9,000 households are registered on our Choice Based Lettings register, These Homes, seeking housing. We have had a non-registered (i.e. not a Social Landlord registered with the Scottish Housing Regulator), non-charitable subsidiary, “Castlehill Solutions” (CSL), to enable us to carry out activities that are complementary to the core objectives of Castlehill but could not be done by the parent charitable Company. CSL leases properties from Castlehill HA to provide Mid-Market Rent tenancies. There are 28 such properties in 2026.

In addition to our core activities as a registered social landlord, Castlehill also manages Aberdeen Care & Repair, undertaking a range of services for older and disabled people throughout the city.

2.1 Our Values

Castlehill Housing Association Our Values



Castlehill values are based around the headings in the chart above. These values help us to ensure that our people are the right “fit” for Castlehill – that their ways of working and behaviour are aligned with the culture of the organisation. This assists us to work together to deliver our objectives and ensure our customers receive consistently high-quality services.

The Association believes that quality services can best be delivered by ensuring that, as far as possible, front-line staff build up direct relationships with tenants or other service users.

Housing and Property Services staff each provide a service to a distinct group of properties. In this way, they get to know their tenants, and deal with the full range of issues that may arise during a tenancy. Housing Support staff from the Key Project work with individuals who need additional support, and to be effective it is essential that trust is built up between the support worker and tenant.

In our Independent Living and Very Sheltered Housing, the on-site presence of scheme-based staff is central to building relationships and keeping people safe and secure in their own homes.

Care and Repair staff provide a service which is based on home visits, primarily to older and disabled residents across a range of tenures. They aim to provide a holistic service which can address ‘quality of life’ issues, as well as assisting with repairs, adaptations and improvements to their home.

2.2 Independence

Over more than five decades, the Association has pursued a distinctive identity and culture. We have developed services based on areas of expertise and experience, for example, our work with older people initially in sheltered housing led naturally to the development of Care and Repair services for older and disabled owner-occupiers. We have continued to promote a caring and supportive ethos in the work we do, taking business development opportunities based on our perceived strengths and areas of expertise. Examples of this include our Key Project, which has now been successfully providing a wide range of housing support for more than 25 years and bringing Castlehill Housing Trust within Castlehill. A crucial factor in the transfer of the Trust was our shared ethos and values.

Our Management Committee wishes to see Castlehill continue to build on past success and have a long future as a strong independent organisation.

- We are well respected by local partners.
- Our tenants and other service users regularly report positive levels of satisfaction with our services.
- We have a strong financial management framework, and we have always been prudent when evaluating risks and managing our finances.
- We have favoured an approach of steady, measured growth where appropriate and developed a stable organisation with committed and motivated staff.
- We have a clear governance structure, and a strong, supportive Management Committee who are committed to our objectives.
- We have established a group structure with parent and subsidiary companies allowing us to undertake a range of activities contributing to our overall aims and objectives.
- We are financially viable, but also aware that we must continually take steps to control our management and maintenance costs, target available resources correctly and demonstrate efficiency across all areas of the business.
- We recognise the priority of delivering front-line services and will continue to promote efficiencies in staffing and other costs across the Association by utilising appropriate technology and ICT systems.

For all the above reasons, we consider our work can best be delivered by an independent Castlehill, provided that we continue to focus on managing our costs as well as delivering a quality service. We see no conflict between retaining an independent organisation whilst working with partners to deliver on our objectives, as appropriate.

The sector in North East Scotland consists of a limited number of regional and national RSLs rather than many smaller community-based Associations and we view the retention of independent organisations as a healthy situation enabling both customer choice and benchmarking to continually improve services.

2.3 Partnership Working

Partnership working has always been important to the Association and enabled us to bring together the complementary skills of organisations. We have many examples where we have provided accommodation, and our partner voluntary organisation provides the support and care. We work closely with local authority and Health & Social Care partners in areas such as strategy and service development.

North East Scotland has a successful track record of partnership working between local RSLs and Local Authorities on a variety of projects., NETRALT (joint tenant and landlord group) and These Homes North East Scotland, our Choice Based Lettings system. Castlehill will continue to pursue opportunities to work with partners to deliver on our objectives.

Castlehill is an active member of the Scottish Federation of Housing Associations and RIHAF (Rural Housing Forum) and this provides an opportunity to work with partners in the wider sector and influence policy and good practice.

2.4 Opportunities

Through the period of this Strategic Plan, the Association will continue to consider opportunities for providing new developments or services which are in accordance with our Core Values and Culture. We recognise the need to embrace change in order to meet the aspirations of those who we house and who use our services and the need to be adaptable to changes in our operating environment.

2.5 Human Resources - Our Staff

Plan Objective 3 – We will continue to invest in our people through training and development opportunities

We are proud of our highly committed and skilled staff and the work that they do.

We are a significant local employer with around 100 staff in a variety of full and part-time roles at locations throughout the North-East.

In the foreseeable future, we expect that remote working and digitisation will continue to be key aspects of our people strategy. We will continue to support staff to achieve work life balance through our approach to remote and flexible working, ensuring our facilities, systems and performance management support these activities. We will use our appraisal process and training needs analysis to identify ways we can support staff to develop digital skills in addition to the specific skill requirements of their role. We will continue to offer a wide range of training and development opportunities to our staff as part of an attractive conditions of service offer that assists with recruitment in a competitive market.

We recognise wider society challenges around mental health. We are committed to supporting staff and will do this through our Employee Assistance Programme and using reporting data from this and a range of other feedback mechanisms to inform our Stress and Wellbeing Policy. All our staff have access to our People HR package and Learning Management System providing training and development resources and information to manage their role at Castlehill.

2.6 Pensions

Castlehill is a member of the Social Housing Pension Scheme (SHPS) administered by The Pensions Trust (TPT).

In 2019, we closed the previously offered Defined Benefit (final salary) scheme to instead offer the TPT Defined Contribution (DC) scheme to all employees who wish to join the scheme and benefit from Castlehill employer contributions.

The TPT DC is Castlehill's auto enrolment scheme.

The Association will continue to take the necessary steps to provide for past deficit contributions in respect of the Defined Benefit scheme.

2.7 Office Facilities.

Plan objective 4 – We continue to consider our office requirements to deliver the best value for Castlehill and ensure the needs of our staff and Committee members continue to be met.

The Association owns office accommodation at 4 Carden Place and nearby 7/11 Waverley Place, Aberdeen. In 2024, we relocated all office-based staff to Carden Place and put Waverley Place on the market for sale. Carden Place comprises a mix of open plan and individual offices, small meeting room, staff room and kitchen, and public reception area with interview room. Public areas have ramp access and disabled toilet facilities and there are car parking spaces to the rear of the building.

Carden Place will meet our office requirements for the foreseeable future, but we will continue to review our requirements based on working patterns and access to our services for tenants and others.

The current market for sale of office premises in Aberdeen remains poor and during the 2026-27 period we will consider all available options to expedite the sale of Waverley Place, given the ongoing costs of owning and maintaining the property.

2.8 Health & Safety

Plan objective 5 – We will continue to meet all our obligations on relevant Health & Safety requirements.

Compliance with all relevant Health & Safety legislation is an integral part of the organisational culture at Castlehill, both in terms of the working environment for our staff but also for those living in our properties.

As Associate members of Employers in Voluntary Housing (EVH), Castlehill utilises their Health & Safety Control Manuals as the template for our approach in our role as employer and landlord and has an active Health & Safety Management Group to oversee implementation and monitoring.

The EVH Health & Safety guidance has been developed with the specific needs of our sector in mind and gives Castlehill the tools to implement a comprehensive policy and management system to achieve legal compliance.

Castlehill has a significant number of staff who undertake lone working and operates monitoring systems through Peoplesafe Lone Worker Protection.

2.9 Corporate Compliance

Plan objective 6 – we will ensure corporate compliance in line with our responsibilities across the range of regulated matters and legislation.

The Association operates in a highly regulated environment and we wish to promote a culture of compliance to ensure we meet all our regulatory and statutory obligations. Castlehill has a designated internal compliance resource and we will ensure that the Association meets its compliance responsibilities in relation to:

- Scottish Housing Regulator (SHR)
- Care Inspectorate
- Office of the Scottish Charities Regulator (OSCR)
- Scottish Social Services Council (SSSC)
- Financial Conduct Authority (FCA)
- Companies House
- Financial Institutions
- Government Agencies e.g. HMRC or Scottish Government
- General Data Protection Regulation (GDPR)
- Freedom of Information law (FOI)
- Information Commissioner's Office (ICO)

2.10 Customer Complaints

The Association uses the Model Complaints Handling Procedure published by the Scottish Public Services Ombudsman (SPSO). Castlehill recognises that complaints give us valuable information that we can use to improve customer service. The complaints procedure allows us to formally address customer dissatisfaction and may help prevent similar problems arising in the future. Customer complaints give a useful first-hand account of the service user's views and experience and can highlight problems we may otherwise miss.

Our strategy aims to get things right first time or, where things have gone wrong, resolve complaints at the earliest possible stage. Castlehill recognises the importance of handling customer complaints well and has a designated resource in our Compliance Advisor to address the escalation of formal complaints. In accordance with the SPSO model, all complaints are recorded and monitored, and we ensure that customers are aware of their right to complain and how to access the procedure.

2.11 Customer Participation and Communication

The Scottish Government's "Social Housing Charter" (revised 2022) outcome on participation states:

Social landlords manage their business so that:

- tenants and other customers are offered a range of opportunities that make it easy for them to participate in and influence their landlord's decisions at a level they feel comfortable with.

Integral to the 'personal service' approach is involving users of our services in shaping how these services are delivered. The Association recognises that customer feedback and participation are vital in assessing our performance and identifying improvements in how we work. We will actively promote a culture that values the contribution users of our services can make to Castlehill.

The Charter also states that:

Social landlords manage their business so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

Castlehill employs a wide range of communication methods including our website, MyHome tenants portal, email, text messaging, newsletters, meetings, tenant's handbook, service information brochures, registered tenants organisation, scheme meetings, annual charter report and tenant satisfaction surveys, for example.

We recognise the importance of good internal communications towards the successful functioning of the organisation, particularly given the geographical spread of our staff and number of lone workers.

We have a specialist resource in our Communications Officer to support the improvement of communication, both inside and outside the organisation, and further develop key areas such as our website, customer portal and Sharepoint staff and Committee site.

2.12 Equalities and Diversity

Plan Objective 7– We will record and monitor our performance in relation to equalities issues and ensure we use collected data to take account of equalities issues in our decision making and service delivery.

The Association is committed to the promotion of equalities and to combating discrimination, direct or indirect in all areas of our work. Our Equalities, Diversity and Inclusion Policy was renewed in 2024 and will be further reviewed in 2027.

The Association is committed to complying with current anti-discrimination legislation, regulations and good practice.

We aim to ensure that in all our policies and decision making there is no unfair discrimination on the grounds of gender, marriage or civil partnership status, age, ethnic origin, religious belief, sexual orientation, disability or any other relevant ground.

We aim to make our services as accessible as possible and will endeavour to provide information in appropriate forms for those requiring it.

Our approach to Equalities aims to ensure we can achieve the outcome stated in the Scottish Social Housing Charter:

Social landlords perform all aspects of their housing services so that:

- they support the right to adequate housing
- Every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and other services.

3. Key Strategic Issues

3.1 Financial and Audit Issues

Plan objective 8 – we will ensure the financial viability of the Association by appropriate forecasting and financial business planning.

We have in place an effective internal audit process that meets the guidelines set out in the SFHA's Internal Audit Guidance updated in June 2021. The internal audit remit is agreed in discussion

between our Finance, Audit & Risk Committee, Senior Management Team and Internal Auditor. The plan is agreed in principal for a 3 year term and reviewed each year depending on business need to ensure we maximise the benefit of the process. The plan covers a wide range of functions performed by the Association, concentrating on higher risk areas and provides stakeholders with reassurance that procedures and controls are operating as they should within the Association. In addition, the Committee ensure that the recommendations raised from the work of the internal auditors are implemented in a timely manner to improve standards.

In terms of external audit, this function is carried out by Anderson Anderson & Brown LLP. We will conduct a procurement process for a new audit provider in 2027 as AAB reach the end of contract. . In recent years the management letter issued at the end of the external audit has not contained any control weaknesses and demonstrates Castlehill's strong control environment. This is supported by regular dialogue and opportunity for challenge between the Committee and the external auditors. The effective operation of the internal audit function and reassurance gained from the external audit process provides significant evidence as part of the Annual Assurance Statement.

5 and 30 year forecasts are produced using a sophisticated model developed by Arneil Johnston, a leading consultant in the Scottish RSL industry. The long term forecast allows us to model alternative scenarios to monitor our financial viability under various assumptions and ensure we can comply with our lending covenants with sufficient headroom. These forecasts are approved by the Finance, Audit & Risk Committee and are submitted annually to the Scottish Housing Regulator.

The leading assumption for the model is the current inflation rate, measured as CPIH, and the rate above inflation set for the annual rent increase. In recent years the above inflation variable on rents has fluctuated between zero and 1.5%. We must ensure that sufficient income is received to cover our operating costs, ensure we can meet our compliance obligations, commit to our planned maintenance programme and are able to service our debt.

In our financial modelling and decisions, we will ensure that the Association remains viable and robust to meet all our obligations whilst continuing to provide housing that is affordable to live in taking account of both rents and household running costs.

3.2 IT Systems & Digital Services

Plan Objective 9 – We will operate our IT systems and infrastructure to ensure they remain fit for purpose and take advantage of technology to maximise efficiency of operation and improve services for tenants.

Castlehill recognises the importance of IT and digital technology to the successful operation of our business and the need to ensure that operating systems remain fit for purpose, meeting the needs of the organisation and our customers.

The Associations IT systems are now cloud based, with Windows Servers being phased out and our integrated housing management system is currently Aareon Homemaster, covering finance, rents, repairs, planned maintenance and tenancy management. Tenants can manage their tenancies at a

time and place that suits them using the Myhome tenant's portal, where they can review their rent account, make payments, update their details and report repairs.

Identification of further integration is ongoing to support further efficiencies between systems.

We use SharePoint, as a shared document repository allowing access for all staff, including those outside the main offices, and Management Committee members to access Committee papers and documents such as the Code of Conduct, for example. We have continued to develop our SharePoint site as the key resource for staff giving access to current news, to the HR portal and to key documents, such as Health & Safety Manuals for example, across the full range of functions. We utilise electronic document storage, providing significant savings as paper documents do not need to be stored, we use less paper and printing facilities, and documents are available to all staff regardless of location. We operate I-Mail as a way of reducing postal and printing costs wherever possible.

Staff have access to more mobile technology to support them to complete tasks when out of the office, visiting schemes, with Housing Officers and Property Services Officer using data enabled tablets and Scheme Co-ordinators having mobile phones. This is in addition to all staff having a laptop.

Our IT support services and infrastructure maintenance are provided by Zenzero , who were appointed following an comprehensive procurement exercise.

To assist in good governance and Committee recruitment, we have invested in technology that allows Committee meetings to be conducted in hybrid mode either "in person" or remotely. This technology is also used to facilitate a range of other meetings to encourage a more efficient use of time and resources.

We recognise the importance of cyber security and have introduced MFA (Multi-factor Authentication) across the full range of IT access. We have a comprehensive and ongoing training programme around cyber security and regularly carry out testing of compliance to ensure staff have the tools to spot malicious or suspect emails and other communications. The Association has successfully gained Cyber Essentials accreditation in January 2026.

3.3 Asset Management

Plan Objective 10 – We will implement the key aspects of our Asset Management Strategy to ensure we make best use of the property assets we have.

Castlehill has in place a formal Asset Management Strategy adopted in 2024 and covering the period to 2029.

The Association has always given a high priority to maintaining a high-quality housing stock and ensuring it meets changing standards and expectations of our tenants. Maintaining and ensuring best use of our housing stock and other built assets is increasingly important as these assets get

older, with a significant proportion of our stock built before 1990 and now, therefore, more than 30 years old.

Property Maintenance is also an increasingly challenging issue due to rising costs in materials and contractors and high capital costs of some new technical solutions relative to the benefits to tenants in delivering savings, particularly given exponential rises in domestic energy costs.

The purpose of our Asset Management Strategy is to set out the framework for our approach to managing our property assets in order that we achieve our aims and objectives both in the short and long term. It concentrates on the things that matter most to Castlehill and that allow us to make the best possible use of the assets we have.

Key aspects are:

- Property information – detailing our stock profile.
- Stock Conditions – we are undertaking a full Stock Conditions Survey in 2026 and maintaining the information generated by this will be key to our approach to Asset Management during the period of this Strategic Plan and beyond.
- Fabric first approach – targeting measures to reduce heat loss and energy consumption.
- Retrofit – challenges of bringing existing stock to Net Zero standards.
- Legislative compliance – outlining specific statutory and safety obligations that ensure we minimise risks to tenants and the Association and maintain our buildings as safe and attractive places to live or work e.g. Fire Safety, Asbestos, Damp & Mould, Legionella, Gas and Electrical safety.
- Housing Standards and Energy Performance – SHQS Compliance, The Energy Efficiency Standard for Social Housing (EESH and EESH2), technology and advice relating to energy use and performance, carbon emissions reductions.
- Renewable technology – initially targeted at “off gas” areas to access innovative solutions and funding streams to deliver efficient affordable solutions for our tenants. Access to Net Zero and ECO funding.
- Future Technologies – to address the carbon reduction agenda and moves away from fossil fuels such as gas in the near future.
- Options for participation in community energy schemes and district heating.
- Additional services such as Electric Vehicle charging
- Demand and Delivery – empty property and voids management, letting standards, housing demand, factoring service delivery.
- Challenges for Future Property Use – identifying challenging stock and specific issues and solutions.
- Options for re-provisioning, modernising, or replacement of existing stock with new builds.
- Opportunities for joint and sector wide procurement to drive down costs and achieve economies of scale in retrofit programmes.
- Maximising all external funding available to support retrofit and upgrading works

3.4 Void Properties

Plan Objective 11 – we will address the issue of void properties and develop innovative approaches to re-letting available homes.

The Association recognises that there are continuing challenges regarding the re-letting of empty or “void” properties.

In addition to increased turnover, Castlehill also has significant issues with low demand properties in more remote rural areas.

As well as rent loss through voids, the increased numbers also impact on maintenance budgets for void repairs exacerbated by increasing costs of materials and contractors.

A targeted approach utilising Housing and Property services teams to minimise the period properties are void has been adopted with new targets implemented. We will continue to monitor performance during the plan period.

3.5 New Housing Development

The Association recognises that we do not have unlimited capacity to fund new development and, therefore, must target our resources where they can have the most impact in delivering our aims and objectives. At our 2026 Strategic Planning Day, the Committee emphasised that they wished Castlehill to continue to develop new build property but recognised that this must be subject to clear viability assessment and contribute positively to the overall financial position of the Association.

Castlehill has a track record of building within smaller rural settlements where a relatively small development can have a significant impact on the community. It is clear that small rural schemes have a higher development cost and in considering our overall development strategy the lower internal rates of return and longer payback periods for these developments can be balanced against larger urban Section 75 schemes where a lower cost per unit can be achieved to construct a sustainable overall programme.

New Build Completions and Sites

Location	Type	Units	Completed
Golden Knowes, Banff	General Needs Houses 5 Properties leased to CHT	29	January 2021
Deers Den, Kintore	General Needs Flats	24	February 2022
South Road, Inch	General needs Terraced Houses	10	October 2022
Eigie Farm, Balmedie	TBC	150 Units (225 for whole site)	TBC

We work with Local Authority partners in Aberdeen City and Aberdeenshire in delivering on their strategic objectives, Local Housing Strategy and implementing their Strategic Housing Investment Plans (SHIP). Much of our more recent development activity has been based around Section 75 delivery of the affordable housing elements of larger sites of housing for sale by local contractors, although our scheme at Deer's Den, Kintore was developed on a site in our ownership by a more traditional procurement process of competitive tendering.

At a local level, Aberdeen City and Aberdeenshire Council have produced a joint Housing Needs and Demand Assessment that demonstrates a clear shortfall in the supply of affordable housing and a growth in the level of net housing need in both housing market areas.

Castlehill is committed to playing our part in meeting needs and the following will be key to taking this strategy forward:

- Continue to work with local authority partners in their strategic role in setting investment plans through the SHIP. Increasingly local authorities are keen to ensure that all development opportunities are realised and are taking a more strategic and proactive approach to their delivery. To this end Castlehill needs to be clear on its capacity to take on new development opportunities.
- Castlehill has a large land-bank site at Balmedie that Aberdeenshire Council considers a priority for development and funding and is suitable for mixed tenure schemes and it is anticipated that this will be taken forward in partnership with other local RSLs, the Council and private developers.
- Work up plans with individual developers on "Section 75" sites in conjunction with local councils in their strategic and enabling role.

- Along with other local RSLs, we recognise that working together on future development opportunities is key to finding a model that can deliver. There is a clear willingness amongst local RSLs to take this issue forward and collaborate on projects for mutual benefit.
- Needs and Demand Assessments have also identified issues around an ageing population with Aberdeenshire predicting the highest proportion of population over retirement age in Scotland. Given our specialisation in housing older people, the Association would be ideally placed to consider specific provision for this client group.
- While we will aim to maximise the provision of housing for affordable social rent we will consider mixed developments incorporating an element of MMR and also schemes without an element of social rent where suitable needs, demand and sites are identified that make this the viable option.
- To monitor the requirements of housing for people with particular needs and the ability of Castlehill to develop these on behalf of our subsidiary, Castlehill Housing Trust.

3.6 Capacity to Develop

Plan Objective 12 - Our strategic aim is to restart a new build programme when this can be done in a financially sustainable way.

The Rules of Castlehill HA cap the borrowing capacity for the organisation at £40m. As of 2026, we have £25.6m of outstanding loans, comprising 34 individual loans, spread across a number of lenders. In terms of outright borrowing capacity there would appear to be capacity to increase our borrowing in the short term.

The position on access to funding remains encouraging, with many Banks keen to support the Social Housing Sector. We are also seeing the emergence of borrowing specifically aimed at supporting Housing Associations to address decarbonisation and environmental initiatives. We intend to explore these options to assist us in addressing issues raised in our Asset Management Strategy.

There are covenants associated with all our loans that are reported on to the respective banks and these covenants differ for each of our principal lenders. We have been fortunate to be able to operate well within the covenant limits set by each of our lenders.

In terms of our capacity for development in the short term, the interest cover covenant is likely to be the greatest restriction. At present we have a significant imbalance towards variable interest rates on our loans making us susceptible to increases in Base or Sonia interest rates. During the period of this plan, we will take steps to address this issue, subject to availability of suitable fixed rate finance. For any new development that requires us to seek additional loan finance to supplement Government HAG funding, this will add to our interest burden. In addition, the new borrowing is likely to add to the interest cost in advance of the incremental rent increase during the period of the build process. Any new build projects will be subject to greater scrutiny on a stand-alone basis to ensure we can meet the debt service requirements associated with any new borrowings. In addition, we will ensure that they are financially viable in terms of overlaying any new developments into the full long term projections model.

Castlehill has sufficient unencumbered stock to act as security for any new lending and as above has an £14m capacity under the restriction in our constitutional documents. However, we acknowledge that we are operating in particularly challenging economic times and any new development will require detailed scrutiny to ensure it does not increase the pressure on the interest cover covenant and cashflow.

3.7 ESG – Environmental – Social – Governance

Plan Objective 13 – We will further develop our approach to ESG.

During the plan period, Castlehill will consider how we approach our environmental impact across all aspects of our business. We recognise the benefit that a positive approach to ESG can have on our stakeholders and communities. In the context of attracting funding and investment ESG is increasingly important in influencing financial support. This ties in clearly with the Scottish Government Housing to 2040 strategy and the focus of the Scottish Housing Regulator on sustainability, as well as addressing the contribution we can make to the climate change and net zero agenda. Castlehill published our first ESG report in 2026 detailing our approach and successes to date.

We will consider how Castlehill can meet the Sustainability Reporting Standard for Social Housing, taking account of factors such as affordability, building safety and quality, supply chains, governance and wellbeing of staff and service users.

3.8 Procurement of Goods and Services

To ensure compliance with the Procurement Reform (Scotland) Act, 2014 and Public Contracts (Scotland), 2015, the Association has a comprehensive procurement policy that was full revised and updated in 2025.

As well as ensuring compliance, this policy allows for joint opportunities for procurement locally that can deliver economies of scale and resultant savings to partner RSLs. For example, we have in place a Framework Agreement, jointly procured with Grampian HA and Langstane HA, for provision of construction consultancy services including architects, quantity surveyors, structural engineers and building surveyors as well as a jointly procured contract for electrical safety inspections.

Castlehill has developed its Procurement Strategy with the overall goal of attaining value for money and being able to demonstrate good governance and accountability in relation to spending of our funds. In 2022, our Internal Auditors undertook a review of our approach and procurement activity and awarded the highest rating of “strong” in this area.

Significant procurement activities in the plan period include tendering for external audit services.

3.9 Rural Housing.

Plan Objective 14 – We will continue to work to provide appropriate housing options and services to rural communities.

The Association has a long successful track record of providing housing in rural communities. We recognise the vital role affordable housing plays in community sustainment with knock-on effects to local schools, employment, businesses and amenities.

Further provision of new affordable housing in rural areas is affected by the higher costs of building and availability of sites in suitable locations. This is exacerbated by the issue of scale where larger developments are simply not possible or indeed needed. We recognise the impact a small scale development can make on a community and will continue to seek innovative solutions that could deliver in rural areas. Castlehill is an active member of the SFHA Rural and Islands Housing Association Forum (RIHAF). We will continue to work with partners to develop ideas and seek alternative funding streams that could make further rural developments viable.

Regardless of the wider issues relating to rising energy costs, we are acutely aware of the particular issues around “fuel poverty” in rural areas without access to mains gas and will continue to pursue innovative solutions, accessing available funding to install renewable technologies. We have installed these new heating technologies at our rural sheltered housing in Fettercairn, Finzean, New Deer, Braemar, Tarland and Echt. We have installed solar PV panels in many of our rural schemes to help reduce tenants’ energy costs. Additionally, we will consider participation in community energy schemes, where this may benefit our tenants and enhance our housing stock.

3.10 Providing Housing for Varying Needs

Plan Objective 15 – We will continue to provide appropriate services and to deliver support under sustainable models based on the needs and aspirations of tenants.

The Association remains committed to directly providing tenancy support services but adjusting how we deliver services recognising changing needs as well as budget constraints.

The Key Project – our staff team provides a total of 56 hours of housing support per week in Aberdeen City and Aberdeenshire. Castlehill recognises the vital role in helping the most vulnerable tenants sustain their tenancies. A varied range of support tasks is undertaken, with the needs of the individual paramount, and with the overall aim of sustaining a successful tenancy.

Independent Living Service - Castlehill has developed a more sustainable model to provide housing for older people. This service is based around an enhanced Housing Management service and is provided in all three local authority areas that the Association operates in. A Scheme Co-ordinator is based on-site at 21 individual schemes.

The development of a new model in our Older Peoples Housing is closely aligned with our Asset Management Strategy and assessing the suitability of existing property to determine what modernising and upgrading will be needed to future proof the schemes or potentially re-provision stock that cannot deliver what future older people are looking for. An essential element in this is the upgrading of door entry systems to align with the introduction of digital phone lines replacing existing analogue lines.

Very Sheltered Housing – Castlehill provides VSH at four sites, two in Aberdeen City and two in Aberdeenshire. There are 136 VSH properties with a mix of housing support and care commissioned by the Local Authority/Health and Social Care Partnership. Meals are also provided in VSH and there are staff on site at all times.

Adaptations - Over the years, many Castlehill tenants have benefited from “Stage 3” adaptations in their home. Adaptations have been funded by the Scottish Government and a recent increase in budget has allowed Castlehill to meet a greater range of needs and submitted funding requests. Funding adaptations is a “spend to save” approach avoiding costly options such as hospital admissions and bed blocking and the need for people to move to other suitable accommodation that is already in short supply. We will continue to lobby via SFHA for adequate Stage 3 funding.

3.11 Health and Social Care Partnerships

Plan Objective 16 – We will play our part in taking forward the Health and Social Care agenda and promote the services we provide in the interests of our tenants and others who receive services from us.

The Association continues to strongly believe that supporting people in their own homes to live independently is key to ensuring that more costly alternatives, that impact negatively on quality of life, can be avoided.

We will continue to pursue opportunities to work with Health & Social Care Partnerships to benefit both Castlehill tenants and those who use our Care & Repair services. There is overwhelming evidence that the types of services Castlehill provides make a major contribution towards avoiding the need for expensive long-term hospital or residential care.

3.12 Cost of living and Impact on Rent Arrears

Plan Objective 17 – We will monitor the measures in place to protect our income in light of the cost of living impacts and ensure we have adequate and well targeted resources in place to keep rent arrears under control.

The “personal” approach embedded into the Association’s service delivery plays an important role in ensuring Housing Services staff can identify tenants who may be vulnerable and make sure they get any help and support they need to avoid rent arrears.

Castlehill continues to have a successful record in rent collection and has managed, historically, to maintain low levels of rent arrears. Cost-of-living and inflationary pressures on household budgets and incomes impact on our arrears figures, requiring careful management and targeted support.

With our Trusted Partner status and access through the DWP (Department of Work & Pensions) portal, we can monitor and update cases and liaise with the tenants where required. Our staff have the knowledge and experience to deal with most welfare benefit related cases and where the scope outweighs our knowledge or remit, we have referral processes in place to escalate these cases. Our Key Project, while not a money advice service, has expertise in getting access to appropriate help for tenants and assisting vulnerable households across a wide range of issues to intervene before problems escalate.

We have successfully used our tenant newsletter and other publications including online to promote contact with the Association if tenants require assistance with paying their rent and benefits issues.

Senior staff within the Housing Services team constantly monitor arrears levels and individual cases of concern. Early intervention, good quality advice and support are essential for the Association to ensure that tenancy sustainment levels are maintained, arrears are low and that our tenants get the benefits they are entitled to without having a negative impact on their mental health and wellbeing. Senior staff will allocate resources for arrears management and housing support. Levels of arrears and the impact of benefit issues are reported to the Management Committee. Recommended changes to Policy and resourcing of our arrears management function will be directed to the committee and considered annually for budgeting purposes.

3.13 Rents and Affordability

Plan objective 18 – We will ensure we have a robust evidence base on affordability of our rents to inform policy and input to our financial business planning.

Ensuring rents remain affordable whilst also maintaining financial stability and viability is crucial to the Association and in protecting the interests of our tenants.

Following a full review of our rent structure in consultation with our tenants, we have implemented a revised rent structure with a consistent, transparent, and simple set of charging principles which makes it easy to explain and easier for tenants to understand. It also incorporates a fair and efficient approach to service charges which provides value for money to tenants.

We regularly benchmark our rents using the SFHA Rent Affordability Tool, to evidence that CHA rents are generally affordable as the average rents for CHA compare favorably to Local Housing Allowance rates and Private Rented Sector rents. Households earning minimum incomes through

living wage or minimum wage can comfortably afford the CHA average rent when devoting up to 30% of their income to rent.

3.14 Contribution towards addressing Homelessness

Plan Objective 19 – We will continue to play an active role in addressing homelessness through direct provision of housing, tenancy sustainment work and assisting our local authority partners in their strategic role.

The Association will work in partnership with our local authorities to address homelessness.

As a major social housing provider within the North East, the Association will assist the local authorities in their statutory duties in relation to Homelessness including:

- Through the Local Housing Strategy (LHS) and Social Housing Investment Plan (SHIP), development of new build housing stock to expand the supply of available housing.
- Work in partnership to consider lettings arrangements for homeless households both for re-lets and new builds.
- Participate in local authority forums and initiatives which consider the impact and outcomes for homeless households with a view to assisting the LA's to achieve their homelessness objectives.
- Maximise the impact for previously homeless households of our Key Project service to sustain tenancies. In addition to support from housing staff, this is particularly delivered through the Key Project which continues to assist vulnerable people who may otherwise be at risk of repeat homelessness through loss of their tenancy. Referral to other agencies can be made where the demand cannot be met internally.
- Ensure our internal policy and practice in tenancy management support aims to prevent homelessness and that means exist to allow the early identification and intervention for tenancies which may be at risk. This includes the housing support provided by our Key Project.
- The Association's policies on Debt Recovery and Anti-Social Behaviour are designed to support the aim of sustaining tenancies and supporting tenants and ensure that eviction action is very much viewed as a last resort.
- Utilise referral arrangements for partner organisations supporting vulnerable people to assist with areas such as housing and debt advice, furnishings, health and wellbeing and fuel poverty.
- Ensure the Association's Allocations Policy has the flexibility to be able to deal with changes that would be beneficial to homeless households and allow best use of our assets.

3.15 These Homes North East Scotland (NES)

In allocating tenancies with Castlehill, the Association uses a Choice Based Lettings (CBL) approach. To deliver CBL, we make use of the digital lettings platform These Homes in partnership with Sanctuary HA and Hillcrest HA. These Homes (NES) is part of a much larger CBL model that provides access to housing with a range of RSLs across Scotland.

During 2026-27 we will be carrying out an options appraisal to consider the best way to deliver Choice Based Lettings for the Association going forward.

3.16 Participation and Scrutiny

Plan Objective 20 – We will further build on the work to date in encouraging active and meaningful participation by tenants, and other customers, in a way that suits their needs.

Participation remains a core value and we will ensure that we can meet the Participation outcome detailed in the Scottish Social Housing Charter.

Key areas are:

- The Association has a formal strategy in place meeting the statutory requirements first introduced in the Housing (Scotland) Act, 2001. This includes promotion and recognition of formal Registered Tenants Organisations where appropriate, as well as a range of measures to encourage participation.
- Tenant Participation Strategy – a revised strategy will be in place in 2026.
- CaRTO (CHA registered tenants organisation) has given the following statement to be included in the Strategic Plan, reflecting their view on their role at Castlehill:
"Our role through CaRTO continues to grow, with tenants actively shaping decisions and influencing services at Castlehill. We are supported to bring forward our own ideas and priorities, and that partnership is delivering real, positive outcomes for tenants." *CaRTO April 2026*
- We are proud of the work and achievements our tenant volunteers involved to date have undertaken, including revising our "letting standard" for voids, work on digital inclusion for tenants, taking part in policy reviews – including the rent policy review, and designing the content and format of our ARC report to tenants.
- We have won a number of awards for tenant involvement, including National Good Practice Awards from TPAS Scotland.
- Our tenant groups on participation initiatives of all kinds are supported by a designated Tenant Participation Officer.
- We positively promote Association Membership to all those with an interest in our work, including our tenants. We recognise the importance of a tenant perspective at Management Committee level and actively promote such involvement.

- Statutory rights to consultation – we ensure all statutory rights, provided under the Scottish Secure Tenancy agreement, are adhered to e.g. on rent review consultation.
- Customer Surveys – we use a range of methods to obtain feedback including a full tenant’s survey at least every 3 years and ongoing questionnaires on aspects such as major repair works, adaptations.
- We will ensure that people receiving our housing support services are informed and consulted on appropriate aspects of the service in line with published National Care Standards.
- We promote the interactive elements of the Association’s Website to ensure that customers can put forward ideas or make views known.
- We publish regular Newsletters with an emphasis on encouraging resident involvement in the successful operation of their housing development.
- We will continue to work with all other social landlords and tenant groups in Aberdeen, Aberdeenshire and Moray through NETRALT (North East Tenants Residents and Landlords Together) and aim to further increase tenant involvement in this group.

Castlehill will ensure that all comments and information gathered through these methods of feedback provides an important input to future planning and strategy with the aim of continuing to deliver a high-quality service based on the needs of those who wish to access our services.

3.17 Care and Repair (C&R) Services

Plan Objective 21 – Care & Repair services are a core activity for Castlehill and we will work to ensure sources of funding are in place to secure future operation in a financially stable and sustainable way.

Castlehill has managed Care and Repair services in Aberdeen City for over 30 years and remains committed to the core values that these services represent, allowing vulnerable people to remain safe and secure in their own homes.

The service in Aberdeen offers advice and assistance with repairs, improvements and adaptations but also has a direct labour force who carry out small repairs for clients. C&R also runs income maximisation, Affordable warmth, Minor Adaptations, home safety checks and early intervention services. Support for the service from a variety of sources and its role in delivering a variety of services enables older and disabled people to continue to live at home.

During the plan period, we will evaluate the availability of funding from all sources to ensure we can maximise services for clients whilst covering all our costs. Income generation services remain a core element to sustain the operation of Care and Repair

Our strategy for sustaining, and further developing, Care & Repair services is to work closely with health and social care partnerships and others to maximise funding and ensure we can deliver on their strategic priorities. Castlehill’s Management Committee will continue to closely monitor the cost basis of running the project to ensure it is self-sustaining. Care & Repair has a proven track

record of securing funding from a wide variety of sources and of operating a flexible approach to service provision. In addition to securing the core Care and Repair functions and services we will continue to explore and take advantage of opportunities to provide new or additional services that meet the needs of our clients.

3.18 Factoring

Plan Objective 22- During the lifetime of this Plan, we will maintain compliance with the Code in relation to our management of Shared Ownership properties, where applicable, and any other owner-occupied dwellings where the Association is appointed as Factor.

The Property Factors (Scotland) Act, 2011 introduced a Property Factor Code of Conduct applicable from 1st October 2012. The Association has a role as factor for shared ownership properties where we own a share and for former shared ownership properties that have been sold outright.

3.19 Castlehill Housing Trust

Plan Objective 23–We will ensure that CHT continues to deliver a high-quality service for its tenants and partners and that CHT properties remain fit for purpose reflecting changing needs and aspirations.

The Trust was established in 1996 in response to the increasing demand for adapted accommodation for disabled people and has provided housing solutions in over 30 locations throughout the North East for over 150 people with physical disabilities, sensory disabilities, autistic spectrum disorder and challenging behaviour.



The Trust became solely part of Castlehill in 2011. CHT is not a direct provider of support but works with a variety of support agencies commissioned by the local authority to provide the service.

Operationally, CHT is overseen by its own Board within the group structure but overall strategic direction for the trust lies with Castlehill HA as the parent organisation. Castlehill HA has up to 6 places on the CHT Board which has a maximum of 11 members overall.

CHT is considering routes to ensure its portfolio of properties remain fit for purpose and will work with Castlehill HA and our local authority partners to take this forward. The Trust will work closely with support providers and local authority commissioners to ensure that properties continue to meet the changing needs of individuals.

3.20 Castlehill Solutions Ltd

Plan Objective 24 – Castlehill will retain strategic control over CSL, its subsidiary, and monitor its role in relation to delivering the Associations aims.



Castlehill Solutions Ltd (CSL), our non-charitable subsidiary, plays an important enabling role in delivering our overall strategic objectives. References to the role of CSL are made at various relevant sections of this document.

With the establishment of CSL in 2011, the following core objectives for the company were agreed:

- To carry out activities that are complementary to and supportive of the core objectives of the parent company, Castlehill Housing Association Ltd.
- To provide high quality housing over a range of tenure options, including renting and housing for sale.
- To carry out trading activities that aim to support the charitable activities of Castlehill.

The Association recognised that continuing to grow the business based on our traditional structure would be increasingly difficult given funding restrictions and the need to find innovative approaches in the future. The strategic rationale behind establishing CSL was to give the organisation a structure that allows a more flexible approach to enable us to take up opportunities that may arise to continue to deliver on our core activities and objectives.

CSL provides 28 Mid Market Rent (MMR) properties at Port Elphinstone, Inverurie, and Cattofield, Countesswells and Muggiemoss, Aberdeen.

Demand for MMR in and around Aberdeen has suffered significantly in recent years as rents in the private rented sector have fallen due to the economic impact of the oil industry downturn and other economic challenges. From a strategic perspective, Castlehill HA has no current plans to develop further MMR units to be leased to CSL. Further consideration will be given to this in relation to the large site in our ownership at Balmedie, Aberdeenshire, should market conditions be favourable and where MMR can make a suitable contribution to meeting housing needs through a range of tenure options for residents. CSL reviewed its business plan in 2026 with a focus on maintaining a profitable trading position that can generate ongoing surpluses to be transferred to CHA for use in our charitable purposes and to benefit CHA tenants.